

The Flare

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



Summer 2009

For the last few years the Trust has embarked on a goal to be more receptive to our members. Many of you have probably noticed a Trust presence at your institutions. If not we need to hear about it. Hopefully, you have seen someone at your local chapter meeting or at the entrance. We have gone to great lengths to put a face to the Trust. Many of you have stopped to chat with Joe, Tracy, Bob, Al, Karen, Ken, and Sam about your benefits and how to make the best use of them. In addition, Ben Sybesma from the Legal Defense Fund has been showing up at chapter meetings to answer questions on how and when to utilize this very important benefit. If you haven't seen them around give our communications staff a call and ask them to let you know when they are scheduled to visit your institution. As always we are here to serve you and can be reached at (800) IN-UNIT- 6 and if you ever feel that we haven't performed to your satisfaction I want to know about it.

*Michael E. Smalley, Assistant Administrator CCPOA Benefit Trust Fund
1-800-IN-UNIT-6/1-800-468-6486*

MEET THE TRUST'S REGIONAL BENEFIT REPS – TRACY GUNTER AND JOE GONSALVES

The CCPOA Benefit Trust Fund is represented at institutions throughout the state by two teams of regional benefit representatives. If you've ever spent any time with these key regional benefit representatives, Tracy Gunter of SERC and Joe Gonsalves from Combined Insurance, you know that their workday is one of constant forward momentum - greeting people, making calls, getting the word out to members about how to use their benefits. This high-energy pair is committed to getting benefit questions answered in the fastest time possible, to the members' satisfaction. We asked each of them to sit down and put into words their involvement with the CCPOA membership, what drives them to serve our CCPOA family and what pushes their buttons about CCPOA members and their benefit decisions.



Tracy Gunter

An unabashed hugger of all and avowed total people person, Tracy Gunter notes "I love helping people and when I do it is the best feeling in the world. I know how frustrating it can be to search for answers to questions; so, if I can help a member with theirs, or get them to the right person, I have done my job.

Continued on inside page

We've Got You Covered.

In This Issue...

- MEET THE REPS
- JUMPING FOR DOLARS
- AD&D COVERS YOUR PARTS
- ALCOHOL AND A HEALTHY LIFESTYLE
- IN PRAISE OF CALDWELL LEGAL, U.S.A.
- A MUST FOR YOUR PEEPERS
- BENEFIT SUMMARY-WEB LAUNCH

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.

ALCOHOL AND A HEALTHY LIFESTYLE

For many people, responsible drinking can be part of a healthy lifestyle. Check out the guidelines below. Then log in to blueshieldca.com/hlr, click on Health Programs, and select Alcohol Use to find tools and resources that can help you start thinking about the relationship between your health and moderate alcohol consumption.

IT'S ALL ABOUT MODERATION

The key to including alcohol in a healthy lifestyle is – you guessed it – moderation. Federal health guidelines define moderate drinking as two drinks a day for men under 65, and one a day for women and anyone over 65.

That doesn't mean a jumbo-sized cocktail counts as a single drink. Nope, one standard drink is any of these:

- 12 ounces of beer or wine cooler
- 8.5 ounces of malt liquor
- 5 ounces of wine
- 3.5 ounces of fortified wine (port or sherry)
- 2.5 ounces of liqueur
- 1.5 ounces of brandy
- 1.5 ounces of 80-proof distilled spirits (vodka, whiskey, etc.)

WHO SHOULDN'T DRINK?

Some people shouldn't drink at all, including alcoholics, pregnant women, children, people with certain medical conditions- and people on certain medications. Alcohol interacts with many common prescription and over-the-counter drugs, including antibiotics and pain relievers.

Talk to your doctor to see if moderate drinking is safe for you. And of course, never drink if you're driving.

DRINKING AND DIETING

If you're trying to lose a few pounds, you may want to cut out even moderate drinking. That's because alcohol has little nutritional value but lots of calories.

For example, five ounces of wine or 1.5 ounces of distilled spirits has about 100 calories, and 12 ounces of beer about 145 calories, according to the U.S. Department of Health and Human Services.

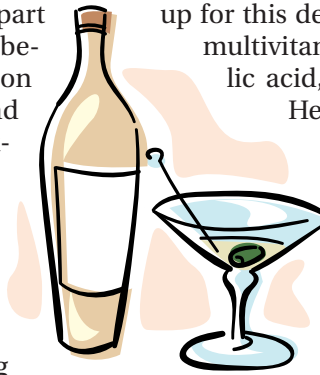
DON'T START NOW

Although alcohol may reduce your risk of some heart problems, according to the National Institutes of Health, that's no reason to start drinking. There are other ways to boost your heart health, such as staying active, eating a healthy diet and maintaining a healthy weight.

THE VITAMIN B FACTOR

Alcohol moderately depletes your body's supply of folate, a B vitamin that may help lower your risk of heart disease, colon cancer, and breast cancer. If you drink, you can make

up for this depletion by eating a healthy diet and taking a multivitamin that has at least 400 micrograms of folic acid, according to the Harvard School of Public Health.



KNOW WHEN TO GET HELP

Anything beyond moderate drinking can be very damaging, or even fatal. Binge drinking (more than five drinks at a time) can harm your body and raise your risk for accidents, injuries and assault. Years of heavy drinking can lead to liver disease, heart disease, cancer and pancreatitis, and can cause problems at home and work, warns the National Institute on Alcohol Abuse and Alcoholism.

Ask yourself these questions:

- Do you drink alone when you feel angry or sad?
- Does your drinking ever make you late for work?
- Does your drinking worry your family?
- Do you ever drink after telling yourself you won't?
- Do you ever forget what you did while drinking?
- Do you get headaches or have a hangover after drinking?

If you answered "yes" to any, you may have a drinking problem. Don't ignore this. Talk to your doctor to see if you should cut down or stop drinking completely.

HEALTHY LIFESTYLE REWARDS

You can find more information about alcohol and your health at Healthy Lifestyle Rewards, an online program that rewards CCPOA Medical Plan members with cash when you take steps toward living a healthy lifestyle.

Personalized tools and programs can help you eat healthy, exercise regularly, quit smoking and more. Just log in once a week, use the tools and programs, and begin reaping the rewards of a healthy lifestyle.

To start earning your cash rewards today, register at blueshieldca.com/hlr. To find alcohol information, log in and click on Health Programs, then select Alcohol Use. ♦

MORE ONLINE RESOURCES:

GENERAL INFORMATION ABOUT ALCOHOL CONSUMPTION:

www.nlm.nih.gov/medlineplus/alcoholconsumption.html

www.thecoolspot.gov (alcohol information for young teens)

<http://rethinkingdrinking.niaaa.nih.gov> (your drinking habits and your health)

ALCOHOL AND CANCER

www.cancer.org/downloads/PRO/alcohol.pdf

ALCOHOL AND AGING

www.nia.nih.gov/HealthInformation/Publications/alcohol.htm

MEET THE REPS *Continued from first page*

"I have a deep respect for everyone in Unit 6 and I am proud to work with them. The public just doesn't understand what they do. Personally, I think that everyone should tour a prison to get a taste of what the correctional officers put up with. They protect the public from the worst of the worst and they have to deal with them daily," she adds.

With a stack of maps, extra jackets for cold mornings, and an overwrought Blackberry to link members and service coordinators at the Trust, Tracy travels up and down the state on her quest to explain benefits to members. She begins many days at 3 a.m. and is at the institution until at least 3:30 p.m.

When the Trust increased its presence to CCPOA members about seven years ago, Tracy was at the forefront of this change. Her initial assignment by the Trust was to increase awareness of the legal plan by traveling to each chapter and getting the word out about this important, premium-free personal and professional legal program.

"There are still members out there who don't know they have this great (legal) benefit, but the numbers are getting smaller. Hurray! Did you see me jump in the air on that one? In January we had four new benefits added to the legal plan. Because of the furloughs, the housing market and the economy, the phone has been ringing off the hook about the mortgage meltdown help Caldwell now provides. I hate to see so many members needing to use it but I am so glad that we have it to help all those in need."

As the Trust increased its outreach to members, the Trust Board brought Joe Gonsalves from Combined on board with a team of regional benefit representatives. Joe is a specialist in life and disability insurance products, which he sees as the "two most critical pieces of a person's insurance portfolio." Initially self-taught on CCPOA member benefits through his business with Combined Insurance, Joe approached the Trust about expanding his knowledge of CCPOA benefits and coordinating these with the disability and accident programs available through Combined.

Joe now leads a team of six trained benefit representatives. Their objective is to know CCPOA BTF benefits up and down and be able to share that knowledge with the membership. In 2008, by traveling in teams of three, his team reached institutions 92 times. On a typical week, his team arrives at 5:15 a.m. Tuesday and stays through the

week. This year, by adding two team members, he plans to double his team's institutional visits. Because of his high drive to achieve and to reach members, Joe has sometimes been able to get management to give him additional time on grounds – including getting permission to be at the 10 p.m. shift change at some institutions.

"My mission statement is simple: to build a team of insurance specialists – not salesmen – that have the same drive that I do to help this group understand insurance so that they make sound insurance decisions and protect their families," noted Joe.



Tracy talking with members at Convention 2008

"The CCPOA has taught me many things, but if I had to pick just a couple I think it would be that there are a very small percentage of Americans in this country that, day after day, shift after shift risk their wellbeing for the safety of the rest of us. And that alone commands and deserves all of our total respect."

Both Tracy and Joe have an abundance of experience and knowledge about the insurance industry and the benefits the CCPOA Benefit Trust Fund Board has developed for members. But sometimes, they don't reach everyone. While many members understand the rich array of benefits available through CCPOA membership, others don't stop to find out. For both Tracy and Joe, getting the word out has become a mission – both gratifying and at times, frustrating.

"My team for the last few years have (sic) worked so hard to extend the proper accurate information to the CCPOA family. I hope this isn't wrong to say, but as hard as we work it sometimes feels like every time my team or the Trust gets one member on track, it feels like we lose two members that get confused by an outside vendor giving them inaccurate information with the sole purpose of making a sale or a fellow CCPOA member sharing information that is also inaccurate thinking they know what they're talking about – not trying to purposefully hurt or damage their fellow coworker. Insurance is a very complicated field. I guess it would be like me taking my car to the local doctor for repair, or asking my mechanic to handle my delicate brain surgery... this group has got to approach the whole subject with a much wiser approach or we will continue to see members hurt by bad or uninformed decisions regarding insurance," said Joe. "We are not your typical vendor that is there primarily to sell product."

Joe is especially passionate that CCPOA members have a responsibility to others, especially their children and spouses. "No matter how difficult your job is – when you are off, your obligations are NOT over. You have a family



Joe Gonsalves

to raise and you have a community to serve. No matter how hard people work to bring (you) the richest benefit portfolio... you have to get the proper information to best protect you and your family.”

At the correctional academies, on the road, at chapter meetings, during State Board meetings, retirement gatherings, and at convention time, Joe, Tracy and the Trust staff are committed to making sure CCPOA members understand programs, utilize their programs, and make the most of their benefits. Whether this means checking to make sure a beneficiary is correct on a life insurance program, assisting a family going through a medical problem, or just letting a subscriber know how to use a wellness kit, the Trust is committed to educating members about benefits.

“My main responsibility,” notes Tracy, “is to educate the members about the truly wonderful benefits they have through their union membership. These benefits were designed by correctional officers for correctional officers and the Trust continually tries to get the best rates and benefits for the membership; that’s real value. My mission statement is: educate and help the members understand their benefits, assist them with their benefit issues and help them take advantage of what’s available so they can save money and make their benefit dollars go further.”

Tracy and Joe will continue to be a part of the CCPOA Benefit Trust Fund team this year. Look for information on other Trust key benefit specialists in upcoming Flare newsletters as well as on-line and in the Peacekeeper. Meanwhile, if you have questions about your benefits, know that the Trust is only a telephone call away – or visit us if you are in Sacramento. Until then, see you on the road. ♦

IN PRAISE OF CALDWELL LEGAL, U.S.A.

This letter from an actual CCPOA member was sent to Michael E. Smalley, Assistant Administrator at the Trust. It’s always a pleasure to share notes like this one.

Dear Mr. Michael Smalley,

I am writing to advise you of the very professional legal advice I received from Caldwell Legal regarding my mortgage modification. Ms. D. Martin, Attorney at Law, explained each step very well, sent me sample hardship letters and reviewed my own letter line by line. She further explained all my options if the loan modification was not successful. Fortunately for me, the loan modification was successful. I am very grateful for the legal advice I was given. Also, financially it is a great savings. Other representatives quoted \$2,500. to \$3,500. fees, which fortunately I did not feel comfortable with as many have been exposed as dishonest businesses. I am now working on my Living Trust and look forward to working with Caldwell Legal again. This service is an excellent benefit at a great price for the members of CCPOA. As financial issues become more complex in our current economic dilemma I feel this service is imperative to everyone to protect themselves and their family members.

Thank you.
Sincerely, S.C.

A MUST FOR YOUR PEEPERS: YEARLY EYE EXAMS

Look in the mirror. You’ve got one pair of eyes. They’re pretty special, aren’t they? Your teeth get cleaned. Your car gets an oil change. Your hair gets a trim. Maybe you even indulge in pedicures or other spa-like pampering. But how often do you think of your eyes unless something goes wrong? If you’re like most Americans, not often enough.

Make no mistake: a simple thing that’s good for your eyes – a complete exam, each and every year – is about a lot more than getting glasses or contacts. Even if you don’t need vision correction, you need that yearly exam.

HERE’S A QUICK RUN-DOWN OF WHAT YOU CAN EXPECT FROM A COMPLETE EYE EXAM:

- The classic visual acuity tests. Assessment of the need for prescription lenses to correct nearsightedness, farsightedness and astigmatism.
- Eye health check-up. The doctor will look for clues of eye diseases and conditions such as glaucoma, macular degeneration, cataracts and diabetic retinopathy.

• Working order. The doctor will verify your eyes are a good team and working in harmony. Plus, he or she will evaluate your eyes as part of your overall health.

“In recent years, I’ve had several situations in which I detected the presence of blood in the back of the eye, which is one of the first signs of diabetes,” says VSP provider Dr. Kurt DeVito. “Those patients first learned they had a serious health condition during a routine eye exam in my office. I think that’s a great example of how worthwhile an annual eye exam can be.” ♦

JUMPING FOR DOLLARS

Physical Fitness Incentive Pay has been around for many years yet few members take advantage of it. A simple exam by your physician and one small form are all you need to take advantage of an under utilized program. Incentive pay can be \$65.00 or \$130.00 a month depending on an individual's qualifying pay periods. There are a few specific things you need to remember when applying for this incentive pay.

The examination must be performed by a licensed physician, Nurse Practitioner or Physician's Assistant. If they are employed by the CDCR it is a conflict of interest and they may not be the one who does the exam or signs the Annual Physician Certification form. The form must be fully completed with the examination date and original signature of the person performing the examination. The form must then be submitted to your personnel office as an original plus one copy. This is the only form that is accepted. The exception is for new Correctional Officer Cadets.

New cadets that graduate during the fiscal year (July 1 through June 30) are eligible to automatically receive Physical Fitness Incentive Pay beginning the first pay period following graduation. Cadets do not need to submit the form to their personnel office. The physical received prior to reporting for duty is sufficient for this purpose. This does not apply to Medical Technical Assistants,

Correctional Counselors, Parole Agents and Fire Captain classifications. These employees do not go directly to the academy upon appointment. They will have to submit the certification form to their personnel office upon arrival at the institution. Cadets will receive incentive pay for the current year as well as the next full year following graduation.

Bargaining Unit (BU) 6, SO6, MO6, E97, E98 and E99 employees aligned with BU 6, with less than 60 qualifying pay periods in the unit will receive a flat rate of \$65 per pay period. Those with 60 or more qualifying pay periods will receive \$130 per pay period. A qualifying pay period is 11 days of work or more for full time employees and 88 hours of work or more for permanent intermittent employees in a pay period.

The incentive to stay healthy has never been more affordable. Most insurance will not cover yearly physicals but when the paperwork is done during a routine exam, all you pay is the co-pay. The annual physical fitness form must be turned in yearly, (365 days), to continue receiving the incentive pay. The effective date is based on when the personnel office receives and processes your form. If the form is received prior to the 10th of the month the pay will begin during the current pay period. If it is received after the 11th of the month the pay will begin the following pay period. ♦

**INCENTIVE
PAY CAN
BE UP TO
\$130.00
A MONTH**

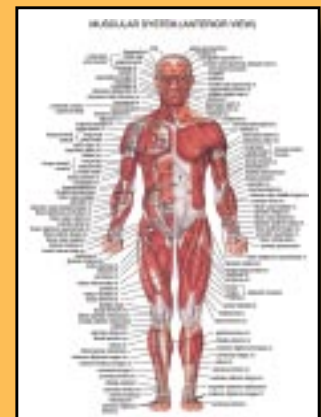
AD&D COVERAGE FROM THE TRUST MAKES A DIFFERENCE

When considering where your insurance dollars go, it is important to see beyond basic medical and dental coverage. Obviously, those two programs are necessary, but if you have a serious injury what comes after the doctor has done his job? While it may seem somewhat morbid to consider, if you lose a body part in an accident do you get paid for that?

For those who work in high risk jobs, Accidental Death and Dismemberment is extremely important. AD&D can help bridge the financial gap that occurs when a breadwinner meets accidental death, or an accident results in loss of sight, speech, hearing or loss of limbs. In addition, it provides financial assistance to train or retrain you or a loved one for a new career.

AD&D coverage comes in a range of coverage amounts from \$25,000 up to \$250,000 and is reasonably priced. *Family coverage can be as low as \$1.50 per month.*

Don't fall apart over insurance choices. Let the Trust give you a hand (oops!) when choosing coverage to match your family's needs. ♦



AD&D covers your parts.

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

U.S. Postage
PAID
Permit 3614
Sacramento, CA

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



Watch Your Mail

Your 2009 Benefit Summary is coming soon!
Ensure your benefits are correct.

PREPARE TO LAUNCH



- *Completely Updated*
- *Easier to Navigate and Use*
- *All New Secure Members Area - Check your benefits on-line*
- *Download Current Mailings*
- *Download Forms and Applications*

Debuting this summer, the redesigned Trust website. The interactive "MyBenefits" section lets you keep up to date on your benefits.