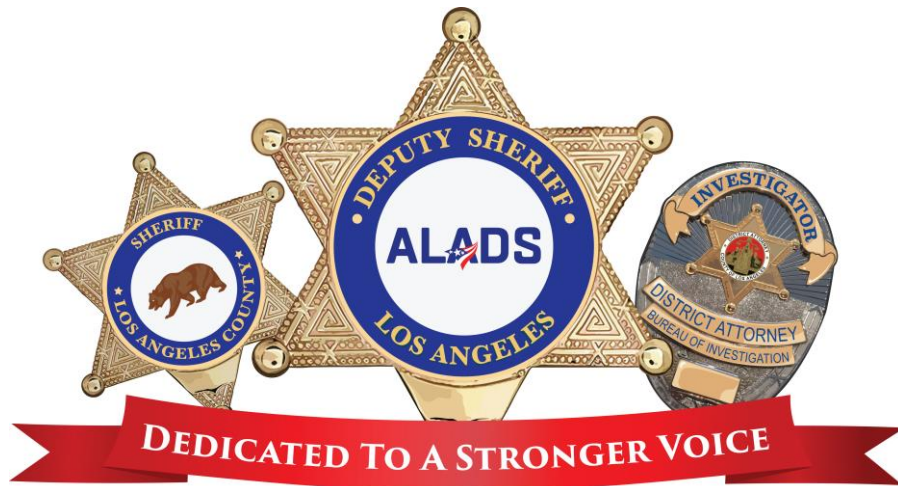


Bargaining Unit 611

ALADS Summary of Survivor's Benefits



Prepared for ALADS members
and their families

An affiliate of the Marine Engineers Beneficial Association, AFL-CIO

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ALADS
Summary of Survivor's Benefits

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ALADS
SUMMARY OF
SURVIVOR'S BENEFITS

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ALADS

SUMMARY OF SURVIVOR'S BENEFITS

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ALADS EXECUTIVE SUMMARY OF SURVIVOR'S BENEFITS

This Summary of Survivor's Benefits has been prepared by the Association for Los Angeles Deputy Sheriffs (ALADS) for ALADS members and families. This brief booklet provides a summary of survivor benefits and contact information in the event of the death of a Deputy Sheriff or District Attorney (DA) Investigator.

The information is not exhaustive and is not intended to replace policy information available to members from the agency or company providing the specific benefit. Rather, this booklet was designed as a quick reference, and though the benefits described in this booklet are available to members, they are not guaranteed.

In the event that an ALADS family should need these benefits, it is important that you know that your family will not be alone. ALADS supports its members and their families in times of need.

Nonetheless, it is important to make some plans in the event that a Deputy Sheriff or a DA Investigator is called upon to make the ultimate sacrifice. This guide is designed to assist family members in the event of this unlikely occurrence. Further, ALADS recommends keeping the following information – if applicable – on hand and up-to-date:

- All insurance policy numbers and benefit statements;
- A current list of Beneficiaries of Record (please see page 2); and
- Certified copies of your marriage certificate, children's birth certificates, and divorce decrees.

Additionally, in the unfortunate event that an ALADS member does die, the family member taking care of all arrangements will need a separate certified death certificate for every policy. Certified death certificates can be readily obtained from the mortuary, and getting them at the time of death is much more convenient than getting them at a later time from the County of Los Angeles' Records Division.

ALADS strongly recommends that you discuss this guide, the specific applicable benefits, and what each benefit means with your family. This is a difficult topic, but together we can plan for the future.

Finally, ALADS understands that the loss of a family member is a stressful time. If it would make it easier for your family, ALADS will be pleased to coordinate all aspects of your survivor's benefits. Please assure your spouse that he or she should not hesitate to call ALADS if we can help in any way.

If you have any questions regarding this guide and the benefits outlined in it, please contact ALADS at (323) 213-4005 for assistance.

“BENEFICIARIES OF RECORD”

Survivor benefits such as life insurance are most commonly available only to a designated “Beneficiary of Record.” All too often, members pass away without designating a “Beneficiary of Record” or without updating the “Beneficiary of Record” in the event of divorce.

There are many places where a “Beneficiary of Record” is needed so that benefits can be paid to the person or persons designated by the member. It is a member’s responsibility to designate (or re-designate, if necessary) his or her “Beneficiary of Record” individually with each benefit provider. Members are encouraged to review this partial list and make certain their beneficiary is up to date for each benefit:

- ALADS
- Peace Officers Relief Fund (PORF)
- Los Angeles County Life Insurance
- Los Angeles County Auditor-Controller
- LACERA
- Horizons (supplemental retirement plan)
- The military
- Any investments
- Any other insurance programs

To update your Beneficiary of Record for the benefits listed in this booklet, please call the contact number listed at the conclusion of each section.

ALADS BENEFITS

ALADS Voluntary Term Life Insurance

Through ALADS, a member is eligible to purchase supplemental life insurance coverage. Coverage is purchased in “units” of \$10,000. The member may apply for as many units as he or she wishes, up to five times his or her base annual salary, rounded up to the next \$10,000 or \$500,000, whichever is less.

The Beneficiary of Record must file to receive this benefit.

Contact Information:

ALADS Benefits Administrator
9500 Topanga Canyon Blvd.
Chatsworth, CA 91311
Phone: (800) 842-6635

Peace Officers Relief Fund (PORF)

The Peace Officers Relief Fund (PORF), designed to provide income protection to its members, also has a survivor’s benefit negotiated by ALADS. The County contributes monthly to the PORF Trust as a part of a member’s compensation, as negotiated in the ALADS Memorandum of Understanding (MOU).

ALADS MEMBER – ACTIVE

PORF provides a one-time life insurance death benefit of \$100,000 to the ALADS member’s Beneficiary of Record, whether or not the member’s death was service-related.

ALADS MEMBER – DISABLED

If a member dies while receiving PORF disability benefits, the member’s spouse will receive a lump sum benefit payment. If there is no living spouse, then this benefit will be paid in equal shares to the member’s children who are under 21 years of age. The benefit is equal to six times the monthly disability benefit for the last full month prior to the member’s death.

ALADS MEMBER – DISABLED, (CONT.)

Additionally, ALADS has negotiated several non-monetary benefits for the survivors of ALADS members through PORF.

- The PORF “Survivor’s Support Benefit” provides the survivor with financial planning and financial counseling.
- The PORF “Spouse Retraining Benefit” offers the surviving spouse valuable education, job placement, and family care expense assistance.

The Beneficiary of Record must file directly with ALADS to receive these benefits.

Contact Information:

PORF Trust Administrator
9500 Topanga Canyon Blvd.
Chatsworth, CA 91311
Phone: (800) 842-6635

HORIZONS: SUPPLEMENTAL RETIREMENT ACCOUNT

Horizons is the County of Los Angeles' voluntary supplemental retirement account. The County's matching contribution rates are negotiated by ALADS as a part of Fringe Benefits negotiations.

Unless the Horizons participant has designated an alternate beneficiary, the participant's spouse will receive the benefit. Spousal benefits may be taken in one of three ways:

- Immediate lump sum withdrawal.
- Deferred lump sum withdrawal (the spouse has until the deceased participant would have been 70 ½ to withdraw the funds).
- Periodic payments (for example, the spouse could choose to receive level payments over a 15-year period).

If the Horizons participant has designated an alternate beneficiary, or if there is no spouse and a beneficiary has been designated, the designated beneficiary(s) has five years from the date of death for a lump sum withdrawal. Alternatively, the beneficiary has until December 31st following death to set up periodic payments for a maximum of fifteen years.

For more detailed current information, log on to <http://countyla.gwrs.com> and log in as "Guest".

Contact Information:

Great West
655 N. Central Avenue, Suite 1520
Glendale, CA 91203
(800) 947-0845

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION BENEFITS (LACERA)

The Los Angeles County Employees Retirement Association (LACERA) is the County of Los Angeles's independent pension system. Contribution rates and pension benefits are negotiated by ALADS as a part of Fringe Benefits negotiations.

ALADS Member – Active

If a Deputy Sheriff or DA Investigator dies prior to retirement, there are several LACERA benefits negotiated by ALADS that accrue to the Beneficiary of Record, depending upon whether or not the member's death was line-of-duty related.

Retirement law considers all pre-retirement deaths to be "non-service-connected" until proven otherwise. The surviving spouse may apply for service-connected death benefits, but will be paid non-service-connected death benefits until a final determination of service-connected death is made. If a member has or may have died in the line of duty, or if the beneficiary believes that the member's death may be service related (such as caused by work-related stress), ALADS will help the ALADS family prove "service-connected" death.

- *Service- and Non-Service-Connected Death Benefits:* The Beneficiary of Record may choose to receive benefits in one of the following ways:
 - Lump sum payment;
 - Monthly payments to the spouse for the remainder of his or her life; or
 - A combination of both a lump sum payment and monthly payments.

The amount of the benefit will vary according to the member's years of service with the County and whether the death is deemed "service-connected" by LACERA.

Further, if:

1. The member dies a "service-connected" death, and
2. The member has minor children, and
3. The member's surviving spouse chooses either a monthly payment option or a combination of the monthly payment and the lump sum payment option,

Then death benefits are increased according to the following schedule:

- For one child, the monthly allowance is increased by 25 percent.
 - For two children, the allowance is increased by 40 percent.
 - For three or more children, the increase is 50 percent.
- *Service-Connected Death Benefits:* In addition to the above benefit, a lump sum payment equivalent to twelve month's pay (at the member's final monthly rate of pensionable compensation) is payable to the spouse.

ALADS Member – Retired

In the event of the death of a retired ALADS member, retirement benefits will continue to be paid to the designated Beneficiary of Record. For a service-related disability retirement, the continuance is 100 percent of the benefits being received by the member at the time of death. For a regular retirement, or for a non-service-connected disability retirement, the continuance is 65 percent. Additionally, when a retired ALADS member dies, the Beneficiary of Record will receive a lump-sum \$5,000 benefit from LACERA.

If the member has no eligible surviving spouse, or the spouse dies while receiving the benefit, the same monthly allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students at an accredited school.

For further information regarding LACERA survivor benefits, log on to www.lacera.com; Post Retirement Death Benefits.

The Beneficiary of Record must file directly with LACERA to receive these benefits.

Contact Information:

LACERA
300 N. Lake Avenue
Pasadena, CA 91101
Phone: (800) 786-6464

COUNTY OF LOS ANGELES BENEFITS

County of Los Angeles Basic Group Term Life Insurance Plan

This benefit, which is a result of ALADS' Fringe Benefits negotiations, is automatically provided to all County employees. ALADS members automatically receive \$2,000 in basic life insurance, paid to the Beneficiary of Record.

The Beneficiary of Record must file directly with the County of Los Angeles, Department of Human Resources, to receive this benefit.

Contact Information:

CIGNA County Life Program
Department of Human Resources
County of Los Angeles
500 W Temple Street
Los Angeles, CA 90012
Phone (213) 388-9982

County of Los Angeles Optional Group Term Life Insurance Plan

ALADS members may purchase this optional benefit offered by the County at rates negotiated through the Fringe Benefits negotiations process with the County. The benefit amount options range from one to eight times a member's Basic Earnings, rounded to the next higher \$1,000.

The Beneficiary of Record must file directly with the County of Los Angeles, Department of Human Resources, to receive this benefit.

Contact Information:

Department of Human Resources
County of Los Angeles
500 W Temple Street
Los Angeles, CA 90012
Phone: (213) 388-9982

County of Los Angeles Optional Accidental Death and Dismemberment Insurance Plan

This is an optional benefit offered to ALADS members and their families, which has been negotiated by ALADS with the County. The benefits available to the member, or member's family, through this Plan depend upon the level of coverage purchased at enrollment by the member and the severity of the injury. The compensation amount ranges from \$10,000 to \$250,000.

The Beneficiary of Record must file directly with the County of Los Angeles, Department of Human Resources, to receive this benefit.

Contact Information:

Department of Human Resources
County of Los Angeles
500 W Temple Street
Los Angeles, CA 90012
Phone: (213) 388-9982

County of Los Angeles Choices Plans – COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, is a Federal law that requires employers to extend certain group insurance coverage to survivors of ALADS members for up to 36 months.

Beneficiaries must sign up within 60 days or lose the right to coverage. The County of Los Angeles should contact your beneficiary with 30 days after your group health insurance has ended.

Contact Information:

ALADS Anthem Blue Cross Plan(s)
ALADS Insurance Trust
9500 Topanga Canyon Blvd.
Chatsworth, CA 91311
Phone: (800) 842-6635

County Sponsored Plan(s)
Department of Human Resources
County of Los Angeles
500 W Temple Street
Los Angeles, CA 90010
Phone: (213) 388-9982

COUNTY OF LOS ANGELES BENEFITS (CONT.)

County of Los Angeles Lifetime Medical Insurance

If an ALADS member is “killed in the performance of his or her duty or dies as a result of an accident or injury caused by external violence or physical force incurred in the performance of his or her duty” (California State Labor Code §4856), then his or her spouse will continue to receive medical insurance benefits for life. In accordance with state law, the County’s insurance carrier determines eligibility, and appeals of their decision are made to the State Workers’ Compensation Appeals Board.

The benefits provided are under the same terms and conditions as prior to the member’s death, including any amount above the employer’s contribution. This means that if you are enrolled in a medical plan that required a contribution by the employee, the survivor will be required to continue the contribution. Importantly, because of a state law sponsored by ALADS, your spouse will always continue to take advantage of the County’s group rates.

Alternatively, the surviving spouse may elect to receive a monetary equivalent lump-sum payment in lieu of these monthly benefits. If there is no surviving spouse, or the surviving spouse dies, then any surviving minor dependents will still be eligible to receive this benefit until the age of 26. However, if the surviving spouse remarries, he or she may not add the new spouse and any stepchildren to the policy.

The surviving spouse or surviving children’s legal guardian must file directly with the Los Angeles County Department of Human Resources’ Workers’ Compensation Division to receive this benefit.

Contact Information:

Workers’ Compensation
County of Los Angeles/Chief Executive Office
500 W Temple Street
Los Angeles, CA 90012
Phone: (213) 388-9982

Accrued Benefit-Time Payout

The ALADS member may have accrued payable time, such as holiday, sick time, vacation, and/or overtime. The County automatically tracks this accrued time and pays it out to the Beneficiary of Record, as negotiated by ALADS. However, if there is a discrepancy regarding the amount of time that the member has accrued, the Beneficiary of Record of a Deputy Sheriff should contact LA Sheriff Department's Payroll Office and the Beneficiary of a DA Investigator should contact the District Attorney's Payroll Office at the numbers listed below. ALADS will also be happy to assist the survivor in securing benefits due.

Contact Information:

Los Angeles County Sheriff's Department

Pay, Leave and Record Unit
211 West Temple Street, 5th Floor
Los Angeles, CA 90012
Phone: (213) 229-1885

District Attorney's Office

Payroll Unit
211 West Temple Street
Los Angeles, CA 90012
Phone: (213) 257-2888

STATE BENEFIT

California State Workers' Compensation

California Workers' Compensation pays a benefit to the survivors of a Deputy Sheriff or DA Investigator killed in the line of duty. The payment varies depending on the number of eligible dependents and is provided on a weekly basis until the benefit is depleted. Benefits for children, however, cease when the youngest child reaches 18 years of age. There is an additional benefit for burial expenses.

Every legislative session, the State legislature will adjust the California State Workers' Compensation program. ALADS, through our Sacramento lobbyist, works hard to maintain – and enhance – fair Workers' Compensation benefits for peace officers.

The Beneficiary of Record must file directly with the Los Angeles County Sheriff's Department (Deputy Sheriffs) or District Attorney's Office (DA Investigators) to receive this benefit.

Contact Information:

Los Angeles County Sheriff's Department

Employee Service Center
211 West Temple Street
Los Angeles, CA 90012
Phone: (323) 526-5500

District Attorney's Office

Employee Relations Unit
211 West Temple Street
Los Angeles, CA 90012
Phone: (213) 257-3020

FEDERAL BENEFITS

Federal Workers' Compensation

The Department of Labor, under Federal legislation actively monitored by ALADS, provides Federal Workers' Compensation benefits to eligible survivors of a Deputy Sheriff or District Attorney Investigator. The survivor is eligible under the following conditions: The ALADS member was killed while either attempting to apprehend a suspect, or while guarding a suspect accused of a federal crime.

The benefit amount is determined as if the member was a Federal government employee, but then reduced dollar-for-dollar by the amount of State and County workers' compensation benefits received.

The Beneficiary of Record must file directly with the Federal Office of Workers' Compensation to receive this benefit.

Contact Information:

National

United States Department of Labor
Office of Workers' Compensation Program
200 Constitution Avenue, NW, Suite S-3524
Washington, DC 20210
Phone: (866) 487-2365

District 13

United States Department of Labor
CA State Div. of Workers' Compensation
455 Golden Gate Ave
San Francisco, CA 94102-7014
(415) 703-5020

Military Veterans' Benefits

If an ALADS member served in the United States Armed Forces and was honorably discharged, the Veterans Administration will provide the following benefits:

- Up to \$300 for burial expenses
- \$150 for a burial plot
- A United States flag
- A headstone and marker

The Beneficiary of Record must file directly with the Veterans Administration to receive this benefit.

Contact Information:

Veterans Administration Center
Fort Snelling
St. Paul, MN 55111
Phone: (800) 827-1000
www.va.gov

FEDERAL BENEFITS (CONT.)

Public Safety Officers' Benefits

The Department of Justice, through the Public Safety Officers' Benefits Act (PSOB), provides a lump-sum payment to the surviving spouse and/or children of an ALADS member killed in the line of duty. Effective December 15, 2004, public safety officers are covered for line of duty deaths that are a proximate and direct result of a heart attack or stroke.

The award, currently \$275,658, is paid after a successful application process. Benefits paid under the PSOB program are exempt from federal income taxes. This benefit is also available to members permanently and completely disabled in the line of duty. ALADS has worked to expand these benefits and the award amount. This benefit requires funding each year, and ALADS' Washington, D.C. lobbyist works hard to ensure a maximum benefit.

The Beneficiary of Record must file directly with the Bureau of Justice Assistance to receive this benefit.

Contact Information:

Bureau of Justice Assistance
810 Seventh St., NW
Washington, DC 20531
ATTN: PSOB Department
Phone: (202) 616-6500
www.bja.gov

Social Security Benefits

Although ALADS members do not contribute to Social Security, the member or survivor might be eligible to receive benefits from the Social Security Administration through the member's prior or supplemental employment. Please contact the Social Security Administration to determine if a benefit is payable to you as a surviving spouse.

Contact Information:

Social Security Administration
2600 Wilshire Blvd., First Floor
Los Angeles, CA 90057
Phone: (800) 772-1213

ASSOCIATION BENEFITS

Los Angeles County Sheriff's Relief Association (SRA)

The Los Angeles County Sheriff's Relief Association is a voluntary membership organization available to ALADS' Deputy Sheriff members.

Sheriff's Relief pays mortuary benefits for the active or retired SRA Members. This benefit is payable to either the Beneficiary of Record or directly to the chosen mortuary.

To obtain this benefit, the member's surviving spouse or the person making the arrangements should contact the Sheriff's Relief Association directly.

Contact Information:

Sheriff's Relief Association
Los Angeles County Sheriff's Department
STARS Center, Building B
11515 S. Colima Rd.
Whittier, CA 90604
Phone: (800) 544-4772
[https://: sheriffsrelief.org](https://sheriffsrelief.org)

California Narcotic Officers' Association

The California Narcotic Officers' Association (CNOA) Memorial Fund provides benefits to the surviving spouse and children of a Deputy Sheriff or DA Investigator killed in the line of duty. The benefit varies with whether the Deputy Sheriff or DA Investigator was a member of CNOA and whether he or she was actively enforcing narcotic laws.

The Beneficiary of Record must file directly with the California Narcotic Officer's Association to receive this benefit.

Contact Information:

California Narcotic Officers' Association
28245 Avenue Crocker, Suite 230
Santa Clarita, CA 91355-1201
Phone: (661) 775-6960
Email: info@cnoa.org
www.cnoa.org

SCHOLARSHIP AND EDUCATIONAL ASSISTANCE

University Tuition and Fees

The surviving children of a Deputy Sheriff or DA Investigator killed in the line of duty, under a State bill co-sponsored by ALADS, will not be assessed fees or tuition at the University of California (UC) or California State University (CSU). For more information, please contact the Registrar's Office at the student's UC or CSU campus.

Federal Law Enforcement Officers Dependent Act of 1996

Under the terms of the Federal Law Enforcement Officers' Dependent Act of 1996, a federal bill actively supported by ALADS, the spouse and dependent children of an ALADS member permanently and completely disabled or killed in the line of duty are eligible for educational assistance. The assistance may be used to defray relevant expenses, including tuition and fees, room and board, books, supplies, and other costs. As of October 1, 2004, the maximum award for full time students is \$803 per month of class attendance.

Contact Information:

Public Safety Officers' Benefits Program
Bureau of Justice Benefits Assistance
810 Seventh St., NW
Washington, DC 20531
Phone: (202) 616-6500

Law Enforcement Personnel Dependents' Grant Program

Dependents (including the surviving spouse) of a member killed in the line of duty (or permanently and totally disabled in the line of duty) are eligible for educational grants under the Law Enforcement Personnel Dependents' Grant Program.

Grants are awarded based upon the financial need of the applicant, and can be used only for undergraduate education, not for graduate studies. The grant may be used for tuition and fees, as well as for books and living expenses.

SCHOLARSHIP AND EDUCATIONAL ASSISTANCE (CONT.)

The student will need to fill out a “Free Application for Federal Student Aid” form, which is available from the chosen college, before applying for this grant. The application for the grant is available directly from the California Student Aid Commission, and the student’s college.

Contact Information:

California Student Aid Commission, Specialized Program
11040 White Rock Road
Rancho Cordova, CA 95670
Phone: (888) 224-7268
www.csac.ca.gov

SUPPORT ORGANIZATIONS

Association for Los Angeles Deputy Sheriffs

The Association for Los Angeles Deputy Sheriffs (ALADS) is your first line of support. We are here to assist survivors with our network of members, survivors, and informed staff. Do not hesitate to call on us in your time of need.

Contact Information:

Association for Los Angeles Deputy Sheriffs (ALADS)
2 Cupania Circle
Monterey Park, CA 91755
Phone: (323) 213-4005

Concerns of Police Officers

Concerns of Police Officers (COPS) is a national organization made up of surviving family and friends of peace officers killed in the line of duty.

Contact Information:

Concerns of Police Officers
P.O. Box 3199
Camdenton, MO 65020
Phone: (800) 784-2677
www.concernsofpolicesurvivors.org

BENEFIT INFORMATION CHECKLIST

Insurance Policies

- Disability Insurance
- Life Insurance
- Accidental Death and Dismemberment

Policy Name: _____

Policy Number: _____

Beneficiary(s): _____

Policy Name: _____

Policy Number: _____

Beneficiary(s): _____

Policy Name: _____

Policy Number: _____

Beneficiary(s): _____

Policy Name: _____

Policy Number: _____

Beneficiary(s): _____

Policy Name: _____

Policy Number: _____

Beneficiary(s): _____

Other Beneficiaries of Record

Organization

- ALADS (PORF)
- County of Los Angeles
- Sheriff's Relief Assoc.
- Any Other Associations

Named Beneficiaries

BENEFIT INFORMATION CHECKLIST

Retirement/Supplemental Retirement Plans

- LACERA Beneficiary(s): _____
- Horizons **Beneficiary(s)**: _____

Bank and Other Investments Accounts

Account Location: _____

Account Type: _____

Account Number: _____

Beneficiary(s): _____

Account Location: _____

Account Type: _____

Account Number: _____

Beneficiary(s): _____

Account Location: _____

Account Type: _____

Account Number: _____

Beneficiary(s): _____

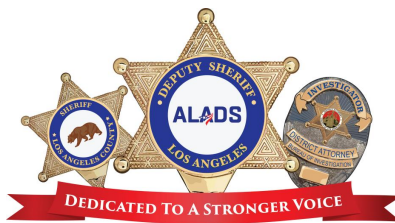
Account Location: _____

Account Type: _____

Account Number: _____

Beneficiary(s): _____

NOTES



Association for Los Angeles Deputy Sheriffs
2 Cupania Circle
Monterey Park, CA 91755

Phone: (323) 213-4005 Fax: (323) 724-0140
Insurance Benefits: (800) 842-6635
E-Mail: Info@alads.org