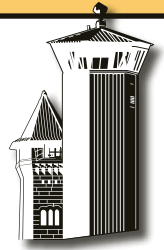


The Flare



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

Summer / Fall 2011

WELCOME U.S. LEGAL SERVICES!

Beginning July 1st, U.S. Legal Services became the provider for the CCPOA Family Protector Program, a personal legal plan for active members. U.S. Legal Services is one of the oldest pre-paid legal plans in the nation. Established in the early 1970s, U.S. Legal Services is recognized for full service, full indemnity legal plans and has customized a legal program for the Trust.

Here is an overview of the program offered through U.S. Legal:

U.S. LEGAL PLAN – A PROGRAM TO SAVE YOU MONEY

The Trust Board took a look at the kind of legal services our members needed, and balanced this with a need to provide basic personal legal benefits at a savings to you. Finally, a legal plan that acts like you expect it to! Pays for your legal fees! For many cases, 100% of your legal fees are paid.

HOW DO YOU REACH U.S. LEGAL?

Toll free Customer Service. Just call:

- **Special Number for CCPOA Members**
(888) 724-2325

When you call you will be matched with an appropriate attorney for your location and legal issue.

CUSTOMER SERVICE

- **Monday-Friday:** 6 a.m. to 5 p.m.
- **Financial Coaches:** M-F 6 a.m. – 8 p.m.
- **After Hours Service and Emergency assistance** available

THE FAMILY PROTECTOR

The Family Protector Program is designed specifically for you and your close family members. A variety of covered legal services is available, including: uncontested divorce, child support and custody, traffic violations, debt, lawsuits and more.

U.S. LEGAL

US Legal has attorneys throughout the nation, Canada, Mexico, Puerto Rico and the U.S. Virgin Islands, including more than 700 law firms in California. U.S. Legal is partnered with CLC Incorporated, headquartered in Granite Bay, California. CLC is also a leader in providing legal and financial programs and serves over 28 million households since 1986.

The Flare is brought to you by:

CCPOA Benefit Trust Fund
Communications Department
2515 Venture Oaks Way, Ste. 200
Sacramento, CA 95833-4235

916-779-6300
800-IN-UNIT-6
800-468-6486
www.ccpoabff.org

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

We've Got You Covered.

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U.S. Legal Services

Providing legal benefit plans.

BENEFITS

Advice and Consultation – Use this service for new legal matters. Office and/or telephone Legal Consultation with law firm on personal legal problems. We pay 100% of attorney's fees for covered legal issues. There are no restrictions on how many times you use this service.

Consumer Protection - You are covered for consultation in disputes of the purchase of products or services, filing of lawsuits, and representation through trial about services or products you have purchased. As a plaintiff, representation is provided up to and including trial for all civil cases where there is a legitimate cause of action. We pay 100% of attorney's fees*

Civil Actions – We will provide you representation up to and through trial if you are a defendant, and serve as a secondary coverage if you have other coverage such as auto liability or homeowner's insurance.**

Criminal Matters – plan members are covered for defense of any criminal misdemeanor charge. Representation may include court hearings, negotiation with the prosecutor and trial.**

DOCUMENT PREPARATION AND REVIEW:

Demand Letters – free preparation of letters that demand money, property or some property interest of the plan member, except excluded services. Includes mailing to addressee and forwarding and explaining responses to plan member.

Document Review – free document review of letters, leases or purchase agreements.

DIY Legal Form Document Preparation – simple online process to complete free legal documents at home.

ESTATE PLANNING

- Estate Administration and Planning
- Wills with Simple Trusts
- Living Wills
- Durable Powers of Attorney
- Wills and Codicil (including Simple Support Trust for Minor Children)
- Designation of Health Care Surrogate
- Free Online Will Preparation
- Powers of Attorney – for plan member or spouse granting the power

FAMILY LAW:

Adoption and Legitimization – covers all legal services and court work in state or federal court for adoption for plan member and spouse.

Divorce: available for plan member only (spouse and dependents not covered), and covered for uncontested divorce. Free consultation, preparation and filing of pleading and affidavits, drafting settlement agreements and representation at uncontested hearing for divorce. If divorce is contested, plan member

coverage is a 25% discount of network attorney's normal hourly rate.

Enforcement or modification of support order: available for plan member and spouse, covers representation after judgment has been entered to enforce or modify court's award of alimony.

Enforcement or modification of a child support order: available for plan member or spouse, covers representation after judgment has been entered to enforce or modify a court's award of child support or custody.

Guardianship or Conservatorship: service covers establishing an uncontested guardianship or conservatorship over a person and his or her estate when plan member or spouse is appointed guardian or conservator.

Name Change: plan member covered for all necessary pleadings and court hearings for a legal name change.

Legal Plan Changes At A Glance

NOW	BEFORE
The Family Protector – US Legal Services	Basic Family Legal – Caldwell Legal USA
	Premier Legal Plan – \$8.99 monthly
	Business Protector – \$32.99 monthly

INSURANCE LAW

Representation for non-payment of claims for losses incurred by the plan member under a policy issued to the member.

REAL ESTATE TRANSACTIONS

Covers plan members with legal assistance with the sale or purchase of a family dwelling to be used by plan member as a dwelling place.

- Purchase
- Refinance
- Home Equity

LANDLORD/TENANT LAW

Covers legal disputes as a defendant with landlord involving the occupancy of your primary residence, including eviction defense.

TRAFFIC VIOLATIONS

Representation for non-criminal moving traffic violations.

FINANCIAL MATTERS

Debt Collection. Provides plan members with attorney's services for negotiation with creditors for a repayment schedule, including representation in

defense of action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial.**

IDENTITY THEFT DEFENSE

Consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, bureaus and financial institutions.

- ID Theft Monitoring (victims only)
- ID Theft Recovery Services
- Certified Fraud Resolution Specialists
- \$10K ID Theft Expense Insurance.

PERSONAL BANKRUPTCY OR WAGE EARNER PLAN

Covers Plan member and spouse in pre-bankruptcy planning, preparation and filing or personal bankruptcy or wage earner preparation, court and hearing representation.

JUVENILE MATTERS

Covers defense of plan member and dependent child in any juvenile court matter, unless there is a conflict of interest between plan member and child.**

IMMIGRATION

- Coverage includes:
- Visa Extensions
- Naturalization
- Deportation (aka Removal)
- Non-covered immigration matters provided at 25% of attorney's normal hourly rate.

BUSINESS LAW

Preparation of legal documents for formation of one corporation, partnership or other business entity per year.

FINANCIAL WELLNESS

Monthly Financial Webinar education classes. Topics include spending plans, debt management, credit tips, mortgage, retirement, tax planning and more.

Monthly Financial and ID Theft Tips - Personal website access – unlimited access to private website with access to financial tools, resources and information, thousands of self-help documents, a suite of estate planning documents and email access to your Money Coach for help in reaching your financial goals.

Financial Coaching with certified credit counselors.

TAX PREPARATION

- Tax Hotline
- Personal Tax return preparation
- Advice and consultation on Federal matters
- Free review of prior year's returns

**Does not include disputes over real estate, construction, insurance or collection activities after a judgment.*

***Trial supplement. In addition to fees indicated for trials, we will pay one half of the attorney's hourly rate for representation in trial beyond the second day of trial for a maximum of \$800 per day up to \$15,000 total trial supplement maximum.*



Combined Insurance offers two kinds of supplemental programs: Accident and Sickness. Combined programs pay directly to you in addition to any other insurance you have for any covered claim. As an active CCPOA member you can apply for Combined for yourself as well as your spouse and eligible dependents.

For information on Combined, please call Joe Gonsalves at his new telephone number: 949-633-7001.

COMBINED AGENTS DIRECT LINES			
Al Morgante	559-359-6772	Michael Marshall	708-203-1628
Ken Marshall	949-378-4572	Bob Walters	510-750-5275

MINOR BENEFICIARY = MAJOR HEADACHE

Are you a single parent? Many single parents consider naming minor children as their life insurance beneficiary. You may reason if something happens to you, no one can take advantage of your offspring. Right? Take a closer look before you name an underage child. Many insurance policies have minimal benefits until a child reaches adulthood. Some insurance companies even require the minor child have a court appointed guardian before benefits can be disbursed.

Several times the Trust has stepped in to locate a minor child and help with insurance paperwork, sometimes spending years locating a child who has been placed with other adults and has no idea that there is a life insurance benefit.

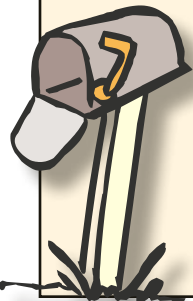


WHAT'S A BETTER WAY TO HANDLE THIS?

Contact the CCPOA Benefit Trust Fund for a copy of your beneficiaries and speak to our knowledgeable eligibility staff about other approaches you can put in place to shield your minor children. Once you've checked with the Trust, be sure to examine benefits you may have through CalPERS, the military, and other insurance agencies you have policies with and educate yourself about who your beneficiaries are and how payments are disbursed.

UPCOMING MAILINGS

Look for your Benefit Summary mailing providing you with information on all your Trust benefits to arrive this summer. Can't wait? Register for MyBenefits at www.ccpoabtf.org.



WANT TO INCREASE YOUR RISK OF HEART ATTACK OR STROKE? AVOID YOUR DENTIST

It's true. Oral health is tied to your overall well-being. Many CCPOA members are great at getting regular cleanings and examinations. If you are, congratulations! If you haven't been to a dentist for some time, take a look at how skipping examinations can impact your health.

Mounting evidence shows a link between gum disease and a doubling of patient risk for coronary artery disease. *Periodontitis*, which is an infection or inflammation of the gum tissue extending to the structures of the teeth, seems to be the main contributor.

Keeping your oral health maintained is simple through regular visits to the dentist. For additional information on Trust dental programs for rank and file CCPOA members, please visit www.ccpoabtf.org.

CCPOA PRIMARY DENTAL COST SAVINGS NETWORK ADDS 200 OFFICES



Money's tight, but getting regular dental check ups is important for your overall health. That's why the Trust has been working with First Dental Health, the cost savings network for the CCPOA Primary Dental program. First Dental Health has just added 200 offices to its networks. If you are a CCPOA Primary Dental program member, this means you have more opportunities to save money on your 2011 dental costs.

HOW DOES IT WORK?

If you use a FDH provider, the Trust waives your annual deductible. That's \$50 per person, up to \$150 per family you save on your dental expenses. And on top of paying no deductible to the Trust, your FDH provider has agreed to accept reduced-fee-for-service for your dental work.

WHAT IS FDH AND HOW CAN IT HELP ME?

First Dental Health is a provider of reduced fee-for-service dental networks. So when you contact a provider who has agreed to be part of a FDH network, the dentist has agreed to accept negotiated (lower) fees for your dental work. And the Trust has both EPO and PPO networks for you.

WHAT'S THE DIFFERENCE BETWEEN EPO AND PPO?

Both the Preferred Provider Organization (PPO) and the Exclusive Provider Organization (EPO) networks can save you money. But, the EPO provides you with a smaller, exclusive network with greater dental savings.

HOW DO YOU FIND AN EPO OR PPO DENTIST?

It's simple! Just use the handy FDH directory to find a dentist in your area linked on our website. Or call the Trust at 1-800-468-6486.

WHAT DO YOU TELL YOUR DENTIST?

When you first contact a FDH provider, be sure to confirm that you want to use the dentist as a PPO or EPO network provider.

DO YOU NEED \$300 OR MORE OF DENTAL WORK IN 2011?

If your dentist tells you that you need more than \$300 of dental work, the CCPOA Benefit Trust Fund recommends you ask your dental provider to get a written pre-authorization from the Trust. The dental office will contact us and we will provide both the dentist and you with a written statement showing what your dental program covers. When you have your written pre-authorization, or any time you have questions about your benefits, call the Trust. We can go over your treatment plan, explain your options, and even give you cost-saving tips to help lower your dental costs.

THINKING ABOUT RETIREMENT

If you're thinking about retirement, the Trust website can help you make the transition easy – check out our “Thinking about Retirement” section on the home page – www.ccpoabtf.org.

One change for retirement planning in 2011 – CalPERS has suspended retirement planning fairs as it prepares to launch enhancements to its online myCalPERS portal.

CalPERS is offering online webinars on the following topics:

- Retirement Benefit Basics
- The Service Credit Factor
- Health Benefits into Retirement

You can also take CalPERS retirement planning classes at the CalPERS Education Center. Enroll online and take your class either online, or in the classroom. Instructor-led classes are available at the eight Regional CalPERS offices. For information, www.calpers.ca.gov or 888-CALPERS.




The Trust website features links and steps to take before you retire.

HOW'S YOUR DISABILITY ABILITY?

Are you able to live off your savings? According to CNNMoney, the average American, age 25-34 has a net worth of less than \$9,000. That's just about enough to cover your rent, car payment, credit cards, groceries, gas, cable bill and other expenses for about, umm, five minutes. If you get injured, chances are your recovery will last a good deal longer than that.

If you get injured at work, you file a Workers Comp claim, because the state should cover that. Unfortunately, the state is not always so speedy in its processing and payment of claims. In fact, cases can stretch out for months and months. Who pays your bills while you are waiting to see what the state decides? Oh, that would be you. If you hurt yourself when you are away from work, like the day when you caught massive air on your dirtbike, but somehow the landing was a bit off... well, that is not Workers Comp, and the state pays NOTHING. Who pays then? Oh, that would be you. Again. What can you do? Is there any way



Earl knew, with Uncle Fred as his hunting guide, nothing could go wrong.

Choose
Gold Shield Complete.
Disability coverage for the real world.

Injury happens. And not always just at work. Gold Shield Complete has an Occupational Rider - which means you are covered on or off-the job. Stay covered, 24/7/365.

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to help protect yourself financially if accidents do happen?

Yes there is. The Trust offers a Disability Benefit Plan—**Gold Shield Complete**, for only \$88 monthly. This covers you for disabilities that occur wherever you are. On-the-job. Off-the-job. On your water skis or in the cell block. And the coverage is affordable, with three different levels of protection to choose from.

Get the details now. The truth is, the Trust gets calls everyday from members who could use this plan, but failed to sign-up *before* they were injured. Ask around at work, and you'll find somebody for whom our coverage made the difference between keeping their head above water or going under.

Our website has the brochure, plan details and application form waiting for you.

www.ccpoabtf.org

MAN ROBBS BANK OF \$1... FOR PRISON MEDICAL CARE

Richard Verone is not your average bank robber, not only did he hand over a note stating he only wanted to steal \$1, but he also waited for police.

That's because the bank robber actually wanted to be arrested and says he was only committing the crime to get medical care in prison. The 59-year-old Verone says he currently has an undiagnosed growth on his chest and two ruptured disks in his back, but has no job or medical insurance. As a result he took the extreme measure of committing a bank robbery for the sole purpose of getting landed in jail where he'd get free medical care.



**CALIFORNIA PRISONS
NOW EMPLOY ONE
DOCTOR FOR EVERY
435 INMATES. TEXAS
PRISONS EMPLOY ONE
DOCTOR FOR EVERY
2,000 INMATES.**

After entering the North Carolina bank, he handed the teller a note asking for just one dollar -- then sat on a sofa and waited for police to arrive and make their easiest arrest of the day. In post crime interviews, Verone says the crime was in for no way monetary reasons, but purely medical.

NBC Channel 36, North Carolina

CCPOA Benefit Trust Fund

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PIMP YOUR HOG WINNER!

The votes are in... and the winner is...

Hoggy New Year!

Our bling pig was submitted at last year's convention by a member out of N.A. Chaderjian YCF.

We won't say his name here, but ask around and find out who has been enjoying a LOT of bacon at breakfast lately. That's because the grand prize was a handsome certificate and an awesome, mouth watering assortment of bacon and sausage.

Our thanks to all those who entered, or stopped by our booth at the Rio. It was a lot of fun, and we look forward to seeing you again this year.



www.ccpoabtff.org