



CCPOA MEMBERS PRE-PAID LEGAL PLAN

FAMILY DEFENDER

The CCPOA Legal Plan that works the way you expect...
BY ACTUALLY PAYING ATTORNEYS' FEES!



**U.S. LEGAL
SERVICES**

EST 1974



Effective January, 2017



The Family Legal Defender.

**All Active Members are
already enrolled.**

U.S. Legal Services is one of the oldest providers of legal program benefits in the nation. Established almost 40 years ago, U.S. Legal Services is recognized for providing full service, full indemnity legal programs for you and your immediate family members.

U.S. Legal has attorneys throughout the nation. U.S. Legal has over 7,800 law firms and over 20,000 contracted attorneys, and more than 700 law firms in California.

Finally, a legal program that acts like you expect it to!

For many cases, 100% of your legal fees are paid.

Who Can Apply?


Fairshare; Rank and File; Supervisor; Retired

What Does it Cost?

ACTIVE: \$0.00 out-of-pocket member cost

RETIRED: \$13.99/mo





All Active CCPOA members have a legal program. It comes with your dues, and covers a wide range of legal services.

The Family Defender legal program is designed specifically for you and your immediate family members. A variety of covered legal services are available, including: uncontested divorce, child support and custody, traffic violations, debt, lawsuits and more.

You may get offers for other legal services. Don't spend money for what you already have.

To get started, call the CCPOA Benefit Trust Fund and request your Legal Program ID.

1-800-In Unit-6
1-800-468-6486

Visit our website for more details on the U.S. Legal Services Family Defender Program .
www.ccpoabtf.org

LEGAL HIGHLIGHTS

- Concealed Carry / Use of Deadly Force Representation
 - Advice and Consultation: In office or by telephone
 - Living Will
 - Power of Attorney
 - Estate Administration
 - Identity Theft Defense
 - Debt Collection Defense
 - Tenant Law
 - Juvenile Defense
 - Traffic Violations
 - Personal Tax Preparation
 - Financial Wellness
- 

Covered Benefits:

Concealed Carry / Use of Deadly Force

Advice and Consultation (office or telephone)

Letters and Telephone Calls

Contract and Document Preparation and Review

Simple or Complex Will for Participant and Spouse

Living Will

Revocable Living Trust

Power of Attorney

Advance Health Care Directive

Codicil

Simple Testamentary Trust

Estate Administration

Senior Defender® - Elder Law Attorneys

Identity Theft Defense

Debt Collection Defense

Bankruptcy (Chapters 7 and 13)



The CCW Defender

The following services are available to CCPOA members as part of the CCW Coverage:

- 25 Hours Administrative Law
- Skelley Hearing
- SPB Board
- After 25 hours the member will be billed directly at the discounted rate of 1/3 off of the attorneys normal hourly rate.

100 hours felony representation through trial, not including other felony charges other wise covered under the plan.

MEMBERS SHALL BE ENTITLED TO LEGAL REPRESENTATION FOR ADMINISTRATIVE AND CRIMINAL ACTIONS BROUGHT AGAINST THEM RESULTING FROM A SELF DEFENSE INCIDENT INVOLVING A DULY LICENSED AND IN GOOD STANDING CONCEALED CARRY WEAPON PERMIT.




Uncontested Divorce (Participant only)
Enforcement or Modification of Support
Enforcement or Modification of
Child Support
Adoption
Guardianship
Name Change
Consumer Protection
Personal Property Protection
Personal Injury
Misdemeanor Defense
24 Hour Emergency Services
Insurance Law
Real Estate Transactions (primary residence)
Landlord/Tenant Law (Tenant only)
Traffic Violations
Juvenile Defense
Immigration
Formation of Legal Entity

Discounted Benefits
(33% off attorney's normal hourly rate):

Felony Defense (Participant only)
All other Non-Covered Matters
Contested Divorce... 20 hours included FREE;
33% discounted fees thereafter

Identity Theft:

Identity Theft Defense
Unlimited Fraud Resolution Assistance
(Participant Only)
24/7 Identity Monitoring (Fraud Victims Only)
\$10,000 ID Theft Expense
Reimbursement Insurance



The CCW Defender.

An Enhanced Benefit for CCPOA Members

MEMBERS SHALL BE ENTITLED TO LEGAL REPRESENTATION FOR ADMINISTRATIVE AND CRIMINAL ACTIONS BROUGHT AGAINST THEM RESULTING FROM A SELF DEFENSE INCIDENT INVOLVING A DULY LICENSED AND IN GOOD STANDING CONCEALED CARRY WEAPON PERMIT.

Representation will include securing legal services from U.S. Legal Services participating or network attorneys. To be entitled to these services from U.S. Legal you must have a valid State Concealed Weapon Permit or License issued. U.S. Legal will provide legal representation and pay legal fees associated with a use of force incident, however, the member will be responsible for any monetary judgments or fines rendered against a member.

(Subject to limitations as described below).

COVERED INCIDENTS :

- Shooting and/or occurrence in a location that recognizes your concealed carry permit or firearm license.
- Use of deadly force in any location that recognizes your permit(s) or license(s).
- Shooting or use of force with any weapon, object or any legal firearm, even outside of your concealed carry permit occurring in your residence during the commission of a crime against you, your family or any occupants in a place you can legally possess a firearm. (A legal firearm meets the legal description of state and federal laws.)
- Administrative action resulting from the use of force incident taken against your concealed weapon license in the state which issued your license.

The following services are available to CCPOA members:

Up to 25 Hours of Legal Representation of the above described Administrative Law Matters including:

- Skelly Hearing
- State Personnel Board (SPB)- California Only
- After 25 hours the member will be billed directly at the discounted rate of 33 1/3% off of the attorneys normal hourly rate.

Up to 100 Hours Representation for Defense of the above described Civil and Criminal Matters pretrial and trial in a court of competent jurisdiction, not including other felony charges other wise covered under the plan.

- After 100 hours the member will be billed directly at the discounted rate of 33 1/3% off of the attorneys normal hourly rate.

EXCLUSIONS AND LIMITATIONS :

- Representation will not be provided if the use of force incident is a criminal event.
- Service will not be provided if a member is intoxicated, under the influence of alcohol, marijuana or drugs, conditions defined by a blood level of .04 or higher, or have any illegal substances in the member's system, or the member has been publicly consuming alcohol, illegal drugs, or prescribed medications that may alter one's judgement.
- USL will not provide any of the above services for any domestic violence occurrences, criminal investigations or prosecutions as a result of illegal usage of a firearm or unlawful weapon by a member against the member's current or former family member, household or dating relationship, defined by the applicable state law.



Legal & Financial Services in one program. My Secure Advantage.™

*The **FREE** Financial Wellness Benefit
designed with you in mind!*


My Secure Advantage is a sister program to the CCPOA Family Defender Program, whose sole focus is helping members improve their financial lives through one-on-one confidential coaching relationships.

MSA Money Coaches do not sell products of any kind!

Members start with 30 days of one-on-one money coaching.

Free monthly financial education webinars.

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.*
- 

What Can 30 Days of One-on-One Money Coaching Do For You?



- Help Get You Out of Debt Fast
- Provide a Credit Report Analysis to Help you Improve Your Credit Score
- Help You Develop a Spending Plan That Works for You
- Get Retirement Planning Help
- Help You Understand Home Buying/Refinancing Strategies
- Understand your credit score
- Help You with Other Important Money Topics

Money Help? All part of the program.

Financial Wellness:

- **24/7 My Secure Advantage Website Access**
- **Monthly Live Webinars on Personal Finance**
- **Financial Coaching**
- **Tax Hotline**
- **Personal Tax Return Preparation**
- **Free Review of Prior Year Return**

Wills & Trusts

Don't put it off. The Family Defender has the tools you need for Estate Planning - planning for surviving spouse, planning for single person, including tax strategies and techniques.

COVERED SERVICES:

- Estate Planning
- Living Wills
- Powers of Attorney
- Wills and Codicils
(including Simple Support Trust for Minor Children)
- Estate Administration

Revocable Living Trust

Drafted by experienced participating or network attorney.

- A/B revocable trust provisions (as needed) plus the following:
- Two Durable Powers of Attorney for Financial Management,
- Two Advance Health Care Directives,
- Two Pour-Over-Wills, Bill of Sale and
- Two Transfer Deeds.

\$495.00.

Retired Annuitants

Are you a working retired annuitant member of the CCPOA? While not many retirees have returned to work with the State as retired annuitants, if you have returned you need to know you are NOT covered by the Legal Defense Fund as you are not an Active CCPOA Member.

However, retired annuitants are eligible to purchase LDF coverage. This is a voluntary deduction from your retirement check.

Costs	Civil Claims	Criminal Claims
\$5.99 per month for LDF and LDF2 coverage	After effective date of enrollment: up to \$150,000 per claim, \$450,000 per occurrence with \$10,000 minimum per claim.	After effective date of enrollment: up to \$125,000 per claim, \$400,000 per occurrence, with \$10,000 minimum per claim.

How do you reach U.S. Legal?

**Toll free, dedicated
CCPOA Memberline:**

1-844-896-5297 (LAWS)
uslegalservices.net/ccpoa

When you call, you will be matched with an appropriate attorney for your location and legal issue.

Customer Service

Monday-Friday – 6 a.m. to 5 p.m. PST

Financial Coaches

Monday-Friday 6 a.m. – 8 p.m. PST
888-724-2325

After Hours Service

Weekends and Monday-Friday

24 Hour Emergency: 844-896-5297

Staff members are always on call.



U.S. LEGAL SERVICES

EST 1974

Active Members

No application necessary – you are already enrolled.

Retired Members

Complete the application and mail to the Trust.

We've Got You Covered.

1-800-In-Unit-6

1-800-468-6486



CCPOA Benefit Trust Fund

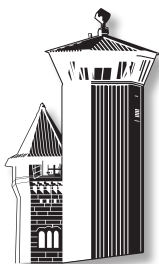
2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

www.ccpoabtf.org

We've Got You Covered.

1-800-In-Unit-6

1-800-468-6486



**CCPOA
Benefit Trust Fund**

2515 Venture Oaks Way, Suite 200
Sacramento, CA 95833-4235

www.ccpoabtf.org

Application CCPOA Family Defender Program

Retiree

CCPOA Benefit Trust Fund 1-800-468-6486

Full Name (print):

Birthdate:

SSN: (Last 4)

Sex:

Male Female

Address:

City

State:

ZIP

Phone:

E-mail:

RETIRED

Program Selection

The CCPOA Family Defender Program \$13.99 Excludes Legal Defense Fund Benefits

I hereby authorize the CalPERS to deduct from my salaries and wages the amount specified now or in the future for membership dues and any benefit program for which I have applied, which is sponsored by the California Correctional Peace Officers Association (CCPOA). This authorization will remain in effect until cancelled by me or by CCPOA. I certify that I am a retired member of CCPOA and understand that termination of CCPOA membership will cancel all deductions made under this authorization.

Signature of Applicant:

X

Date of Application:

Retired Members

Enroll Today.

**Fill out the application on the other side,
and return to the Trust.**



CCPOA Benefit Trust Fund

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