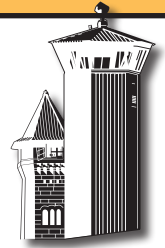


The Flare



Guiding you down the road to better benefit understanding. CCPOA Benefit Trust Fund

Open Enrollment / Fall 2010

**CHIROPRACTIC
NETWORK!
NO OTHER STATE PLAN
DOES!**

OPEN ENROLLMENT EDITION

SEPTEMBER 13 - OCTOBER 8
NOW IS THE TIME TO CHOOSE

Last year brought a lot of changes to the economy and to health care. While the passage of President Obama's Universal Health Care is still being implemented, many CCPOA members are left wondering what their options are and which choices are best for them and their families. While it will be some time before the new health care reform to be fully realized, the Trust wants all our members to be informed - especially now during Open Enrollment, when you will be making coverage choices.

A FEW GOOD REASONS TO GO WITH CCPOA MEDICAL PLAN:

1. Great Features. That's really what matters, right? In Northern California we are the only HMO plan that offers the Sutter Health Network of more than two dozen hospitals and 3,000+ physicians. In Southern California we are the lowest rates around. And don't forget that the CCPOA Medical Plan is administered by Blue Shield of California, which has one of the largest provider networks in the state. Look inside for the 2011 Rate Charts for Rank and File and Supervisory Members.

2. It's a custom fit. The CCPOA Medical Plan is designed for Correctional Officers by Correctional Officers. Our Trustees are elected by CCPOA members just like you. The way that our members use health services is factored in from the start. We are the ONLY plan that offers network chiropractic coverage and the lowest rates of any state offered plan. The CCPOA Medical Plan fits your lifestyle better than just about anything else out there.

3. Health Care Reform. One of the major components of the newly enacted HCR is dependent coverage until age 26. Regardless of the health plan you choose if your dependent child was aged out since the law was enacted or will age out between now and January 1, 2011 it is important that you reenroll them during this years open enrollment.

The Flare is brought to you by:

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For more information on the topics covered in this issue, please contact the Trust.

We've Got You Covered.

In This Issue...

- OPEN ENROLLMENT
- EFFECT OF OBAMACARE
- NORCAL MEMBERS CAN CHOOSE SUTTER
- 2011 MEDICAL RATES
- HEALTH REFORM TIMELINE
- 2011 COBEN RATES
- GET YOUR PIN

RETIREMENT IN YOUR SIGHTS?

HOW DOES ALL THIS WORK?

If you are looking ahead to retiring out, maybe a year - the next six months - before the end of the year - then it's important to understand what you need to do in regards to your benefits. Many members have questions, "What do I do?", "Do I need to reapply?", "Do any of my benefits carry over?" Here is a quick rundown of the steps you need.

AM I A MEMBER?

While some things have changed, understanding your benefits as a retired CCPOA member is still pretty easy. The Benefit Trust Fund is still your first stop for benefit information. **Yes, if you join the CCPOA Retired Chapter.** As a member of this chapter, you receive Basic Life insurance and are eligible for Retired programs offered through the Trust.

- Union dues are currently only \$5.00 per month.
- This provides a \$20,000 basic life insurance benefit.
- There is no underwriting.
- The insurance is provided to all formerly Active Bargaining Unit Six members who join the Retired Chapter within 90 days of retirement.
- If you join after 90 days there is a one year wait for the Basic Life Insurance.
- The basic life benefit decreases to \$10,000 after age 75.

SOME PROGRAMS DO NOT CARRY OVER INTO RETIREMENT.

This does not mean that the benefits you need most are taken away from you. In fact, there is a full range of afford-

able programs to choose from. So what programs are you eligible to apply for?

- Basic Life Insurance
- Supplemental Term Life
- Accidental Death & Dismemberment
- CCPOA Medical Plan
- Vision
- Piggyback
- Family Legal Plan
- Combined Insurance



Retired Dental is not handled through the Trust. You need to contact CalPERS to have your coverage activated.

WHAT STEPS SHOULD YOU TAKE?

1. Call the Trust. *(Always a good first step!)* Do this two months before you retire out. This will help ensure that everything is in place before you are done working.
2. Join the Retired Chapter. You can download the application from our website.
3. Sign-Up for the Trust's Retired member programs that fit your needs and budget.
4. Call CalPERS. They will handle your Dental coverage. They will also deduct any premiums from your pension voucher, so you will never need to make a separate payment.
5. Relax and Enjoy.

Stay current on the latest state costs and allowances.

Visit the Open Enrollment Link on our home page: www.ccpoabtf.org



NORCAL MEMBERS CAN CHOOSE SUTTER

During open enrollment, new CCPOA Medical members are asked to pick their health care provider. When you choose the CCPOA Medical Plan you have a choice of picking the doctor/medical group that fits your needs. Both Blue Shield and Sutter offer on-line tools for finding a physician, hospital or medical group. You can search by location, speciality, gender, language spoken or even the doctors' name.

In April, eight hospitals affiliated with Sutter Health received the prestigious "Certificate of Excellence" from the California Hospital Assessment and Reporting Task Force (CHART). CHART is a third-party consumer-reporting

SEE FOR YOURSELF

See ratings for a specific hospital.

Some hospitals are stronger in some areas than others. CalHospitalCompare is an independent consumer reporting agency that rates quality of care, patient experience, and safety measures for hospitals in your area.

www.calhospitalcompare.org

agency which rated hospitals for quality achievements in 50 categories. Only 40 hospitals across California received the award.

Recognized Sutter Health hospitals include: Memorial Medical Center, Modesto; Mills-Peninsula Health Services; Burlingame Sutter Amador Hospital, Jackson; Sutter Auburn Faith Hospital, Auburn; Sutter Davis Hospital, Davis; Sutter Medical Center of Santa Rosa; Sutter Roseville Medical Center, Roseville; Sutter Tracy Community Hospital, Tracy.

THE EFFECTS OF "OBAMACARE" ON YOUR INSURANCE

In short - no one is quite sure yet what all the changes will be. Depending on your politics, and which media outlets you listen to, the "Affordable Care Act of 2010" is the biggest problem or the biggest blessing ever. What *is* known is that this legislation will bring about some large changes in the way the United States manages its health care.

WHAT CAN YOU EXPECT?

Personal opinion and politics aside, the real question now is how will these changes alter the insurance products provided through the Trust? The Benefit Trust Fund will continue to provide CCPOA members with member designed health benefits, at the best rates that the Trustees can negotiate. As the new health care laws become enacted the Trust will update plans in accordance with the law. Our members will be notified if these changes impact their policies.

ANY CHANGES YET? YES.

ADULT CHILDREN

Another change frequently asked about is the increased age for adult children dependants. Coverage will be extended to employees' adult children to age 26 unless coverage is available through his/her employer. Beginning in 2014, coverage must be offered even if the adult child is eligible for other employer coverage.

If you have adult children, they must be added as a dependant during this year's Open Enrollment. This change is NOT yet in effect. It is important to enroll your dependent during this open enrollment if they have already reached age 23 or will reach age 23 between now and the end of the year. This will allow them to have coverage effective January 1, 2011.



CAN I FIND OUT MORE?

Yes. On our home page is a new link "National Health Care" and it will feature links and other resources to help keep you informed.

2011 Medical Rates Member Contribution Rate

HMO and PPO Plans	Member Only	Member Plus 1	Family
CCPOA Medical Plan *Must be a CCPOA Member	South Plan – 2661 \$126.86	South Plan – 2662 \$272.13	South Plan – 2663 \$404.96
	North Plan – 2561 \$221.95	North Plan – 2562 \$462.34	North Plan – 2563 \$660.72
PERS Select	\$147.24	\$311.48	\$410.42
PERS Choice	\$214.45	\$445.90	\$585.17
PERS Care	\$528.63	\$1,074.20	\$1401.96
Blue Shield/PERS	\$280.68	\$578.36	\$757.37
Blue Shield Net Value (Limited Areas)	\$196.72	\$410.44	\$539.07
Kaiser	\$201.58	\$420.16	\$551.71

Dental CCPOA Member Cost = \$51.60
Western Dental and/or CCPOA Primary
State pays \$44.33 per month.

Vision CCPOA Member Cost = \$0.00
State pays \$8.10 per month.
Benefit Trust contributes \$4.15 per month.

THE NEW HEALTHCARE TIMELINE

As the new health care laws take effect, changes will take place over the next four years. According to Reuters, the bill includes these new regulations that will be effective for this upcoming Open Enrollment period.

- Lifetime coverage limits will be eliminated and annual limits are to be restricted.
- Young adults will be able to stay on their parents' health plans until the age of 26. CalPERS health plans currently drop dependents from coverage when they turn 23.
- Uninsured adults with a pre-existing conditions will be able to obtain health coverage through a new program that will expire once new insurance exchanges begin operating in 2014.
- A temporary reinsurance program is created to help companies maintain health coverage for early retirees between the ages of 55 and 64. This also expires in 2014.
- Medicare drug beneficiaries who fall into the "doughnut hole" coverage gap will get a \$250 rebate. The bill eventually closes that gap which currently begins after \$2,700 is spent on drugs. Coverage starts again after \$6,154 is spent.
- A tax credit becomes available for some small businesses to help provide coverage for workers.
- A 10 percent tax on indoor tanning services that use ultraviolet lamps goes into effect on July 1, 2011, the start of the plan year.



JUST DROPPED BY...

This Open Enrollment season the Trust wants to make it easier for you to get answers and feel confident that you made a smart decision when you choose coverage through the CCPOA Medical Plan.

To help reach this goal we have field reps going out and about to many institutions throughout the state. You will often find them at the gates during shift change, handing out those black health care information bags. Inside is an Open Enrollment catalog and other information you can use in making an informed decision. If you have a minute or two, stop by the tables and talk with any of our reps about your benefits. And of course, pick up a new notepad and pen while you are there!



WHEN WILL THEY BE HERE?

Glad you asked. To find out when and where our teams will be you can check on our website: www.ccpoabtf.org. In the upper right side of the home page, you'll find a button linking you to the "Field Representative Calendar." Here we list the dates and places of all the stops in the Open Enrollment Tour. Just note, that sometimes last minute changes at institutions can force us to rearrange these visits. When that happens we will get the new information online as soon as we can re-confirm a date.

If you need more information about Open Enrollment, contact our OE Coordinator, Joni Smalley directly at: 916-709-6306. She'll be out in the field as well, and will host some informal visits at local area hotels, so spouse and family members have an opportunity to stop by, maybe have an ice tea, and get informed themselves. If this sounds like an idea you would be interested in, just ask her for a "Come On By" time, and she'll give you a card with the date, time and location near your institution.

Supervisory CCPOA

2011 CoBen Rate

Consolidated Benefits (CoBen)

As a supervisor, you do not receive three separate State contributions for your health, dental and vision benefits. Instead you receive a single monthly contribution from the State, a "Consolidated Benefit," to help cover the cost of all three benefit programs.

The amount of your allowance is based on whether you choose coverage for yourself only, yourself plus one dependant, or yourself plus two or more dependants.

If the combined monthly cost of your health, dental, and vision plan is less than your CoBen allowance, you receive the excess amount as taxable cash in your monthly paycheck.

If the combined monthly cost of your health, dental, and vision plans is more than your CoBen allowance, you pay the difference which shows up as a pretax deduction on your monthly paycheck.

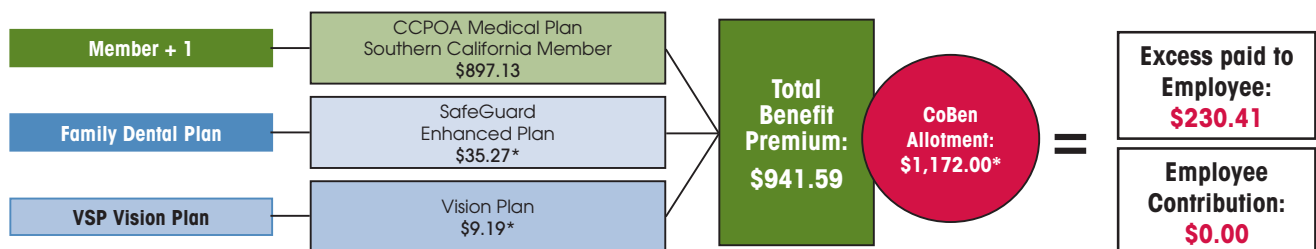
The estimated 2011 State benefit allowance is: *(based on 2010 figures)**

Employee = \$468.00 Employee +1 = \$902.00 Family = \$1172.00

2011 Medical Rates (Before CoBen)

HMO and PPO Plans	Employee Only	Employee Plus 1	Family
CCPOA Medical Plan <small>*Must be a CCPOA Member</small>	South Plan – 2661 \$447.86	South Plan – 2662 \$897.13	South Plan – 2663 \$1,211.96
	North Plan – 2561 \$542.95	North Plan – 2562 \$1087.34	North Plan – 2563 \$1,467.72
PERS Select	468.24	936.48	1217.42
PERS Choice	535.45	1070.90	1392.17
PERS Care	849.63	1699.20	2208.96
Blue Shield/PERS	601.68	1203.36	1564.37
Blue Shield Net Value (Limited Areas)	517.72	1035.44	1346.07
Kaiser	522.58	1045.16	1358.71

Here's an Example of CoBen in action: *(based on 2010 figures)**



Questions? Call the CCPOA Benefit Trust Fund at 1-800-In-Unit-6

Log on to www.ccpoabtf.org/Supervisors to access an on-line calculator to figure and compare your CoBen options and payments.

**Due to ongoing state budget negotiations some costs/allowances may change. Check www.calpers.ca.gov for updates.*

CCPOA Benefit Trust Fund

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CLICK ON "MYBENEFITS" TO BEGIN



- *Open Enrollment Information*
- *"Planning Retirement" Section*
- *Secure Members Area - Check your benefits on-line*
- *Download Current Mailings*
- *Download Forms and Applications*

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