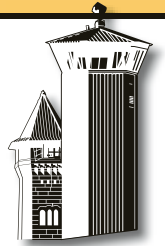


# The Flare

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



Fall / Winter 2011

## GOT YOUR BACK WITH PIGGYBACK

Marie isn't worried about taking her ten-year-old to the dentist. Because her husband signed up for Piggyback through the Trust. She knows Piggyback does one thing exceptionally well. It boosts her family's benefit dollar for trips to the dentist and eye doctor. There's even a hearing aid benefit.

Piggyback is the most popular program at the Trust for a reason. It can pay you back for many dental, vision and hearing aid expenses. If you've got kids, you need Piggyback to help you save money.



### HERE'S HOW PIGGYBACK CAN HELP YOU:

Piggyback boosts your dental, vision and hearing aid dollar by offsetting many of these expenses. It pays a portion of the fees your dentist charges, after benefits have been paid by your main dental program.

Say you have a child who needs braces. Piggyback can help you. It will pay a 50% benefit for orthodontic care (family lifetime maximum benefit of \$500.00 – one year waiting period before orthodontia can start).

Piggyback is affordable – just \$11.15 per month single or \$21.70 per month family.

Piggyback is run by the CCPOA Benefit Trust Fund and is available exclusively to CCPOA members and their families.

### DENTAL CARE BENEFIT

How does it work? Piggyback pays a portion of the fees your dentist charges that aren't covered by your main dental program. You or your dentist may submit an itemized claim and an itemized dental insurance statement to the Trust for piggyback reimbursement.

*Continued on inside back page*

## We've Got You Covered.

### In This Issue...

- PIGGYBACK SPOTLIGHT
- CHIROPRACTIC BENEFIT
- WATCH FOR IMPOSTERS
- NEW WESTERN DENTAL LOCATIONS
- SUPERVISOR DENTAL RATES
- GET YOUR PIN

*The Flare is brought to you by:*

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**800-IN-UNIT-6**  
**800-468-6486**  
**www.ccpoabtf.org**

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

# Don't Be Fooled by Imposters!

The Benefit Trust Fund is the **ONLY** authorized agency to handle CCPOA member benefits.

You may see a variety of vendors at your institution, trying hard to get you to "share" your benefit dollars with them. Before you pull out your wallet and sign on the bottom line, call the Trust. Chances are you already have coverage!

**What's the big deal?** We know you have choices on what and how to cover your insurance needs. In fact, we want you to do your homework and choose the coverage that is best for your family's needs. Unfortunately, there are groups out there trying to take advantage of our members trust, and quite frankly, many members just don't know what coverage they currently have.

One group going around is trying to sell members on buying a pre-paid legal program. All Active and Supervisory CCPOA members already have a full featured family legal plan that is FREE to them! Not to mention course-and-scope coverage through the Legal Defense Fund- also at NO COST!

**How can you spot a fake?** It seems that some people have "adopted" our Tower logo, or say that they are part of the Trust team. So how can you tell who is who? Easy. *All authorized Trust reps have their name, phone number and schedule posted on our website.*

- The fact is that the CCPOA Benefit Trust Fund does not make commissions on selling you a policy. We provide education and support for you on your benefits.
- The Trust is not out to take your hard-earned dollar or ask for your credit card. We are not in the business of selling you insurance programs.



*PSSST...  
Hey buddy... wanna  
buy some insurance?*

**Don't be deceived, get educated.** During Open Enrollment our representatives were shocked to find other companies claiming to be part of the Trust. We don't want you to fall for this scam and have reported it where we've found deception.

Help us to reach out and spread the word. There may be life insurance or legal program representatives at your gate posing as part of the CCPOA Benefit Trust Fund team. Unless they are with Combined Insurance, they're not a part of the Trust.

*If you have any questions, please call the Trust at 800-468-6486 and ask to speak to our Chapter President Liaison, Joni Smalley.*

*You can e-mail Joni at [joni@ccpoabtf.org](mailto:joni@ccpoabtf.org).*



## Reducing dental costs is officially an obsession for Earl.

You join. You go to the dentist. You pay less. Piggyback also helps with eyeglasses and hearing aids. Find out more today. Call the Trust, or go online.

**Choose Piggyback.  
Reduce your out-of-pocket costs.**



# CCPOA MEDICAL PLAN CHIROPRACTIC NETWORK

Another great feature of the CCPOA Medical Plan is our chiropractic benefit. You get 20 visits a year with a chiropractic network provider, for just a \$15 copay per visit.

No other state-sponsored medical program offers this as a network benefit. We do. Benefits are provided through a contract with American Specialty Health Plans of California, Inc. (ASH Plans), which offers more than 3,100 licensed chiropractors conveniently located throughout California.

## WHAT DOES CHIROPRACTIC TREATMENT INVOLVE?

Chiropractic treatments usually involve adjusting the joints and bones in your spine using twisting, pulling, or pushing movements. Some chiropractors use heat, electrical stimulation, or ultrasound to help relax your muscles before doing a spinal adjustment.

## HOW TO CHOOSE A CHIROPRACTOR

There are many chiropractors in the network. You may want to interview one or two chiropractors before you start treatment.

### Look for someone who:

- Is willing to coordinate treatment with your doctor or other health care workers.
- Will tell you about home treatment and exercises.
- Diagnoses problems with a physical exam and an interview, using X-ray in unusual cases.
- Is willing to refer you to a specialist when needed. This may include an orthopedist, a neurosurgeon, or an oncologist for further testing, or a registered dietitian for nutritional counseling.
- Uses slow, gentle manual techniques.

### Avoid someone who:

- Uses X-rays as a standard diagnostic test, especially full-body X-rays or X-rays of children. These give unnecessarily high levels of radiation.
- Bases his or her practice on the unproven theory that subluxation (partial dislocation of two joint surfaces) causes many diseases.

- Uses manipulation to treat such problems as lung and ear infections, skin conditions, eye problems, and learning disabilities.
- Promotes regular manipulation as a way to prevent illness or joint problems.
- Reminds you of your creepy uncle.



*No worries. Network chiropractors do not use this back stretching method.*

## BACK PAIN

- Most people with low back pain get better with home treatment. Try using ice, moist heat, pain relievers, and mild exercise.
- Certain symptoms, such as sharp pain or low back pain with leg pain or numbness, can be a sign of a serious condition that could be made worse by spinal manipulation.
- Spinal manipulation doesn't work any better for low back pain than medicines and physical therapy.
- Spinal manipulation works for some people but not for others.
- You can't count on spinal manipulation alone. You will also need to learn how to take care of your back and do exercises that help your muscles better support your joints.
- If spinal manipulation leads to more pain, new pain, or numbness in your legs or anywhere else, you should stop this treatment.

**Find out ahead of time whether your health insurance will cover treatment by the person you've chosen.** And make sure that the person is willing to coordinate care with your other health professionals, like your doctor or physical therapist.

## HOW TO FIND A CHIROPRACTOR

To take advantage of your chiropractor benefit, you must use a doctor in the CCPOA medical network.

**To find a Chiropractor in the provider network call:**

**1-800-678-9133**



## LIFE CHANGES

Change happens. And when it does, the Trust is here to help you manage your beneficiaries and benefit needs. If you've finalized a divorce, married or had a baby, check with the Trust and make sure your beneficiaries and coverage are updated.



## DENTAL PRE-AUTH

The CCPOA BTF recommends that you request a pre-authorization for dental services when the treatment exceeds \$300. Ask your dental office to submit a written proposed treatment plan to the CCPOA BTF for approval.



## RETIREMENT

Retirement in your near future? The CCPOA Benefit Trust Fund website has a section dedicated to your retirement planning.

The "Thinking About Retirement?" section is found on our home page [www.ccpoabtf.org](http://www.ccpoabtf.org).

## NEW WESTERN DENTAL CENTERS

Western Dental announces the opening of three new centers for 2012.

If you have questions about your Western Dental coverage, call WDS Benefits Division at: 800-992-3366.

**Napa**  
1260 Trancas Street  
Napa, CA 94558  
(August 2011)

**Gilroy**  
700 First Street  
Gilroy, CA 95020  
(orthodontics available)

**COMING SOON...**

**Goleta**  
5680-5688 Calle Real  
Goleta, CA 93117  
Opening early  
December 2011



## CCPOA Primary Dental

Great news for CCPOA Primary Dental Participants!

Your dental allowance is increasing by nine percent for 2012! That means the amount you pay for many dental procedures is going down!

*The rank-and-file member out of pocket for 2012 is \$35.94 – that's less than it was in January 2011, thanks to an increase in the State's contribution to \$69.06.*

## Supervisory CCPOA

Now you can keep your CCPOA Primary Dental when you promote! Rates for Supervisory CCPOA Members are:

**CCPOA Primary Dental Supervisory Rate**  
Single: \$35.00  
Two Party: \$75  
Family: \$129.00



Learn more about Primary Dental on our website:

[www.ccpoabtf.org](http://www.ccpoabtf.org)

## PIGGYBACK

Continued from front page

### VISION CARE BENEFIT

When you go to the eye doctor ask for an itemized statement of your out-of-pocket expenses. The Trust will promptly pay you back for covered expenses.

### HEARING AID CLAIMS

Have a prescription for a hearing aid? Submit a copy of your itemized statement to the Trust for reimbursement.

### SUPERVISORS

Piggyback works for you too! You can use it with your current dental plan, and now with CCPOA Primary Dental. No matter which dental plan you have, saving money for all CCPOA members is what Piggyback is all about.



Learn more about Piggyback on our website:  
[www.ccpoabf.org](http://www.ccpoabf.org)

## Here is an example of how Piggyback works.

*This is only an example of coverage. Example based on CCPOA Primary Dental benefits and assumes you use a Primary Dental provider and have met your \$50.00 deductible.*

**Gold Crown**  
(procedure 2790):  
Dentist Charges...\$848.00

**Coverage with Piggyback:**

Primary Dental pays 80% of allowable (\$848) ....678.40

Piggyback pays 20%.....\$169.60

**Total Payout.....\$848.00**  
**Out-of-Pocket.....\$0.00**

**Coverage without Piggyback:**

Delta Dental pays 80% of allowable (\$800) ..\$678.40

**Out-of-Pocket.....\$169.60**

**Retired Piggyback is Affordable!**

**\$11.15**  
per month  
CCPOA Member Only

**\$21.70**  
per month  
CCPOA Family

Piggyback helps take the pain out of your dental expenses!

## NEED TO SIGN UP? ENROLL IN PIGGYBACK TODAY.

Application <b>CCPOA Piggyback Program</b>						Active																														
<b>CCPOA Benefit Trust Fund 1-800-468-6486</b>																																				
Full Name (print):		Birthdate:		SSN:		Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female																														
Address:			City:		List below names and birth dates of spouse and all dependent children under 26 years of age. (Birth dates are required) <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 25%;">First</th> <th style="width: 15%;">Middle</th> <th style="width: 25%;">Last</th> <th style="width: 15%;">Date Of Birth</th> <th style="width: 20%;">Family Relationship</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>		First	Middle	Last	Date Of Birth	Family Relationship																									
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State:	ZIP:	Phone:																																		
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<input checked="" type="checkbox"/> <b>Plan Selection (Check One)</b> <input type="checkbox"/> <b>Active Member Only</b> (\$11.15) <input type="checkbox"/> <b>Active Member and one or more dependents</b> (\$21.70)																																				
I hereby authorize the State Controller to deduct from my salaries and wages the amount specified now or in the future for membership dues and any benefit program for which I have applied, which is sponsored by the California Correctional Peace Officers Association (CCPOA). This authorization will remain in effect until cancelled by me or by CCPOA. I certify that I am a member of CCPOA and understand that termination of CCPOA membership will cancel all deductions made under this authorization.																																				
Signature of Applicant: <b>X</b>				Date of Application:																																

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## GET YOUR PIN. CHECK YOUR STUFF.

**New!** Check your Primary Dental claim status on-line. Anytime.

*Log On Today!*



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- ❖ Secure Members Area – Check your benefits on-line
- ❖ Download Current Mailings
- ❖ Download Forms and Applications
- ❖ Arranged by Rank for easy browsing

**Apply for your individual PIN today. Click on "MyBenefits" to begin.**

**[www.ccpoabtff.org](http://www.ccpoabtff.org)**