

Plan Highlights

Long Term Disability Insurance



California Professional Firefighters Insurance Trust Fund

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Members in good standing of the California Professional Firefighters.

BENEFIT AMOUNT

If you elect coverage, the monthly benefit will be equal to 66 2/3% of your covered earnings, to a maximum benefit of \$10,000 per month.

ELIMINATION PERIOD

90 consecutive days of total disability

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	to age 65
62	3½ years
63	3 years
64	2½ years
65	2 years
66	1¾ years
67	1½ years
68	1¼ years
69 or more	1 year

VALUE ADDED SERVICES

- Travel Assistance Service

FEATURES

- Extended Disability Benefit
- Interruption and Recurrent provisions
- Minimum Benefit Payable: 10%/\$100
- Rehabilitation provision
- Residual and Partial Disability
- Specific Indemnity Benefit
- Survivor Benefit 3 months
- Transfer of Coverage provision
- Work Incentive & Child Care provisions

LIMITATIONS

- Mental/Nervous Illness Limitation 12 month outpatient
- Offsets (such as, but not limited to, Social Security, Workers Compensation)
- Pre-Existing Condition Limitation 12/12/24
- Substance Abuse Limitation 12 months

Please note — pre-ex limitations also apply to benefit increases

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.

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