



Long Term Disability Critical Illness & Accident Plans

The California Professional Firefighters Insurance Trust (CPFIT) is proud to announce NEW fully-insured Union-endorsed benefits only available to CPF members.



Benefit	CPFIT Union LTD "Premium" plan	CPFIT Union LTD "Standard" plan
Benefit %	66.67%	55%
Monthly Maximum	\$10k	\$8k
Benefit Duration	SSNRA*	4 years
Waiting Period	90 days	90 days
Earning Definition	Base Salary & Overtime	Base Salary
CPF Members	\$33.00/month	\$19.00/month
CALFIREFT Members	\$34.00/month	\$20.00/month
CALFIRE Seasonal Members	N/A	\$24.00/month

* Social Security Normal Retirement Age



NEW-CPFIT Union Critical Illness Plan*

- Pays a lump-sum benefit if diagnosed with a covered illness, includes Cancer
- Guaranteed \$10,000 and \$20,000 coverage amounts available with no medical exam
- Spouse and child(ren) coverage available
- Monthly rates based on age



NEW-CPFIT Union Accident Plan*

- Pays a lump-sum benefit for medical expenses associated with Off-duty accidents
- 3 unique plan designs
- Spouse and child(ren) coverage available, includes sports rider
- Includes AD&D coverage

How to Enroll in the CPFIT Union Plans

- Visit the CPF Insurance Trust benefits website www.cpf-insurance.com
- You may also submit paper applications to the CPF Insurance Trust Member Support PO Box 27098, Fresno CA. 93729

*Benefits available 1/1/2018

If you have any questions about the CPFIT Union plans and enrollment, please contact the CPF Insurance Trust Member Support at **(888) 811-0811** or email at FireFighterInfo@bminc.com