

Piggyback

*Enhanced Dental, Vision and
Hearing Aid Coverage*



CCPOA Benefit Trust Fund

Supplemental Dental, Vision and
Hearing Aid Program



What is Piggyback?

Piggyback is a supplemental program provided by the CCPOA Benefit Trust Fund that helps to offset the out-of-pocket expenses incurred from the usage of your Dental, Vision and Hearing Aid programs.

Dental Benefit

Piggyback pays a portion of the fees your dentist charges, after benefits have been paid by your primary dental program. The charges submitted for reimbursement must be for services specified in the Summary Program Description (SPD). Dental deductibles are not eligible for reimbursement. The maximum dental benefit per family per calendar year is \$2,000.

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



Orthodontic Care Benefits

Piggyback will pay a 50% benefit for orthodontic care with a family lifetime maximum benefit of \$500. *There is a one year waiting period for this coverage.* To be covered, orthodontic treatment must start after the waiting period.

Vision Care Benefit

Piggyback provides reimbursement for the following expenses:

- Exam co-pay and material co-pay
- Frame overage, up to \$15 per pair, not to exceed six pairs of frames per family per calendar year
- Maximum vision benefit per family per calendar year is \$300

For Retirees not enrolled in VSP vision plan, please refer to the Piggyback SPD for coverage allowances.

Hearing Aid Benefit

Provides reimbursement to you for a portion of the charges for a hearing exam and hearing devices on a fee-for-service basis. Piggyback will reimburse 50% of the expenses for the hearing device(s) with a maximum family lifetime benefit of \$500. The hearing device(s) must be purchased within 90 days of the hearing test in order to qualify for this benefit. Battery replacement, repairs and maintenance of hearing device(s) are not covered benefits.

This is a brief summary of the benefits provided through the CCPOA Benefit Trust Fund's Piggyback Program. For a more detailed and exact explanation of benefits, please see the Summary Program Description. To obtain a copy, please contact the Trust at **(800) IN UNIT 6**.

Who's eligible for Piggyback?

- All actively employed dues-paying CCPOA members and their dependents.
- All dues-paying members of CCPOA Retired Chapter and their dependents.
- Employees of the CCPOA or the CCPOA Benefit Trust Fund as well as their dependents.

Here is an example of how Piggyback works

This is *only an example* of coverage

Dental benefit used with CCPOA Primary Dental

Gold Crown (procedure 2790) (CCPOA allowable charge)	\$707.00
Deductible	- 50.00
Equals	<u>\$657.00</u>
Primary Dental pays 80% of CCPOA allowable (\$657)	\$525.60
Piggyback pays 20%	\$131.40

Total Payable

Primary Dental	\$525.60
Piggyback	<u>+ 131.40</u>
Total payable	\$657.00

Filing a claim is simple

A claim must be submitted to the CCPOA Benefit Trust Fund no later than one year after the date the primary carrier paid the original claim. All claims must have the following information: participant's name and social security number, patient's name, date of service, services rendered, and charges for each service. Claims need to be mailed to: CCPOA Benefit Trust Fund, 2515 Venture Oaks Way, Suite 200, Sacramento, CA 95833-4235. The following is a brief description of how to submit a claim for Piggyback.

Dental Claims

You or your dentist may submit an itemized claim and an itemized primary insurance statement to the CCPOA BTF for reimbursement.

Vision Claims

Ask your eye care provider for an itemized statement of your out-of-pocket expenses and submit the statement to the CCPOA BTF for reimbursement.

Hearing Aid Claims

Once an attending physician writes a prescription for the hearing aid device and the device has been purchased, submit a copy of the itemized statement to the CCPOA BTF for reimbursement.

Piggyback is Affordable!

\$11.15 per month
(CCPOA Member Only)

\$21.70 per month
(CCPOA Family)

For Active CCPOA Members

For a full explanation on how and what is required for Piggyback Claims submission, please refer to the Piggyback Summary Program Description or contact the Trust at
1-(800) IN UNIT 6
800-468-6486





For more information on the Benefit Trust Fund Piggyback Program for **Active** and **Retiree** members, please call the Trust office at:

1-800-IN-UNIT-6

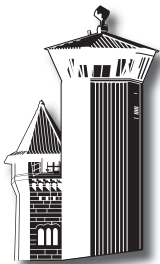
Or visit our website at:

www.ccpoabtf.org

We've Got You Covered.

1-800-In-Unit-6

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CCPOA
Benefit Trust Fund

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Sacramento, CA 95833-4235

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