



CLEA Benefits

Long Term Disability

The words LTD mean something very different in the LTD insurance world. With our competitor, it means benefits may be payable only to age 65.

When you have the CLEA Plan it means so much more. If you are totally disabled, CLEA will pay you monthly benefits no matter how long you survive after becoming disabled.

Plan Members

CLEA is the largest, #1 provider of long term disability benefits to law enforcement personnel in California with nearly 21,000 members. CLEA protects more than 160 law enforcement associations.

Percentages of Wages Protected Member Managed & Controlled

CLEA, unlike our competitors, is member managed and member controlled. Each Association with 100 or more members has an equal vote on the corporate Board of Directors. Our competitors are managed and controlled by profit motivated, stockholder-owned insurance companies." They have changed their corporate structure, benefits, and premium in order to remain operational. The members have no say in how the insurance company manages or controls their costs and benefits.

Death Benefit

CLEA pays a \$65,000 with the first check of \$15,000 being issued usually within 24 hours of the death of a member to any named beneficiary, then \$1,000 per month for 50 months.

Benefits are payable for both on or off duty, accidental or natural death. CLEA will pay \$10,000 on suicide after a member has been in the Plan for 2 years. CLEA will pay a \$20,000 death benefit to any active reserve military member's family during the first 2 years of active service.

Our competitor pays \$50,000 for a natural death and \$65,000 for an accidental death. A member must die within 24 months of the onset of a disability and the beneficiary designation is very limited.

Actuarially Sound

CLEA provided third party actuarial reports and audited financial statements regarding the Plan to the California Department of Insurance prior to June 30, 2017, as required by law (former AB 1072). The audited financial statements include liability/reserve amounts recommended by an independent actuarial firm. In the opinion of these actuaries, as of end of the most recent plan year, the established liabilities/reserves are expected to be adequate to satisfy contractual obligations and are consistent with applicable Actuarial Standards of Practice. CLEA has paid in excess of 8,500 claims and more than \$121 million in benefits to our members and their families since 1985.