# A|S Accident & Sickness Coverage

## Accident Champion & Shield Plus

Offered to the Members of CCPOA

*Your Guide to the Plans that Pay Cash to You*

ARG BENEFITS

*Powered by ARG Benefits*

**CCPOA Member Line: 888-211-6157**

### *You are covered for real-world events:*

- Being struck, knocked down, or run over.
- Driving or riding in ANY automobile, bus, taxicab, truck, or any farm machinery!
- We EVEN cover you on a motorcycle, bicycle, in a boat or ANY recreational vehicle.
- Commercial aircraft.
- At the hands of ANY burglar, robber, or by personal assault.
- We cover you for drowning.
- Fire or smoke inhalation.
- Hunting, fishing, or camping, and most recreational activities.
- In other words, we cover you 24/7/365.

**AT HOME, AT WORK, AT PLAY.**

**24 HOURS A DAY | 7 DAYS A WEEK | 365 DAYS A YEAR**

# Welcome to the Trust's Accident Champion & Shield Plus

These programs were designed exclusively for CCPOA members.

## WHAT DOES ACCIDENT & SICKNESS COVERAGE DO?

Our Accident & Sickness programs through the Trust pay cash direct to you. Any time. Any day. On-the-job. Off-the-job. ***Starting on Day One.***

Both of these programs are supplemental policies that help cover the "money gap" left from any other coverage you may have.

Both programs pay cash ***DIRECTLY TO YOU*** or to whomever you choose, and are ***PAID IN ADDITION*** to benefits provided by any other insurance policy, workers compensation, social security, even your Gold Shield plan.

This is money you can use however you see fit. Groceries. Car payment. Mortgage or rent. School. You get the picture. Health insurance may pay the doctor, but it does nothing towards your other bills.

## HOW DOES IT WORK?

There are two separate programs, each with their own kind of coverage: ***accident coverage*** and an ***injury/sickness*** income program. Each is separate coverage, but both work in a similar fashion–both are designed to pay you cash benefits to help when you are injured or sick.

## IS IT AFFORDABLE?

Coverage for ***Accident Champion*** comes in two tiers, *Standard* and *Premier*. Need to save a little money? The Standard tier saves on your monthly premiums. Want higher levels of coverage? Go Premier.

***Shield Plus*** coverage lets you choose from 5 pay tiers– from $500 up to $1500. Pricing is based on your age from the day you enroll. Your monthly premium will ***never*** increase after that.

**Great News**–unlike previous plans, the Trust's plans are guarantee issue. Simply put, everyone qualifies, regardless of age, weight, height or medical condition!

## WHAT ABOUT GOLD SHIELD?

Our Accident Champion and Shield Plus are the **only** direct payment programs that work ***in addition to*** Gold Shield. **Any other disability plan** *(i.e. Aflac)* **reduces the amount that Gold Shield will pay.**

## WHAT'S NEW IN ACCIDENT CHAMPION?

- Follow-up Visit Coverage
- Rehabilitation Package, Therapy Visits Covered (Up to 10 visits)
- Sports Package Benefit
- Available for the Family
- Transportation Benefit (Ambulance, Medivac)
- Many additional enhancements
- Starting on Day One

## WHAT'S NEW IN SHIELD PLUS?

- ***No Longer Required to Collect Disability Income:***
    - Overnight Stay as Inpatient
    - Outpatient Surgery
    - Fracture
- 0 day Elimination Period
- 6 month Benefit Period
- Available for Spouse
- Pays if a doctor certifies you are unable to work,due to any injury or illness.

## WHAT IF I HAVE THE OLD "COMBINED" OR "TRIADA" ACCIDENT PLAN NOW?

No problem. Your coverage will continue as it always has with our "Legacy Plans" at this time. You will be given notice before you need to move into the Vault Accident Champion plan.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy.

# ACCIDENT CHAMPION:
## Coverage for accidents only.

- Guaranteed Issue. We won't review your medical history before deciding whether or not to issue a policy.
- Guaranteed Renewable. Your coverage cannot be canceled as long as your premiums are paid on time.
- Fully Portable. You can keep your coverage even if you change jobs or retire.

## HERE'S AN EXAMPLE OF ACCIDENT CHAMPION IN ACTION:

Maria fractured her ankle while riding on a quad during a family outing. Maria went to the ER where she received a X-Ray confirming her fracture.

The ER casts her ankle and gave her crutches. During the next 60 days she visited her doctor 3 times and received 8 visits for physical therapy.

**Maria is eligible to receive the following benefits:**

### Accident Champion: Premier Plan

| | |
|---|---|
| ER | $150.00 |
| X-Ray | 30.00 |
| Appliance (crutches) | 100.00 |
| Physician Follow-up 3x | 150.00 |
| *$50 each visit-up to 3 visits* | |
| Physical Therapy 8x | 400.00 |
| *$50 each visit-up to 10 visits* | |
| Fracture | 1,000.00 |
| **TOTAL CLAIM PAID** | $**1,830.00** |

# ACCIDENT CHAMPION

| Standard | Procedure | Premier |
|---|---|---|
| **Hospital/Facility Admission** | | |
| $1,000 | Standard | $1,500 |
| $2,000 | ICU | $3,000 |
| $1,000 | Rehabilitation | $1,500 |
| **Hospital/Facility Confinement** | | |
| $150, up to 365 days | Standard | $300, up to 365 days |
| $300, up to 30 days | ICU | $600, up to 30 days |
| $90, up to 30 days | Rehabilitation | $180, up to 30 days |
| $100, up to 7 days | Recovery Benefit | $200, up to 7 days |
| $100 | Emergency Room | $150 |
| $100 | Initial Dr Visit | $150 |
| $100 | Urgent Care | $150 |
| $25, up to 3 visits | Follow-up Treatment | $50, up to 3 days |
| **Diagnostic Benefits** | | |
| $30 | X-Ray | $30 |
| $150 | Major Diagnostic Exam (CT, MRI, etc.) | $150 |
| **Treatment Specific Benefits** | | |
| $2,000 | Air Ambulance | $2,000 |
| $200 | Ambulance (std) | $200 |
| $100 | Appliance | $100 |
| $300 | Blood, Plasma, Platelets | $300 |
| Up to $10,000 | Burns | Up to $10,000 |
| $10,000 | Coma | $10,000 |
| $100 | Concussion | $100 |
| $1,000 | Dislocations up to | $1,000 |
| Up to $300 | Emergency Dental | Up to $300 |
| $250 | Eye Injury | $250 |
| $1,000 | Fractures up to | $1,000 |
| $500 | Herniated Disc | $500 |
| $500 | Knee Cartilage Torn | $500 |
| $20 - $300 | Lacerations | $20 - $300 |
| $125 | Lodging per night | $125 |
| $14,000 | Loss of hands, feet, sight | $14,000 |

# ACCIDENT CHAMPION

| Standard | Procedure | Premier |
|---|---|---|
| $1,500 | Loss of fingers or toes | $1,500 |
| $2,500 | Organ Loss | $2,500 |
| $25, up to 10 visits | Physical Therapy | $50, up to 10 visits |
| $1,000 | Prosthetic | $1,000 |
| Up to $1000 per person/per year | Sports Package | Up to $1000 per person/per year |
| $1,500 | Surgery-Abdominal or Thoracic | $1,500 |
| $500 | Tendon, Ligament, Rotator Cuff | $500 |
| $500 | Transportation | $500 |
| **Accidental Death** | | |
| $25,000 | Employee | $50,000 |
| 100% | Spouse as % of EE | 100% |
| 20% | Child as % of EE | 20% |
| 2x | Common Carrier | 2x |

| | |
|---|---|
| **Renewability** | **Guaranteed Renewable** |
| **Portability** | **Fully Portable** |
| **Coverage** | **24 Hour** |

| Monthly Rates | | |
|---|---|---|
| $14.13 | Employee | $21.50 |
| $26.13 | Employee & Spouse | $39.74 |
| $28.50 | Employee & Children | $41.85 |
| $40.50 | Family | $60.09 |

**Only one admission benefit is payable once per covered either hospital or intensive care admission.*
***Either Physician or Urgent Care benefit is payable once per covered accident.*

**The Trust's Accident Champion pays cash directly to you.**

**Starting On Day ONE.**

# SHIELD PLUS:

## If an injury or illness leaves you unable to work.

- Deductibles and co payments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, grocery and transportation
- Guarantee Issue–you cannot be denied coverage, change jobs or retire.

## HERE'S AN EXAMPLE OF SHIELD PLUS IN ACTION:

Officer Ruiz is involved in an assault resulting in torn ligaments in his knee.

As a result of his injury, Officer Ruiz missed 4 months of work. Officer Ruiz has the Shield Plus policy and has chosen the $1,200/month benefit - which covers on & off-the-job injury and illness.

**Officer Ruiz is eligible for the following compensation, paid *in addition to* his workers comp payments:**

### Shield Plus: $1,200/month

| | |
|---|---|
| 4 months @ $1,200 | $4800.00 |
| ½ month @ $1,200 | 600.00 |
| **TOTAL CLAIM PAID** | **$5,400.00** |

## SHIELD PLUS

### COMPREHENSIVE DISABILITY BENEFITS

| | |
|---|---|
| Covered Causes: | All causes |
| Elimination Period: | 0 days |
| Benefit Period: | Up to 6 months for all conditions |
| Integration: | Pays in addition to all other benefits |
| Issue ages: | 18-64 |
| Term: | Level premiums to age 72 |
| Renewability: | Non-cancelable & guaranteed renewable |
| Family coverage: | Available for spouses |
| Exclusions: | Suicide, pregnancy, childbirth, stress and/or mental disorder, cosmetic surgery, 24 month pre-ex |

## SHIELD PLUS MONTHLY PRICE SCHEDULE

| Age Group | Coverage | Price per $100 | Monthly Payment |
|---|---|---|---|
| 18-39 | $500 | $6.10 | $30.50 |
| | $800 | $6.10 | $48.80 |
| | $1,000 | $6.10 | $61.00 |
| | $1,200 | $6.10 | $73.20 |
| | $1,500 | $6.10 | $91.50 |
| 40-49 | $500 | $8.10 | $ 40.50 |
| | $800 | $8.10 | $ 64.80 |
| | $1,000 | $8.10 | $ 81.00 |
| | $1,200 | $8.10 | $ 97.20 |
| | $1,500 | $8.10 | $ 121.50 |
| 50-59 | $500 | $10.10 | $ 50.50 |
| | $800 | $10.10 | $ 80.80 |
| | $1,000 | $10.10 | $ 101.00 |
| | $1,200 | $10.10 | $ 121.20 |
| | $1,500 | $10.10 | $ 151.50 |
| 60-64 | $500 | $12.10 | $ 60.50 |
| | $800 | $12.10 | $ 96.80 |
| | $1,000 | $12.10 | $ 121.00 |
| | $1,200 | $12.10 | $ 145.20 |
| | $1,500 | $12.10 | $ 181.50 |

**The Trust's Shield Plus pays cash directly to you.**

**Starting On Day ONE.**

# ARG is your exclusive agent for Accident Champion, Shield Plus and all the benefits offered through the Benefit Trust Fund

**Questions About Accident Champion or Shield Plus?**
**Talk with ARG about your CCPOA benefits.**

**CCPOA Member Line: 888-211-6157**

## 1-On-1 Virtual Benefit Sessions:

Visit us at **argbenefits.com** and schedule a virtual chat to help you better understand your CCPOA benefits.

Talk with a benefit specialist on *your* schedule.
Day or night. Bring your significant other.
**Scan now to reserve a session time.**

ARG Benefits

ARG BENEFITS

A.R.G. Benefits is an official partner of the CCPOA Benefit Trust Fund, and the excusive representative for Accident Champion and Shield Plus. Our team of benefit representatives visit Institutions across the state on the Trust's behalf.

# We've Got You Covered.

## (916) 779-6300

**1-800-In-Unit-6**

## CCPOA Benefit Trust Fund

2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

**www.ccpoabtf.org**

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**CCPOA Member Line: 888-211-6157**

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*Powered by ARG Benefits*

*Administered by*
VAULT ADMIN SERVICES

NO TOWERS? NO TRUST
ACCEPT NO SUBSTITUTES

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