NOTICE: CHANGES FOR 2026

We have great changes to your benefits starting January 1, 2026.

Medical

HMO	EPO	PPO
REQUIRES PRIMARY CARE PHYSICIAN (PCP)	CAN KEEP PRIMARY CARE PHYSICIAN (PCP)	PRIMARY CARE PHYSICIAN (PCP) NOT REQUIRED
MUST BE IN-NETWORK	IN-NETWORK NOT REQUIRED	IN-NETWORK NOT REQUIRED
REQUIRES (PCP) REFERRAL FOR SPECIALISTS	NO REFERRAL REQUIRED FOR SPECIALISTS	NO REFERRAL REQUIRED FOR SPECIALISTS
DEDUCTIBLES AND COPAYS	COPAYS ONLY NO DEDUCTIBLES/NO PERCENTAGES	DEDUCTIBLES AND PERCENTAGE OF COSTS
		USUALLY MOST EXPENSIVE OUT-OF-POCKET

The CCPOA Medical Plan is now:

- An EPO plan that is 100% Statewide.
- No Deductibles.
- Primary Care, Urgent Care, Specialist - $15 copay
- You can have the plan as long as you live OR work anywhere in California
- Access to providers in our full PPO network
- Predictable costs—fixed copayments for most services
- $0 copay for virtual care (medical health)
- Self-refer to specialists within some medical groups
- Urgent and emergency care coverage worldwide

Legal Plan

You have a 100% Free Legal Plan - Now powered by MetLife

With MetLife Legal Plans, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter.

- Money Matters
- Estate Planning
- Home and Real Estate
- Civil Suits
- Elder Care
- CCW & DUI
- *And much, much more…*

Dental Plan

Our new dental network is now with United Concordia Dental

With a larger network , more dentists are available in areas near you!

- Create your MyDentalBenefits account. It's the online hub to check coverage, claims and payments, print extra ID cards and more.
- Save money by staying in network for care.
- Visit: **UnitedConcordia.com/FindADentist** to locate a nearby in-network dentist.

Online Updates & Links Coming Soon – ccpoabtf.org