

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

ADD



CCPOA Benefit Trust Fund

Helping you prepare for the unexpected.



Effective January 2025

ADD

Group Accidental Death and Dismemberment

Active Starting Monthly at \$1.25* See Chart	Retired Starting Monthly at \$1.60 See Chart
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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 chart.

rank & file	supervisor
CURRENT MONTHLY COST VIA PAYROLL DEDUCTIONS	
Principal Sum	Member Only
*25,000	1.25
50,000	2.50
75,000	3.75
100,000	5.00
125,000	6.25
150,000	7.50
175,000	8.75
200,000	10.00
225,000	11.25
250,000	12.50

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.

ng table:

	retired	
	MONTHLY COST VIA RETIREMENT BENEFIT DEDUCTIONS	
ily 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		
0.50		
2.00		
3.50		
5.00		

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.



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Group Accidental Death and Dismemberment

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

Death Benefits	
	rank & file
Member	100% Principal sum
Spouse	60% of Principal Sum (if NO children) 50% of Principal Sum (if children)
Child	15% of Principal Sum (if spouse) 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. <i>Age may vary in other states..</i>	
Unmarried children who are primarily dependent on you for support through age 24. <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 or off. 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

rance for your dependents:

Benefit Coverage

supervisor	retired
	100% Principal sum
	50% of Principal Sum (if NO children) 40% of Principal Sum (if children)
	10% of Principal Sum (if spouse) 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.
Age may vary in other states..

Unmarried children who are primarily dependent on you for support through age 24.
Age may vary in other states.

member.

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.

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Group Accidental Death and Dismemberment

What Does It Pay?

Dismemberment

rank & file

superior

If an injury results in any of the following losses within 36 months of the accident:

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

Spouse Education Benefit

If your dependents are covered under the family plan and you die, and the Principal Sum of 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.

To qualify for this benefit, your spouse must enroll in an Occupational Training Program of earning an independent income. Enrollment must take place within one year of your death. Expenses must be incurred within two years of your death.

If the Principal Sum is payable because of your death, and no covered spouse survives, pay the minimum amount of \$1,000.00, according to the terms of the beneficiary section.

Expenses incurred means actual tuition charged and cost of materials required for the Occupational Training Program. It does not include room and board.

Occupational Training Program means any education, professional, or trade training which your spouse for an occupation for which he or she would not otherwise qualify.

The total limit of liability for any one person for all losses due to the same accident will

Accidental and Dismemberment Insurance

Benefit Coverage

survivor

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

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 \$300,000 for Active and \$200,000 for Retired members.

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on.

Occupational

which prepares

not be more than the Principal Sum.

AD&D Benefit Highlights: Active Members

Education <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>Student Education Benefit — 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"> • A full-time, post-high school student in a school for higher learning, or • A student in 12th grade and will be a full-time, post-high school student in a school for higher learning within 365 days. <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>	Spouse <p>your ... Trainin... indepe... Enroll... and e... Pays ... Incur... amou... If the ... no co... minim... benefi...</p>
Day Care <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>The Day Care Benefit — The lesser of 5% of your Principal Sum or the maximum amount of \$10,000 per year for four years.</p> <p>To receive this benefit, an eligible dependent must be under age 13 and:</p> <ul style="list-style-type: none"> • Be enrolled in a licensed Child Care Program at time of death, or • Will be attending such a program within 365 days. <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 eligible dependent, the benefit will be payable according to the terms of the beneficiary section.</p>	
Common Disaster	<p>If you and your spouse die as a result of injuries received in the same accident, the combined Principal Sum and your spouse benefit amount will be increased to an amount that equals the sum of the Insured Employee's Principal Sum, which would equal \$300,000. The maximum benefit amount will be \$10,000 per year for four years.</p>	
Coma	<p>If you or your covered dependent become comatose within 31 days of the date of the accident, the plan will pay 1% of the Principal Sum per month you or your covered dependent remains in a coma.</p> <p>Comatose Maximum Benefit Amount equals the Principal Sum less all other benefits.</p>	
Adaptive Home and Vehicle <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"> • 2.5% of yours or your covered dependent's Principal Sum • The actual costs; or • \$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. 	This b... <ul style="list-style-type: none"> • Su... per... rec... wi... • Su... or... ap...
Seat Belt	<p>If you or your dependents suffer a loss payable under the AD&D benefit of the Principal Sum, to a maximum of \$10,000. The injury must have been caused by an insured operator of a registered automobile who was not intoxicated, and occurred while wearing a Seat Belt, as verified in the police accident report.</p>	
At Work Accidental Death	<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>	Activ... <p>time b... does</p>
Repatriation	<p>If you or your covered dependent dies outside your state of permanent residence, the benefit will be the lesser of 5% of your Principal Sum or \$5,000.</p>	Business <p>the p... reside... the tri... which</p>
Line-Of-Duty Death Benefit	<p>Member - If you are killed while at work, 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 he or she is performing the duties of his or her occupation.</p>	

<p>Spouse Education Benefit — 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. The lesser of 5% of your Principal Sum or, Expense paid for Occupational Training or, the maximum amount of \$5,000.</p> <p>Principal Sum is payable because of your death, and if your spouse survives, the program will pay the maximum amount of \$1,000, according to the term of the beneficiary section.</p>	<p>Expense Incurred means actual tuition charged and cost of materials required for the Occupational Training Program — not including room and board.</p> <p>Occupational Training Program means any education, professional or trade training which prepares your spouse for an occupation for which he or she would not otherwise qualify.</p>
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<p>the maximum amount of \$40,000.</p> <p>and:</p> <p>years),</p> <p>and is under age 13.</p> <p>If a eligible dependent, the program will pay the minimum amount of \$1,000,</p>	
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<p>accident, and a Principal Sum is payable under the AD&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>	
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<p>a covered accident and remain continuously unconscious for a period of 24 hours or more of the Comatose Maximum Benefit Amount for each covered accident.</p>	<p>Coma means complete and continuous unconsciousness and inability to respond to external or internal stimuli.</p>
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<p>Benefit will be payable only if:</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>Private Automobile 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>Common Carrier 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>
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<p>the program will pay an additional benefit of 10% if the death occurred while you were a passenger in or the vehicle was impaired or under the influence of alcohol or drugs.;</p> <p>ent report.</p>	<p>Seat Belt means an unaltered belt, lap restraint, or lap and shoulder restraint installed by the manufacturer of the automobile.</p>
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<p>Actively-At-Work 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>Business Trip 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 a 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>
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Additional \$125,000 benefit if an INSURED EMPLOYEE'S death is a Covered Loss and occurs

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AD&D Plan Legalities

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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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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