

**You have a challenging job – one with more than your fair share of risk. With Gold Shield, you have excellent protection for non-occupational disabilities.**

**Consider taking the additional step of covering yourself for work related disabilities by joining the Occupational Rider – just \$23 a month more.**

# DISABILITY BENEFIT PROGRAM



## COMMONLY ASKED QUESTIONS

### What does Gold Shield cover?

The Basic Coverage provides for a monthly benefit for up to 65% of your base pay for covered non-occupational disabilities. Gold Shield provides benefits if you are unable to work due to a disability that is covered under the Program (*not all disabilities are covered under the Program. Consult the program document for exclusions.*)

### What does the Occupational Rider do?

The occupational Rider is an optional addition to your Basic Gold Shield coverage. **It can provide benefits if you are disabled as a result of a covered occupational injury.**

### What is an Occupational Injury?

This is an illness, injury or disease that was caused by your employment. Disabilities that are presumed occupational are those that are believed to be caused by your occupation as a Correctional Peace Officer. This may include: heart trouble (other than hypertension,) tuberculosis, meningitis, pneumonia, blood borne pathogens, and cancer (if you are involved in active law enforcement and can show you were exposed to a known carcinogen.)

### How much are the premiums?

The Gold Shield premium is currently \$65 per month. The optional Gold Shield Rider for occupational coverage is \$23 (for a total monthly premium of \$88).

### Will my benefits equal my full paycheck?

No. Gold Shield members with non-occupational disabilities will receive a benefit equal to 65% of your base salary (when combined with other disability

income for qualified non-occupational disabilities) up to the maximum benefit of \$5150 per month. For non-occupational disabilities after 24 months, if you are severely disabled (cannot perform two or more Activities of Daily Living (ADLs) your benefit will increase to 75%. However, your benefit will remain at 65% if, after the second year you are unable to work at any type of employment and have no ADL limitations. *Please Note: The Gold Shield benefit is non-occupational. Occupational benefits are available only to Gold Shield participants under the Gold Shield Rider.*

### How quickly can I start using the program after I complete enrollment?

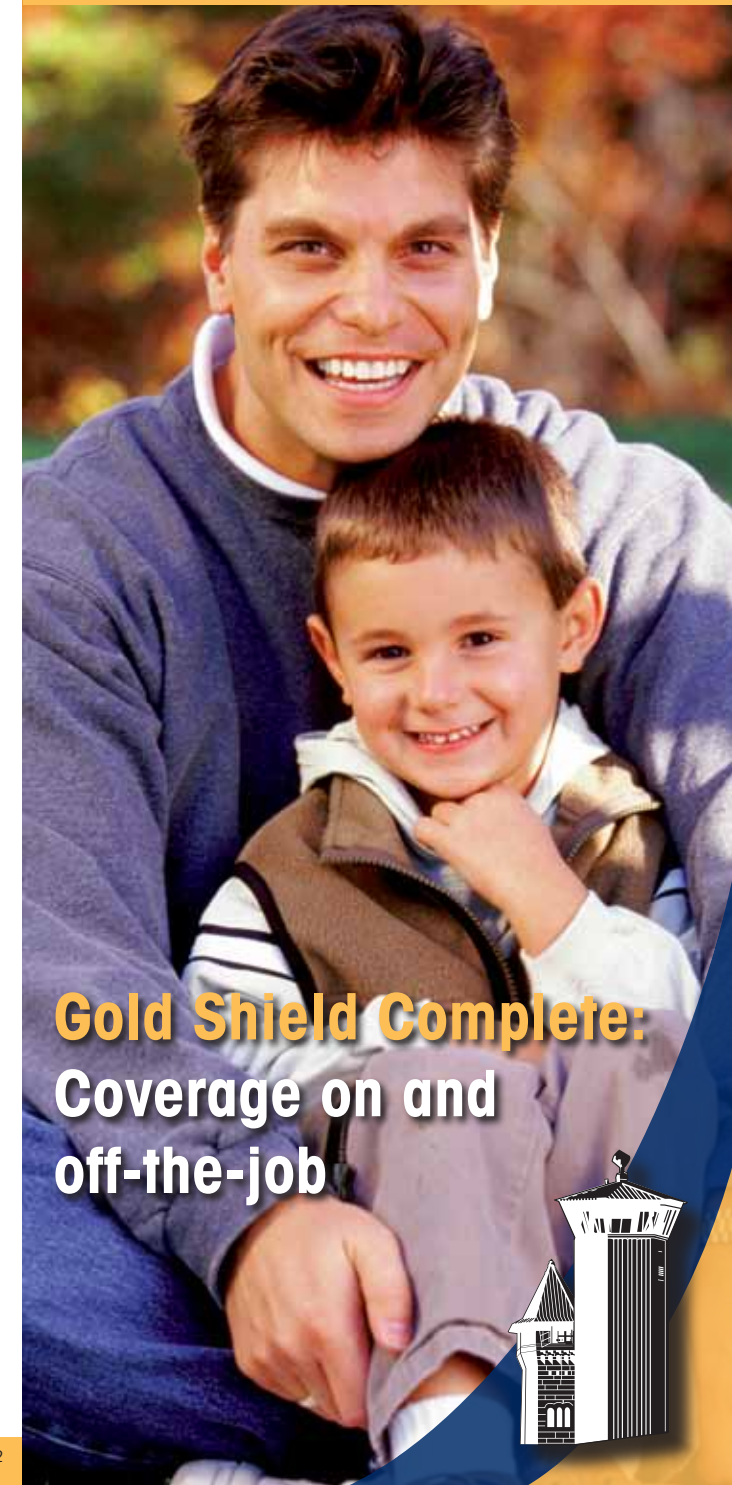
You are able to use the program immediately after you successfully complete enrollment. However, each level of coverage has a different waiting period (called an “elimination period”) before benefits begin. For Gold Shield, benefits begin after 30 consecutive calendar days from the date your doctor certifies you as disabled. (Pre-existing condition limitations apply).

### Do I have to use my sick leave?

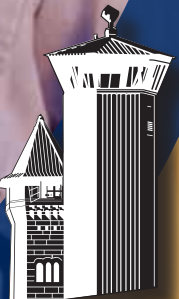
Yes. If at the end of your elimination period (i.e. the beginning of your coverage period) you still have sick leave or Catastrophic Time Bank (CTB) credits left, the program works like this: you would receive the minimum Disability Benefit each month in addition to your full pay provided by your sick leave or CTB. When these credits are gone, your full Disability Benefit kicks in - paying 65% of your base pay up to \$5150 for Gold Shield, when combined with other disability income.


*Benefits are contingent upon satisfying all requirements of the Program document.*

*Some medical conditions can result in an application being denied and there are exclusions for pre-existing conditions.*



**Gold Shield Complete:  
Coverage on and  
off-the-job**



| BENEFITS   | <br><b>Gold Shield and Gold Shield Rider</b>  |
|--|---|
| <b>COVERAGE FOR NON-OCCUPATIONAL DISABILITIES</b>  | Up to 65% of base pay or \$5,150 per month (whichever is lower) **  |
| <b>COVERAGE FOR OCCUPATIONAL DISABILITIES*</b><br>(Only with Gold Shield Rider**)  | A minimum benefit of \$206 per month in addition to your Sick-leave, CTB, IDL <sup>1</sup> or EIDL <sup>2</sup> payments from the State.  |
| <b>ELIMINATION PERIOD</b>  | 30 consecutive calendar days.   |
| <b>MAXIMUM BENEFIT PERIOD</b>  | Up to 24 months for non-occupational injury or illness. Up to age 65 for non-occupational disabilities if disabled from working any occupation.<br>Gold Shield Rider – Up to 24 months for injury or illness determined to be occupational.   |
| <b>COORDINATION WITH CTB, NDI, ENDI, SICK LEAVE AND OTHER BENEFITS</b>   | Coordinates with income you are eligible to receive under NDI <sup>3</sup> , CTB <sup>4</sup> , ENDI <sup>5</sup> , TD <sup>6</sup> , PD <sup>7</sup> , Sick leave, and any other individual or group disability benefits (for example: disability insurance by Standard or AFLAC) to provide a combined total monthly benefit of up to 65% of your base pay. Income from the benefits listed above combined with Trust benefits will in no event exceed \$5,150 per month or be less than \$206 per month. |
| <b>PREMIUM WAIVER</b>  | Your monthly premium will be waived once you have been certified disabled for 60 consecutive calendar days.   |
| <b>SURVIVING DEPENDENT BENEFIT</b>   | Six months of continued monthly benefits  |
| <b>PREMIUM</b>   | \$65 per month. Optional \$23 per month Occupational Rider (\$88/mo. total)   |
| <small>1. Industrial Disability Leave 2. Enhanced Industrial Disability Leave 3. Non-Industrial Disability Insurance 4. Catastrophic Time Bank 5. Enhanced Non-Industrial Disability Insurance 6. Temporary Disability 7. Permanent Disability<br/> * These benefits are offset under the Program by certain other income benefits<br/> ** Gold Shield provides a 75% benefit if the injury or illness is so severe that after 24 months of benefits, the officer cannot perform two basic activities of daily living (including bathing, dressing, toileting, transferring, continence and feeding), for non-occupational disabilities, otherwise benefit remains at 65%.</small> |   |

## Affordable

Gold Shield Complete is \$88 per month and includes the Occupational Rider for on-the-job coverage. (\$65 = Gold Shield; \$23 = Occupational rider).

## 24 Month Coverage Period

This applies to both occupational and non-occupational disabilities under Gold Shield. (Occupational coverage in Gold Shield is only available with the voluntary rider.) Under Gold Shield, your coverage may extend up to age 65 if your non-occupational disability prevents you from working any job.

## Premium Waiver

You pay no premium for the duration of your disability under the Gold Shield plan once you have been disabled for 60 days.

## Enhances Disability Leave Benefits

Allows you to supplement your base pay if you are on Industrial Disability Leave (IDL) or Enhanced Industrial Disability Leave (EIDL), by paying a minimum benefit of \$206 per month when you enroll in the occupational rider.

## Helps while your Workers' Comp benefits are pending

The Occupational Rider is an important level of disability coverage, providing you with an additional income between the time you file for Workers' Comp and the time SCIF approves your claim. In some cases this could be many months! During this waiting period you are not paid by the State for your disability. *If you do not have any other disability protection, the financial burden falls on you.* **Gold Shield Occupational Rider participants are provided with a provisional benefit**, above the basic minimum monthly benefit, while your Workers' Comp case is pending. (Please refer to the Program Document for complete details.)

## No Age-Based Premiums

Age is not an issue. Whether you are 21 or 61, you pay the same amount.

# We've Got You Covered.

## 1-800-In-Unit-6

1-800-468-6486

**CCPOA  
Benefit Trust Fund**

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This is a brief summary of the benefits provided through the CCPOA Benefit Trust Fund's Disability Benefit Program. For a more detailed and exact explanation of benefits, please see the Summary Program Description. If there is a conflict between this brochure and the official Program documents, the official Program documents will govern.

The Gold Shield level is **non-occupational**. Participants may enroll in the occupational Gold Shield Rider for \$23 per month. Gold Shield Complete coverage is \$88 per month to cover both occupational and non-occupational disabilities.

