



Protect Your Income+ – Long Term Disability

The only Union LTD plan available to CPF Members.

- Endorsed by CPF Executive Board
- Benefits begin after 60 days of disability or when you are placed on a “NO-PAY STATUS”
- Guarantees your base salary will not fall below 66.67% (integrates with any other income benefits you are receiving) when you are eligible to receive benefits. Other sources may include workers’ compensation and any other disability benefits provided by your employer, union, or any association.
- Provides coverage for on or off the job disabilities
- Designed and administered by firefighters for firefighters
- Disability defined as your inability to perform your duties as a firefighter for the first 2 years (own occupation first 2 years) thereafter your inability to work at any occupation beginning year 3
- Active and/or retired firefighters hear your appeals

Benefit	PYI+ PLAN
Benefit %	66.67% of Base Pay
Monthly Maximum	\$10,000
Benefit Duration	To Age 65
Waiting Period	60 Days or No-Pay Status*
Earning Definition	Base Salary
*Benefit Period begins when placed on a no-pay status and your income falls below 66.67% of your guaranteed income as a firefighter	

Make sure to have coverage for unexpected accidents.