

# Time To Choose

**OPEN ENROLLMENT for 2024**  
September 18 - October 13

**Great Rates with the CCPOA Medical Plan**

Your Once-A-Year Chance to Change Your Medical and Dental Coverage

Low Medical Rates • PreNatal Health App  
Mental Health Coverage • Two Premium-Free Dental Plans

[www.ccpoabt.org](http://www.ccpoabt.org) 1-800-In-Unit-6



# MP The 2024 Rates:

Rates Effective: 01/01/2024

## 2024 Active Rates with Employer Contribution

This is what **YOU PAY** out-of-pocket

### CCPOA Medical Plan

Member Contribution  
Must be a CCPOA Member



	You Only	You + 1	You + 2 or More (Family)
NorCal Plan - #2561	<b>245.57</b>	Plan - #2562 <b>498.33</b>	Plan - #2563 <b>751.43</b>
SoCal Plan - #2661	<b>71.30</b>	Plan - #2662 <b>149.73</b>	Plan - #2663 <b>282.70</b>

If you pick another plan, this is what you pay:

PERS Platinum (PPO)	468.87	939.74	1225.26
PERS Gold (PPO)	112.31	226.62	298.21
Anthem Select	178.57	359.14	470.48
Blue Shield Access+	145.49	292.98	384.47
Kaiser CA	217.15	436.30	570.79
UnitedHealthcare Alliance	135.98	273.96	359.75

## 2024 State Contribution - Medical Plan

Employee = **\$747.00** | Employee + 1 = **\$1,492.00** | Family = **\$1,936.00**

### Dental

Western Dental and  
CCPOA Primary

**\$0.00** monthly  
premium for members

Actual rate = \$114.00 monthly.  
\$69.06 State Contribution + The Trust will be subsidizing the Dental Rates per the BU6 MOU

### Vision

[www.vsp.com](http://www.vsp.com)

**\$0.00** monthly  
premium for members

Actual rate = \$15.54 monthly.  
\$8.27 State Contribution + The Trust will be subsidizing the Vision Rates per the BU6 MOU

#### A NOTE ON HOW THIS WORKS:

Your Medical rates are actually much higher than what you pay. Part of your negotiated benefit is that the State of California picks up a large part of the cost. Your cost is any amount above the employer contribution. State Contribution is based on the 80-80 Formula.

\*PERS Gold has low monthly fees, but has a high Deductible and Co-Pays. \$2,000/family deductible, after which you pay + 20% of many medical charges.

Find out more at [calpers.ca.gov](http://calpers.ca.gov)

#### If you need more help, please contact one of the following:

- Ask Your Personnel Specialist
- Call 1-800-257-6213 for information on the CCPOA Medical Plan offered through Blue Shield
- Call the CCPOA Benefit Trust Fund at (916) 779-6300 | 1-800-In-Unit-6
- Visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to search health plans by ZIP code.



The Benefit Trust Fund does not set or control coverage by other carriers or agencies. Values shown are from best information at printing, and are for comparison only. Rates and coverage are subject to change. Evidence of Coverage documents (when released) can be found at the CalPERS website. Use as example only. Your actual costs may vary. State contribution rate as of 08/20/23.

# Supervisory CCPOA

Supervisors must be CCPOA Members to receive benefits through the Trust.

## CoBen Consolidated Benefits (CoBen)

As a supervisor, the State does not send three separate contributions for your health, dental and vision benefits. Instead you receive a single monthly contribution from the State, a “Consolidated Benefit,” to help cover the cost of all three benefit programs.

The amount of your allowance is based on whether you choose coverage for yourself only, yourself plus one dependent, or yourself plus two or more dependents.

If the combined monthly total is less than your CoBen allowance, you receive the excess amount as taxable cash in your monthly pay check.

If the combined monthly total is more than your CoBen allowance, you pay the difference, which shows up as a pretax deduction on your monthly pay check.

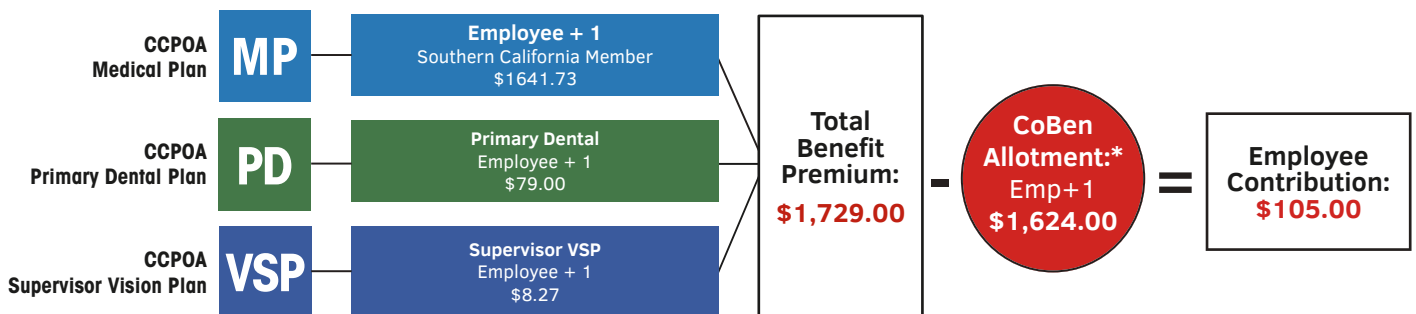
### 2024\* State Contribution - Medical Plan

Employee = **\$842.00** | Employee + 1 = **\$1,624.00** | Family = **\$2,100.00**

### 2024 Medical Rates (Before CoBen)

HMO and PPO Plans	Employee Only	Employee + 1	Family
<b>CCPOA Medical Plan</b>	Plan - #2561 <b>992.57</b>	Plan - #2562 <b>1,990.33</b>	Plan - #2563 <b>2,687.43</b>
	Plan - #2661 <b>818.30</b>	Plan - #2662 <b>1,641.73</b>	Plan - #2663 <b>2,218.70</b>
PERS Platinum (PPO)	1,215.87	2,431.74	3,161.26
PERS Gold (PPO)	859.31	1,718.62	2,234.21
Blue Shield Access+	892.49	1,784.98	2,320.47
Kaiser	964.15	1,928.30	2,506.79

Here's an Example of CoBen\* in Action:



CCPOA Supervisor VSP has benefits that the State "Premier Vision" does not offer—like a Second Pair Benefit and no monthly out-of-pocket premium.

**\*USE AS EXAMPLE ONLY. YOUR ACTUAL COSTS MAY VARY.**

Due to the nature of the collective bargaining process, changes may alter contribution amounts and dependent vesting levels. 2024 CoBen allowances as of 8/03/23 (85/80 CoBen Excluded). The CoBen allowance for Excluded employees is determined by CalHR. Check calhr.ca.gov to see if updated rates are available. <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

# All these great benefits, and more, are yours through the CCPOA Medical Plan:

## Chiropractic

Another great feature of the CCPOA Medical Plan is our chiropractic benefit.

**You get 20 visits a year with a chiropractic network provider, for a \$15 copay per visit.**

Benefits are provided through a contract with American Specialty Health Plans of California Inc. (ASH Plans), which offers more than 3,100 licensed chiropractors conveniently located throughout California.

## Live/Work Rule ↓↑

Live down South?  
Work up North?

**Pick which location works best for you and your family.**

Use the address that gets the coverage you want. Use either your home or work location when applying for your coverage.

## NurseHelp 24/7<sup>SM</sup>

**Immediate answers to your health questions**

You can call toll-free or use the online chat to speak with a registered nurse, anytime at no extra cost.

## Teladoc

**24/7 access to U.S. board-certified physicians, including pediatricians and family doctors.**

Skip urgent care and connect with a doctor in minutes (1 hour or less response time).

Or make an appointment in advance that fits into your schedule.

## Mail Service Pharmacy

**Receive up to a 90-day supply of medications by mail.**

CVS Caremark offers you the convenience of receiving an extended supply, and delivers prescriptions to your home or office, with no shipping charge.

## Wellvolution<sup>®</sup>

**Provides access to lifestyle-based tools and support.**

Help yourself to lose weight, treat diabetes, support mental health, and more.

## MENTAL HEALTH IS HEALTH

Mental health includes our emotional, psychological, and social well-being. It can affect every part of our lives.

Try programs like Headspace for sleep and meditation, Ginger for on-demand mental health care, and CredibleMind digital self-service tools.

## Fitness and Exercise

Being active can help you stay healthy. Find a gym discount membership near you.

### Fitness Your Way

Get access to thousands of fitness centers nationwide starting at \$19 per month.

### Silver Sneakers

Gym program made for Seniors

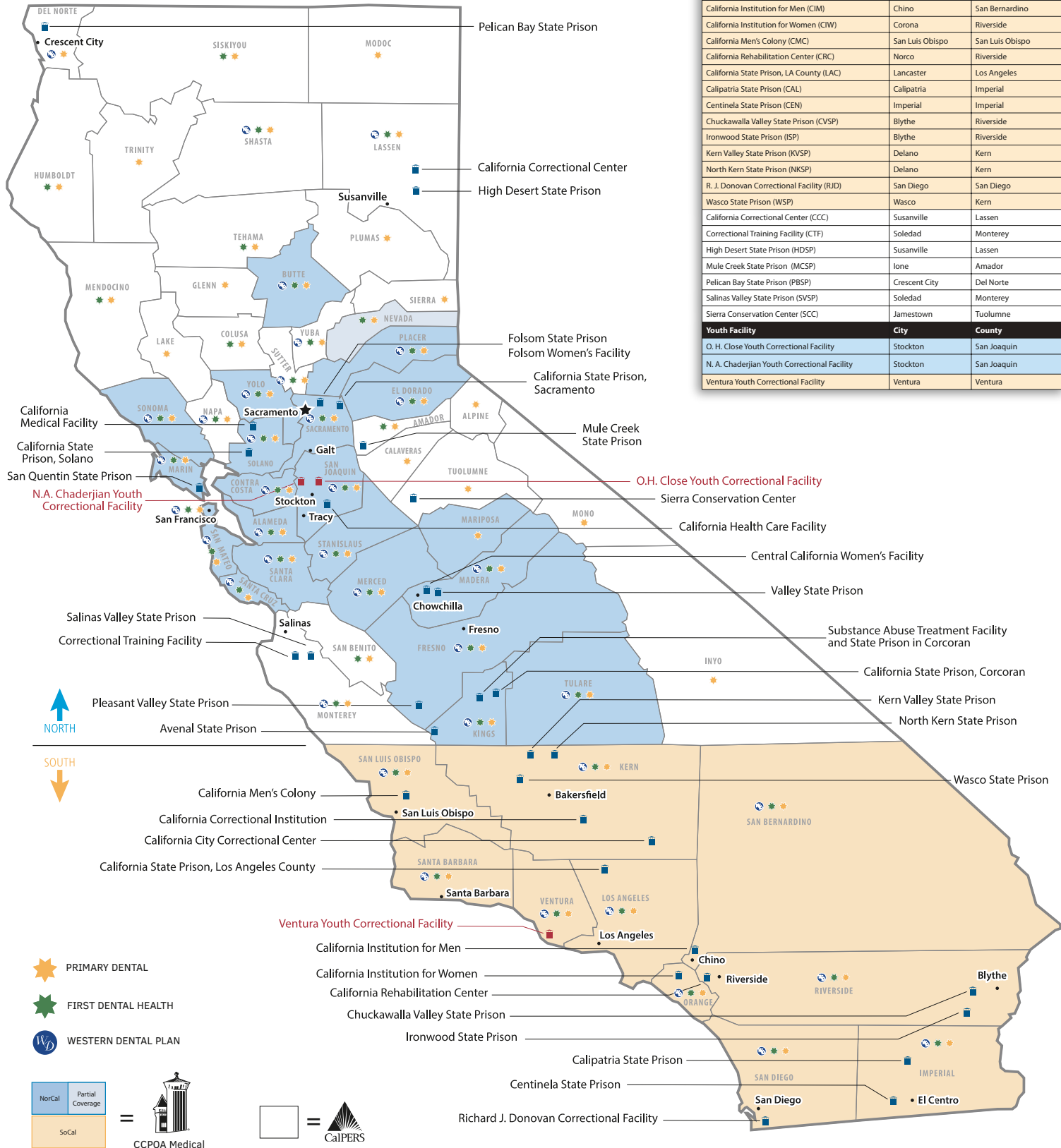
## Maven Maternity

Virtual care for moms-to-be and their partners – during and after pregnancy.

On-demand virtual appointments with Maven OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and many more.

# CCPOA Service Area

## Medical & Dental Plans



Facility	City	County
Avenal State Prison (ASP)	Avenal	Kings
California Health Care Facility (CHCF)	Stockton	San Joaquin
California Medical Facility (CMF)	Vacaville	Solano
California State Prison, Corcoran (COR)	Corcoran	Kings
California State Prison, Sacramento (SAC)	Represa	Sacramento
California State Prison, Solano (SOL)	Vacaville	Solano
California Substance Abuse Treatment Facility (SATF)	Corcoran	Kings
Central California Women's Facility (CCWF)	Chowchilla	Madera
Folsom State Prison (FSP)	Represa	Sacramento
Pleasant Valley State Prison (PVSP)	Coalinga	Fresno
San Quentin State Prison (SQ)	San Quentin	Marin
Valley State Prison for Women (VSP)	Chowchilla	Madera
California City Correctional Facility (CAC)	California City	Kern
California Correctional Institution (CCI)	Tehachapi	Kern
California Institution for Men (CIM)	Chino	San Bernardino
California Institution for Women (CIW)	Corona	Riverside
California Men's Colony (CMC)	San Luis Obispo	San Luis Obispo
California Rehabilitation Center (CRC)	Norco	Riverside
California State Prison, LA County (LAC)	Lancaster	Los Angeles
Calipatria State Prison (CAL)	Calipatria	Imperial
Centinela State Prison (CEN)	Imperial	Imperial
Chuckawalla Valley State Prison (CVSP)	Blythe	Riverside
Ironwood State Prison (ISP)	Blythe	Riverside
Kern Valley State Prison (KVSP)	Delano	Kern
North Kern State Prison (NKSP)	Delano	Kern
R. J. Donovan Correctional Facility (RJD)	San Diego	San Diego
Wasco State Prison (WSP)	Wasco	Kern
California Correctional Center (CCC)	Susanville	Lassen
Correctional Training Facility (CTF)	Soledad	Monterey
High Desert State Prison (HDSP)	Susanville	Lassen
Mule Creek State Prison (MCSP)	Ione	Amador
Pelican Bay State Prison (PBSP)	Crescent City	Del Norte
Salinas Valley State Prison (SVSP)	Soledad	Monterey
Sierra Conservation Center (SCC)	Jamestown	Tuolumne
<b>Youth Facility</b>	<b>City</b>	<b>County</b>
O. H. Close Youth Correctional Facility	Stockton	San Joaquin
N. A. Chaderjian Youth Correctional Facility	Stockton	San Joaquin
Ventura Youth Correctional Facility	Ventura	Ventura



- PRIMARY DENTAL
- FIRST DENTAL HEALTH
- WESTERN DENTAL PLAN

=

# CCPOA Medical vs PERS Gold

**PERS Gold costs less each month. PERS Gold costs more when you use it.**

That's because members have a higher deductible, co-pays and often pay 20% of whatever the incurred charges may be. These "hidden costs" can add up fast.

The CCPOA Medical Plan works hard to keep these other "hidden" out-of-pocket costs down.

No matter where you live in the state, the CCPOA Medical Plan is one of the best values you can choose.

**In Southern California, the Trust has a great combination of coverage, area and rates.**

**Mia's Simple Fracture**  
(participating emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist copayment \$15
- Hospital (facility) copayment \$100
- Other copayment \$0

**This EXAMPLE event includes services like:**  
Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$20
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$20</b>

CCPOA Medical

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$1,000
- Hospital (facility) coinsurance \$50
- Other coinsurance 20%
- Other coinsurance 20%

**This EXAMPLE event includes services like:**  
Emergency room care (including medical supplies)  
Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$780
<i>What isn't covered</i>	
Limits or exclusions	\$100
<b>The total Mia would pay is</b>	<b>\$1,930</b>

PERS Gold

## Which plan is the REAL VALUE?

Your monthly cost does *not* tell the whole story. Choose the CCPOA Medical Plan.

As of publishing date, the 2024 Summary of Benefits and Coverage had not been published. 2023 data used.

These figures are provided by their respective companies under the Affordable Care Act in the Summary of Benefits and Coverage. Copies can be obtained through the CalPERS website.

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans. This is not a cost estimator. Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different. <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

You can download a copy of the CCPOA Medical Plan "EZ Summary" from our home page: [www.ccpobtbf.org](http://www.ccpobtbf.org)

# Compare for yourself. Choose CCPOA Medical.

CCPOA Medical Plan - Coverage Comparison Highlights			
Category	CCPOA Medical	Kaiser	PERS Gold
<b>MEMBER'S MAXIMUM CALENDAR YEAR COPAYMENT</b>			
Overall Deductible	None	None	\$1,000
Out-of-Pocket Limit	\$1,500 per Member	\$1,500 per Member	\$3,000 per Member
	\$4,500 per Family	\$3,000 per Family	\$6,000 per Family
<b>HOSPITAL</b>			
Hospital Stay: Inpatient Fee	\$100 / admission	No Charge	20%
Outpatient Surgery	\$50	\$15	20%
Emergency Room Care	\$75	\$50	20% + \$50 deductible
<b>PHYSICIAN SERVICES</b>			
Office Visits	\$15/visit	\$15/visit	\$10/visit
Outpatients Visits	\$15/visit	\$15/visit	\$35/visit
Urgent Care Visits	\$15/visit	\$15/visit	\$35/visit
Surgery / Anesthesia	No Charge	No Charge	20%
Diagnostic X-ray/Lab	No Charge	No Charge	20%
Durable Medical Equipment (including orthoses and prostheses)	No Charge	No Charge	20%
Physical / Occupational / Speech Therapy	No Charge	\$15/visit	20%
Skilled Nursing Facility: 100 Days (Medicare Plans)	No Charge	No Charge	No Charge
Hospice (Medicare Plans)	No Charge	No Charge	No Charge
<b>PRESCRIPTIONS</b>			
Prescription Drug Deductible	Brand Formulary: \$50 (not to exceed \$150/family)	None	N/A
Prescription Drugs Obtained at a Pharmacy (not to exceed 30-day supply)	Generic: \$10 Brand Formulary: \$25 Non-Formulary: \$50	Generic: \$5 Brand: \$20	Generic: \$5 Preferred: \$20 Non-Preferred: \$50
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Generic: \$20 Brand Formulary: \$50 Non-Formulary: \$100	Generic: \$10 Brand: \$40	Generic: \$10 Preferred: \$40 Non-Preferred: \$100
<b>MENTAL HEALTH</b>			
Inpatient (Hospital Services)	\$100 per admission	No Charge	20%
Outpatient	\$50	\$15	20%
<b>CHIROPRACTIC SERVICES</b>			
Chiropractic Examination (Up to 20 visits per calendar year)	\$15/visit	\$15/visit	\$15/visit

## Maternity, Reproductive, and Family Health Programs

# Having a Baby?

# There's an app for that.

### Maternity care that fits into your life.

### Get digital and virtual support for your pregnancy and postpartum needs

Introducing **Maven**, a program designed to support you and your partner during pregnancy, postpartum, and returning to work. You can also get support if you have experienced a pregnancy loss.

- On-demand virtual appointments with Maven OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and many more.
- Your own Care Advocate who can help you navigate your health plan benefits, find in-person care, and more
- Educational resources including virtual classes, helpful articles, and community forums

Plus, it's all included in the CCPOA Medical Plan – at no extra cost – for both you and your partner.

### How it works

#### Sign up for free

Once you've registered using the links on this page, download the Maven app to access on-demand care.

Your Care Advocate is available to answer questions and help you get the most out of Maven.

#### Find a provider

Video chat or message with 30+ types of Maven specialists at no extra cost – from OB-GYNs to lactation consultants and doulas.

#### Get support 24/7

Browse a library of doctor-approved articles and daily tips, and connect with members and providers through virtual classes like Childbirth Education, Newborn Care, and Breastfeeding 101.

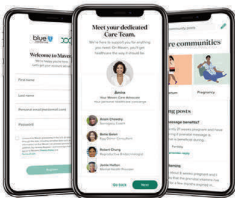
**All CCPOA Medical Plan members can access all Maven services and resources at no extra cost.**





# A PERSONAL GUIDE TO PARENTHOOD

If you're expecting, congrats! We're here, along with the Maven Maternity Program, to support you every baby step of the way. With Maven, you and your partner can get access to virtual care for pregnancy, postpartum, and returning to work after parental leave. Plus, you'll enjoy 24/7 access to Care Advocates, specialists, and coaches – as well as content tailored to your experience.



### Sign up today to access:

- **On-demand virtual appointments** with Maven OB-GYNs, lactation consultants, doulas, mental health

specialists, nutritionists, career coaches, and many more

- **Your own Care Advocate** who can help you find care, navigate your health benefits, find the right in-network providers, and more
- **Expert resources** including virtual classes, helpful articles, and community forums

### Get support for every stage of your journey:

#### Pregnancy

- Midwives, OB-GYNs, doulas
- Birth planning
- Prenatal nutritionists
- Mental health specialists
- Loss support

#### Postpartum

- Infant care education
- Pediatricians
- Lactation counseling
- Infant sleep coach

#### Returning to work

- Back-to-work support
- Career coaching
- Emotional support



### Get started today!

Visit [blueshieldca.com/maven](https://blueshieldca.com/maven) to enroll.

Maven is available to most Blue Shield members and their dependents through three months postpartum, depending on your plan. Maven is independent of Blue Shield of California and is contracted by Blue Shield to provide maternity benefits including care advocacy, virtual consultations, coaching, and education. Maven is not intended to replace your in-person providers. Maven is a registered trademark of Maven Clinic Co. All rights reserved. For more help and resources, visit [blueshieldca.com](https://blueshieldca.com) or contact Member Services at the number on your member ID card. If you do not have your ID card, you can call (800) 393-6130 (TTY: 711).

# Two plans. Twice the Choice.



## WESTERN DENTAL PLAN IS THE COST SAVING CHOICE!

To take advantage of all Western Dental Plan offers, you must be assigned to one of the contracted Independent Dental Providers or a Western Dental owned and operated center.

**Western Dental Plan has enhanced its benefits to provide more coverage to its CCPOA members.**

**No need to ever switch.**

**Choose the Western Dental Plan for the lowest out-of-pocket costs.**

**Many procedures are covered 100%**

Now with **Private Practice** locations in **Blythe, Cal-City, Susanville and Crescent City!**

Look for more dental offices in your area by visiting:  
[www.westerndentalbenefits.com](http://www.westerndentalbenefits.com)

Experience  
Expertise  
Quality  
Commitment

Many Private  
Practice Dentists  
accept Western  
Dental Plan

No Cap  
on Yearly  
Charges

**SAVE MONEY**  
You can keep your  
Western Dental Plan  
throughout your career!

Questions regarding  
your coverage?  
Want to receive a  
list of contracted  
providers?

Contact  
Western Dental Plan  
**1-800-992-3366**

## Enhanced Benefit Package

We offer the flexibility of allowing our members to visit any Western Dental Center (Open Access) without the worry of being appointed to a specific dental office.

- Private Contracted Dental Offices
- Comprehensive dental benefits with no deductibles and no claim forms.
- Affordable orthodontic copayment
- Full range of family, specialty, cosmetic, and orthodontic services at our Western Dental Centers.
- State-of-the-art technology and systems, including digital x-rays and paperless offices.
- Saturday and evening appointments.
- The largest Quality Management and patient safety program in the state.
- High caliber, trained professionals to assure High Quality Patient Care.
- Availability of family appointments – we understand that time is a precious commodity and we can schedule multiple family members at the same time, thereby eliminating multiple trips to the dental office.

[www.westerndental.com](http://www.westerndental.com)  
[www.ccpoabtf.org](http://www.ccpoabtf.org)

Western Dental Plan is Affordable!  
**\$0.00 Member Cost**

# The CCPOA Dental Plan for 2024



A cost-savings alternative to traditional dental insurance

## FIRST DENTAL HEALTH PPO/EPO NETWORK

CCPOA Primary Dental is traditional style insurance, where you can choose any dental provider, with the insurance covering the bulk of the costs and you paying the difference.

By using a First Dental Health provider, you pay discounted fees for a variety of dental services and procedures.

Choose from one of First Dental Health’s two cost saving networks: PPO and EPO. This provides you with different levels of savings, depending on the provider you select.

What does PPO mean?	What does EPO mean?
<p><b>Preferred Provider Organization.</b></p> <p>PPO providers follow a contracted fee schedule for the service they provide.</p> <p>That means no surprises when it comes to the costs.</p>	<p><b>Exclusive Provider Organization.</b></p> <p>The EPO program provides the patient with a greater reduced fee for service, in this smaller, exclusive network.</p> <p>That means using an EPO dentist costs you even less.</p>

**FINDING A DENTIST IS EASY.**

To find a First Dental Health provider in your area, simply log onto the website at [ccpoabtf.firstdentalhealth.com](http://ccpoabtf.firstdentalhealth.com)

**CCPOA Primary Dental & First Dental Health**

CCPOA Primary Dental =  
Go to any dentist

+

First Dental Health =  
Reduced Fees

**Questions regarding the First Dental Health Network?**

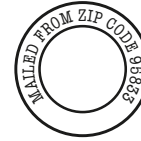
Contact  
First Dental Health  
**1-800-334-7244**

**Primary Dental is Affordable!  
\$0.00 Member Cost**

[www.firstdentalhealth.com](http://www.firstdentalhealth.com)  
[www.ccpoabtf.org](http://www.ccpoabtf.org)

## CCPOA Benefit Trust Fund

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



Presorted Standard  
U.S. Postage  
**PAID**  
Sacramento, CA  
Permit 3614

# OPEN ENROLLMENT IS HERE: SEPTEMBER 18 – OCTOBER 13

Changes made during Open Enrollment take effect January 1, 2024

The names used for this mailing were provided by the CCPOA Benefit Trust Fund. CalPERS did not provide any member information for this mailing and is in no way associated with this mailing.



**We've Got You Covered.**  
1-800-In-Unit-6 • 1-800-468-6486

## THEY WON'T GET IT...

Beneficiary Change Form



## IF YOU DON'T GIVE IT TO US...

### UPDATE YOUR BENEFICIARIES TODAY!

The link is on our homepage.  
Call us if you have any questions.



Benefit Trust Fund | 1-800-In-Unit-6 | [ccpoabtf.org](http://ccpoabtf.org)

Remember, the Trust's website has more information on all your benefits to help you make the best decision for you and your family.

[ccpoabtf.org](http://ccpoabtf.org)

Members can also sign up on the "MyBenefits" portal to update their contact info, check on open claims and see their current benefits.

**We've Got  
You Covered.**