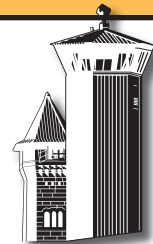


The Flare

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



Winter 2010

MANY CCPOA OFFICERS DO NOT HAVE COMPLETE DISABILITY COVERAGE

The Disability Benefit Program is one of the more popular benefit programs offered through the Trust, but a review of member coverage has found a large percentage of CCPOA Members do not have the coverage necessary for on-the-job disabilities. The coverage has always been available to members, and the cost of the additional coverage is very reasonable. Why so many members have not yet taken advantage of the coverage is the focus of the Trust fund.



Occupational Rider for on the job coverage. The Trust is focused on having more of the members opt for this higher level of protection. There is this perception that if you are hurt at work the State will cover you. That's only true to a point. What many members don't realize is that Workers' Comp can move VERY slowly. There are cases that have stretched out two years, and without additional coverage this can pose a severe financial strain on a family.

Helps while your Workers' Comp benefits are pending

Gold Shield (complete) participants are provided with an additional provisional benefit, above the basic minimum monthly benefit, while your Workers' Comp case is pending. If you win your case, you will receive a back-pay award from the Workers' Compensation Appeals Board. You use this money to repay the additional provisional benefit, still keeping each month's minimum benefit. If you lose your case, and you are otherwise eligible for benefits, you keep every dime.

In order to make more members aware of

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The Trust has a great interest in the Disability Program. In fact about 11,000 Officers participate in it. But of those only about half opt for the on-the-job coverage. The Disability Benefit Program has three levels of coverage that members can choose from, each with its own set of coverage levels and price structure. Silver Shield offers 100% of an officer's base pay, up to \$3000 per month, with 3 months of continuous coverage. Gold Shield, which is the more popular program, can provide income of up to \$5.150 monthly, with 6 months of continuous coverage. The top level, Gold Shield Complete, contains the

The Flare is brought to you by:

CCPOA Benefit Trust Fund

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

We've Got You Covered.

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DBP

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the program, a multi-focused approach is being adopted that will include a direct mailing to all the members who are currently enrolled but do not have the Complete level of coverage. Also included will be an enhanced web page offering more details on the program, including PDF files of the brochures and an on-line application to make applying easier. A complete plan description is also available for download, so members can really take a good look at the program.

We at the Trust know that money is tight right now, and being smart with the dollars you use toward benefits is something all our members are looking at. What many of them may not realize is that to enhance their Gold Shield coverage to include the Occupational Rider is only a \$23 a month difference. You have no idea how many times participants have to be told that they are not covered the way they thought. Other great features have been added to the Trust's website. The 'MyBenefits' section where our members can check to see what coverage they already have. It really is all about having the infor-

mation to make the right decisions for themselves and their families.

Mailings about Gold Shield Complete should be going out around the start of the year. Members are encouraged to call the Trust at **1-800-In-Unit-6** with any questions they may have. ♦



www.ccpoabff.org

LASER SURGERY LOW-DOWN

Laser surgery is no longer a procedure for a brave few. That's right – a million-plus Americans choose it each year, and it has a 99% success rate. More and more people are opting to ditch their glasses or contacts for the promise of clear vision 24/7, but it isn't for everyone. We got the low-down on the different procedures and things to consider from Randall Fuerst, O.D., a VSP doctor in California.

Prime candidates for laser surgery are people who are nearsighted, farsighted or who have astigmatism. But certain other conditions like glaucoma and cataracts rule out the procedure.

So what happens during the surgery? The short version: the surgeon uses a delicate FDA-approved excimer laser to improve vision. The trick is to delicately reshape the cornea, or front of the eye, so that light enters it correctly – thus fixing the vision problem.

Here's how the various procedures are different:

LASIK (laser-assisted in-situ keratomileusis) is the most common form representing 90% of surgeries. In this procedure, the surgeon leaves a "flap" of tissue attached to the cornea, then covers the laser-corrected corneal surface with the flap. The tissue heals so quickly – within 10-12 hours – that many patients resume normal activities the same day.

Custom LASIK is just like LASIK, but with an added bonus: the surgeon uses a special instrument to get precise measurements, which helps ensure the best results. PRK (photorefractive keratectomy) is similar to LASIK. The difference is that the surgeon uses the laser to reshape the cornea, rather than using a flap to do it.

THE TRICK IS TO DELICATELY RESHAPE THE CORNEA

So, what steps should you take to decide if laser surgery is right for you?

"I always recommend that patients break the process down into stages," says Dr. Fuerst. "First, assuming the patient is at least 18 and in good eye health, he or she needs to decide just how much they're bothered by having to wear eyeglasses or contacts.

"Start by getting a thorough eye exam, then discuss the risks and benefits of the procedure with your doctor," he continues. "If you decide the surgery is for you, your doctor can usually recommend a good surgeon. The final step is to go and talk with other people who've been through the surgery."

One other thing to consider, according to the doctor: "If you already wear bifocals that help you see up-close objects while also correcting your long-distance vision, it may not be possible to accomplish both tasks with laser surgery," he says. "In these cases, which usually affect people over age 45, the patient may still need to use a pair of reading glasses after the laser surgery.

"In my own practice, I've discovered that many patients don't mind this trade-off because they're happy that they no longer need glasses or contacts to see well at a distance." ♦

VSP ANYONE?

All CCPOA Members have a vision plan that is free of charge through VSP. This plan covers exams, glasses, frames and contacts and entitles members to a pair each year.

All these services have little or no Co-pay and coverage limits that make taking care of your eyes affordable.

Lasik Surgery & PRK:

You can have laser correction surgery at a reduced price only from VSP approved laser surgeons and centers.

You get a discount on preoperative and postoperative care. You'll save an average of 15% off the regular price or 5% off the promotional price from participating facilities.

Call The Trust for complete information on your benefit.

THE SWINE FLU AND YOU

This virus was originally referred to as the “swine flu” because it showed many of the same genes in this virus as those found in North American swine. However, further tests showed that this virus has two genes from a virus that circulates in swine from Asia and Europe and bird genes and human genes. It is referred to as a “quadruple reassortant” virus. And is now referred to as the H1N1 virus or flu.

The H1N1 is spread in the same way as seasonal flu spreads. Flu viruses are spread from person to person through coughing and sneezing of an infected person. You can also become infected by touching a surface or object with the virus on it and then touching your nose or mouth. The virus can live on a surface or object for 2 to 8 hours. An infected person may be able to infect others from 1 day before they get sick to 5 to 7 days after. It can be longer in children and in adults with weakened immune systems.

Fever, cough, sore throat, runny nose, body aches, headaches, chills and fatigue are some of the symptoms of H1N1. Some people infected also experience vomiting and diarrhea. You can be infected with the H1N1 and have respiratory symptoms without a fever. You should seek medical help if you or a family member:

1. Have difficulty breathing or chest pain
2. Have purple or blue discoloration of the lips
3. Are vomiting and unable to keep liquids down
4. Have signs of dehydration such as dizziness when standing, absence of urination or in infants, a lack of tears when they cry
5. Have seizures (for example, uncontrolled convulsions)
6. Are less responsive than normal or become confused.

Covering your nose and mouth with a tissue when you sneeze or cough, washing your hands often with soap and water or an alcohol based hand rub and avoiding contact with sick people helps reduce your risk of becoming infected with any flu virus. If you are sick with flu like symptoms you should stay home for at least 24 hours after your fever has subsided. Those people who have an underlying medical condition or who are pregnant should call their health care provider for advice, because they might need to receive influenza antiviral drugs. ♦

OFFICIALS LINK 2 INMATES' DEATHS TO SWINE FLU

Two inmates in the California prison system have died from possible H1N1-related complications.

One inmate, in Central California, and the other in a Southern California prison, died early in November. Prison officials would not name the prisons.

The two inmate deaths are the prison system's first H1N1-related deaths, but 28 inmates have been hospitalized for H1N1.

WHAT'S THE SYMPTOM... COLD OR FLU?

FEVER

Fever is rare with a cold. Fever is usually present with the flu in up to 80% of all flu cases. A temperature of 100°F or higher for 3 to 4 days is associated with the flu.

COUGHING

A hacking, productive (mucus-producing) cough is often present with a cold. A nonproductive (non-mucus producing) cough is usually present with the flu (sometimes referred to as dry cough).

ACHES

Slight body aches and pains can be part of a cold. Severe aches and pains are common with the flu.

STUFFY NOSE

Stuffy nose is commonly present with a cold and typically resolves spontaneously within a week. Stuffy nose is not commonly present with the flu.

CHILLS

Chills are uncommon with a cold. 60% of people who have the flu experience chills.

TIREDNESS

Tiredness is fairly mild with a cold. Tiredness is moderate to severe with the flu.

SNEEZING

Sneezing is commonly present with a cold. Sneezing is not common with the flu.

SUDDEN SYMPTOMS

Cold symptoms tend to develop over a few days. The flu has a rapid onset within 3-6 hours. The flu hits hard and includes sudden symptoms like high fever, aches and pains.

HEADACHE

A headache is fairly uncommon with a cold. A headache is very common with the flu, present in 80% of flu cases.

SORE THROAT

Sore throat is commonly present with a cold. Sore throat is not commonly present with the flu.

CHEST DISCOMFORT

Chest discomfort is mild to moderate with a cold. Chest discomfort is often severe with the flu.

HOW MANY DOSES OF VACCINE ARE REQUIRED?

The U.S. Food and Drug Administration has approved the use of one dose of 2009 H1N1 flu vaccine for persons 10 years of age and older. This is slightly different from CDC's recommendations which states that children younger than 9 who are being vaccinated against influenza for the first time need to receive two doses. Infants younger than 6 months of age are too young to get the 2009 H1N1 and seasonal flu vaccines.

LOOKING TO RETIRE? KEEP YOUR BENEFITS WORKING FOR YOU

Are you thinking about retirement? The Trust wants to help you make a smooth transition from active to Retired CCPOA member. Whether you review the retirement section on the Trust website, or call our office, we can help you learn the options available to you and keep any "surprises" to a minimum.

When you retire, your benefits change. Options you had as an active officer – CCPOA Dental, Legal Defense Fund, Disability Benefit Program, automatic vision, are no longer. Now that you aren't working, you have different needs.

To be eligible for CCPOA retiree benefits, join the Retiree Chapter of the CCPOA. The dues are only \$5 monthly, and the application is available on the Trust's website. You also need to let the Trust know you are ready to retire 30 days in advance. So what Trust programs are you eligible to apply for?

WHAT YOU CAN APPLY FOR:

- Basic Life Insurance
- Supplemental Term Life
- Accidental Death & Dismemberment

- CCPOA Medical Plan
- Vision
- Piggyback
- Family Legal Plan
- Combined Insurance
- State sponsored Dental

As a Retired CCPOA member, you may also participate in the voluntary insurance plans designed specifically for CCPOA Retired members offered through the CCPOA Benefit Trust Fund.

WHAT YOU CAN'T APPLY FOR:

- \$5,000 Accidental Death Basic
- Basic Legal Plan

That's it. Only the coverage that applies directly to new CCPOA members. And frankly, your needs have outgrown those programs.

Of course, in order to get many of these benefits, you must be a member of the Retiree Chapter of the CCPOA. Membership in the CCPOA Retired Chapter is \$5 per month.

IT'S EASY TO KEEP YOUR TERM LIFE BENEFITS WORKING FOR YOU

Did you know that if you are currently enrolled in the CCPOA Supplemental Term Life program, you can carry your

supplemental term life insurance into retirement?

TO CONVERT YOUR SUPPLEMENTAL TERM LIFE:

1. You must submit a Retired Chapter membership application.
2. You must notify the Trust 30 days prior to your retirement date that you wish to transfer your supplemental term life insurance.
3. Complete and return the Rollover Request form. You have 90 days from the date of your retirement to transfer your term life insurance to the Retiree Program.

ROLLING OVER MAKES SENSE

- No underwriting will be necessary if you transfer within the allotted time period.
- Carry your existing benefit amount (up to \$500,000) into retirement.
- Premiums remain what they were when you were an active officer.

Both the Retiree Chapter Application, and the Rollover request forms are on the Trusts' website: www.ccpoabtf.org. ♦

Tax time is almost here...AARRGH!! How about getting them done FREE?

Hard to believe? It's true! This is just one of the enhanced benefits you already have through your Basic Family Legal Plan! This plan, administered by Caldwell Legal, U.S.A., is available to all members and is just one of many services designed exclusively for CCPOA Members.

HOW DOES IT WORK?

It's easy to do. Call the Caldwell Legal Tax Hotline™ at 800-924-3091 to get started. They will walk you through the process. Basically, you send them your tax records before April 1, 2010 and you get back finished returns, ready to sign and file.

Caldwell Legal, U.S.A. also offers a wide range of legal services, from letters from an attorney, wills and contract reviews, to assisting homeowners facing foreclosure. You can receive enhanced "course and scope" coverage and other increased benefits through the *Premier Legal Plan*. Find out more by calling Caldwell Legal, or on the Trust's website: www.ccpoabtf.org.

CALDWELL LEGAL, U.S.A. 800.242.2244

CCPOA BENEFIT TRUST FUND
BASIC COMBINED FAMILY LEGAL PLAN

Free Tax Prep!
A great cost-saver for CCPOA members!

Call TaxHotline™
800.924.3091

**PERSONAL INCOME TAXES PREPARED
FREE FOR ACTIVE CCPOA MEMBERS!**

Professional tax consultants will prepare your personal federal and state income tax forms and mail them back to you. All you have to do is file them. This is another cost-saving program for CCPOA active members. Retiree members enrolled in the retiree legal plan can also use these benefits. Don't hesitate! When you use your members-only programs through the CCPOA Benefit Trust Fund, your membership can benefit you! Valid in all 50 US states through April 1st of each year.

Caldwell LEGAL

EMPLOYEE ASSISTANCE PROGRAM

BENEFITING CCPOA MEMBERS

Educating our members about benefits and services available to them is an important function of the CCPOA Benefit Trust Fund. During these economically challenging times we want you to be aware of a number of free and low cost programs, including the State of California Employee Assistance Program. The EAP is just one way you can find balance for your home and professional life. Please visit www.ccpoabtf.org for additional benefits and programs.

Sacramento, CA –If you are one of the thousands of CCPOA members undergoing family or work related issues, you need to know how the State of California's Employee Assistance Program can help you and those you love.

In 2009, over 22,000 individuals accessed the State's EAP. According to recently released utilization figures, most of these requests came from self-referrals (80 percent). The typical age for those using EAP is 40-49 years of age. Whether financial, personal or professional stresses, the reality for many adults is that these are challenging times.

Through the State of California's EAP program, you can get help for financial and credit problems, stress and personal concerns, marital and family issues, as well as substance abuse.

HERE'S WHAT EAP CAN HELP YOU WITH:

- Stress and anxiety
- Marital, family and relationship issues
- Grief and depression
- Substance abuse
- Financial and credit issues
- Dependent Care, including child and elder care

EAP services are confidential. Your records and personal information you may share with a counselor are treated with strict confidence, and your identity is protected by law. If you are a State of California employee or an eligible dependent, you are eligible to access the State's EAP program free-of-charge. The State of California contracts with Managed Health Network. For more information, or to access EAP call (866) 327-4762 or visit <http://eap4soc.mhn.com> (access code: soc).

SUPERVISORY CCPOA ASSISTANCE PROGRAM

Supervisory CCPOA Members also have access to the CCPOA Assistance Program. Administered through the Holman Group, the assistance program provides 24/7 crisis support as well as 10 free sessions for CCPOA Supervisory Members and their immediate family.

Counseling is available for marital and family issues, substance abuse, stress, adolescent behavior problems and other issues. The counseling program is open 7:30 a.m. To 6:30 p.m. weekdays for appointments.

If you are a supervisory member and want help through this confidential program, please contact **The Holman Group** at 800-321-2843. This program is sponsored by the CCPOA.



WWW.CCPARTF.ORG

Apply for your individual PIN, and check your benefits on-line.

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- Easier to Navigate and Use
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- Download Forms and Applications

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