My Secure Advantage
Financial Counseling for CCPOA members.

With consumer prices escalating and the current economy in a slowdown, many people are struggling to make ends meet. The media bombards us with messages of more, more, more, and spend, spend, spend. The price of gasoline is skyrocketing, as is the cost of food, natural gas and electricity – it’s no wonder that the US Federal Reserve says that 70% of Americans are living paycheck to paycheck.

Sadly, increasing numbers of CCPOA Members are unable to keep up with the financial burdens they are carrying. This causes additional stress, anxiety and can feel like a never ending spiral.

Many members don’t know how to overcome these challenges or may not have the resources to help them through these difficult times. Many will seek relief the only way they know how, by finding a second job, taking on additional debt and carrying huge credit card balances or simply declaring bankruptcy for what may seem like a fresh start.

A SERVICE YOU CAN USE

My Secure Advantage™ is a sister program to the CCPOA Family Defender Program (your free legal plan), whose sole focus is helping members improve their financial lives through one-on-one confidential Money Coaching relationships.

All active CCPOA Members have access to this service and it is FREE to get started.

MSA has two parts. A web component and live consultation(s) with MSA’s Money Coaches. With the on-line component, members have a full year of access to financial tools, online classes and resources. The classes are archived and stored on the MSA website, so if you ever want to review a class, or see a different one, you can access them anytime 24 hours a day, 7 days a week.

As an added bonus, Active CCPOA members will receive a full 30 consecutive days of unlimited access to their own personal and confidential Money Coach that will help them tackle any tough issues they may be facing. MSA Money Coaches create customized financial solutions with complete confidentiality and financial guidance to help our members change their behaviors in dealing with money.

MSA MONEY COACHES DO NOT SELL PRODUCTS OF ANY KIND!

Money Coaches are paid a salary and are prohibited from selling products, insurance, services, book, tapes, etc.

As part of your benefit plan the first 30 days of coaching is free to members. If you want to have additional one-on-one coaching then there is a monthly charge of $39.95 (this is a month to month contract, and does not require a year long agreement) which can be paid by credit card or automatic deduction from your checking account.

Use your 30 days of coaching whenever you want! There is no preset time and no expiration. Whenever you are ready to consult with an MSA coach, simply pick up the phone and go for it!

ACCESS IS EASY...

Simply place a call to My Secure Advantage at 1-888-724-2325.

A Financial Customer Service Representative will explain the program and schedule your initial consultation.

You will also receive a welcome e-mail with your personal access to a secure website.
General Foresees End to Rise in Army Suicides

Former Defense Secretary Leon Panetta declared it an epidemic. Last year the Army, and the military as a whole, suffered the highest number of suicides ever recorded.

The military as a whole had 350 suicides last year, 183 of those were active-duty Army, all numbers higher than the year before. Sadly, this year the Army has already reported 19 suicides among active-duty soldiers just in January, more than the previous January, in addition to 14 among those in the National Guard and Reserve, up from six in January 2012.

Four-star general, Lloyd J. Austin III, who has been at the forefront of seeking solutions, says he thinks a turnaround is in sight.

“The trends are not going in the direction that we want them to go—they haven’t been for some time,” Austin told The Associated Press in his last interview as the Army’s vice chief of staff. He nonetheless spoke optimistically of “doing the right things to begin to turn this around.”

Austin, 59, became the Army’s No. 2 general in January of last year, said his background enabled him to quickly grasp the severity and complexity of the problem. He holds a master’s degree in counselor education from Auburn University. He has focused on what he calls “health of the force” issues—mainly suicide and other behavioral problems that have grown in severity during the nation’s long wars in Iraq and Afghanistan, in addition to overseeing the day-to-day operations of the Army.

By convincing leaders across the service that this is an Army-wide problem Austin said the Army has laid the foundation for reversing the suicide Trend. He reviews the suicide problem monthly with senior Army leaders around the globe, and he is hearing more anecdotal evidence that timely intervention by commanders is saving lives.

Individual commanders at every level are learning to recognize signs of trouble, ensuring soldiers know they can get help without risking their careers. “I think there is better awareness, there is more energy. I am optimistic that the trends are going to turn around, but it’s going to take more time,” he said.

CCPOA Medical Plan includes Mental Health Coverage

MENTAL HEALTH/SUBSTANCE ABUSE TREATMENT
Check your medical insurance card. If you see the Trust Towers in the corner then you have the CCPOA Medical Plan. Our members have included coverage for mental health. Professional help for you and your dependants is affordable and available.

Mental health services in your area can be found at BlueShield’s website, www.blueshieldca.com where you can log-on and click the “Find a Provider” tab.

These days there is no shame associated with staying mentally healthy. Your teenager, marital or job related stress all take their toll. Doing nothing is never an option. Talking to a pro may be the difference between losing it and keeping your body and soul together.

IS A SERVICE COVERED?
Provider Network: HMO Provider

HOW MUCH WILL IT COST?
Copay: $15.00 Per Visit
Copayment maximum applies.

You have benefits for outpatient mental health services, and outpatient electroconvulsive therapy (ECT). In addition to services for this benefit, there is an intensive outpatient care program available. This program is utilized when a patient’s condition requires structure, monitoring, and medical/psychological intervention at least 3 hours per day, 3 times per week.

For details about your mental health benefits, contact Blue Shield’s MHSA by calling toll free at 1-877-263-9952.

Taking Him With You

The pig goes with you, from Active right into Retirement. Call the Trust today or go online.

We’ve Got You Covered.
1-800-In-Unit-6
1-800-468-6486
www.ccpoabtf.org

Please note: Authorization is required for all non-emergency services.
Black Widow Spider Bites

WHAT IS A BLACK WIDOW SPIDER?
Black widow spiders (Latrodectus mactans and Latrodectus hesperus) are found throughout the United States, Mexico, and southern Canada. A female black widow is much more likely to deliver more venom than a male spider. Female black widows are long-legged, shiny, coal-black spiders with an orange, red, or yellow shape on their underside that usually looks like an hourglass but may be another shape. Female black widows are usually about 1.5 in. (3.8 cm) long, but may be smaller.

Black widow spiders are frequently found in low-lying webs in garages, barbecue grills, around swimming pools, and in wood piles. Most bites occur in rural and suburban areas and occur between the months of April and October. These spiders tend to bite defensively when their webs are disturbed. Bites to babies and children may be more serious than bites to adults.

WHAT ARE THE SIGNS AND SYMPTOMS OF A BLACK WIDOW SPIDER BITE?
In most cases of a black widow spider bite, symptoms consist only of:
- Minimal to sharp pain followed by swelling and redness at the site of the bite.
- One or two small fang marks like tiny red spots.

In some cases, severe symptoms appear within 30 to 60 minutes. These include:
- Muscle cramps and spasms that start near the bite and then spread and increase in severity for 6 to 12 hours.
- Chills, fever, nausea, or vomiting.
- Sweating.
- Severe belly, back, or chest pain.
- Headache.
- Stupor, restlessness, or shock.
- Severe high blood pressure.

WHAT SHOULD I DO IF A BLACK WIDOW SPIDER BITES ME?
If you believe you have been bitten by a black widow spider:
- Get medical help immediately.
  Call your doctor, hospital, or poison control center.
- Remain calm. Too much excitement or movement will increase the flow of venom into the blood.
- Apply ice to the bite area.
- Do not apply a tourniquet. It may cause more harm than benefit.
- Try to positively identify the spider or catch it to confirm its type.

HOW IS A BLACK WIDOW SPIDER BITE DIAGNOSED?
A black widow spider bite is diagnosed through a physical examination and questions about the bite. You should be prepared to describe the spider, where and when the bite took place, and what you were doing at the time. Your doctor will ask what your main symptoms are, when they began, and how they have developed, progressed, or changed since the bite.

HOW IS IT TREATED?
Medicine to counteract black widow spider venom (antivenom) is available in the United States, Mexico, and Canada. It is usually used if you have trouble breathing or high blood pressure, or you are pregnant.

Pain and spasms may be severe enough to require benzodiazepines, such as lorazepam (Ativan) or diazepam (Valium), or narcotics, such as morphine or fentanyl. Calcium may also be used. Antihypertension medicines for high blood pressure.

James A. Wilkerson, M.D., is the author of “Medicine for Mountaineering” in which he chronicles a lot of fascinating black widow spider bite facts. According to Wilkerson, almost 50 percent of reported black widow bites between 1900 and 1940 concerned patients that had been bitten on the male genitalia while visiting outdoor toilets.
Fatty Fork

With each new year comes the “I need to lose weight” vows – folks looking to lose a few (or more) pounds... and right with them are the new infomercials, tricks and gimmicks to do just that.

There’s never a shortage of ways to help you do just that, fat loss pills, frozen meal diets, high protein shakes, juice fasts, crazy ab machines... but what you haven’t seen yet is the HAPIfork.

Say hello to the electronic utensil that aims to keep you slim through humiliation. HAPIfork tracks the way you eat, and if you’re shovelling food into your mouth too fast it literally gives you a little vibrating jolt.

What? Someone created a FORK that attacks you for eating too much?! No, this isn’t a joke. Every time you bring food from your plate to your mouth with your fork, this action is called: a “fork serving”. The HAPIfork measures:

- The amount of “fork servings” taken per minute.
- Intervals between “fork servings”.
- How long it took to eat your meal.

HAPIfork also has two LEDs that blink when you are eating too fast. That way everybody else at the table knows when you are being a pig too.

The Ultimate Shower

In the future things look really cool. And in the bathroom that coolness is the Apollo Steam Shower.

It’s not the most efficient use of water and energy, but it is cool, and very expensive, and there seems to be an increasing number of wealthy families who are willing to pay the exorbitant prices for this sort of stuff.

Priced at about $21,000, the Apollo Steam Shower will probably impress your house guests and make you want to get dirty just for the fun of it. The shower has its own lighting system, and a range of relaxing water features:

- 3,000 Watt Steam Generator with Digital Timer
- Hydrotherapy Foot Massage with Foot Scrub System
- 6 Acupuncture Body Massage Jets
- Hands Free System Volume Control
- Ozone Sterilization Function
- 2 x Shower Heads

As well as the steam system, foot massager and all the other features, the Apollo Steam Shower also comes with waterproof stereo inputs and a range of other buttons and levers to play with. Like steam rooms you’d find at a gym or fitness centre or hotel, steam showers cleanse the pores of toxins by allowing you to sweat out the gunk.

Why Arizona is NOT California. Just sayin’...

A little somethin’-somethin’

Maybe the best/worst idea in a long time is the SomethingStore.com in Long Island, New York. It’s a simple idea, you give them $10 and they ship you something. NO, you don’t get to pick from a list or anything, in fact the store just picks something at random.

The idea was the brain child of Sami Bayrakci and its been around since 2007. Sami says it best in his blog, “I asked myself ‘what do I have to lose?’ So I did. I built the SomethingStore website, purchased some products and started it out of my spare bedroom in Brooklyn, NY on October, 2007. Being just before Christmas shopping season and thanks to word of mouth from the early adapters, the word spread quickly. We sold 1,500 boxes in the first two months.”

As of today the SomethingStore has sold 77,761 somethings. While some of the things sold are what you might expect for only ten bucks, there are quite a few high end items as well. The site posts user comments (most of which seem genuinely satisfied) and lists items recently shipped. February’s items include a Kindle Fire to Michigan, a Calvin Klein Belt to Texas, a Duct Tape Wallet to Iowa, an iPod and a USB Rocket Launcher to name a few.

Curious? Go ahead. We’ve all wasted $10 on stuff a lot less fun than this.
**Hand over the pepperoni**

Crime doesn’t pay, but it may get you dinner. It happened in a Montana Papa John’s pizza. Just after midnight, a man wearing a hooded sweatshirt and a bandanna across his face entered the restaurant and handed the clerk a note demanding money. The man’s heart wasn’t really in it though, as midway he changed his mind when the clerk started to hand him money, and broke down crying.

The crying man said he was just trying to provide for his family. Apparently the sad story rang true to the kind hearted pizza clerk, who offered to make him a pizza and some chicken wings. The man waited while the food was cooked before leaving. Police are trying to locate the would-be robber, though they aren’t sure what, if any, charges he might face.

**Leave Earlier**

Florida Highway Patrol had to arrest Miami cop Fausto Lopez after he allegedly got into a high-speed car chase with officers where speeds reached 120 mph.

Lopez reportedly had a need for speed because he was late to his off-duty job working security at a school.

**Hungry Yet?**

Hunger strikes in prison are not unheard of, but this case is rare. Back in 2011, thousands of prisoners in California partook in a statewide hunger strike to protest prison conditions. But when inmates began growing ill, they started a “rolling hunger strike,” taking turns receiving meals. (Translated: OK I’ll eat... but only this time!)

William Lecuyer a New Jersey State Prison inmate, serving a 22-year sentence for armed robberies has not eaten solid food since March 2012.

In a dispute over what the inmate calls “unfair punishment,” Lecuyer has gone from 230 down to 120 pounds. He demands to see the unit’s log-book which he says will prove he was unnecessarily confined to solitary over refusing a drug test.

New Jersey law bans Lecuyer and his lawyer from access to the logs. A spokesman for the Attorney General’s Office, said a case like Lecuyer’s is “extremely rare,” and authorities say no one can recall ever having a case like Lecuyer’s.

**More Thirsty**

Florida man Timothy Carr was arrested after driving drunk inside a Walmart.

Carr, who is a transient, hopped onto one of those motorized scooters Walmart provides. As he careened through the store, Carr was drinking an alcoholic beverage which he had taken off a shelf while driving the cart, and knocking items off of shelves as he drove through the store.

And in 2009, Kile Wygle was charged with drunk driving after allegedly crashing a motorized bar stool powered by a deconstructed lawn mower.

**Now Boarding**

Phoenix Arizona must be a testing grounds for airport security that doesn’t work. Sky Harbor Airport has spent $10 million to upgrade its perimeter security and access gates after a man being chased by police in 2005 crashed a stolen pickup through a gate and drove onto the runways, passing several jets on a taxiway. And that wasn’t the first time. In 2003, two teens in a stolen car crashed through a perimeter fence and drove onto the airfield. Both incidents caused brief closure of aircraft operations.

And it’s happened again. Last November, around 10 p.m. a woman rammed the partially open airport gate and started crossing the runway. As the car made it onto a runway, it lost control, then took off again. The woman driver then hit a portable toilet and kept driving until an officer rammed her car and caused it to spin around and crash into a fence.

Police found the driver 21-year-old KoKo Nicole Anderson, from nearby Mesa, in the car with a pacifier in her mouth. In the back seat - her infant son! All she told officers was that she wanted her flip-flop shoe. She was booked into jail on aggravated DUI and criminal damage charges.

**Big Smooch**

Officials in Penn Yan, NY, say Kimberly Margeson, 54, passed two Oxycodone painkiller pills to her 30-year-old, William Partridge by french kissing him during a jailhouse visit. Love you too, mom.

**Thirsty?**

Some habits just should not be picked up in a relationship. A married couple in Lincoln, Rhode Island found this out when they were both arrested for DUI. On the same night, but not at the same time.

“Funny? Little bit.”

Stephanie Souza was stopped for a traffic violation and brought in for DUI to the Lincoln barracks. Her husband, 44-year-old Michael Souza was pulled over for DUI on his motorcycle that same evening while going to the jail to get his wife.

Lord only knows what their kids are like...
Get Ready for the Golden Years

Do you wonder if you’re on track for a comfortable retirement? Maybe you’re not sure whether you’re saving enough or whether you’ve selected the right investments. Savings Plus, the State’s 401(k) and 457 supplemental retirement plans, offers several resources to help guide you along the way. These plans allow you to contribute to your account through automatic payroll deductions. The additional retirement income you receive from a Savings Plus account may be one of the keys to your future financial security. With Savings Plus, you have two ways to save for retirement:

**Before-tax** contributions come out of your pay before taxes are deducted, lowering your taxable take-home pay. Any earnings on your savings grow tax deferred until withdrawn.

**Roth** contributions come out of your pay after taxes are deducted, so your current tax bill won’t be reduced, but your contributions and related earnings may be withdrawn tax-free at retirement.¹

If you’re not already enrolled in Savings Plus, go to savingsplusnow.com or call (855) 616-4SPN (4776) to sign up today.

**ALREADY A SAVINGS PLUS PARTICIPANT?**

Our new Administrator, Aon Hewitt, brings a variety of new features to the program. Be sure to attend the Savings Plus: 2013 New Tools and Resources Workshop to learn about our new tools and features:

- **Online Advice** - access personalized, objective, online advisory services at no additional cost
- **Professional Management** - receive affordable, personalized portfolio management services provided by an independent and unbiased advisor
- **Automatic investment rebalancing** - restore your investment mix to your risk comfort level at your selected interval
- **Personal rate of return** - view your account’s investment performance online anytime
- **Mobile technology** - review your account from anywhere through your smart phone
- And more!


**NOW IS THE TIME TO INVEST IN YOU**

Your supplemental retirement plan through Savings Plus is one of the many benefits you receive as a State employee. So take advantage of your enhanced benefits today and invest for your future.

**Investing involves risk, including the possible loss of principal.**

¹ Roth contributions and their earnings aren’t taxed when you withdraw from the plan beginning at age 59½ and the account is at least five years old.

² Both Online Advice and Professional Management are provided by Aon Hewitt Financial Advisors and powered by Financial Engines. The primary difference is whether you choose to access the online advice for free and implement it yourself or to purchase the investment advice and have an advisor monitor your portfolio and keep you on track.
Feeling under the weather and need to talk to a doctor? Blue Shield of California makes it easy for you to stay put with Teladoc, an added medical benefit that allows you to resolve many of your medical issues by talking to a doctor — anytime day or night — through the convenience of phone consultation. Online video consultations are also available during 7 am to 9 pm local time, [daily].

Teladoc gives you access to a network of board-certified California doctors who are available on-demand 24/7/365 to help treat many of your medical conditions such as coughing, sore throat, flu, sinus problems, respiratory infections, ear infections, urinary tract infections, allergies, pink eye, and more.

All you need to do is complete your medical history disclosure* and request a telephonic or secure-video consultation. For telephonic consults, a Teladoc doctor will respond within an hour, over the phone. Secure video consults are scheduled over an agreed-upon two-hour time-window.

Also, when you are talking to your Teladoc doctor, and if it’s appropriate, you may request an Off-Work Note, if you are diagnosed with a respiratory and infectious illness such as bronchitis or seasonal flu. If in the doctor’s judgment you are not able to work for the next 24 hours, the doctor may grant your request for an Off-Work Note. For other diagnoses and injuries you will need to see your Personal Physician for an Off-Work Note.

The Off-Work Note covers a day off work for a 24-hour period. If you need to be off work for more than a 24-hour period, you will be directed to follow up with your Personal Physician. To receive the Off-Work Note, you will need to have access to a fax machine or the Internet.

Best of all, these offerings are affordable! A $15 copayment will be collected when you request a Teladoc physician consultation. There is no additional cost to receive the Off-Work Note. A valid credit card or debit card is required to make your copayment.

If you haven’t already set up a Teladoc account, we’ve made it quick and easy for you to set up your account online so you can receive immediate care the first time you call:

1. Visit Teladoc.com/bsc, and click “Set up account.”
2. Complete your medical history. Log on to your account and complete “Medical History” section.*
3. Talk to a doctor anytime by calling 1-800-Teladoc or receive a video consultation by visiting Teladoc.com/bsc

*Completing your medical history disclosure

Please remember that before you can access the services, you must complete a Medical History Disclosure form (MHD). The MHD form can be completed at no charge on Teladoc’s website through an online form, or can be printed, completed and mailed back or faxed to Teladoc.

If you do not have access to a computer, call 1-800-Teladoc (835-2362) to set up your account by phone. Please note: There is a $12 fee if you choose to complete your Medical History Disclosure form over the telephone with the help of a customer service representative.
Money don’t buy brains.

Winning the lottery is a dream come true for just about anybody. That dream came true for two brothers in Wichita, Kansas when they won $75,000 from a winning lottery ticket. What kind of celebration do have when that happens? The brothers’ decision was copious amounts of meth and marijuana of course.

One of the brothers went to the kitchen to refuel the butane torches they planned to use to light their bongs.

He emptied a couple of large cans of butane lighter fluid, leaking butane into the air.

What happens when butane fumes just drift around? They find the pilot light of the furnace of course. The resulting blast blew up the house and shattered the neighbors window.

“That took care of that celebration real fast, I guess,” joked next-door neighbor Mary Jewett.

The victim’s girlfriend loaded him and some children (of course they had kids in the house!) into a car and took him to the Via Christi Hospital emergency room, where she dropped him off and left. Apparently this is all it takes to kill a relationship, because she has not been seen since.

Officers went to the house with a warrant, where the other brother ran out, admitting he had marijuana and methamphetamine.

He was arrested.

The victim was wearing a lottery T-shirt during the explosion, which just says it all...

“Real Winners.” That’s about right.

French fry parties sprung up all over Japan, with large groups of teens taking over the kitchen while ordering 100 or more large fries at one time. The “rules” say that nobody leaves till all the fries are gone.

What do you get when you cross Japan, McDonald’s, a sale on french fries and $250? This.

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