

## Summary of Benefits

- Up to \$10,000 of Monthly Income Replacement.
- 66.7% pay protection (see pre-existing limitations).
- \$60,000 Lump-sum Payment for Occupational Disability after 5 years of Total & Permanent Disability.
- No Waiting Period if covered under California mandated safety benefits or; After 45 day wait period after being placed on a no-pay status for all others.
- \$50,000 Payment for contracting HIV infection (work related only-see plan documents for details)
- \$50,000 Accidental Death Benefits\*
- \$5,000 Additional Benefit if you lose your life due to an auto accident while wearing an appropriately fastened seat belt.
- \$12,500 Additional Benefit for Felonious Assault
- Quadriplegia Benefit - \$50,000
- Paraplegic Benefit - \$25,000
- Hemiplegics Benefit - \$25,000
- Survivor Benefit – Provides continuation of benefits to survivors for up to two years

All for ONLY \$27.00 per month  
(THROUGH CONVENIENT PAYROLL DEDUCTION)

For more detailed information contact:  
United Valley Insurance Agency  
Harry J. Wilson INSURANCENTER, Inc.  
CPFHBT Insurance Administrator  
PO Box 27020, Fresno CA 93729-7020  
Ph: 800- 549-4242  
Fax: 888-329-8842  
License 0655225  
Email: [cpf@unitedvalley.com](mailto:cpf@unitedvalley.com)