

Important Questions to Ask in Advance of a CPF Reliance Standard Ins. Presentation

Current list of all existing participating LTD groups? (Provide written list)

Total number of Municipal & County FF participants? _____

Total number of Cal Fire participants? _____

Total number of Federal FF participants? _____

Total non-safety & CPF staff? _____

Total LTD Participants _____

Of the \$27.00 (\$28.00 for Cal Fire) premium, what is the monthly breakdown of premium charges?

Reliance Standard Ins. Company? \$ _____

Commission/fee to Harry J. Wilson and Company? \$ _____

Commission/fee to Fickewirth & Associates? \$ _____

CA state premium tax (2.35% of premium)? \$ _____

CPF sponsorship/endorsement fee? \$ _____

Monthly Total \$ _____

Please define the 12/12/24 Pre-existing medical condition limitation?

Do I have to use all my sick leave before I can receive LTD benefits?

If not, please define the freeze of sick leave option?

Will you offset my LTD benefit amounts by any relief association benefits I receive or am eligible to receive? Yes / No

If my LTD claims is denied, please define the claim appeal process?