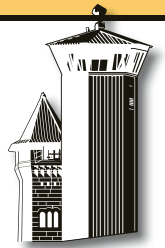


The Flare

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



Winter 2011

DIABETES: SIGNS, PREVENTION AND TREATMENT

Diabetes is a widespread problem in the United States. There are 20.8 million children and adults nationwide, or 7% of the population, who have the disease, according to the American Diabetes Association. When you have diabetes, your body does not make or properly use the hormone insulin. Insulin is produced inside the pancreas and released when you eat, to help convert sugar (or glucose) into energy to fuel your body's cells.

TYPES OF DIABETES

In people with Type 1 diabetes, the pancreas no longer makes insulin. This increases your risk for serious complications such as heart disease, blindness, nerve damage, and kidney damage. Type 1 diabetes is most frequently diagnosed in children and young adults, and was previously known as juvenile diabetes. It is estimated that 5% to 10% of Americans who are diagnosed with diabetes have Type 1 diabetes.

Type 2 diabetes results from insulin resistance (a condition in which the body still produces insulin, but can't use it properly), combined with some insulin deficiency. With Type 2 diabetes, glucose may build up in the blood instead of going into the cells. This can cause two problems:

- Your cells may be starved for energy.
- Over time, high blood glucose levels may damage your eyes, kidneys, nerves, or heart.

Most Americans who are diagnosed with diabetes have Type 2 diabetes.

WHAT CAUSES DIABETES?

There is still much we do not know about the causes of diabetes. Both genetics and factors such as obesity and lack of exercise can play a role. The causes typically differ based on the type of diabetes.

Type 1 diabetes is thought to be related to environmental factors, such as certain types of viral infections. People who have a family member with Type 1 diabetes may be more likely to get the disease, although most people who are diagnosed have no family history.

Continued on inside page

We've Got You Covered.

In This Issue...

- DIABETES: SIGNS, PREVENTION & TREATMENT
- THINKING ABOUT RETIREMENT?
- FIND A CHIROPRACTOR
- FREE TAX PREPARATION
- PIMP MY HOG
- MEDICAL PLAN COST SAVERS
- DHH NOTICE
- LEGAL PLAN BENEFITS

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.ccpoabtf.org

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

Type 1 diabetes is most common in people of Northern European descent, followed by African Americans and Hispanic Americans. It is relatively rare in those of Asian descent. Type 1 diabetes is also slightly more common in men than in women.

Type 2 diabetes is believed to have a strong genetic link, meaning that it tends to run in families. Researchers are studying several genes that may be related to the cause of Type 2 diabetes. However, lifestyle choices and other health conditions can also increase your risk. Risk factors for developing Type 2 diabetes include:

- High blood pressure and/or high blood triglyceride (fat) levels
- Giving birth to a baby weighing more than nine pounds. Diabetes resulting from pregnancy is called gestational diabetes
- High-fat diet
- High alcohol intake
- Sedentary lifestyle
- Being obese or overweight

Certain ethnic groups, such as African Americans, Native Americans, Hispanic Americans, and Japanese Americans, have a greater risk of developing Type 2 diabetes than people of Northern European descent. Increasing age is also a significant risk factor for Type 2 diabetes. Risk begins to rise significantly at about age 45, and rises considerably after age 65.

The American Diabetes Association offers an online diabetes risk test. To find out if you are at risk for diabetes, go to www.diabetes.org.

SYMPTOMS OF DIABETES

Diabetes often goes undiagnosed because its symptoms can seem minor. These symptoms may include:

- Excessive thirst
- Frequent urination
- Extreme hunger
- Unusual weight loss
- Fatigue
- Irritability
- Blurry vision

If you have any of these symptoms, tell your doctor.

DETECTING DIABETES

In order to determine whether or not a patient has diabetes, doctors conduct a fasting plasma glucose test (FPG) or an oral glucose tolerance test (OGTT). Either test can be used. The American Diabetes Association recommends the FPG because it is easier, faster, and less expensive to perform.



TREATING DIABETES

The treatment of diabetes is highly individualized, depending on the type of diabetes, whether you have other medical problems, whether you have diabetes complications, and your age and general health.

Effective management of diabetes also requires healthy lifestyle choices in diet, exercise, and other health habits. These will help improve your glycemic (blood sugar) control and prevent or minimize complications from diabetes. Your doctor may also prescribe insulin or oral medications to help manage your diabetes.

Education about diabetes and its treatment is essential. When you are first diagnosed with diabetes, your doctor and treatment team will spend a lot of time with you, teaching you about your condition, your treatment, and everything you need to know to care for yourself on a daily basis.

ABOUT INSULIN

Since people with Type 1 diabetes don't produce insulin, they need insulin shots to help the body convert glucose from meals into energy. People with Type 2 diabetes can produce insulin (although sometimes in diminished amounts), but their bodies don't respond well to it. Some people with

Type 2 diabetes need diabetes pills or insulin shots. (Insulin cannot be taken as a pill because it would be broken down during digestion. Insulin must be injected into the fat under your skin to get into your blood.)

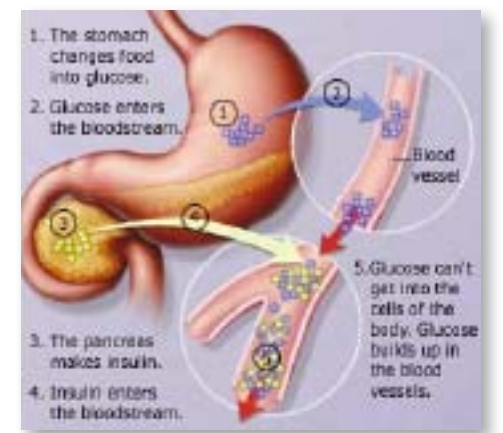
FOR MORE INFORMATION

If you, or someone you care for, has recently been diagnosed with diabetes, you are no doubt experiencing a range of emotions. Don't panic, you are not alone. Diabetes is serious, but people with diabetes can live long, healthy, happy lives.

If you are a CCPOA Medical Plan member and have been diagnosed with diabetes, you may be eligible for a Diabetes Program. The program provides educational materials on managing your diabetes and 24-hour access to nurses who can answer health-related questions or concerns. Some program participants get regular phone calls from a nurse, who helps them meet their diabetes management goals and maintain their overall health. To enroll in the Diabetes Program call (866) 954-4567. To enroll online for the Diabetes Program log on to blueshieldca.com. Go to the "Health and Wellness" page and then click on "Condition Management."

If you have general questions about diabetes or its prevention, you can talk or chat online with a registered nurse day or night, through Blue Shield's NurseHelp 24/7sm.

Call (877) 304-0504 or log on to blueshieldca.com and search on "NurseHelp 24/7."



LEGAL PLAN BENEFITS THAT SAVE YOU MONEY

by Crystal Caldwell Virtue, Esq., Executive VP, Caldwell Legal

Saving money is not just a good idea anymore; it's an absolute necessity. As a CCPOA member, you have some very significant ways to save money through your CCPOA Family Legal Plan, administered by Caldwell Legal, and we don't want you to miss one of them.

FREE PERSONAL INCOME TAX PREPARATION

It's tax time, so let's start there. You can save significant cash by taking advantage of one of the great new benefits Caldwell recently added to your legal plan, by having your personal federal and state income tax forms prepared for free. Just call **TaxHotline™** at **800-924-3091**. They will conduct an initial interview and then send you a Tax Organizer. When you complete and return it along with any necessary supporting documents, their tax specialists will prepare your personal federal and state income tax forms and mail them back to you. All you have to do is file them. Every year brings changes to the tax code, and this year is no different. Your TaxHotline™ tax professional can make sure you don't make costly mistakes. There's no need to throw money away having your taxes prepared by an outsider, or worse yet, leave money on the table by not taking all your deductions. This valuable benefit is available to members of the CCPOA Family Legal Plan, and the Voluntary CCPOA Retiree Legal Plan. Don't wait until the last minute. It is valid in all 50 US states, but only through April 1st of each year.

FREE BENEFITS

There are a lot of ways to save using your CCPOA Family Legal Plan. Take a look and see if we can help you keep more of your hard-earned money in your pocket.

- Free Tax Return and Tax Return review
- Free Will, which includes a Children's Trust, as needed.
- Free Archives, Life Records™ booklet, helps you organize your important financial records.
- Free Identity Theft Protection Kit
- Free Homestead Declaration for your primary California residence.
- Free Uncontested Divorce
- Free Advance Health Care Directive with HIPPA Release
- Free Mortgage Meltdown Survival Guide
- Free telephone advice and consultation with a lawyer
- Free third-party letters written and telephone calls made on your behalf, as needed.
- Free Caldwell Guide to California Family Law™
- Free Consumer Credit Guide



Reduced fee benefits include referral to local attorneys for more complicated legal matters and a revocable living trust.

In tough times you need to rely on people you trust and we here at Caldwell Legal have been on your side for a long time. Please give us a call at **1-800-242-2244** for more information about your legal plan benefits and how we can be of service to you and your family.

DON'T DRIVE DRUNK



While this sign may be funny, a DUI has serious consequences for a CCPOA member. A DUI can result in termination, suspension, or revocation of peace officer status.

We urge our members to be responsible if you drink. Remember, cabs are much cheaper than a DUI.

First California DUI Offense:

- 1st Drunk Driving Conviction
- Jail: From 96 Hours to 6 Months
- Fine: From \$1,000 to \$1,600
- License Suspension: 6 Months
- Must Complete a Driving Under the Influence Program
- May Be Ordered to Install Ignition Interlock Device (IID)

PIMP MY HOG

This December, the CCPOA Benefit Trust Fund gave convention attendees a chance to enter the Pimp My Hog contest. Thousands of our classic stress pigs were available at the Trust booth at the Rio Hotel in

Las Vegas, waiting for their chance to have some bling added!



The Trustees have not announced the winner yet, but the chosen pig will be flown to Trust HQ (via the U.S. Postal Service)

and have a photo shoot, with pictures to appear in the Flare. The winning contestant will receive 10 pounds of bacon for his/her winning entry.

Check out the other entrants at: www.ccpoabtf.org.

Drum roll please...



ACCIDENTAL DEATH PROGRAM – NOW AUTOMATIC BENEFIT

The Trust's \$5000 Accidental Death program has changed for 2011. Now all Active CCPOA members automatically receive this premium-free insurance. There is no need to enroll each year to maintain coverage.

If you have never enrolled in the premium-free AD program, take a moment to download an application on the Trust website. This program gives your named beneficiary an ADDITIONAL \$5000 in coverage in case of accidental death.

BENEFIT SUMMARY: EARLY SUMMER

Expect to see your benefit summary in the mail early summer. This important mailing from the Trust lists all of your CCPOA Benefit Trust Fund programs and beneficiaries.

Take a moment to review your Benefit Summary. This mailing is your opportunity to make sure you have the voluntary benefits you need and the correct beneficiaries. Throughout the year you can also check your programs and benefits in the comfort of your home by registering for the Trust's secure MyBenefits portal at www.ccpoabtf.org.

THINKING ABOUT RETIREMENT?

The Trust has a section on its website dedicated to planning your retirement. Check out what moves you need to make before you retire out. The more months of planning, the better! If you are 6 months or less from retirement, be sure to contact the Trust's Eligibility Department to review your Trust benefits, find out if you have any rollover options, and learn how to join the CCPOA Retired Chapter. 1-800-468-6486.



DON'T BREAK YOUR BACK FINDING A CHIROPRACTOR

If you are a member of the CCPOA Medical Plan, then you are in luck. No other state employee medical plan offers a chiropractic benefit. But do you know how to access this benefit? Can you go to just any chiropractor? Is there a limit to the number of visits?

Here is the 4-1-1 on this benefit:

What do I pay? \$15 Co-pay per visit

How many visits are covered? Up to 20 visits/calendar year

Can I go to any chiropractor? No. Only network providers in the plan are covered.

How do I find a chiropractor in the plan? Glad you asked. We have made it easy to find what you need.

1. Go to our website: www.ccpoabtf.org
2. Click the **Programs** tab at the top of the page.
3. Pick your **Rank**, and then go to the **CCPOA Medical Plan** link
4. Right there at the top is a link to find a chiropractor!
5. This opens the **ChooseHealthy** web page, where you can use the pull-down menus to find a provider in your area.



CCPOA Medical Plan 2011 Cost Savers

Are you a CCPOA Medical Plan participant? Here are some ways you can cut your medical costs in 2011. One of the easiest ways to put money in your pocket is participating in the CCPOA Medical Plan members' Healthy Lifestyles Rewards Program.

ZERO COPAYMENT FOR PREVENTIVE CARE

That's right. Preventive care – some examinations, immunizations and routine screenings – are important to keep you healthy through early detection. So, if you or your family members visit a provider for preventive care there is no additional copayment.

GENERIC MEDICATION

These are drugs that are almost always less expensive than brand-name drugs.

Ask your physician if a generic is available when you are prescribed medication. Generic medication has the same active ingredients, and is almost always less expensive than - its name-brand counterpart.

ENROLL IN HEALTHY LIFESTYLES REWARD

You can receive up to \$250 for adopting a healthier lifestyle. Sign up online for at www.blueshieldca.com. Healthy Lifestyles Rewards is an interactive, online secure program available to CCPOA subscribers (dependents over 18 may participate but are not eligible for cash rewards). As a subscriber, you can learn how to reduce stress, get back in shape, or quit smoking. For every 12 weeks of program participation, you can earn \$50.

To get started earning your Healthy Lifestyles Rewards, go to blueshieldca.com/hlr.

NOT IN THE CCPOA MEDICAL PLAN?

Contact your health plan for information on whether a health program is available. Health Program contact information is located on your medical card.



DEPARTMENT OF HEALTH & HUMAN SERVICES

Office of the Secretary
Office of Consumer Information
and Insurance Oversight

NOTICE ABOUT THE EARLY RETIREE REINSURANCE PROGRAM

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose.

A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.

If you have received this notice by email, you are responsible for providing a copy of this notice to your family members who are participants in this plan.

www.ccpoabft.org

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



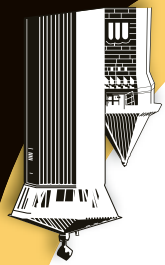
- * Simple to Navigate and Use
- * Secure Members Area –
- * Check your benefits on-line
- * Download Current Mailings
- * Download Forms and Applications
- * Arranged by Rank for easy browsing

Log On Today!

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

GET YOUR PIN, CHECK YOUR STUFF.

We've Got You Covered.
1-800-In-Unit-6 • 1-800-468-6486



CCPOA Benefit Trust Fund
2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

U.S. Postage
PAID
Permit 3614
Sacramento, CA