

The Flare



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

Fall / Winter 2011

GOT YOUR BACK WITH PIGGYBACK

Russ isn't worried about taking his ten-year-old daughter to the dentist. Even though Russ retired a few years ago, he knows the CCPOA Benefit Trust Fund's Piggyback is designed with retirees in mind. Because Russ still has responsibilities to his growing family, he's glad Piggyback has an orthodontic benefit. Piggyback boosts his family's benefit dollar for trips to the dentist and eye doctor. There's even a hearing aid benefit.



If you're retired, Piggyback can be great way to save money on your dental, vision and hearing aid expenses.

PIGGYBACK CAN HELP YOU

There's a reason Piggyback is popular. It offsets your dental, vision and hearing aid expenses. It can pay a portion of the fees your dentist charges, after benefits are paid by your main dental program.

Are you one of the many retirees raising children? If you have a child who needs braces, Piggyback can help you. It pays a 50% benefit for braces. *(There is a family lifetime maximum benefit of \$500 and a one year waiting period before orthodontic work can begin.)*

Piggyback is affordable! Just \$12.10 member only or \$24.75 for family coverage.

Piggyback is run by the CCPOA Benefit Trust Fund and is available exclusively to CCPOA retired members and their families. There is NO open enrollment for piggyback and, once enrolled, you do not need to re-apply.

SUBMIT A PIGGYBACK CLAIM

Once you're enrolled in Piggyback, submitting a claim is easy!

DENTAL CLAIMS

You or your dentist may submit an itemized claim and EOB from your dental insurance carrier to the Trust for reimbursement.

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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.

LIVE, LAUGH MORE, PREVENT CHRONIC DISEASE

Chronic disease, which is a health condition that is persistent or long-lasting, is the leading cause of death and disability according to the Center for Disease Control. Heart disease, stroke, cancer, diabetes, and arthritis are common, costly and often preventable.

Seven out of ten deaths each year are from chronic disease, with heart disease, stroke and cancer responsible for half of all deaths. And diabetes continues to be the leading cause of kidney failure, non-traumatic amputations and blindness in Americans ages 20-74.

There are five things you can do to lower your risk of chronic disease:

- Get active
- Eat five or more fruits and vegetables a day
- Don't smoke
- Limit or eliminate alcohol
- Get regular medical advice

Last, but not least, have a good laugh. Many recent studies point to longer life spans in happy, optimistic people. Your positive outlook can lower your chances of cardiovascular disease and helps contribute to a long (and happy) life.

On March 7, 2005, at the Scientific Session of the American College of Cardiology, the University of Maryland School of Medicine presented results of the university's study on the effect of laughter on cardiovascular health. The study indicates, for the first time, that laughter is linked to the healthy function of blood vessels.

Researchers confirmed that while mental stress causes narrowing of blood vessels, laughing was found to increase blood flow by more than 20 percent, with the positive effect lasting for up to 45 minutes.

On the other hand, stress decreased blood flow by approximately 35 percent. Because impairment of the blood vessels is a contributor to heart disease, researchers suggest that the ability to laugh could have implications in a country where heart disease remains the number one cause of death.

Check with your medical provider for programs on stress, exercise programs and healthy habits. Make 2012 a great new beginning.

FIND IT FASTER

Without any fanfare the Benefit Trust website has undergone a facelift. This will help Retired members find their specific information with just a few clicks. Every benefit program or plan page now has a new navigation bar in the top left of the page. There is a direct link to the applications, forms, plan documents and last but not least, a clear, easy to find "Retired" button appears on each program's page.

A similar transformation took place on our "Forms" section. Now when members pick a program, all the related forms and publications appear as a list in the window, separated in columns by rank.





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.

HEART ATTACK CURES BLINDNESS

Can a blind person recover sight after suffering a serious heart attack? Yes, that is exactly what happened back in January 1996 to 74-year-old Joyce Urch, who was blind for over 25 years but miraculously emerged from the life of darkness when she woke up after the heart operation, baffling British medical experts.

Joyce Urch, from Coventry, has been blind since 1979, and has never been able to see her five

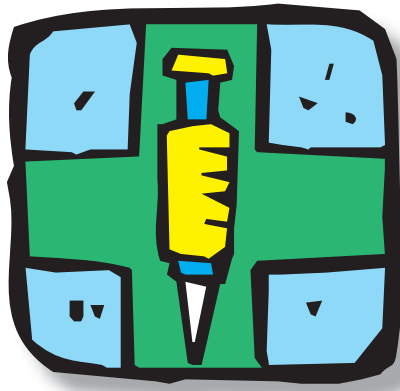
children properly. Doctors at the Walgrave Hospital in Coventry England spent three days battling to save her life when she suffered a heart attack. Now, for the first time, she can see her 12 grandchildren and three great-grandchildren.

She and her husband Eric Urch were able to celebrate their golden wedding anniversary in a way she had never dreamed.



FLU SEASON

Influenza is serious. Every year thousands of Americans like you are forced to lay low from the flu. Whether you have the flu, or you have to take care of a family member who is laid up with fever, chills, head and muscle aches, you know the flu is a huge inconvenience.



For some people, however, the flu turns into a serious event. It's estimated that 36,000 people die every year from flu complications. The CDC reports that over 200,000 are hospitalized with complications such as pneumonia, congestive heart

failure and the worsening of chronic medical conditions such as diabetes.

What can you do? It's still not too late to get a flu shot. The CDC recommends an annual flu shot for everyone six months and older. High risk individuals – those who are over 65, have a chronic medical condition or are pregnant - are especially encouraged to get vaccinated.

CURE FROM THE PAST?

In 1919, Sir Mark Sykes of England became one of the estimated 50 million victims of the so-called Spanish flu. Even though Sykes has been six feet under for the past 90 years, the fact that he was buried in a lead coffin makes scientists hope that the virus has been preserved. Sir Mark was dug up so scientists could study the Spanish Flu virus, hoping to understand more about the H5N1 flu virus.

While the best time to get your annual vaccine is in the fall, up to December, if you haven't taken action, you can still get in and get vaccinated. Just give your medical provider a call or set up an appointment to discuss whether a flu vaccination is recommended for you.

TOOTH TRIVIA

- The average tooth fairy payout? \$2 per tooth.
- An average person spends 38.5 days in a lifetime brushing his or her teeth.
- Americans buy 16 million gallons of toothpaste a year.
- An estimated 2500 people go to emergency rooms after injuries caused by a toothbrush. Most toothbrush injuries happen when a fall occurs while brushing.
- According to a "Time Magazine" survey, 59% of Americans would rather sit in a dentist's chair than sit next to someone on a cell phone.
- 100 years ago 50% of adults in North America were toothless. Today less than 10% of adults over age 65 have lost teeth.
- Clean teeth can help prevent a heart attack.



2012 HEALTH PLAN CONTACTS

CCPOA MEDICAL PLAN

Dedicated CCPOA Toll-Free Number:
1-800-257-6213

Or, CCPOA BTF – 1-800-468-6486

KAISER PERMANENTE

Member Services: 800-464-4000

CALPERS BLUE SHIELD

800-334-5847

PPOs - PERS SELECT / PERS CARE PERS CHOICE / ANTHEM BLUE CROSS

877-737-7776

CALPERS

888-225-7377

PIGGYBACK

Continued from front page

VISION CLAIMS

Tell your eyecare provider you would like an itemized statement of your out-of-pocket expenses. Simply submit this to the Trust for reimbursement. You can also download Piggyback vision claim forms on the Trust website:

www.ccpoabtf.org.

HEARING AID CLAIMS

Once your attending physician writes a prescription for the hearing aid device and you've purchased the device, submit a copy of the itemized statement to the Trust for reimbursement.

HOW ARE CLAIMS FILED?

A claim must be submitted to the Trust no later than one year after the date your main dental carrier paid the original claim. All claims must have the following information: participant's name and last 4 of participant's SSN, patient's name, date of service, services rendered and charges for each service.

Mail Piggyback Claims to the Trust:
 CCPOA Benefit Trust Fund
 2515 Venture Oaks Way, Suite 200
 Sacramento, CA 95833-4235

HERE IS AN EXAMPLE OF HOW PIGGYBACK WORKS.

This is only an example of coverage. Example based on Delta Dental benefits and assumes you use a Delta Dental provider and have met your deductible.

Gold Crown
 (procedure 2790):
 Dentist Charges..... \$800.00

Coverage with Piggyback:

Delta Dental pays 80% of allowable (\$800)..... \$640.00
 Piggyback pays 20%..... \$160.00

Total Payout..... \$800.00
Out-of-Pocket..... \$0.00

Coverage without Piggyback:

Delta Dental pays 80% of allowable (\$800)..... \$640.00
Out-of-Pocket..... \$160.00

Retired Piggyback is Affordable!

\$12.10
 per month

CCPOA Member Only

\$24.75
 per month

CCPOA Family



Learn more about Piggyback on our website:

www.ccpoabtf.org

Piggyback helps take the pain out of your dental expenses!

NEED TO SIGN UP? ENROLL IN PIGGYBACK TODAY.

Application CCPOA Piggyback Program

Retired

CCPOA BENEFIT TRUST FUND 1-800-468-6486

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)			
State:	ZIP:	Phone:						
E-mail:		First	Middle	Last	Date Of Birth		Family Relationship	
<input checked="" type="checkbox"/> PLAN SELECTION (CHECK ONE) <input type="checkbox"/> Retired Member Only (\$12.10) <input type="checkbox"/> Retired Member and one or more dependents (\$24.75)								
I hereby authorize the CalPERS 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:

X

Date of Application:

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



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