

# CAPF v. UFLAC Premium LTD Plan Comparison as of 07/01/20



**UFLAC BENEFITS**  
Here for You and Your Family

Benefits	CAPF Individual LTD (Mutual Benefit Association)	UFLAC Premium LTD (Reliance Standard Ins. Co.)	Notes
<b>Monthly Cost</b>	\$29.50 Per Month – Numerous payment options available	\$62.00 Per Month	<ul style="list-style-type: none"> <li>• UFLAC offers a fully-insured plan that covers overtime</li> <li>• UFLAC also offers a lower cost Standard LTD                             <ul style="list-style-type: none"> <li>• <b>UFLAC is the only Union-approved LTD plan available</b></li> </ul> </li> <li>• CAPF is a “pay-as-you-go” plan, which means as members pull out of CAPF the rates will increase</li> </ul>
<b>Percentage of Wages Protected</b>	90% while using City Modified Sick Leave Plan 80% of wages Off-Duty Disability 70% of wages On-Duty Disability (100% of ages for Catastrophic Disabilities for up to 30 months) All benefits are paid in addition to LAFRA Sick & Injury Benefits	70% of covered earnings for On-Duty and Off-Duty Disabilities. <b>Covered earnings are based off prior year’s W-2 and include overtime.</b> All benefits are paid in addition to LAFRA Sick & Injury Benefits (subject to Maximum Calculated Benefit)	<ul style="list-style-type: none"> <li>• Most claims are on-duty! And covered at 70% under CAPF</li> <li>• UFLAC Premium LTD includes Overtime!</li> <li>• CAPF only includes base salary</li> <li>• Example: \$100,000 salary and \$20,000 overtime. Realistic CAPF benefit = \$5,833.33 Realistic UFLAC Premium LTD benefit = \$7,000.00</li> </ul>
<b>Maximum Benefit</b>	\$10,000 per month	\$10,000 per month	<ul style="list-style-type: none"> <li>• UFLAC LTD premium plan does not offset with Sick Pay!</li> <li>• CAPF plan offsets with Sick Pay</li> </ul>

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<b>Waiting Period</b>	30 Calendar Days – Earlier reduced benefits may be payable based on lack of sick/personal leave down to zero days. \$750 Minimum Benefit after 60 days (\$500 per month if On-Duty caused), freeze of sick/personal leave after 60 days. No benefits are payable if working full-time, light or modified duty.	90 Days – Not Required to be consecutive Benefits are payable if working light or modified duty	<ul style="list-style-type: none"> <li>• UFLAC Premium LTD is not dependent on using accrued leave</li> <li>• Light duty or modified duty counts towards the 90 days</li> <li>• If you attempt to return to work your 90 days will NOT reset</li> </ul>
<b>Benefit Period</b>	Lifetime Coverage of Sickness, Accident, and Pregnancy, Own Occupation Coverage 24 months	To SSNRA; Age 65, 66, 67 depending on birth year.	<ul style="list-style-type: none"> <li>• Both are offset by your pension which will typically be larger than your LTD benefit therefore both benefits typically are the same.</li> <li>• Lifetime benefit could only come into play for members with very few years on job.</li> <li>• "Lifetime coverage" rarely utilized</li> </ul>
<b>Stress &amp; Substance Abuse</b>	Four (4) months per occurrence. Twenty (20) months lifetime benefit (5 occurrences per lifetime). A participant must return to work for one (1) year between claims work for one (1) year between claims.	Twenty-Four (24) months lifetime benefit for Mental or Nervous Disorders  Twelve (12) months lifetime benefit for Substance Abuse	<ul style="list-style-type: none"> <li>• Rehabilitation covered only for 4 months under CAPF per incident</li> <li>• CAPF only covers these disorders for 20 months for your entire lifetime</li> <li>• 24 months for your entire lifetime (Mental and Nervous Disorders) and 12 months for your entire lifetime (Substance Abuse) under UFLAC Premium LTD</li> </ul>

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<b>Musculoskeletal &amp; Connective Tissue Disorders</b>	Fully covered, no restrictions lifetime On-Duty and Off-Duty cases	No Limitation	No Difference
<b>Benefits Payable During Challenged Workers' Comp Cases</b>	After 60 calendar days – 70% of wages to a Maximum Benefit of \$10,000 per month (Repayable only if settled in your favor)	After 90 days – 70% of prior year's W-2 (includes Overtime) up to \$10,000 (Repayable only if settled in your favor)	<ul style="list-style-type: none"> <li>UFLAC Premium LTD covers overtime therefore even during IOD payouts you could be eligible for a benefit.</li> </ul>
<b>Waiver of Payment</b>	After no-pay status – On-Duty	After 90 days of total disability does not have to be consecutive and applies to both On-Duty and Off-Duty Disabilities	<ul style="list-style-type: none"> <li>CAPF requires LA City to place you on a no-pay status to receive Waiver of Payment</li> <li>UFLAC Waiver of Payment begins when your benefit starts!</li> <li>UFLAC Waiver of Payment is available for On-Duty and Off-Duty disabilities</li> </ul>
<b>Minimum Monthly Benefit</b>	\$750 per month – paid in addition to personal leave after 60 calendar days (\$500 per month if On-Duty cause).	\$100 per month after 90 days of total disability for On-Duty and Off-Duty Disabilities	<ul style="list-style-type: none"> <li>UFLAC's minimum monthly benefit also pays in addition to personal leave</li> </ul>
<b>Survivorship Benefit</b>	Nine (9) months additional benefits to dependent beneficiary	Three (3) months of additional benefits to beneficiary	<ul style="list-style-type: none"> <li>Both plans require the member to be actively receiving benefits</li> </ul>
<b>Pre-Existing Medical Condition Coverage</b>	Enroll by August 31, 2020 for Prior Coverage Credit with coverage of all pre-existing medical conditions. Otherwise, all pre-existing medical conditions will be covered once you have been in the Plan for sixty months.	12/12/24 Evidence of Insurability (EOI) is not required	<ul style="list-style-type: none"> <li>Both plans offer prior credit</li> <li>UFLAC plans do not require EOI</li> </ul>
<b>Cost of Living Benefit (COLA)</b>	4% compounded per year (2 – 7 years) thereafter, CPI increase to age 65 and then benefits continued lifetime.	None	<ul style="list-style-type: none"> <li>"Lifetime coverage" rarely utilized</li> </ul>

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<b>Death Benefit</b>	\$15,000 Death Benefit on- or off-duty natural, accidental or terminal illness (Payable & delivered usually within 24 hours of notification)	None	<ul style="list-style-type: none"> <li>• Not a characteristic of LTD Insurance</li> </ul>
<b>Ownership</b>	Owned, operated and managed by its Members through a representative Board of Directors (non-profit California Corporation since 1985)	Policy is held by UFLAC Benefits Trustees and endorsed by the UFLAC Board of Directors. Insured through Reliance Standard Life Insurance Co. with billions of dollars in reserves.	<ul style="list-style-type: none"> <li>• UFLAC is the only plan endorsed by your Union and LA City</li> <li>• UFLAC benefits are guaranteed</li> <li>• CAPF benefits are not guaranteed</li> </ul>

## UFLAC LTD Plan Clarifications

- The UFLAC Premium LTD plan is the only group disability plan that includes coverage for your overtime earnings
- The UFLAC Premium LTD plan rates increased effective July 1, 2019 due to several factors including:
  - In 4 years over 60 members filed benefits under the plan
    - \$1.2M in benefits paid out
    - 19 members received maximum monthly benefit of \$10k
    - \$4.2M set aside in reserve by RSLI to pay for future benefits
- UFLAC also offers a lower-cost LTD option at \$31.00 per month that, similar to the CAPF plan, excludes overtime from the earnings definition
- Benefits are payable if working light or modified duty
- Benefits for both plans are payable up to Social Security Normal Retirement Age (SSNRA)
  - **Includes Musculoskeletal & Connective Tissue Disorders**
- Premiums are waived once you begin receiving monthly benefits
  - Includes on-duty and off-duty claims
- Offers a minimum monthly benefit of \$100 regardless of any plan offsets
- **Benefits are fully-insured and GUARANTEED** through Reliance Standard Life Insurance Company
  - Reliance Standard has assets and reserves in the billions of dollars.

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