

Open Enrollment Catalog 2026



Rank & File
Supervisor
Retired



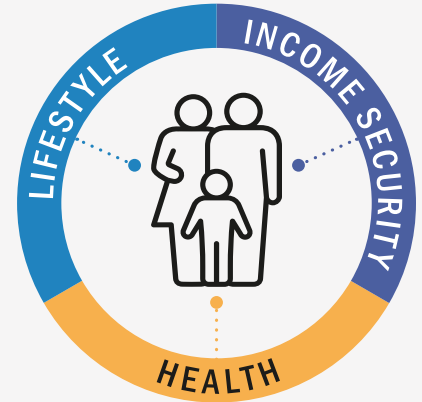


Open Enrollment Is September 15 - October 10

Now is the time to focus on you.

Your physical, emotional, and financial health are important. California Correctional Peace Officers Association Benefit Trust Fund cares about you and your overall wellbeing, that's why we offer a comprehensive benefits package that can help provide you with stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the 2026 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this Guide and choose what works best for you. **You can speak with a Benefits Counselor for assistance with questions regarding your benefit choices.** Please Note: Active members enroll through their personnel office and Retired members enroll through CalPERS.



NEW THIS YEAR!

BSC plan transitions from HMO to EPO, with more access & direct to specialist care without a referral.

New dental carrier: United Concordia Dental. All current Primary Dental and Western Dental plans will be automatically rolled over.

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2026 MEDICAL RATES:

What you pay out-of-pocket after the state's contributions based on your location is outlined in the chart below.

| RATES | NORCAL | SOCAL | STATE EMPLOYER CONTRIBUTIONS |
|-------------|----------|----------|------------------------------|
| EMPLOYEE | \$333.25 | \$122.76 | \$867.00 |
| EMPLOYEE +1 | \$673.14 | 252.32 | \$1,732.00 |
| FAMILY | \$998.36 | 432.22 | \$2,249.00 |



Medical Benefits

Welcome to your CCPOA Medical Plan

The CCPOA Medical Plan is now an Exclusive Provider Organization (EPO) plan. This means you are required to have a Primary Care Physician (PCP), however, you do not need to visit or get a referral from your PCP before you receive care. The CCPOA Medical Plan still offers Teladoc®, NurseHelp 24/7SM and a large network of participating providers, as well as network Chiropractic benefits.

The CCPOA Medical Plan is available only to CCPOA Members and administered through Blue Shield of California. CCPOA Members may sign up for the Medical Plan once a year during Open Enrollment, or upon graduation from the Academy as a new Correctional Officer.

Review your Blue Shield Member ID Card

Make sure your information is accurate. If you need to change your primary care physician (PCP), call Shield Concierge at the phone number on your ID card.

Register for 24/7 Access to your Health Plan Information & Find Network Providers

Visit blueshieldca.com and select Login/ Register to create your online account. You can search for PCPs, specialists, mental health providers, hospitals, pharmacies, and more.

Get to Know Shield Concierge

One call to Shield Concierge connects you to a dedicated team of experts ready to answer your benefit and health-related questions. Shield Concierge is available at: **(800) 257-6213** 7 a.m. to 7 p.m. PT, seven days a week.

Complete documentation is available on our website.

The following documents are available for download at <https://ccpoabtf.org>:

- **Evidence of Coverage (EOC)**
This pdf contains a complete coverage description of the Medical Plan, in an easy to understand format.
- **Summary of Benefits and Coverage (SBC)**
An easy to read, plain English summary of the CCPOA Medical Plan.
- **Summary of Benefits (SOB)**
Which shows the amount you will pay for covered services.



Want to know more?

Visit Blue Shield's dedicated CCPOA site:
myoptions.blueshieldca.com/ccpoa



Medical Plans for Supervisors

As a supervisor, you do not receive three separate State contributions for your health, dental and vision benefits.

Instead you receive a "Consolidated Benefit" (CoBen), a single monthly contribution from the State, to help cover the cost of all three benefit programs.

You can find CalHR's Benefits Calculator on our website: ccpoabtf.org/MedRates

Which Medical Plans are available to Retirees?

Retirees have access to the Blue Shield of California Group Medicare Advantage Prescription Drug (GMAPD) PPO. This plan provides comprehensive medical and prescription drug coverage while keeping your out-of-pocket expenses low.

Medical enrollment is through CalPERS during either Open Enrollment or at the time of retirement.

Early Retirees (under 65) that reside in California may join the CCPOA Medical Plan. There is no out-of-state coverage.



Medical Benefits

Accessing Care

General Care

As a CCPOA Medical Plan participant, when you need preventive care, such as routine checkups and immunizations, or other non-urgent care, you can see a PCP or Specialist to make an appointment. To see which preventive services are covered under your CCPOA Medical Plan, refer to your EOC booklet located at ccpoabt.org. **You have no copayment for preventive services.**

Urgent Care

Urgent care is appropriate when a condition requires prompt medical attention – usually within 24 hours – to avoid complications and unnecessary suffering. **To find an urgent care center near you, log in to your account at blueshieldca.com, or go to blueshieldca.com/ccpoanetwork and select Urgent Care.**

Hearing Aid Service

Hearing aid examinations, fittings, counseling, adjustments, device checks, and more are covered up to \$800 maximum per participant in any calendar year. Visit blueshieldca.com to submit a claim or for more information on this benefit and what's included.

Chiropractic Care

Your CCPOA Medical Plan includes chiropractic benefits for a \$15 copayment per visit. Please note that there is a 20-visit maximum per calendar year, and services must be provided by an American Specialty Health Plans of California participating provider. **To locate a participating provider, go to blueshieldca.com/ccpoanetwork and select Alternative Care.**

Wellness Program

The new Wellvolution has programs tailored to fit your lifestyle and health goals. Many of these programs not only help improve overall well-being, but also can help members reverse chronic conditions and prevent diseases such as diabetes and heart disease. These programs are offered at no additional cost for members in covered Blue Shield of California plans. Visit **Wellvolution** & take a short quiz to get matched with a health app or program that's right for you.

Maternity Program

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

Pharmacy Benefits - Blue Shield of California

| RETAIL PHARMACY PRESCRIPTION DRUGS | 30 DAY SUPPLY COST (RETAIL) | 90 DAY SUPPLY COST (RETAIL) | MAIL SERVICE 31-90 DAY SUPPLY COST |
|---------------------------------------|--------------------------------|--------------------------------|---------------------------------------|
| TIER 1 | \$10 | \$30 | \$20 |
| TIER 2 | \$25 | \$75 | \$50 |
| TIER 3 | \$50 | \$150 | \$100 |
| TIER 4 | \$50 | \$150 | \$100 |

Pharmacy Benefits

Know What's Covered:

- Search the online drug formulary for covered brand-name and generic drugs.
- Save with 90-day refills.
- Contraceptive drugs and devices are covered when using a participating pharmacy.
- Get a 90-day supply of covered maintenance drugs for less from select retailers or the mail-service pharmacy.
- Flu shots and more –Our retail pharmacies provide several vaccines, including the flu shot –at no extra cost.



Telemedicine

When you need medical advice without a copay, video visits are available through Teladoc. These can be done in just minutes with no travel time. It's quick, convenient, and saves you money.

Doctors are available to treat many common medical conditions at times that are convenient for you, without a copay.

Get Care For:

- Cold, flu, and sinus infections
- Nausea and vomiting
- Asthma, allergies, and rashes
- Urinary Tract Infections
- Headaches and migraines
- Stress and anxiety
- Insomnia, depression, and mood swings
- Trauma and grief counseling



Teladoc

Speak with a doctor by phone or video for a \$0 copayment.

NurseHelp 24/7SM

Talk to a registered nurse day or night by calling **(877) 304-0504**.

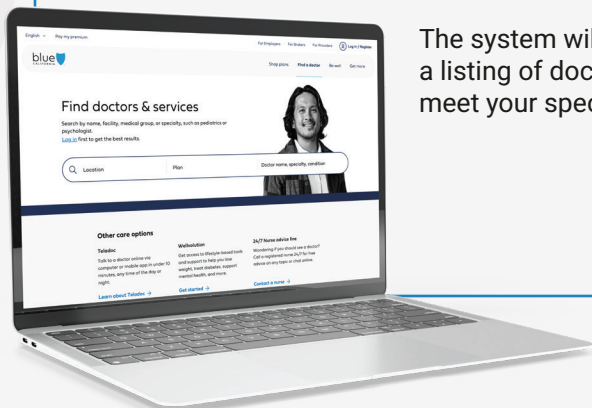
LifeReferrals 24/7SM

Get expert support to meet life's challenges by calling **(800) 985-2405**.

On-line. Anytime.

Find a Doctor at **blueshieldca.com**

Go to: **blueshieldca.com/ccpoanetwork**



The system will bring up a listing of doctors that meet your specifications.

Get the mobile app

Download the Blue Shield of California mobile app for iPhone from the App StoreSM or for Android from Google Play.TM



Whether you are using the mobile website or the mobile app, each offers the same experience and access to more features than ever before.

Your features and plan details may vary depending on your specific plan type.



Benefits At a Glance

Your Medical Benefits At a Glance

For complete details about your benefits, please see your Evidence of Coverage and Disclosure (EOC) at: ccpoabtff.org

| Benefit | Copays (when using a participating provider) |
|---|---|
| Member/family calendar-year deductible | None |
| Medical benefit calendar-year out-of-pocket maximum | Member: \$1,500 / Family: \$4,500 |
| Primary care office visit | \$15/visit |
| Specialist care office visit | \$15/visit |
| Physician home visit | \$15/visit |
| Preventive health exam | No charge |
| Immunizations | No charge |
| Teladoc medical doctor video or phone consultation | \$0/call |
| Urgent care | \$15/visit |
| Emergency care | \$75/visit* |
| Infertility testing and treatment | Not Covered |
| Chiropractic & Acupuncture services | \$15/visit (up to 20 visits per member, per calendar year) |
| Ambulance services | No charge (This payment is for emergency or authorized transport) |
| Inpatient hospital stay | \$100 per admission |
| Inpatient & outpatient hospital services | No charge |
| Diagnostic x-ray, imaging, pathology, lab services | No charge |
| Mental health inpatient services | \$100 per admission |
| Mental health office visit | \$15/visit |



Live down South?↓↑Work up North?

Live/Work Rule

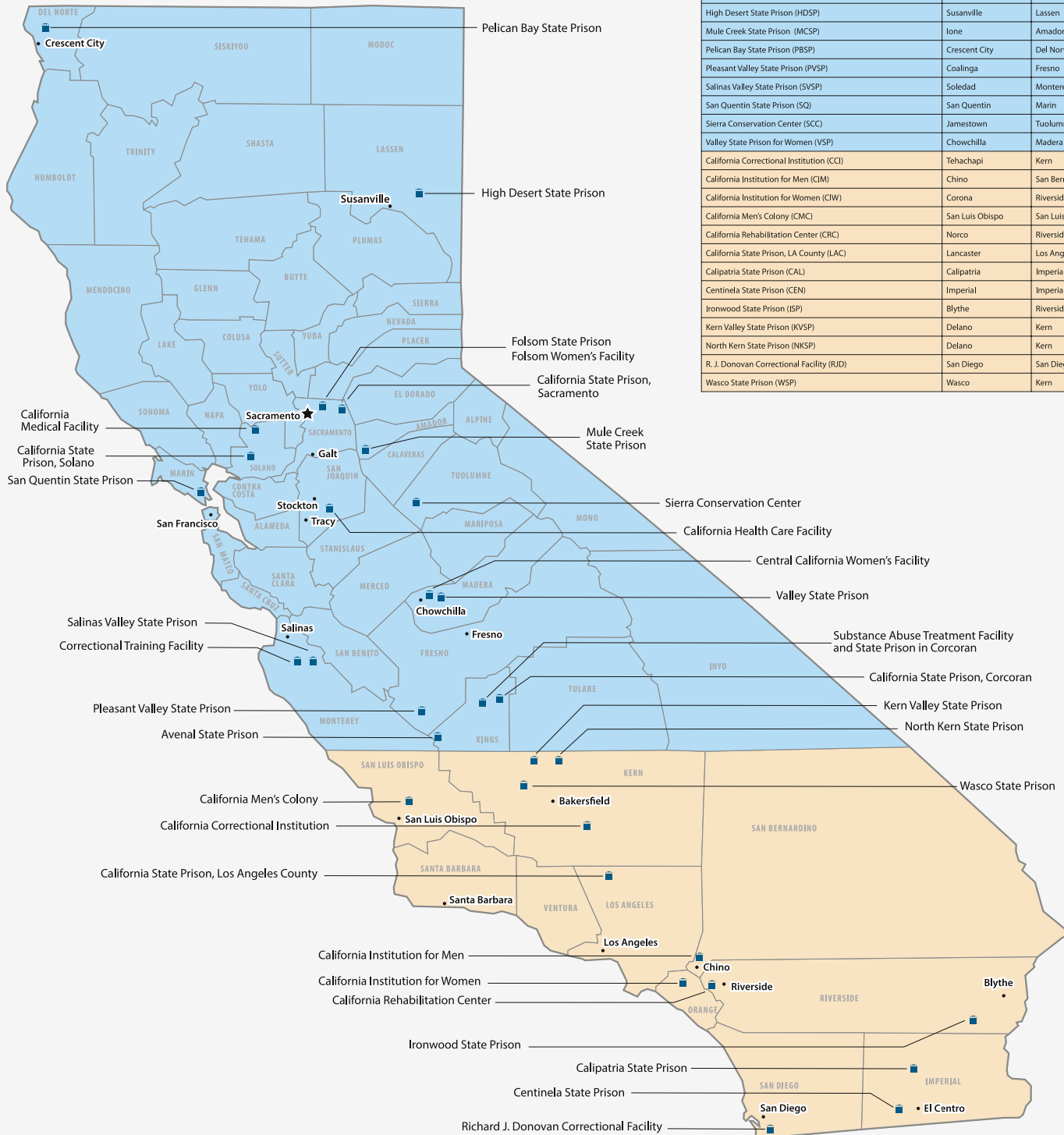
Pick which location works best for you and your family.

You may be assigned to an institution away from where you live. Or maybe the doctor you use is closer to work than home. Use the address that gets the coverage you want. Use either your home or work location when applying for your coverage.

**Does not apply if hospitalized or kept for observation - if admitted, \$100 per admission fee will apply.*



CCPOA Service Area



| 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 |
| Correctional Training Facility (CTF) | Soledad | Monterey |
| Central California Women's Facility (CCWF) | Chowchilla | Madera |
| Folsom State Prison (FSP) | Represa | Sacramento |
| High Desert State Prison (HDSP) | Susanville | Lassen |
| Mule Creek State Prison (MCSP) | Ione | Amador |
| Pelican Bay State Prison (PBSP) | Crescent City | Del Norte |
| Pleasant Valley State Prison (PVSP) | Coalinga | Fresno |
| Salinas Valley State Prison (SVSP) | Soledad | Monterey |
| San Quentin State Prison (SQ) | San Quentin | Marin |
| Sierra Conservation Center (SCC) | Jamestown | Tuolumne |
| Valley State Prison for Women (VSP) | Chowchilla | Madera |
| 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 |
| 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 |



CoBen (Consolidated Benefits)


SUPERVISORS MUST BE CCPOA MEMBERS TO RECEIVE BENEFITS THROUGH THE TRUST.

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 paycheck. 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.

All employees are automatically enrolled in the state’s vision plan. Therefore, you need to add in the cost of this coverage when calculating the total cost of your benefits. For employees in CoBen, enrollment in the state vision plan is mandatory.

| 2026 Medical Rates (Before CoBen) | | | | |
|-----------------------------------|--|---------------|--------------|------------|
| Plan |  | Employee Only | Employee + 1 | Family |
| CCPOA Medical Plans | NorCal | \$1,200.25 | \$2,405.37 | \$3,247.36 |
| | SoCal | \$989.76 | \$1,984.32 | \$2,681.22 |

Compare our competitive rates for yourself.

Search for: CalHR’s State Employee Benefits Calculator or click the CalHR Benefit Calculator link on our “Medical Rates” webpage.

| 2026 Co-Ben Allowance | | |
|-------------------------------|-----------------------------------|-------------------------------|
| Employee = \$968.00 | Employee + 1 = 1,870.00 | Family = \$2,417.00 |

**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. 2026 CoBen allowances as of 08/19/25

(85/80 CoBen Excluded). The CoBen allowance for Excluded employees is determined by CalHR.

Check [calhr.ca.gov](https://www.calpers.ca.gov) to see if updated rates are available.

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

Here’s an example of CoBen* in action:

| | |
|--|---------------------|
| CCPOA Medical Plan | |
| Employee + 1 | \$1,984.32 |
| SoCal Member | |
| CCPOA Primary Supervisor Dental | |
| Employee + 1 | + \$67.24 |
| CCPOA Supervisor Vision¹ | |
| Employee + 1 | + \$25.19 |
| <hr/> | |
| Total Benefit Premium | \$2,076.75 |
| <hr/> | |
| CoBen Allotment:* | |
| Employee + 1 | – \$1,870.00 |
| <hr/> | |
| Employee Contribution: | \$206.75 |



Vision Benefits

CCPOA Vision Service Plan (VSP) provides high quality vision care to CCPOA members. There are no claim forms or membership cards. Active member benefits include 2 pair of frames and lenses every 12 months, or coverage for contact lenses, plus additional discounted services. Plan services are different for Rank & File, Supervisor, and Retired members.

| | Rank & File | Supervisor | Retired (Standard plan) |
|--|---|---|--|
| | Copay | Copay | Copay |
| WellVision Exam | \$10 | \$10 | \$10 |
| Frames & Lenses (12 month frequency) | \$25 | \$25 | \$25 |
| Frames | \$120 standard allowance \$140 Enhanced featured frame brands allowance | \$150 standard allowance \$170 Enhanced featured frame brands allowance | \$175 standard allowance Every 24 months |
| Lenses: Single Vision | \$0 | \$0 | \$0 |
| Lenses: Bifocal | \$0 | \$0 | \$0 |
| Lenses: Trifocal | \$0 | \$0 | \$0 |
| Lenses: Polycarbonate (Kids) | \$0 | \$0 | \$0 |
| Lenses: Polycarbonate (Adults) | \$35 | \$35 | \$35 |
| Lenses: Tints; Photochromatics | \$0 | \$0 | \$0 |
| Lenses: Standard progressive | \$0 | \$0 | \$0 |
| Lenses: Premium progressive | \$95 – \$175 | \$95 – \$175 | \$50 |
| Lenses: Anti-Reflective Coating | \$41 (Upgrade to Custom Coatings – \$85) | | |
| Lenses – Scratch Resistant | \$17 | \$17 | \$17 |
| Lenses – UV Protection | \$16 | \$16 | \$16 |
| Contact Lens (instead of glasses) | \$110 allowance for contacts & contact lens exams | | \$120 allowance |
| Necessary Contact Lenses (instead of glasses) | \$25 / Covered in full | | |
| 2nd Pair Benefit (12 month frequency) | | | Retired Exam Plus Plan: Plan has no copay and exams are covered in full once every 12 months. There is also a 20% discount on frames, lenses and contact lenses. |
| Frames (\$120 allowance) | \$35 Frame and Lenses | | |
| Lenses: (Single vision, lined bifocal, and lined trifocal lenses; tints, photochromatics. polycarbonate lenses for children.) | | | |
| Standard Progressive Lenses | \$0 / Covered in full | | |
| Contact Lens (instead of glasses) | \$0 | | |
| Necessary Contact Lenses (instead of glasses) | \$35 | | |

| 2026 VSP ACTIVE MEMBERS RATES | 2026 VSP COBEN MEMBERS RATES |
|-------------------------------|------------------------------|
| Employee only: \$0 | Employee only: \$16.73 |
| Employee +1: \$0 | Employee +1: \$25.19 |
| Family: \$0 | Family: \$35.51 |



Dental Benefits

Your dental health is an important part of your overall wellness. The CCPOA Benefit Trust Fund now offers coverage through United Concordia Dental.

Learn more at UnitedConcordia.com/GetStarted.

Create your MyDentalBenefits account

Use the online hub to check coverage, claims and payments, print extra ID cards and more. Once your plan is in effect, go to UnitedConcordia.com/GetMDB or scan the QR code below and have your member ID or Social Security number.



Visit In Network Dentists

Save money by staying in network for care. Visit UnitedConcordia.com/FindADentist to locate a nearby in-network dentist.



| GROUP | PROVIDER | COST | | |
|----------------------------------|---------------------------------|---------------------------------|---------------------------|----------------------|
| RANK & FILE | United Concordia | \$0.00 covers the entire family | | |
| SUPERVISOR CCPOA Dental CoBen | CCPOA Dental CoBen | Employee = \$31.49 | Employee + 1 = \$67.24 | Family = \$114.91 |
| RETIRED MEMBERS | Dental Benefits through CalPERS | | | |

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.



Contact Information

| BENEFIT | CONTACT | PHONE NUMBER | WEBSITE |
|---------|---------------------------|----------------|--|
| Medical | Blue Shield of California | (800) 257-6213 | www.blueshieldca.com |
| Medical | NurseHelp 24/7 | (877) 304-0504 | www.blueshieldca.com |
| Medical | LifeReferrals 24/7 | (800) 985-2405 | www.blueshieldca.com |
| Dental | United Concordia | n/a | www.UnitedConcordia.com |
| Vision | VSP | (800) 877-7195 | www.vsp.com/contact-us/customer-service |



Enrollment Center

Call **1-855-874-0279** to speak with a Certified Benefits Counselor
8:00 a.m. - 5:00 p.m. PT, Monday - Friday during Open Enrollment
September 15th - October 10th, 2025.



Questions?

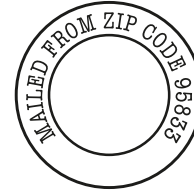
Visit <https://ccpoabtf.org> or **scan here** for additional information,
plan documents and more.
Call **CCPOA Benefit Trust Fund** at **(916) 779-6300**.





CCPOA Benefit Trust Fund

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