

# GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



## CCPOA Benefit Trust Fund

Helping you prepare for the unexpected.



Effective January 2025

ADD

# Group Accidental Death and

|                          |                         |
|--------------------------|-------------------------|
| Active                   | Retired                 |
| Starting Monthly at      | Starting Monthly at     |
| <b>\$1.25*</b> See Chart | <b>\$1.60</b> See Chart |

rank & file

## What Is It?

AD&D helps bridge the financial gap that occurs when a breadwinner meets accidental death, or an accident results in loss of sight or loss of limbs. In addition, it provides financial assistance to train or retrain you or a loved one for a new career.

## Who Can Apply?

Rank and File; Supervisor; Retired

## What Does It Cost? Select your Principal Sum from the following

| rank & file                                 |             | supervisor |
|---|-------------|------------|
| CURRENT MONTHLY COST VIA PAYROLL DEDUCTIONS |             |            |
| Principal Sum                               | Member Only | Family     |
| *25,000                                     | 1.25        |            |
| 50,000                                      | 2.50        | \$         |
| 75,000                                      | 3.75        | 4          |
| 100,000                                     | 5.00        | 6          |
| 125,000                                     | 6.25        | 7          |
| 150,000                                     | 7.50        | 9          |
| 175,000                                     | 8.75        | 1          |
| 200,000                                     | 10.00       | 1          |
| 225,000                                     | 11.25       | 1          |
| 250,000                                     | 12.50       | 1          |

# Accidental Death & Dismemberment Insurance

|            |         |              |
|------------|---------|--------------|
| supervisor | retired | ccpoabtf.org |
|------------|---------|--------------|

## What Does It Cover?

AD&D pays a dollar amount on accidental death or loss of limbs. (See *chart*.) Additional benefits include an education benefit for a surviving spouse, funds to help with day-care for young children and funds for adaptive home and vehicle alterations.

## How Does It Work?

You pick an amount of coverage to buy (Principal Sum.) Your monthly payment remains constant, but the amount of coverage does reduce as you age. When a claim is paid-out it is based on a percentage of the Principal Sum, the type of injury, and your age.

ing table:

|             | retired  |             |
|-------------|--|-------------|
|             | MONTHLY COST VIA RETIREMENT BENEFIT DEDUCTIONS |             |
| Family Plan | Member Only                                    | Family Plan |
| 1.50        | 1.60   | 2.13        |
| 3.00        | 3.19   | 4.25        |
| 4.50        | 4.79   | 6.38        |
| 6.00        | 6.38   | 8.50        |
| 7.50        |  |             |
| 9.00        |  |             |
| 10.50       |  |             |
| 12.00       |  |             |
| 13.50       |  |             |
| 15.00       |  |             |

### 30-DAY FREE LOOK

If you are not completely satisfied with the terms of your Certificate of Insurance you may return it, without claim, within 30 days.

Your coverage will be invalidated and you will receive a full refund - no questions asked.



In addition to your own coverage, family coverage provides the following insurance

| Death Benefit  |   |  |
|--|---|--|
|  | rank & file   |  |
| Member   | 100% Principal sum  |  |
| Spouse   | 60% of Principal Sum ( if NO children)<br>50% of Principal Sum ( if children) |  |
| Child  | 15% of Principal Sum ( if spouse)<br>20% of Principal Sum ( if NO spouse)     |  |
| Children must be unmarried up to age 25. Age may vary in other states. |   |  |

Who is eligible to enroll?

| rank & file   | supervisor |
|---|------------|
| All active full-time CCPOA members are eligible.  |            |
| Your spouse, through age 69 and unmarried dependent children through age 24.<br><i>Age may vary in other states..</i>     |            |
| Unmarried children who are primarily dependent on you for support through age 24.<br><i>Age may vary in other states.</i> |            |
| Note: If you are covered as a member, you cannot be covered as a dependent of another member.                             |            |

When am I covered?

You are covered 24 hours a day. Anywhere in the world.\* On the job. Benefits are payable in addition to any other insurance you have.

| rank & file  | supervisor |
|--|------------|
| Your coverage will be effective (subject to approval of your application by the CCPOA Benefit Trust Fund and New York Life), upon the first (1st) day of the next calendar month immediately following the month for which a payroll deduction is made for the AD&D premium, provided that you are actively at work and a CCPOA member on that date. |            |
| If you are not actively working, or a CCPOA member when coverage would normally take effect, the effective date will be deferred until you return to active full-time work and/or become a CCPOA member.   |            |

# and Dismemberment Insurance

Insurance for your dependents:

| Benefit Coverage |   |
|------------------|---|
| supervisor       | retired   |
|                  | 100% Principal sum  |
|                  | 50% of Principal Sum ( if NO children)<br>40% of Principal Sum ( if children) |
|                  | 10% of Principal Sum ( if spouse)<br>15% of Principal Sum ( if NO spouse)     |
|                  |   |

| retired   |
|---|
| CCPOA Retired Chapter dues paying member  |
| Your spouse through age 74 and unmarried dependent children through age 24.<br><i>Age may vary in other states..</i>      |
| Unmarried children who are primarily dependent on you for support through age 24.<br><i>Age may vary in other states.</i> |
| or member.  |

work or at home.

| retired  |
|--|
| Retired CCPOA members (and new retired members) enjoy a continuous open enrollment period. If your application is received before the 1st of the current month, your coverage will become effective on the first day of the month immediately following the pay period from which the first premium deduction is taken from your CalPERS retirement benefit. |
|  |

What Does It Pay?

| Dismemberment   |       |
|---|-------|
| rank & file   | super |
| If an injury results in any of the following losses within 36   |       |
| Life  |       |
| Both hands or Both Feet or Sight of Both Eyes   |       |
| One Hand and One Foot   |       |
| Speech and Hearing  |       |
| Either Hand or Foot and Sight of One Eye  |       |
| Movement of Both Upper and Lower Limbs (Quadriplegia)   |       |
| Movement of Both Lower Limbs (Paraplegia)   |       |
| Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia)   |       |
| Either Hand or Foot   |       |
| Sight of One Eye  |       |
| Speech or Hearing   |       |
| Thumb and Index Finger of Either Hand   |       |
| Additional Benefits   |       |
| <h3>Spouse Education Benefit</h3> <p>If your dependents are covered under the family plan and you die, and the Principal Sum is payable because of your death, the plan will pay your spouse an Education Benefit. This benefit will be the lesser of 5% of the Principal Sum, or the maximum amount of \$5,000.00.</p> <p>To qualify for this benefit, your spouse must enroll in an Occupational Training Program within one year of your death and be earning an independent income. Enrollment must take place within one year of your death, and expenses must be incurred within two years of your death.</p> <p>If the Principal Sum is payable because of your death, and no covered spouse survives, the plan will pay the minimum amount of \$1,000.00, according to the terms of the beneficiary section.</p> <p>Expenses incurred means actual tuition charged and cost of materials required for the Occupational Training Program. It does not include room and board.</p> <p>Occupational Training Program means any education, professional, or trade training which is required for your spouse for an occupation for which he or she would not otherwise qualify.</p> |       |
| The total limit of liability for any one person for all losses due to the same accident will  |       |

# and Dismemberment Insurance

## Benefit Coverage

Advisor

retired

65 days after the accident, the plan will pay the following:

|  |                           |
|--|---------------------------|
|  | 100% of the Principal Sum |
|  |                           |
|  |                           |
|  |                           |
|  |                           |
|  |                           |
|  | 75% of the Principal Sum  |
|  | 50% of The Principal Sum  |
|  |                           |
|  |                           |
|  |                           |
|  | 25% of The Principal Sum  |

## for Active & Retired

### Common Disaster Benefit

Benefit is payable,  
if death of your

Benefit for the purpose  
of death, and

Benefit, the plan will  
pay on.

Occupational

Benefit which prepares

If you and your spouse die as a result of injuries received in the same accident and a Principal Sum is payable under the Accidental and Dismemberment Benefit for each death, the benefit for your spouse will be increased to equal the lesser of your Principal Sum or an amount which, when added to your Principal Sum, equals \$300,00 for Active and \$200,000 for Retired members.

Benefit not be more than the Principal Sum.

# AD&D Benefit Highlights: Active Members

|   |   |   |
|---|---|---|
| <p><b>Education</b></p> <p>If your dependents are covered under the family plan and you die, and the Principal Sum is payable, the program will pay the following:</p>                                | <p><b>Student Education Benefit</b> — This benefit is payable every year in which the student meets the criteria (up to \$10,000 per year for four years), provided the dependent submits proof of his or her student status each year.</p> <p>Pays lesser of 5% of your Principal Sum or the maximum amount of \$10,000. The student must show proof that, on the date of your death, he or she was a covered dependent and:</p> <ul style="list-style-type: none"> <li>• A full-time, post-high school student in a school for higher learning, or</li> <li>• A student in 12th grade and will be a full-time, post-high school student in a school for higher learning within 365 days.</li> </ul> <p>If an Education Benefit would be payable, but no person qualifies as a student, the plan will pay the minimum amount of \$1,000, according to the terms of the beneficiary section</p> | <p><b>Spousal</b></p> <p>your s<br/>Traini<br/>indep<br/><br/>Enroll<br/>and e<br/><br/>Pays<br/>Incur<br/>amou<br/><br/>If the<br/>no co<br/>minin<br/>benef</p> |
| <p><b>Day Care</b></p> <p>If your dependents are covered under the family plan and you die, and the Principal Sum is payable, the program will pay a Day Care Benefit to each eligible dependent.</p> | <p><b>The Day Care Benefit</b> — The lesser of 5% of your Principal Sum or the</p> <p>To receive this benefit, an eligible dependent must be under age 13 and</p> <ul style="list-style-type: none"> <li>• Be enrolled in a licensed Child Care Program at time of death, or</li> <li>• Will be attending such a program within 365 days.</li> </ul> <p>This benefit is payable every year (up to \$10,000 per year for four years) provided the dependent child continues to be enrolled in child care and</p> <p>If a Day Care Benefit would be payable, but no person qualifies as an according to the terms of the beneficiary section.</p>   |   |
| <p><b>Common Disaster</b></p>   | <p>If you and your spouse die as a result of injuries received in the same spouse benefit amount will be increased to an amount that equals the the Insured Employee's Principal Sum, would equal \$300,000. The m</p>  |   |
| <p><b>Coma</b></p>  | <p>If you or your covered dependent become comatose within 31 days of comatose beyond the Waiting Period of 31 days, the plan will pay 1% month you or your covered dependent remains in a coma.</p> <p>Comatose Maximum Benefit Amount equals the Principal Sum less all</p>   |   |
| <p><b>Adaptive Home and Vehicle</b></p> <p>If you or your covered dependents suffer a loss other than death and a Principal Sum is payable, the program will pay the lesser of:</p>                   | <ul style="list-style-type: none"> <li>• 2.5% of yours or your covered dependent's Principal Sum</li> <li>• The actual costs; or</li> <li>• \$2,500 for the one-time cost of alterations incurred within two years from the date of the accident to you or your covered dependents to principal residence, and/or private automobile; to make the residence accessible or the private automobile drivable for you or your covered dependents.</li> </ul>  | <p><b>This b</b></p> <ul style="list-style-type: none"> <li>• Se</li> <li>pe</li> <li>rec</li> <li>wi</li> <li>• Se</li> <li>or</li> <li>ap</li> </ul>            |
| <p><b>Seat Belt</b></p>   | <p>If you or your dependents suffer a loss payable under the AD&amp;D benefit of the Principal Sum, to a maximum of \$10,000. The injury must have licensed operator of a registered automobile who was not intoxicated, and occurred while wearing a Seat Belt, as verified in the police accident</p>   |   |
| <p><b>At Work Accidental Death</b></p>  | <p>New York Life will pay an additional \$25,000 benefit if an insured's death is a Covered Loss resulting from an injury that occurred while at full-time work.</p>  | <p><b>Active</b></p> <p>time b<br/>does<br/><br/><b>Busin</b><br/>the p<br/>reside<br/>the tri<br/>which</p>  |
| <p><b>Repatriation</b></p>  | <p>If you or your covered dependent dies outside your state of permanent benefit will be the lesser of 5% of your Principal Sum or \$5,000.</p>   |   |
| <p><b>Line-Of-Duty Death Benefit</b></p>  | <p>Member - If you are killed while at work, New York Life will pay an ad while he or she is performing the duties of his or her occupation.</p>  |   |



|   |   |
|---|---|
| <p><b>Occupational Training Program</b> — To qualify for this benefit, your spouse must simply enroll in an Occupational Training Program for the purpose of earning an independent income.</p> <p>Payment must take place within one year of your death, and expenses be incurred within two years of your death.</p> <p>The benefit is the lesser of 5% of your Principal Sum or, Expense Incurred for Occupational Training or, the maximum amount of \$5,000.</p> <p>The Principal Sum is payable because of your death, and if your spouse survives, the program will pay the minimum amount of \$1,000, according to the term of the beneficiary section.</p>                       | <p><b>Expense Incurred</b> means actual tuition charged and cost of materials required for the Occupational Training Program — not including room and board.</p> <p><b>Occupational Training Program</b> means any education, professional or trade training which prepares your spouse for an occupation for which he or she would not otherwise qualify.</p>  |
| <p>the maximum amount of \$40,000.</p> <p>and:</p> <p>years),</p> <p>and is under age 13.</p> <p>eligible dependent, the program will pay the minimum amount of \$1,000,</p>  |   |
| <p>accident, and a Principal Sum is payable under the AD&amp;D Benefit for each death, the lesser of: (a) the Insured Employee's Principal Sum; (b) or an amount which, if added to the maximum additional benefit increase possible is \$200,000.</p>  |   |
| <p>a covered accident and remain continuously in a Comatose State for the duration of the Comatose Maximum Benefit Amount for each covered accident.</p> <p>other payments under the policy for injury.</p>   | <p><b>Coma</b> means complete and continuous unconsciousness and inability to respond to external or internal stimuli.</p>  |
| <p><b>Benefit will be payable only if:</b></p> <p>Such home alterations are made by a person or persons with experience in such alterations and recommended by a recognized organization associated with the Injury, and/or</p> <p>Such vehicle modifications are carried out by a person or persons with experience in such matters and approved by the Motor Vehicle Department.</p>  | <p><b>Private Automobile</b> means a four-wheeled, private passenger car, station wagon, pick-up truck, van or jeep-type automobile which is not being used as a Common Carrier.</p> <p><b>Common Carrier</b> means a conveyance operated by a concern, other than the Policy holder, organized and licensed for the transportation of passengers for hire and operated by an employee of that concern.</p> |
| <p>at, the program will pay an additional benefit of 10% of the Principal Sum if the death occurred while you were a passenger in or the insured was impaired or under the influence of alcohol or drugs.; report.</p>  | <p><b>Seat Belt</b> means an unaltered belt, lap restraint, or lap and shoulder restraint installed by the manufacturer of the automobile.</p>  |
| <p><b>Actively-At-Work</b> means you are performing all the regular duties of your occupation on a full-time basis at your regular place of employment or while on a Business Trip. Actively-at-Work does not include everyday travel to and from work.</p> <p><b>Business Trip</b> means a bona fide trip while on assignment at the direction of your employer for the purpose of furthering the business of your employer: a) which begins when you leave your residence or place of regular employment, whichever last occurs, for the purpose of beginning the trip; and b) which ends when you return to your residence or place of regular employment, whichever first occurs.</p> |   |
| <p>residence, and the Principal Sum is payable, the plan will pay a Repatriation Benefit. This</p>  |   |
| <p>additional \$125,000 benefit if an INSURED EMPLOYEE'S death is a Covered Loss and occurs</p>   |   |

## Reductions Due to Age

Your Principal Sum automatically reduces on the Premium Due Date or on the next following date you attain the age indicated below:

### Insured Person's Age & Percentage of Principal Sum

Premiums do not reduce.

| ACT | Age 70-74 | Age 75-79 | Age 80-84 | Age 85 or over |
|-----|-----------|-----------|-----------|----------------|
|     | 65%       | 45%       | 35%       | 15%            |
| RET | Age 70-74 | Age 75-79 | Age 80-84 | Age 85 or over |
|     | 65%       | 45%       | 30%       | 15%            |

## Coverage Termination

Coverage can be terminated as follows:

- On the date the policy is terminated.
- On the premium due date or on the next following date you are no longer an eligible person, or fail to pay premiums.
- If you cease to be a CCPOA member.
- Coverage for eligible dependents will terminate on the premium due date following the earlier of:
  - The date you cease to be insured, or
  - The date your dependent is no longer eligible.

## Are There Any Exclusions?

Yes. Loss caused by any of the following events, among others, is not covered:

- Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane;
- War or act of war, whether declared or undeclared;
- Injury sustained while in the armed forces of any country or international authority;
- Injury sustained while riding on any aircraft except a civil or public aircraft, or military transport aircraft;
- Injury sustained while riding on any aircraft: a) as a pilot, crew member or student pilot; b) as a flight instructor or examiner; or c) if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization whose eligible persons are covered under the policy;
- Injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician;
- Injury sustained while operating a motor vehicle while legally intoxicated from the use of alcohol.
- Injury related to any medical, dental or surgical treatment unrelated to the accident which would otherwise entitle the covered person to benefits.

## Who Will Be The Beneficiary?

Benefits for loss of life will be paid to the beneficiary you have designated. If you have not designated a beneficiary, the life benefit will be paid out according to state law.

- Benefits for loss other than life will be paid to you.
- All dependent benefits will be paid to you.

## Choosing a Beneficiary

Be sure to review and update your beneficiary information as needed. If you have not designated a beneficiary, the life benefit will be paid in equal shares to the first of your survivors in the following order:

Spouse, Children, Parents, Siblings.

- If there are no survivors in these classes, payment will be made to your estate.
- Benefits for loss other than life will be paid to you, and all dependent benefits are payable to you.

## Information about choosing a minor beneficiary.

If at the insured's death, the named beneficiary of this insurance is a minor, the laws of most states require that a parent or guardian of the minors' estate be appointed to receive the proceeds for the minor.

Of course, the legal requirements of each state differ, and in some cases, New York Life may be permitted to pay nominal amounts directly to the minor beneficiary; but, as a general rule, we will require the appointment of a guardian in these situations.

We are giving you this information so that you will be aware of the delay in claims payment which may result from the need to have a guardian appointed.

If you have any question about the propriety of naming a minor as beneficiary of this insurance, you should consult your legal counsel.

# **We've Got You Covered.**

## **916-779-6300**

### **1-800-468-6486**



## **CCPOA Benefit Trust Fund**

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NAIC Number 66915

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Rates and/or benefits may be changed. The premiums shown reflect the current rates (rates set January 1, 2023) and benefit structure. Premiums may be changed by New York Life on any premium due date, but not more than once in any 12-month period, and on any date on which benefits are changed. Your rate may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with all the same issue age and gender. Rates shown are deducted from your CalPERS retirement benefit. Benefit option amounts are subject to change by agreement between New York Life and the Trustees.

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These pages are intended to describe only principal features of the Group Accidental Death & Dismemberment Insurance offered through the CCPOA Benefit Trust Fund, and is not a contract. A complete description including features, limitations, exclusions, rates and conditions is contained in the Certificate of Insurance issued to each plan participant. If there is a conflict between any of the described benefits, the Summary Program Description/Plan documents or certificates control and will apply. This plan is underwritten by New York Life Insurance Company under Group Policy G29312-0/FACE on Policy Form GMR – ER et.al and for Retirees, Group Policy G-29313-0/FACE on Policy Form GMR

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