



# CCPOA Benefit Trust Fund

COVERING THE MEMBERS OF CCPOA

**SUMMARY OF MATERIAL MODIFICATIONS**  
**FOR THE**  
**CCPOA LEGAL DEFENSE FUND**  
**PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION**

**Date: April 2023**

**To: Participants in the CCPOA Legal Defense Fund**

This notice will advise you of material modifications made to the CCPOA Legal Defense Fund Plan Document and Summary Plan Description (“SPD”). This information is very important. Please take time to read it carefully. All changes described in this document are effective **April 1, 2023**:

- **Section 4.2 (“Reservation of Rights by Employer”)** -- is deleted in its entirety, and Sections 4.3 to 4.14 are renumbered accordingly (pg. 17 of SPD).
- **Appendix A (“Examples of Covered and Non-Covered Events under the Plan”)** -- Example # 20 is removed in its entirety, and Examples #21-23 are renumbered accordingly (pg. 36 of SPD).
- **Appendix B (“Summary of the Amount of Contributions and Plan Benefits”)** – the Chart in this Appendix (and corresponding footnotes) located on pages 38-39 of the SPD is replaced in its entirety with the following chart and footnotes:

	<b>LDF<sup>1</sup></b>	<b>LDF 2<sup>*2</sup></b>	<b>LDF 3<sup>*3</sup></b>	<b>Maximum</b>
<b>Contributions</b>	Paid by your Member Association or pursuant to a Memorandum of Understanding	Paid by your Member Association or pursuant to a Memorandum of Understanding	Deducted from your salary \$8.99 per month or \$14.99 per month for coverage for 2 Participants who are both active members of CCPOA and married to each other <sup>*4</sup>	N/A
<b>Civil Coverage</b>	\$70,000 per Claim	\$30,000 per Claim	\$50,000 per Claim	\$150,000 per Claim
<b>Criminal Coverage</b>	\$70,000 per Claim	\$30,000 per Claim	\$25,000 per Claim	\$125,000 per Claim

<sup>1</sup> The LDF benefit amounts described in this chart apply to Occurrences that first occur on or after September 1, 2007.

<sup>2</sup> The LDF 2 benefit amounts described in this chart apply to Occurrences that first occur on or after September 1, 2007.

<sup>3</sup> The LDF3 benefit amounts described in this chart apply to Occurrences that first occur six (6) months after you have been enrolled in LDF 3.

<sup>4</sup> When you purchase this additional coverage (LDF3 legal service benefits) you are also purchasing additional legal service benefits that are not described in this document. The other legal service benefits are administered by a third party. If you are covered by these other legal service benefits, the third party administrator is responsible for providing you with a document that describes those benefits.

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- **Appendix B “Summary of the Amount of Contributions and Plan Benefits”**

Other changes made to Appendix B include the following:

- Footnote 4 is replaced in its entirety as follows (pg. 40 of SPD): The LDF and LDF 2 benefit amounts described in this chart apply to Occurrences that first occur on or after September 1, 2007.
- Paragraph B “**Maximum Amount of Civil Coverage**” is replaced in its entirety as follows (pg. 41):
  - (a) LDF Benefits. For Occurrences that first begin on or after September 1, 2007, civil coverage under LDF shall be limited to a maximum amount of up to \$70,000 per Claim.
  - (b) LDF 2 Benefits. For Occurrences that first begin on or after September 1, 2007, the maximum amount of civil coverage under LDF 2 shall be \$30,000 Per Claim.
  - (c) LDF 3 Benefits. For an Occurrence that first begins six (6) months after you have been enrolled in LDF 3, the maximum amount of civil coverage under LDF 3 shall be \$50,000 Per Claim.
- Paragraph C “**Maximum Amount of Criminal Coverage**” is replaced in its entirety as follows (pg. 41):
  - (a) LDF Benefits. For Occurrences that first begin on or after September 1, 2007, criminal coverage under LDF shall be limited to a maximum amount of up to \$70,000 per Claim.
  - (b) LDF 2 Benefits. For Occurrences that first begin on or after September 1, 2007, the maximum criminal coverage under LDF 2 shall be \$30,000 Per Claim.
  - (c) LDF 3 Benefits. For Occurrences that first begins six (6) months after you have been enrolled LDF 3, the maximum amount of civil coverage under LDF 3 shall be Twenty Five Thousand \$25,000 Per Claim.

*Please contact the Trust Office at 916-779-6300 for question regarding this notice.*

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan. Receipt of this notice does not constitute a determination of your eligibility.*