



CPFIT Union Long Term Disability Exclusive Benefits

The CPFIT Union LTD plan includes **additional benefits** to CPF members that are **not** available to members enrolled in any other California firefighter disability plan including:



Overtime Included in the Monthly Benefit*

No other California firefighter Long Term Disability plan includes overtime in its earnings definition.



Light/Modified Duty During the Waiting Period

The CPFIT Union LTD plan allows members to complete their elimination period while working light duty.



Fully-Insured through Reliance Standard Life Insurance

The CPFIT Union LTD plan is fully-insured through Reliance Standard, a company with billions of dollars in assets and reserves that can be used to pay disability benefits, even if premiums end.



Dedicated Call Center for Claim Support

The CPF Insurance Member Support Center, staffed by Long Term Disability professionals, can assist members if they have benefit questions or need help filing a claim.



Online Enrollment Portal

The CPFIT Union LTD plan offers an online enrollment portal for members to enroll and make changes to their Long Term Disability benefit and update personal information.

***IOD/Overtime Example:**

CPF member receiving 100% base salary on IOD pay for \$7,844.64 per month.

Reliance paid \$2,155.36 extra benefit per month. **This difference was their overtime!**

If you have any questions about the CPFIT Union LTD plan please feel free to contact the CPF Insurance Member Support at (877) 297-4044 or email at membersupport@cpfinsurance.org