

SearchLight



CCPOA Benefit Trust Fund | Lighting The Darkness. Keeping You Covered.

Winter/Spring 2024

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@ccpoabtf

Visit the links on our home page.

We present this issue of SearchLight for your education and enjoyment. We produce this publication three or four times a year, as the whim strikes us. If you have any benefit questions, please call the Trust. Don't count on your buddy, because he got his information from some guy in a van parked outside the wall.

CCPOA Benefit Trust Fund

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A pdf version of this SearchLight can be found on our website under "Mailings." All source articles can be viewed as links.

Content of the SearchLight is written, designed and edited by Steven Hall, Communications Designer for the Benefit Trust Fund. If you like what you read, please let us know. If you find any typos, mistakes or things you just don't like—Steven is responsible for that as well. steven@ccpoabtf.org

Refill Medications Less Often

PHARMACY NETWORKS

Blue Shield of California commercial plans have two pharmacy network types: Rx Ultra and Rx Spectrum. Both networks provide you with access to over 68,000 convenient retail pharmacies nationwide including grocery, discount, and drug stores.

Rx Ultra network is the pharmacy network type for the CCPOA Medical Plan. This network allows you to visit any participating network pharmacy. You will be responsible for the copay or coinsurance listed in your benefits. If your plan has a deductible, that could impact what you pay.

FIND AN RX ULTRA PHARMACY

If you already have pharmacy benefits through Blue Shield of California, you can log in to search the pharmacy network that pertains to your medical plan.

CCPOA Medical Plan members can obtain up to a 90-day supply of maintenance medications from any participating network pharmacy.

You will be responsible for the copay or coinsurance listed in your benefits. If your plan has a deductible, that could impact what you pay.

Skip the pharmacy line and get a 90-day supply of your routine prescription drugs.

Medications for asthma, diabetes, birth control, and more can be mailed directly to you.

IT'S EASY TO GET STARTED

Log in to your Blue Shield account, and on the Dashboard tab there is a Quick Link to get prescriptions by mail. There is also a link about your pharmacy benefits in general. Here you can look for alternative drugs with a lower cost, compare pharmacy prices and set up the mail order process.

For example: a check of generic Insulin from the CVS Mail Service, which in our comparison ran \$150, offered two alternate insulin solutions that were both

under \$100. This is the kind of information that you can talk to with your doctor and pharmacist, and see if the alternate/generic would work for you.

You can also find an in-network pharmacy by entering your ZIP code, then save the list as a pdf.

The next time you're at the pharmacy, think about getting or updating your vaccinations. Your medical plan has a large network of retail pharmacies which offer some vaccines at no extra charge.

These vaccines are part of your preventive health benefits and you don't need a prescription to get them. You still have the option to get these vaccines at your doctor's office, instead of at a pharmacy, if you prefer.

Covered vaccines available at participating retail pharmacies	
Vaccine	Age Limits
Coronavirus (COVID-19)	6 months and older
Human papillomavirus, HPV (warts, cervical cancer)	9 years to 26 years
Influenza (flu)	6 months and older
Meningococcal (meningitis)	Varies based on ACIP recommendations
Pneumococcal (pneumonia)	Varies based on ACIP recommendations
Respiratory syncytial virus (RSV)	Varies based on ACIP recommendations
- Abrysvo	
- Arexvy	
Tdap booster (tetanus, diphtheria, whooping cough)	7 years and older
Td booster (diphtheria, tetanus)	7 years and older
Zoster (shingles)	50 years and older;
- Shingrix	2 fills per lifetime

Blue Shield prescription drug mail order assistance: (866) 346-7200
Customer service: (800) 257-6213

Make Your Best Money Moves in 2024

Brought to you by U.S. Legal Services

By Ilyce R. Glink

U.S. Legal Services is now providing CCPOA members with an even better way to manage their money in 2024: Best Money Moves.

New and improved, Best Money Moves provides personalized financial information, tools, and solutions to help you dial down financial stress by solving your financial issues. Getting the right information when you need it will help relieve financial stress by providing you with actionable advice and guidance.

FREE TAX HELP FOR 2023 RETURNS

As an active member of CCPOA, you have free access to the following tax services through your U.S. Legal Services portal:

FREE TAX PREPARATION SERVICES.

CCPOA members can have one free tax return prepared each year. This alone could save you \$400 to \$850 per year!

Free tax help line. Call the toll-free number to get personal answers to your pressing tax questions.

DO YOU QUALIFY FOR THE SELF-EMPLOYMENT TAX CREDIT?

Did you have self-employment income in 2020 and 2021? You could qualify for up to \$32,220 in tax credits from the Self-Employment Tax Credit (SETC). This includes sole proprietors who run businesses with employees, 1099 subcontractors, and single-



member LLCs. If you filed a "Schedule C" on your federal tax return for 2020 and/or 2021, you may qualify.

Click on the QR Code to start the process today.

YOUR FREE FINANCIAL WELLNESS KIT

As an active member of CCPOA, you have free access to the following services through your U.S. Legal Services portal:

Free access to financial advisors. Take your financial wellness assessment, then book your free financial planning meeting to

Log on to your U.S. Legal Services portal today!

If you don't remember your access code, call:

844-896-5297

or use this link:

www.uslegalservices.net/companies/ccpoa



help you plan for a successful financial future and retirement. Be sure to ask for access to your financial dashboard, where you can link your accounts, project how your investments will do and visualize your future.

Free legal advice. Go online to the U.S. Legal Services portal to get access to attorneys who can help you write a will or trust, or represent you in a variety of legal matters.

Free crisis money coaching. Get access to our crisis Money Coaches and learn how to negotiate with creditors, budget, and deal with your debt.

Free identity theft protection. Your CCPOA benefits include free access to a top identity theft protection program. Log in now to find out more.

Discounted medical prescriptions. Get access to the Prescriptives platform and enjoy discounts on all your prescription purchases.

Free 401(k) help. Use Capitalize to find your missing 401(k) accounts and move them to an IRA that you directly control. In addition to all of these you can access more than 1,000 pieces of written and video content, all of which provides guidance and insight into some of the most challenging financial decisions you'll make. Join our live monthly webinars to help you unpack your financial issues and help you become more mindful about your money.

Ilyce Glink is the Founder and CEO of Best Money Moves, an award-winning, holistic financial wellness company that is provided to active CCPOA members as part of their benefit provided by U.S. Legal Services.

WHAT'S NEW IN 2024 FROM BEST MONEY MOVES

In addition to these tools and services, Best Money Moves is introducing a number of new features that can help you save even more money in 2024:

BenefitHub: Discounts are available at more than 300,000 companies globally. The typical family earning \$100,000 per year will save more than \$7,000 by using BenefitHub for discounts on airplane travel, hotel stays, tickets, retail stores, car rentals, and more.

Student Loan Forgiveness and

Refinancing: Best Money Moves offers two tools that can save you hundreds of dollars per month on your student loans. Use our GotZoom link or our PayItOff tool to link your student loans and then they will analyze how much you're eligible to save - at no cost to you!

Debt Consolidation and Refinancing: The PayItOff tool will search the web to find out what credit card debts and loans you have and if you're eligible to consolidate your debts. The tool will automatically tell you if you're eligible for an offer and how much you can save. If you want to apply for the loan, the tool will help you through the application process. Paying off your debts has never been this easy!

College Planning: Do you have kids going to college? Work with the LFE library. This unique library of videos uncover the latest traps, 'insider secrets' colleges don't want you to know, and costly mistakes to avoid. Your students will learn how to graduate faster, borrow less, and be better prepared for the job market.

INTRODUCING THE NEW BEST MONEY MOVES 3.0

Later this year, Best Money Moves will introduce a new look and feel to the platform, with even more resources available to help you make your best money moves everyday.

STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

BIPOLAR DISORDER IN CHILDREN AND TEENS

Bipolar disorder is sometimes called manic depression. It is a mental health condition that causes extreme mood changes. Moods go from times of very high energy (manic episodes) to times of depression. These moods may cause problems with your child's schooling, family life, friendships, and ability to function.

There is no cure for bipolar disorder. But it can be helped with medicines. Counseling may also help. It is important for your child to take any medicines exactly as prescribed, even when they feel well. Your child may need lifelong treatment.

WHAT CAUSES IT?

The cause of bipolar disorder isn't completely understood. There are likely many factors involved. It seems to run in families. Your child has a greater risk of having bipolar disorder if a close family member has it.

HOW IS IT DIAGNOSED?

Doctors make the diagnosis by asking about health problems your child and family members have had. The doctor will ask about your child's feelings and behavior. Your child will also get a physical exam. And the doctor may ask questions to rule out conditions with similar symptoms, like disruptive mood dysregulation disorder (DMDD).

WHAT INCREASES YOUR RISK

Your child's risk for bipolar disorder or other mood disorders is higher if the child:

- Has a close relative such as a parent, sibling, or grandparent with bipolar disorder or another mood disorder.
- Has a family history of substance use disorder.

HOW IS BIPOLAR DISORDER TREATED?

Bipolar disorder can be managed. Treatment usually includes medicines (such as mood stabilizers) and counseling. Often a combination of both is needed. To help at home, see that your child gets exercise and has a regular sleep schedule. If your child

shows dangerous behavior, they may need to go to the hospital.

SYMPTOMS

Bipolar disorder causes cycles of mania and depression.

Manic Symptoms

A manic episode lasts at least a week. It's a period of being extremely happy, irritable, or motivated. The child or teen may:

- Have little need for sleep.
- Have high energy levels.

Connect to the closest crisis or suicide prevention center immediately.

GET iCRISIS

Download the free iCrisis App for one-tap access to Suicide Hotline in your area.

ccpoabtf.org/MentalWellness

- Have extreme self-confidence.
- Talk very fast.
- Have many thoughts at once.
- Seem very distracted and unable to focus.
- Touch their genitals, use sexual language, and approach others in a sexual way.
- Act inappropriately or intrude in social settings.
- Show risky, wild, thrill-seeking behavior.

Depressive symptoms

A depressive episode is a period of a sad, low, or cranky mood. The child or teen may:

- Not find pleasure in things that they normally enjoy.
- Have low energy or feel "slowed down."
- Have sleep and appetite changes.
- Have low self-esteem.
- Feel guilty or worthless.
- Withdraw from friends or family.

- Have trouble focusing.
- Have thoughts about death or suicide.

WHAT HAPPENS

Bipolar disorder can include both manic and depressive episodes. Often the first signs of bipolar disorder are being severely moody, unhappy, or depressed.

Children and teens having a manic episode may:

- Have trouble sleeping.
- Have more extreme happy or silly moods than most others their age have.
- Be irritable or have a short temper.
- Take risks and not think about the consequences.
- Have trouble staying focused.

Children and teens having a depressive episode may:

- Not find pleasure in things that they normally enjoy.
- Sleep more.
- Feel guilty or worthless.
- Withdraw from friends or family.
- Watch for warning signs of suicide. This can include preoccupation with death or suicide or a recent breakup of a relationship. If you notice any signs that your child may hurt themselves, get help right away.

WHEN TO CALL A DOCTOR

Call 911 or other emergency services immediately if your child is thinking seriously of suicide or has recently tried suicide.

Serious signs include these thoughts:

- Deciding how to kill themselves, such as with a weapon or medicines.
- Setting a time and having a plan.
- Thinking there is no other way to solve the problem or end the pain.
- Your child feels that they can't stop from hurting themselves or someone else.

Call the Suicide and Crisis Lifeline at 988

WORLD-WIDE-WEIRD

Found online. That makes it true.

The America Hating Game That Became An Icon The Hidden Worlds of Monopoly

Monopoly was first introduced to America in 1935, but its roots go deeper. It's not a game: It's a world. We all know the game: buy properties, collect rent, buy up or trade properties. You win when everyone else goes bust.

Played the right way, it's as much about psychological warfare as economics; sidebar wheeling and dealing is not only encouraged but necessary.

EARLY DAYS

Patented on December 31, 1935 by Charles B. Darrow, Monopoly is set in Atlantic City, New Jersey, and the properties around the board mirror the one-time values of real estate on the actual streets of that city. Many of the town's streets are named after states, which means that the town is both specifically a fun resort destination and Everywhere USA at the same time.

But the roots of Monopoly go back to 1904, when Lizzie Magie, a charismatic feminist, actor, and poet patented "The Landlord's Game," as an educational tool to teach players about taxes. At the time, most board games, like most novels for children, were viewed as vessels for moral instruction.

Maggie's premise was based on the theories of an influential economist, Henry George, who argued that it was wrong to tax the workers who are productive, while land owners profited just by merely possessing the land. The purpose was to show players how rents put money into the coffers of fatcat landlords while at the same time impoverishing tenants. The game spread quickly, and many communities tweaked the rules to suit their tastes and circumstances.

One variant was spun-off by a group of Quakers who renamed the tiles after local

landmarks—Oriental Avenue, Park Place, Boardwalk—and it was this version that a struggling heater repairman named Charles Darrow played. He asked his hosts to jot down the rules, and decided to flip the con-

cept on its head, encouraging players to be capitalist giants, buy everything you can, and take everybody's money while wheeling-and-dealing with the other fatcat landlords to build your own monopoly.

Darrow hired an artist to create a new design for the

board, using the clean lines and block colors that are now familiar across the world. He began to hand-produce sets, which he sold to his local Wannemaker's department store. Monopoly, as he called it, became a hit.

Interestingly enough, Darrow had submitted the game to Parker Brothers, who actually said "No Thank You," and passed on the offer. It wasn't until a new executive at the company saw the game in Wannemaker's and its local popularity that they made the deal with Darrow.

LEGACY

Monopoly has a long enough history that it has done more than champion capitalism and wreck families. During World War II, the British created a special edition for World War II prisoners of war held by the Nazis. Hidden inside these games were maps, compasses, real money, and other objects useful for escaping. They were distributed to prisoners by fake charity organizations created by the British Secret Service.

Monopoly has quietly returned to its educational roots. The game is frequently used in economics and behavioral psychology settings.

In May, 2018, Hasbro (current owner of the game) announced the Monopoly Mansion Hotel was set to open in Malaysia. The 5-Star, 225 room luxury hotel features a rooftop pool, sky lounge, a sky ballroom, and a spa.

SORRY, MARV

Marven Gardens is a neighborhood in Margate City, is located two miles south of Atlantic City. And since Parker Brothers first produced the game, the name has been misspelled.

Built in the 1920s and 1930s this small community pays homage to its Monopoly fame with street signs featuring "Marven Gardens" on a yellow background, and replicas of the house playing pieces atop the sign posts. The permanent population: 64.

In 1995 Parker Brothers apologized to residents for the error (but didn't change it).

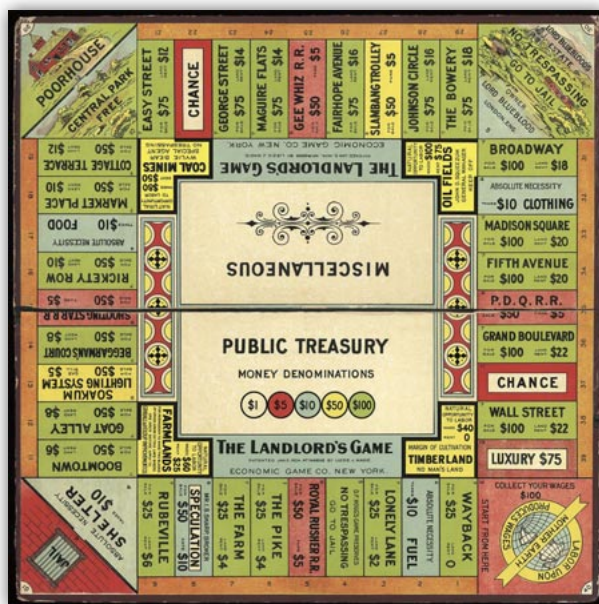
PICK A VERSION

There have now been more than a thousand versions of Monopoly, based not only on different cities but on properties such as "The Big Bang Theory," "The Powerpuff Girls," and M&M's. In fact, there are over 300 branded versions of the game. Some other titles include:

- Restaurant Edition
- Beatles Edition
- Trump Edition
- Sephora Beauty Edition
- John Deere Edition
- Two different Harley Davidson Editions

No matter the version, the message remains the same. Monopoly, which began as a critique of landlords, came to promote the pursuit of wealth, whether the assets involve New York real estate or a chocolate river.

AtlasObscura.com; NPR.org; newyorker.com



BUSTED

Off-beat news stories about crime and such...

Serve and Protect

When the woman opened the door, the delivery driver had a gun. And a badge. And her meal in a bag.

Seems a DoorDasher was making a delivery in St. Charles, Illinois when he was pulled over on a traffic violation and was found to have outstanding warrants.

So Deputy Miller took things into his own hands and followed through.

Ring video shows Milner approach the customer's porch with a food bag in hand, then wait patiently for a few seconds after ringing the bell and knocking on the door.



A surprised customer asked if there was an accident. “No,” replied Millner, “But we wanted to make sure you got your food.”

“You guys are amazing,” the woman gushes as Milner waves and walks away.

Kane County Sheriff Ron Hain wrote on Facebook, “My deputies always follow through.” *newser.com*

Gone Bear

Security patrols at Canada's Lily Lake Resort hotel were canceled because of the severe cold. And the thieves know it. So they broke in, made their way to the second floor, severed the steel cables and stole a local landmark—a 500-pound, 12-foot-tall stuffed polar bear. Somehow no one even noticed the massive animal was missing for a few days.

Oddly, last August, two stuffed raccoons were also stolen from the same place. Police say the trio of taxidermy creations are worth a total of \$26,000.

The public is being asked to report any suspicious sales of a massive stuffed bear. The RCMP summed it up this way “That would stick out right away, if you saw that anywhere, right?” *newser*

Make the Shift

What's the best way to foil a car-jacking? Own a stick.

An attempted carjacking in New Jersey stalled out when three 15-year-olds — who aren't even old enough to drive in the Garden State — got nowhere fast after allegedly swiping a deliveryman's 2006 Honda Civic with manual transmission.

Two of the teens couldn't figure out how to get the car, which was left running as the worker dropped off an order, into gear because neither knew how to drive a stick shift, Pleasantville police Lt. Stacey Schlachter said.

The pair started assaulting the deliveryman when he came back to his ride — with a third joining the melee as they punched and kicked the victim to the ground, police said.

The delivery worker, who is in his late 40s, was not seriously hurt, cops said.

The teens — two from Pleasantville and one from Atlantic City — were later busted on charges of conspiracy to commit carjacking, aggravated assault and conspiracy to commit aggravated assault, according to police.

The whole “can't drive a stick” thing is a bit unique to the U.S., as only about 4% of cars are sold with a manual transmission - and about 18% of drivers know how to use one.

On the flip side, be careful if you own a Hyundai or Kia. Videos on TikTok and other sites that show how to start and steal Kia and Hyundai models — using only a screwdriver and a USB cable — have allowed the thefts to spread across the nation since late 2021. In fact, both car makers have settled a \$200 million class-action suit due to the crime wave targeting their models, because they did not do enough to prevent theft of their vehicles. *nypost*;



Off The Air

“I can say I've seen it all now.” This quote may as well be about UFOs high-jacking people into space—but it is about a huge steel tower almost 200 feet high—which disappeared.

In Alabama, WJLX station general manager Brett Elmore is facing a crime which left police blown away and confused. It started when a landscaping company went down to a wooded area behind a local poultry plant to clean up the property. But when they got there, they realized someone else had done it and taken way more than they needed to.

Thieves had completely stolen the radio stations broadcast tower.

No one's sure how the ambitious bandits made off with the heavy steel structure. “I have tried all weekend to figure it out, and I just can't,” Elmore said.

When Elmore got the call all he could say is “What do you mean the tower is gone?”

Are you sure you are at the right place?’ He said, “The tower is gone. There is wires everywhere, and it is gone.”

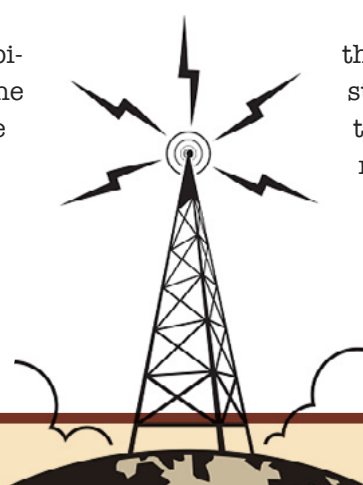
Thieves dismantled the tower by cutting the wires that secured it and also stole other equipment from the property as well.

“This really hurts a small operation like this, but like I said, I believe we will find out who did this,” he said.

The station has started a GoFundMe to help recuperate the cost of the tower, but so far, they have raised \$766 out of the \$60,000 required. Because of the web of FCC rules, they can only broadcast online for now, even though the station has an FM tower as well.

Interestingly enough, even if the thieves wanted to just chop up the steel and sell it for scrap, destroying the “property, or material of any radio, telegraph, telephone or cable, line, station, or system” makes it a Federal crime.

If caught, the suspects could face a fine or up to 10 years in prison. *nypost.com*



UNDER PRESSURE

High blood pressure is a leading cause of stroke and a key risk factor for heart attack and heart disease

Considering that nearly half of all U.S. adults have high blood pressure, it's a common health condition that many people should know more about. In many cases, people with high blood pressure don't feel any symptoms. Yet, high blood pressure can injure arteries, limit blood flow, and cause organ damage. In fact, high blood pressure is a leading cause of stroke and a key risk factor for heart attack and heart disease.

Health disparities for high blood pressure also exist across racial and ethnic groups. For example, African Americans age 35 to 64 are 50% more likely to be diagnosed with high blood pressure compared to white Americans. These factors should be taken into account when assessing high blood pressure risk.

The good news is that high blood pressure can be managed, and even prevented for some, by taking a few healthy steps.

HOW CAN HIGH BLOOD PRESSURE BE PREVENTED?

Some people are able to prevent high blood pressure through healthy lifestyle changes. Sticking with changes can take time – but hard work pays off. It can help to get support from a doctor or friends and family. Some

people benefit from starting slowly and trying one change at a time.

LIFESTYLE CHANGES MAY INCLUDE:

Moving more

The Physical Activity Guidelines for Americans recommends exercising at least 30 minutes a day, five days a week. But know shorter sessions count, too! Check with a doctor before starting a new exercise routine.

Eating a healthy diet that is low in sodium

A diet rich in fruits, vegetables, whole grains, low-fat dairy products, and low in sodium may help reduce blood pressure.

Maintaining a healthy weight

Being overweight can increase risk of high blood pressure. A doctor can provide guidance for those who may need to lose weight.

Limiting alcohol intake

People who drink alcohol may want to consider limiting their consumption. The American Heart Association recommends no more than two drinks per day for men and one drink per day for women.

Quitting smoking

It's never too late to quit smoking. In fact, research suggests quitting can add up to 10 years to one's life expectancy.

Getting adequate sleep

Sleep keeps the heart and blood vessels healthy. Most adults need at least seven hours of uninterrupted sleep per night. Adopting healthy sleep habits can help. Those with sleep disorders may want to consider working with a doctor.

Take charge of your health and well-being with Wellvolution.

Wellvolution is another included benefit to CCPOA Medical Plan members. Programs are designed to help you:

- Prevent and treat disease
- Lose weight
- Manage stress
- Sleep better
- Eat healthier
- Stop smoking

You can learn more about Wellvolution by signing in to your account dashboard, and clicking on the "Well-Being Programs" link.

Hypertension Quick Facts

In 2021, hypertension was a primary or contributing cause of 691,095 deaths in the United States. High blood pressure costs the United States, on average, about \$131 billion each year

What do blood pressure numbers mean?

Blood pressure is measured using two numbers:

- The first number, called systolic blood pressure, measures the pressure in your arteries when your heart beats.
- The second number, called diastolic blood pressure, measures the pressure in your arteries when your heart rests between beats.

If the measurement reads 120 systolic and 80 diastolic, you would say, "120 over 80," or write, "120/80 mmHg."

What are normal blood pressure numbers?

A normal blood pressure level is less than 120/80 mmHg.

Wellvolution

Lean On A Wall

Lower Your Blood Pressure.

But new evidence shows that simple isometric exercises — contracting your muscles without any movement — like wall sits or planks can lower blood pressure even more effectively than high-intensity workouts.

A recent study published in the British Journal of Sports Medicine found that about eight minutes of isometric exercise, three times a week, can lead to a meaningful reduction in blood pressure.

Holding a wall sit for two minutes and resting for two minutes for four repetitions would take only 14 minutes, including breaks. Wall sits could also be done for shorter durations with shorter rest in between.

On average, a regular isometric routine of wall sits lowered systolic blood pressure by 10 mmHg and diastolic pressure by 5 mmHg, according to the study.

Isometric exercises effectively lower blood pressure because contracting a muscle and holding the position temporarily reduces blood flow to that muscle, Jamie O'Driscoll, the senior author of the study said. When you release that contraction, blood flow through the muscle tissue increases. This produces important signals that prompt blood vessels to relax more and creates less resistance to blood flow, which ultimately reduces blood pressure.

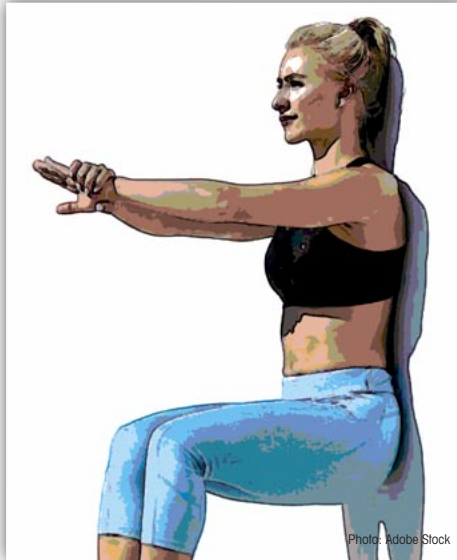
The study examined findings from 270 clinical trials involving a total of more than 15,000 people. All the trials lasted at least two weeks and reported the effects of exercise on blood pressure. As expected, most types of exercise helped lower blood pressure. But the most effective workout, especially in people who had high blood pressure, was isometric exercise training.

HOW DO YOU DO A WALL SIT?

A wall sit, also known as a wall squat, can be performed on any flat wall. Start with your back against the wall with your feet shoulder-width apart and about two feet from the wall. Engage your abdominal muscles and slowly slide your back down the wall until your thighs are parallel to the ground. Keep your back flat against the wall.

If you can't get to a 90-degree angle, Richardson recommends sliding down based on your knee flexibility and holding steady until you feel lower-body muscle fatigue. The lower you squat, the more intense the workout.

Isometric exercises like wall sits engage a lot of muscles, help build strength and are helpful for improving balance and range of motion. *ksl.com*



Let's Get 1-On-1



1-On-1 Virtual Benefit Sessions:

Talk with a benefit specialist on your schedule, day or night. Even in your pajamas.

And YES, you can bring your significant other.

Scan the QR code to reserve a session time.



1-On-1 Benefits

READY TO FILE YOUR TAXES?



CCPOA MEMBERS GET FREE TAX SUPPORT

Log onto your member account

Click Financial Wellness

Sign up for a tax prep Meeting

Tax support includes tax preparation, filing, and consultations.

(800) 668-8045



<https://www.uslegalservices.net/companies/ccpoa>

Another great benefit you didn't know you had.

We've Got You Covered.



Benefit Trust Fund | (916) 779-6300 | ccpoabtf.org

OFFICIAL NOTICE

2023 Summary Annual Report

This report is also be available for download from our website | Report Prepared January, 2024

2023 Summary Annual Report for CCPOA BENEFIT TRUST FUND WELFARE BENEFIT PLAN Plan 501

This is a summary of the annual report of the CCPOA Benefit Trust Fund Welfare Benefit Plan, EIN 94-6459649, Plan No. 501, for period April 1, 2022 through March 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Welfare Benefit Plan has committed itself to pay certain supplemental dental, vision, and hearing aid claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with American Heritage Life Insurance Company, U.S. Legal Services of Wisconsin, Inc., Fidelity Security Life, Jackson National Life Insurance Company, New York Life Insurance Company, and Triada Assurance Holdings LLC to pay all life, accidental death and dismemberment claims, prepaid legal, and critical illness, cancer, and specific disease benefit claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2023 were \$13,018,768.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$76,001,041 as of March 31, 2023, compared to \$73,516,532 as of April 1, 2022. During the plan year the plan experienced an increase in its net assets of \$2,484,509. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$27,634,589, including employee contributions of \$18,952,348, earnings from investments of (\$1,301,062), and other income of \$9,983,303.

Plan expenses were \$25,150,080. These expenses included \$8,103,030 in administrative expenses, and \$17,047,050 in benefits paid to participants and beneficiaries.

OFFICIAL NOTICE

2023 Summary Annual Report

This report is also be available for download from our website | Report Prepared January, 2024

2023 Summary Annual Report for CCPOA BENEFIT TRUST FUND DISABILITY BENEFIT PLAN Plan 502

This is a summary of the annual report of the CCPOA Benefit Trust Fund Disability Benefit Plan, EIN 94-6459649, for the fiscal year ended March 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Benefit Trust Fund Disability Benefit Plan has committed itself to pay certain disability benefits incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$17,979,572 as of March 31, 2023, compared to \$19,699,148 as of April 1, 2022. During the plan year the plan experienced a decrease in its net assets of \$1,719,576. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$3,769,994, including participant contributions of \$5,147,697, and earnings from investments of (\$1,377,703).

Plan expenses were \$5,489,570. These expenses included \$1,569,371 in administrative expenses, and \$3,920,199 in benefits paid to participants and beneficiaries.

2023 Summary Annual Report for CCPOA LEGAL DEFENSE FUND

This is a summary of the annual report of the CCPOA Legal Defense Fund, EIN 68-6072830, for the fiscal year ended March 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the CCPOA Legal Defense Fund has committed itself to pay certain legal benefits incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$5,015,567 as of March 31, 2023, compared to \$5,701,923 as of April 1, 2022. During the plan year the plan experienced a decrease in its net assets of \$686,356. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$749,423, including employer contributions of \$941,248, and earnings from investments of (\$191,825).

Plan expenses were \$1,435,779. These expenses included \$734,137 in administrative expenses, and \$701,642 in benefits paid to participants and beneficiaries.

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2023 Summary Annual Report

This report is also be available for download from our website | Report Prepared January, 2024

2023 Summary Annual Report for CCPOA BENEFIT TRUST FUND SUPPLEMENTAL BENEFIT PLAN Plan 503

This is a summary of the annual report of the CCPOA Benefit Trust Fund Supplemental Benefit Plan, EIN 94- 6459649, Plan No. 503, for period April 1, 2022 through March 31, 2023. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of trustees of the CCPOA benefit Trust Fund Supplemental Benefit Plan has committed itself to pay certain accidental death and dismemberment claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with New York Life Insurance Company and U.S. Legal Services of Wisconsin, Inc. To pay life insurance, accidental death and dismemberment and prepaid legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2023 were \$2,955,439.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$25,110,189 as of March 31, 2023, compared to \$22,586,586 as of April 1, 2022. During the plan year the plan experienced an increase in its net assets of \$2,523,603. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$19,469,897, including employer contributions of \$19,132,000, and earnings from investments of \$337,897.

Plan expenses were \$16,946,294. These expenses included \$200,504 in administrative expenses, and \$16,745,790 in benefits paid to participants and beneficiaries.

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2023 Summary Annual Report

This report is also be available for download from our website | Report Prepared January, 2024

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

CCPOA Benefit Trust Fund Welfare Benefit Plan EIN 94-6459649 Plan No. 501	CCPOA Benefit Trust Fund Disability Benefit Plan EIN 94-6459649 Plan No. 502	CCPOA Benefit Trust Fund Supplemental Benefit Plan EIN 94-6459649 Plan No. 503	CCPOA Legal Defense EIN 68-6072830 Trust No. 501
<ol style="list-style-type: none"> 1. an accountant's report; 2. financial information and information on payments to service providers; 3. assets held for investment; 4. Fiduciary information, including nonexempt transactions between the plan and parties-in- interest (that is, persons who have certain relationships with the plan); 5. Transactions in excess of 5% of plan assets; and 6. insurance information, including sales commissions paid by insurance carriers. 	<ol style="list-style-type: none"> 1. an accountant's report; 2. financial information and information on payments to service providers, 3. assets held for investment; and 4. transactions in excess of 5% of plan assets. 	<ol style="list-style-type: none"> 1. An accountant's report; 2. Financial information and information on payments to service providers; 3. Assets held for investment; and 4. Insurance information, including sales commissions paid by insurance carriers. 	<ol style="list-style-type: none"> 1. an accountant's report; 2. financial information and information on payments to service providers; and 3. assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

CCPOA Benefit Trust Fund
2515 Venture Oaks Way, Suite 200,
Sacramento, CA 95833-4235
(916)779-6300.

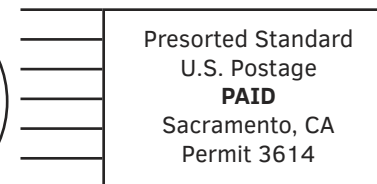
The charge to cover copying costs will be \$22.75 for the full annual report, or \$.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 2515 Venture Oaks Way, Suite 200, Sacramento, CA 95833-4235, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

CCPOA Benefit Trust Fund

2515 Venture Oaks Way, Suite 200
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MUTANT RADIOACTIVE WOLVES

Mutant wolves roaming Chernobyl - sounds like a bad sci-fi movie, but it turns out that it may be much more than that.

The wolves that roam the human-free Chernobyl Exclusion Zone have developed cancer-resilient genomes that could be key to helping humans fight the deadly disease, according to a study.

The wild animals have managed to adapt and survive the high levels of radiation that have plagued the area after a nuclear reactor at the Chernobyl power plant exploded in 1986, becoming the world's worst nuclear accident.

Humans abandoned the area after the explosion leaked cancer-causing radiation into the environment, and a 1,000-square-mile zone was roped off to prevent further human exposure.



Photo: Totally cool fanciful artist rendition-probably...

But in the nearly 38 years since the nuclear disaster, wildlife has reclaimed the area - including packs of wolves that seem to be unaffected by the chronic exposure to the radiation. Researchers have learned that the wolves are exposed to 11.28 milirem of radiation daily for their lifespans - more than six times the legal safety limit for humans.

The Chernobyl wolves' immune systems appeared different than normal wolves' - similar to those of cancer patients going through radiation treatment, the researchers found.

The research could be key to examining how gene mutations in humans could increase the odds of surviving cancer - flipping the script on many known gene mutations. Chernobyl dogs - the descendants of former residents' pets - may also possess similar cancer resilience.

nypost.com

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