

SearchLight

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

Summer/Fall 2020

In This Issue

WELCOME TRIADA	1
GOLD SHIELD OVERVIEW	2
ICRISIS APP	2
BSCA HEALTH LIBRARY	3
WORLD WIDE WEIRD	4
BUSTED	5
OFFICIAL PLAN CHANGE	6
YOU SAID TESTS?	8
MEET VICTORIA	8
ROBO THRONE	8
EXTREME DEAD	10
ROSEWOOD COFFIN	10
I WANT THIS	11
LETS GOOGLE THAT	11
TIDBITS	12

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Visit the links on our home page.

CCPOA Benefit Trust Fund

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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.

OFFICIAL NOTICE OF PLAN CHANGE

As of October 1, 2020 the CCPOA Benefit Trust Fund will no longer be supporting Combined Insurance products. We will be transferring all existing policies into a Group Policy with our new provider, Triada. In most cases this Group Policy will provide you with lower premiums and the same level of benefit. Should you wish to keep your Individual Policy you certainly can, however, the Trust will no longer be able to collect your premiums through payroll deduction. You will have to make arrangements to pay Combined Insurance directly.

If you choose to keep your policy with Combined your last payroll deduction will be deducted from your September warrant. You will have to make arrangements to pay directly to Combined on October 1, 2020. If you choose to remain with Combined you must also notify the Trust of your intention to drop coverage through the Trust. **You must respond no later than September 10, 2020 if you wish to make changes to your policy.** This will avoid you being charged for the new product from TRIADA. Should you choose to continue with payroll deduction you do not have to do anything. The changeover will happen automatically.

Should you have any questions please do not hesitate to contact the Trust at: (800) 468-6486 or you can still contact Joe Gonsalves for more information at: (949) 521-4267.



Mark is in a car accident and hurts his arm.



His arm is put in a cast.



Mark is paid a flat amount.

Welcome to Triada

Triada is the newest provider to partner with the Trust. Through Triada, the Trust will be able to offer group accident and sickness coverage that pays cash to our members directly, with better service, exceptional coverage and affordable prices.

Triada policies are designed to be easy to understand and even easier to use. Simplified claims filing and access to live customer service through on-line chat or toll-free calling are just a few of the improved features. We know at times insurance can be confusing and frustrating. By

partnering with Triada we are aiming to improve that for our members.

HOW DOES TRIADA WORK?

Supplemental insurance plans are designed to fill in gaps not covered under traditional major medical plans. While health insurance provides coverage for medical bills, supplemental insurance covers additional expenses including deductibles, living expenses and lost wages. Benefits are paid directly to you, the member, to use as

Continued on page 9

Glancing at Gold Shield

We all know it as Gold Shield. Officially it is the CCPOA Disability Benefit Plan, and you can only get it through the Benefit Trust Fund. We feel it is one of the most important coverages a C/O can have. But what is it really? Here is a quick run-down of how Gold Shield works:

WHAT DOES IT DO?

Gold Shield is designed to assist you with living expenses while you are unable to work due to a disability. This benefit is offered to dues paying CCPOA members only and costs \$55 monthly.

WHY SHOULD I CARE?

One important fact to be aware of is that BU6 members **do not** pay into the states disability insurance (SDI). BU6 members not in the Annual Leave program are only eligible for nonindustrial disability insurance (NDI) which will only pay you \$535.80 a month while out due to a disability.

This is why we strongly recommend our Gold Shield plan. Unless you have a big bank account, or money hidden in the yard, \$535 a month is just not enough for someone to live on - especially if you have a family!

HOW DOES IT WORK?

Gold Shield will pay up to 67% of your normal paycheck (not including overtime) tax free, with a \$6,000 monthly cap and a \$300 monthly minimum.

If your disability is the result of a non-occupational injury and you are unable to return to any type of work after two years of leave, Gold Shield will cover you until you are 65.

If you are hurt on the job and have filed a workers compensation claim, Gold Shield will cover you while you work with workers comp to prove the injury happened on the job and wait for the claim to be processed. Once the claim with workers compensation has been processed and approved, the member is required to pay the Trust back the money they received through Gold Shield, minus the \$300 monthly minimum, which is yours to keep.

Some exclusions do apply. Examples include a disability occurring during the commission of a crime, while driving under the influence or attempting to take one's own life.

FOR EXAMPLE:

If you were given \$3,000 a month for 6 months (total of \$18,000) through Gold Shield and were later approved to receive a workers compensation claim, you will pay the Benefit Trust fund back \$16,200 and keep \$1,800.

If your injury was off the job you keep all the money Gold Shield provides you while you are unable to work.

HOW SOON CAN I GET IT?

You are enrolled in the plan immediately after successfully completing the enrollment process. However, there is an elimination period of 30 consecutive days from the date you are certified disabled to the date you will start receiving benefits.

Interested in signing up? You can apply for Gold Shield at any time of the year by filling out an application that can be accessed through our website at ccpoabtf.org. Look under Programs > Disability for more information, and a link to the application. Please refer to the plan document for limitations and exclusions.

Still need help or have any questions? Contact us at: **1-800-In-Unit-6**

One-Touch Help

You may have gotten our post card in the mail. Perhaps you saw the banner on the website. If you didn't notice it at all, then now is a great time to introduce you to the Trust's latest addition to our Mental Health Awareness program- the iCrisis App.

iCrisis is an app created by a group of dedicated people with the mission of preventing suicide through greater access to care, information, and resources.

Other objectives include reducing suicide rates, educating the public on prevention and intervention, and respect for all those in need.

The Trust has invested in this app for California Correctional Peace Officers and their families to use when they are in need of immediate assistance. iCrisis is free of cost to our members and 100% confidential. No state agency has access to this data. Neither does the Trust or CCPOA.

The concept is that in times of need, one touch will connect our members with a professional who will create a safety plan with them and follow up if needed.

The causes of suicide are complex and include a range of factors, not all of which are always apparent.

According to a University of California, Berkeley study in 2018, 10% of correctional officers said they'd considered taking their own life compared to adults in the U.S., about 3% of whom reported having suicidal thoughts. Retired correctional officers, reported a terrifying rate of 31%.

The app can be downloaded through the App Store or Google Play depending on your device. Enter in the access code provided to you on the post card and all the

services are unlocked for use.

If you can't find your activation code, contact the Trust or visit our website: ccpoabtf.org/MentalHealth to find the code for your area.



STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

EMOTIONAL WELLNESS IS A THING

When we think about habits, it's often the bad ones that first come to mind. Too much junk food. Sitting all day. Smoking. You get the gist.

On the flip side, however, are healthy habits. Consider these as any type of behavior that benefits your health, including emotional wellness.

Acquiring new habits – especially the good ones – can be tough. But by following our pointers below, we can help you get on the path to enhanced emotional wellness.

FIRST THINGS FIRST: WHAT IS EMOTIONAL WELLNESS, ANYWAY?

Emotional wellness is the “ability to successfully handle life's stresses and adapt to change and difficult times,” according to the National Institutes of Health (NIH).

While the occasional feeling of stress can be normal, says the NIH, long-term stress is a much bigger issue. “Stress can give you a rush of energy when it's needed most. But if stress lasts a long time, a condition known as chronic stress, those ‘high-alert’ changes become harmful rather than helpful.”

HOW TO REDUCE STRESS AND ENHANCE YOUR EMOTIONAL WELLNESS

Eat well:

Many of us know the risks – diabetes, obesity, etc. – that can come with a poor diet. But did you know what you eat can affect your emotional wellness, too?

What's more, diet has an even bigger impact in this area in women than in men. According to a 2018 study, women need greater levels of nutrients to support their emotional well-being

Let's make it a healthy habit: Making the right dietary choices can impact your health just as much as making the wrong ones. In fact, a growing number of doctors are recommending.

Go alternative:

If you've ever experienced chronic pain, chances are you may have considered acupuncture treatment. According to Johns Hopkins emotional conditions such as anxiety and depression may benefit from acupuncture, too.

Physical activity:

According to a study published by the American Journal of Psychiatry, incorporating just 2.5 hours of physical activity per week can boost feel-good endorphins and help ward off depression.

Starting today, you can also take advantage of simple at-home techniques to help you through these challenging times. Here are three tips that have the potential to bring positive change in your overall mood and mental state, as well as your physical well-being.

HOW DOES ACUPUNCTURE AFFECT THE BODY?

Acupuncture points are believed to stimulate the central nervous system. This, in turn, releases chemicals into the muscles, spinal cord, and brain. These biochemical changes may stimulate the body's natural healing abilities and promote physical and emotional well-being.

National Institutes of Health (NIH) studies have shown that acupuncture is an effective treatment alone or in combination with conventional therapies to treat the following:

- Nausea from anesthesia and chemotherapy
- Dental pain after surgery
- Addiction
- Headaches
- Menstrual cramps
- Tennis elbow
- Fibromyalgia
- Myofascial pain
- Osteoarthritis
- Low back pain
- Carpal tunnel
- Asthma

It may also help with stroke rehabilitation.

PRACTICE MINDFULNESS

It's a simple fact that there's nothing you can do to change the past. Likewise, you just can't control everything and anything the future may bring. While that may feel daunting, it could actually help you find peace right now.

Mindfulness is a practiced skill that allows you to be fully present in each moment as it's happening; instead of focusing on what's happened in the past or what may potentially happen down the line, you bring your attention to what is occurring right now.

An added benefit of mindfulness? It can have positive effects on your physical health. Studies have shown that mental relaxation techniques can actually lower your blood pressure.

TRY IT RIGHT NOW

Take note of your breathing. Is it fast or slow? Deep or shallow? There's no right or wrong here; your only goal is to become aware of it. Once you're focused and in tune with your breathing, try deeply inhaling through your nose, then slowly exhaling through your mouth. Repeat a few more times, thinking about nothing else except your breathing.

Hopefully, you're now experiencing a moment of stillness. This is mindfulness at work.

DON'T DISCONNECT

Prioritizing connections, even when they're virtual, may be helpful for keeping your mental well-being on track. In fact, healthy human relationships are closely linked to our overall wellness. Still, sometimes feeling lonely can make you feel less social. This means you may need to give yourself a little extra encouragement to reach out and connect with others. It's often the times when you least feel like connecting with other people that you – and they – need that connection the most.

If you're really not in the mood to talk, send a quick “thinking of you” text or email to someone in your life. Even the smallest act of reaching out may help boost your mood, and theirs.

WORLD-WIDE-WEIRD

Found online. That makes it true.

If The Shoe Splits - A Footwear Feud

Herzogenaurach, Germany was founded in the year 1002. It is quite scenic and looks just like you would imagine an ancient European city. The historic center is known for its numerous medieval structures which have been in continuous use for centuries. Two towers from the Middle Ages still stand, and many historic half-timbered houses have been well preserved, the oldest dating back to the middle of the 15th Century.

But it was in the 1920s that a modern day feud, which would lead to a modern day corporate empire first took hold.

In the laundry room of their parents' Herzogenaurach home, two brothers, Rudolf and Adolf "Adi" Dassler, sewed their first sneakers. The shoes did well enough that over the next few years their small shoe company grew to 12 employees, and the brothers were forced to find other premises. They named their company Geda - a combination of the two words *Gebrüder Dassler*, which is German for Brothers Dassler.

In 1936 the Olympics came to Berlin. Seven gold medals, and five silver and bronze medals later, people wondered what all these winners had in common - and you guessed it - shoes by Geda. In fact, Jesse Owens used them while winning his four gold medals.

But this success did not yet propel the brothers to fame - instead World War II broke out, Geda was converted into an weaponry factory, Rudolf was drafted and Adolf stayed at home.

It is here in the Geda story that the details get a bit fuzzy. Some say that shortly after the start of the war Adolf and his wife took cover in a bomb shelter already occupied by Rudolf and his family. "The dirty bastards are back again," Adolf said, apparently referring to the planes, but Ru-

dolf thought the comment was an attack against his family.

Another theory states that it was Adolf who gave the US occupiers information about his brother, Rudolf, who after fleeing the front lines, was arrested and spent a year in an Allied POW camp.

Others say Rudolf and Adi's wife had an affair, and Adolf just wanted his brother out of the way forever - but whatever the true cause, in January 1948, a rift formed between the brothers that would remain until their deaths.

So they did what brothers do - the closed down the business and each went their own way, but in this

case that meant moving to opposite banks of the town's river, where they opened competing shoe companies.

Both companies prospered. The opposing factories grew and became the major employers in the town. In fact it got to the point where almost one member in every family was employed by one of the two companies. Hardly anyone in Herzogenaurach could escape the effect of the family's quarrels.

The Aurach river runs through the center of the town, and that became the dividing line of its residents as well. Rudolf's factory controlled the south side of town, while Adolf's controlled the north side.

Each side sponsored competing soccer teams: FC Herzogenaurach in the south and ASV Herzogenaurach in the north.

The Dassler family quarrels were so divisive that the town's families went to separate bakeries, had separate butchers, as well as their own separate pubs.

Rudolf's grandson, Michael Dassler, said "The idea of employees going into a shop that the other company's employees frequented never crossed anyone's mind. It really was the case that the river separated the city."

"In our home, my great-uncle was never mentioned," he said.

Outside the Dassler family, other families either identified with one side or the other - neither both. Married couples, both of whom worked for different brands, were virtually non-existent.

To this day, an unwritten dress code still divides the city into two camps.

"If someone comes in through the door, your gaze still wanders to their shoes," said Mayor German Hacker. Herzogenaurach is often referred to as "the town of the lowered gaze."

Today, Mayor Hacker always takes care to wear both brands on casual occasions, in order to remain neutral.

He even went so far as to wear two different shoes at a friendly match between the two companies.

Rivals even in death, the brothers are buried on opposite sides of the same cemetery.

But the rivalry was also good for the town - very good. The competition between the brothers pushed both companies to world brands. The two combined are worth somewhere near \$57 billion on the stock market and employ over 7,000 people.

So, who are these titans of the shoe industry? Well, when Rudolf founded his company in 1948 he combined his first and last names and formed Ruda. His brother did the same, combining his nick name and his last name - and came up with Adidas. Rudy, wanting to compete with his brother, changed Ruda to Puma.

businessinsider.com; time.com



BUSTED

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

Not A Nice Change

Meet Michael Johnson, a life-long coin collector. Johnson inherited a large coin collection, as well as a love of collecting, from his father, who died about six years ago. He said he started collecting at age 16 and estimated he had more than 100,000 coins in 80 boxes, some worth just a little and some extremely valuable.



Trouble opened the door for Johnson when he was introduced to Shane Mele. Johnson had met Mele several years ago through mutual friends and had helped him out on occasion. When Mele contacted saying his wallet had been stolen, Johnson let Mele stay at his business office. A little help turned into Mele living in the office for almost 2 months.

One morning Johnson walked in to a ransacked office. Security cameras showed Mele covering the lenses with tape. Cabinets were broken into. And his lifelong coin collection was gone.

It took two months for Sheriff deputies to track Mele down (on an unrelated warrant,) where he was charged on 10 different drug counts. While in custody Mele confessed to the theft of the coins.

What he did to the loot is what earns him a spot here.

Some of the coins he pawned. This netted him just over \$2,000. Mele told police he dumped the rest of the collectibles in "Coin Star" machines at area grocery stores. People often trade large stashes of loose coins for store credit, minus a fee of as much as 11.9 percent.

That means, in addition to the bulk of Johnson's collection, he dropped in 33 presidential collector coins. The coins are valued at \$1,000 each. In return Mele got about \$29.30. palmbeachpost.com

All In the Family

A mom and her son. Spending time together. Doing things together. Butt dialing 911 together. Cooking meth together.

The emergency dispatcher in Volusia County, Florida answered what she soon realized was a totally unintentional call—two voices discussing drugs.

She continued to listen until there was, "a bubbling sound as if something was cooking," she told Orlando's News 13.

For more than a half hour the dispatcher listened in, all the while deputies were tracing the phone call. This led them to a shed full of meth-making materials with smoke billowing out of it.



According to News 13 the shed turned up all the makings of an active meth lab, including coffee filters, a butane torch, batteries, drain opener, plastic tubing, hypodermic needles, lithium strips, lighter fluid, plastic bags and numerous plastic bottles containing a white substance.

Jason Knope, and his mother Donna were first evacuated and then arrested on charges of manufacturing and possession with intent to distribute. gawker.com

Taco Bout Drunk

If asked for your ID, do not offer ground beef. Matthew Falkner, 30, learned this the hard way, when officers asked for his I.D. They asked because they found him passed out in his car. While sitting in the drive-through lane of a Taco Bell. With his engine on fire.

It all happened while making a late night munchie run to Taco Bell. Falkner placed his order, received his taco and promptly passed out.

Deputies woke Falkner and then asked for his ID. Falkner said no. Then he reached into his bag and presented the officer with a taco. Another deputy clarified they were asking for an ID. Falkner chuckled and began eating the taco.

To top it off, Falkner had fallen asleep with his foot on the accelerator while his truck was in park, causing the engine to catch fire. Falkner, whose blood alcohol content was about .226 (three times the legal limit), was booked on DUI charges. lawweekly.com

Just Playin'

Being pulled over is never a game. Being stopped by Homeland Security would put anybody on edge. But not always...

The white Tahoe with flashing lights and blacked-out windows pulled over a woman in the Tampa area of Florida. Officer Jonathan Stevens informed the driver that she was pulled over because he was following up on a reported reckless driver in the area.

Something didn't sit right with this particular citizen—because she was a cop herself.

She kept Stevens chatting, all the while calling in the truck. She discovered that his Tahoe was not registered to any government agency. And his badge was fake. And this wasn't the first time he had done this.

The 24-year-old repeat offender wound up being charged with impersonating an officer, illegal use of flashing lights and carrying a concealed firearm.

Twice before, in the same year, Stevens had been arrested pulling similar scams. The first time for pulling over another female at the mall, (do we see a pattern here?) and again when he flashed his fake badge while trying to get free food from a Tampa area restaurant.

buffpost.com



OFFICIAL NOTICE OF PLAN CHANGE

As of January 1, 2021, there will be a rate change in the Retired Group Life Insurance Plans. Both plans, G-29308 and G-29310 will be affected. This is part of a three-year planned increase to the plan that began in 2019. Prior to this, rates for the Group Supplemental Term Life Insurance had remained unchanged from 2012—2018.

Rates for Active members are not affected by these changes.

G-29308 will have a 25% increase in both 2021 and 2022.

G-29310 will have a 14% increase in both 2021 and 2022.

The included charts show these new rates.

You do not need to take any action to continue your existing coverage. **If you choose to change or discontinue your Retired Supplemental Term Life (G-29310) coverage you must notify the Trust by November 25, 2020 in order for changes to be effective January 1, 2021.**

PLAN G-29308

PLAN YEAR		FINAL RATE
2020	Rate per Member per month	\$7.00
2021	Rate per Member per month	\$8.75
2022	Rate per Member per month	\$10.94

2021 PLAN G-29310 MEMBER RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$25,000	1.71	2.00	2.28	2.85	4.28	6.56	12.26	18.53	29.36	44.46
50,000	3.14	3.71	4.28	5.42	8.27	12.83	24.23	36.77	58.43	88.64
75,000	4.56	5.42	6.27	7.98	12.26	19.10	36.20	55.01	87.50	-
100,000	5.99	7.13	8.27	10.55	16.25	25.37	48.17	73.25	116.57	-
125,000	7.41	8.84	10.26	13.11	20.24	31.64	60.14	91.49	145.64	-
150,000	8.84	10.55	12.26	15.68	24.23	37.91	72.11	-	-	-
175,000	10.26	12.26	14.25	18.24	28.22	44.18	84.08	-	-	-
200,000	11.69	13.97	16.25	20.81	32.21	50.45	96.05	-	-	-
225,000	13.11	15.68	18.24	23.37	36.20	56.72	108.02	-	-	-
250,000	14.54	17.39	20.24	25.94	40.19	62.99	119.99	-	-	-

2021 PLAN G-29310 SPOUSE RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$12,500	0.86	0.96	1.14	1.57	2.28	3.00	3.71	8.98	13.97	22.80
\$25,000	1.43	1.64	2.00	2.85	4.28	5.70	7.13	17.67	27.65	-
\$37,500	2.00	2.31	2.85	4.14	6.27	8.41	10.55	-	-	-
50,000	2.57	2.99	3.71	5.42	8.27	11.12	13.97	-	-	-

2020 CURRENT PLAN G-29310 MEMBER RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$25,000	1.50	1.75	2.00	2.50	3.75	5.75	10.75	16.25	25.75	39.00
50,000	2.75	3.25	3.75	4.75	7.25	11.25	21.25	32.25	51.25	77.75
75,000	4.00	4.75	5.50	7.00	10.75	16.75	31.75	48.25	76.75	-
100,000	5.25	6.25	7.25	9.25	14.25	22.25	42.25	64.25	102.25	-
125,000	6.50	7.75	9.00	11.50	17.75	27.75	52.75	80.25	127.75	-
150,000	7.75	9.25	10.75	13.75	21.25	33.25	63.25	-	-	-
175,000	9.00	10.75	12.50	16.00	24.75	38.75	73.75	-	-	-
200,000	10.25	12.25	14.25	18.25	28.25	44.25	84.25	-	-	-
225,000	11.50	13.75	16.00	20.50	31.75	49.75	94.75	-	-	-
250,000	12.75	15.25	17.75	22.75	35.25	55.25	105.25	-	-	-

2020 CURRENT PLAN G-29310 SPOUSE RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$12,500	0.75	0.84	1.00	1.38	2.00	2.63	3.25	7.88	12.25	20.00
\$25,000	1.25	1.44	1.75	2.50	3.75	5.00	6.25	15.50	24.25	-
\$37,500	1.75	2.03	2.50	3.63	5.50	7.38	9.25	-	-	-
50,000	2.25	2.62	3.25	4.75	7.25	9.75	12.25	-	-	-

2022 PLAN G-29310 MEMBER RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$25,000	1.95	2.27	2.60	3.25	4.87	7.47	13.97	21.12	33.46	50.68
50,000	3.57	4.22	4.87	6.17	9.42	14.62	27.62	41.91	66.60	101.04
75,000	5.20	6.17	7.15	9.10	13.97	21.77	41.26	62.71	99.74	-
100,000	6.82	8.12	9.42	12.02	18.52	28.92	54.91	83.50	132.88	-
125,000	8.45	10.07	11.70	14.95	23.07	36.06	68.55	104.29	166.02	-
150,000	10.07	12.02	13.97	17.87	27.62	43.21	82.20	-	-	-
175,000	11.70	13.97	16.25	20.79	32.17	50.36	95.85	-	-	-
200,000	13.32	15.92	18.52	23.72	36.71	57.51	109.49	-	-	-
225,000	14.95	17.87	20.79	26.64	41.26	64.66	123.14	-	-	-
250,000	16.57	19.82	23.07	29.57	45.81	71.80	136.78	-	-	-

2022 PLAN G-29310 SPOUSE RATES

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70-74
Coverage Amount										
\$12,500	0.97	1.09	1.30	1.79	2.60	3.42	4.22	10.24	15.92	25.99
\$25,000	1.62	1.87	2.27	3.25	4.87	6.50	8.12	20.14	31.52	-
\$37,500	2.27	2.64	3.25	4.72	7.15	9.59	12.02	-	-	-
50,000	2.92	3.40	4.22	6.17	9.42	12.67	15.92	-	-	-

CCPOA BENEFIT TRUST FUND OFFICIAL NOTICE

PLEASE READ!!!! - IMPORTANT NOTIFICATION REGARDING CHANGES TO THE COST OF COVERAGES AVAILABLE TO RETIREES UNDER THE BASIC AND SUPPLEMENTAL TERM LIFE INSURANCE PROGRAMS – CCPOA BTF WELFARE BENEFIT PLAN AND CCPOA BTF SUPPLEMENTAL BENEFIT PLAN

SUMMARY OF MATERIAL MODIFICATIONS ALL CHANGES ARE EFFECTIVE AS OF THE DATES SPECIFIED BELOW

Following ongoing discussions with New York Life Insurance Company and after much thought and consideration, the Board of Trustees of the CCPOA Benefit Trust Fund (the “Board”) has amended the required contributions for coverage available to Retired Members and their dependents, as applicable, under the Basic Term Life Insurance Program and the Supplemental Term Life Insurance Program. To help minimize their impact, the changes will become effective over the course of a two year period, on January 1, 2021 and on January 1, 2022. The changes below have been adopted in accordance with the Board’s authority to amend the CCPOA BTF Welfare Benefit Plan and CCPOA BTF Supplemental Benefit Plan in whole or in part at any time in its sole discretion:

- The Supplemental Term Life Insurance Program (group policy no. G-29310) – The costs of the following Voluntary Retired Term Life coverages, which are payable by the Retired Member for coverage elected by the Retired Member for the retiree, his or her spouse or other dependent, will increase by 14% on January 1, 2021 and another 14% on January 1, 2022:
 - Retired Term Life Member 70
 - Retired Term Life Member 60
 - Retired Term Life Member
 - Retired Term Life Spouse 70
 - Retired Term Life Spouse 60
 - Retired Term Life Spouse
 - Retired Term Life Dependent
 - Retired Term Life Child
 - Retired Term Life Spouse Age 70
 - Retired Term Life Spouse Age 60
 - Retired Term Life Age 70
 - Retired Term Life Age 60-69
 - Retired Term Life Spouse Rollover
 - Retired Term Life Rollover

Retired Dues Information

One of the conditions of keeping your CCPOA benefits into retirement is staying current as dues paying member of the CCPOA Retired Chapter.

As a member in good standing one of the benefits all Retired members have is the Basic Retired Life (G-29308) coverage. This is the plan that pays \$10,000/member; \$2,000/ spouse with no underwriting required. *(This coverage reduces at age 60 to \$5,000/member; \$1,000/spouse.)* Members do not pay directly for this, as it is part of their dues.

No other changes have been made to the benefits provided under the Basic Term Life Insurance Program or Supplemental Term Life Insurance Program which are provided under the CCPOA Benefit Trust Fund Supplemental Benefit Plan and CCPOA Benefit Trust Fund Welfare Benefit Plan, respectively. All other provisions of the program documents, insurance certificate or summary program descriptions for the above named programs, as applicable, including but not limited to, eligibility, enrollment and evidence of insurability requirements, claim requirements, exclusions and other terms and limits, remain the same and apply except to the extent that they conflict with the information provided in this document.

If you have any questions regarding this notice, please contact the CCPOA Benefit Trust Fund at 916-779-6300 or 800-468-6486.

Note: The Board of Trustees reserves the right to modify, terminate or amend any benefit program and/or the CCPOA BTF Supplemental Benefit Plan and CCPOA BTF Welfare Benefit Plan in its sole discretion in whole or in part, at any time and for any reason. This notice constitutes your “summary of material modifications” as required by the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). Please keep this summary of plan changes with your copy of the program document, insurance certificate or summary program description. This document does not attempt to cover all benefit details or plan limitations and exclusions. These are contained in official plan documents that govern the operation of the above named benefit programs and which control in the event of any omissions or other differences between those documents (including the documents and group insurance policies governing the coverages under CCPOA BTF Supplemental Benefit Plan and CCPOA BTF Welfare Benefit Plan) and this document unless specified otherwise herein.

Oh, You Said Tests...

The COVID-19 outbreak has been front and center for some-time- and people of all political persuasions have started using it as a reason for being outraged - either at other people, the politics or just the world in general. And while we all know mistakes happen, this one really does have bad “optics.”

In the early days of the outbreak, Seattle was one of the hardest hit areas. In mid-March, a community health center caring for the Seattle area’s Native American population made an urgent request to county, state and federal health agencies: Please send medical supplies.

In response to the request, FEMA offered to provide testing for the center, but according to Esther Lucero, chief executive officer of the Seattle Indian Health Board, the logistics involved at the time didn’t make the process feasible.



After turning down FEMA’s offer, three weeks passed before the requested shipment arrived, but it was not at all what they had hoped for. The items that were delivered were a bit of a shock.

“My team turned ghost white,” said Lucero. “We asked for tests, and they sent us a box of body bags!”

The King County’s Public Health Department said their distributor made the mistake. *Maybe they figured “If you cant get tested for COVID, then you’ll be needing these.”*

The health board’s center still has the package, which is filled with zippered white bags and beige tags that read “attach to toe.”

The health board does not have a contact at the county health department, so they had no way to ask about the shipment. Eventually the county did help deliver about 200 test kits through FEMA. nbcnews.com

Meet Victoria



My name is Victoria Davis, I am the new Enrollment Outreach Specialist for CCPOA Benefit Trust Fund. I have been working in community outreach programming since 2012. I am very excited to be starting with the Trust and am especially excited to get to know our participants.

I have a passion for mental health awareness and am looking forward to participating in those events as well as expanding those programs. I believe our participants are some of the toughest men and women in the state and want to thank them for the hard work they do every day to keep us safe. We know we would not be here without all of you and recognize the dedication, resilience, and strength it takes to be a part of the CCPOA family. I am proud to be part of this team.

We want to do everything in our capacity to be the best advocates we can for our participants and make their voices heard. Please reach out to us anytime with ideas you may have. We want to hear from you about how we can make our services the best they can be for you and your families.

Currently I am focused on expanding our outreach on social media platforms so we can connect with more of you, and expanding our resources so we can best serve you, our participants and your families.

I look forward to getting to know all of you that walk the toughest beat in the state.

Thank you,
Victoria Davis

Robo Throne

Detecting diseases may soon be as easy as going to the rest room. The new Precision “smart toilet” has been created to help people find early signs of health problems by analyzing our daily waste.

The technology was designed to find disease markers of cancer, irritable bowel syndrome and kidney failure, among other conditions. Led by Sanjiv Gambhir, a professor and chair of radiology at Stanford Medicine, the researchers said the toilet may be especially helpful to people who are genetically predisposed to certain conditions.

The smart toilet finds signs of diseases through a set of gadgets inside the bowl. The technology uses motion sensing to start testing the user’s urine and poop.

A built-in camera first records the deposits and uses algorithms to analyze stool consistencies and normal “urodynamics,” like flow rate, stream time and total volume. The toilet also releases urinalysis strips to directly measure molecular features of samples. In its current stage of development, Gambhir said, the toilet can measure 10 different biomarkers.

The toilet has a built-in touch ID in the flush lever. The toilet then sends each users data to a cloud-based system for safekeeping.

Whether the system will prove popular is another matter. In a survey of 300 individuals near Stanford University who were asked to rate what they thought of the proposed toilet, 30% said they felt uncomfortable with it, primarily citing privacy concerns. Seems people weren’t so sure about a camera in their bowl.

Designed to be an “add-on” the unit that can be integrated into any old porcelain bowl. medicaily.com americansecuritytoday.com guardian.com



Welcome to Triada - Continued

Continued from page 1

you see fit. These policies cover you on and off the job 24/7/365.

Triada has two kinds of coverage, accident coverage and an injury/sickness income program. Each is separate coverage, but both work in a similar fashion, both designed to pay you cash benefits. Want help when you are injured? Look at the **ACCIDENT DEFENDER** policy. Want coverage for when you are injured or sick? Look at the **SHIELD PLUS** plan.

WHAT ABOUT GOLD SHIELD?

Triada works in addition to Gold Shield, and together that's a strong 1-2 punch.

HOW DOES THE NEW ACCIDENT DEFENDER PROGRAM WORK?

Current Policy Holders: Because Triada is taking over all the existing policies from the previous carrier (Combined), there will be no change in benefits for current 'Accident Champion' policy holders in their new **Accident Defender or Sick Pay Plus coverage.**

New Policy Holders: Any members who are signing up for the first time will have all the new enhanced benefits that Triada is offering, right from the get-go. If you are a "rollover" member who is coming in from Combined, and decide that you would like the fuller set of the new **Accident Defender** benefits, we can make that happen. Call or text Joe Gonsalves and get all the details: 949-521-4267.

WHAT'S NEW:

ACCIDENT DEFENDER POLICY

You do not need to be off-work to collect Accident Defender benefits.

The new Triada policy matches everything the previous carrier (Combined) did, in addition to these enhanced benefits:

- Abdominal or Thoracic repair
- Hernia Diagnostic
- Epidural Pain Management
- Laceration treated without stitches, staples or glue
- Gunshot Wound
- Exploratory Surgery
- Laceration, less than 5 inches

Accident Defender has many additional enhancements that work for our members starting on day one. Over 70 different benefits.

HOW DOES THE NEW SHIELD PLUS PROGRAM WORK?

Shield Plus is a new sickness and accident policy that pays cash direct to the member when sickness or accident occurs. Shield Plus allows you to buy coverage in blocks from \$500-\$1,500. If a doctor says you are sick or hurt, and unable to work, you get paid a daily amount based on your monthly coverage bracket, for up to 6 months.



WHAT'S NEW: SHIELD PLUS POLICY

The new Triada policy matches everything the previous carrier (Combined) did, in addition to these enhanced benefits:

- This is now a Guaranteed Issue policy. No medical questions or exams. All members qualify for the same low rates, regardless of age, height, weight or any medical conditions, except mental stress.
- Lower rates than our previous carrier (Combined)
- Faster claim service—48 to 72 hour processing
- Improved customer service hours of operation
- 12 month pre-existing clause vs 24 months with previous carrier (Combined)
- Available for Spouse
- Pays if a doctor certifies you are unable to work, due to any injury or illness

WHAT MAKES TRIADA DIFFERENT?

Triada provides group benefit solutions that offer exceptional coverage at affordable prices. Triada policies are designed to

be easy to understand and even easier to use. They offer state-of-the-art technology to provide you with simplified claims filing and access to live customer service through on-line chat or toll-free calling.

WHO CAN APPLY?

Rank and File; Supervisor; Retired

WHAT DOES IT COST?

Coverage for ACCIDENT DEFENDER comes in two tiers. Basically, if you want to save a little money you can by the lower tier (standard) coverage for less cost. This means you can have accident coverage starting at less than \$4 a week. Or upgrade to the premier plan and receive increased coverage and additional benefits.

Pricing for the SHIELD PLUS coverage varies by age at application and the benefit amount that you choose. This is a great program to help or assist in protecting more of your base pay or loss of overtime. There are 5 benefit options, \$500, \$800, \$1000, \$1200 or \$1500 per month. As always, choose the benefit amount that is best for you

SHIELD PLUS benefits pay in addition to workers compensation, regular or enhanced, Gold Shield, annual leave or sick leave credits etc.

If you would like additional information or help in deciding whether you need this additional coverage, or even what benefit option is best for you and your loved ones, please don't hesitate to contact:

Joe Gonsalves,
Regional Benefit Specialist
CA Lic. 0C17875

**For best response,
send Joe a text:
949-521-4267**

Extremely Dead

Meet 18-year-old Renard Matthews. You can see him here playing his favorite Xbox game and chillin' with a bag of Doritos. The only difference between today and any other is that Renard is dead. And this is his wake.

This is 'extreme embalming,' where bodies are preserved by injecting them with a chemical fluid which makes them totally rigid - before being displayed in bizarre real life positions.

Corpses are forced into position by having their feet nailed to the floor, poles erected behind their necks - and even their limbs pried apart.

The demand for it is growing. Starting at about \$2,500 you too can have a loved one brought back to life for 2-3 days before their funeral takes place.

Besides having your own mental issues to get through, there are a few technical issues involved as well. For one, a special type of embalming fluid is needed to keep the body stiffer than usual and prevent any awkward (*and frightening*) slumps in the middle of the ceremony.

So where do you go if being a dead mannequin is your thing? Try the Charbonnet Labat Glapion Funeral Home, in New Orleans. They have been posing the deceased since 2012, when the corpse of jazz musician Lionel Batische was displayed in his best suit, cane in hand, leaning against a lamp-post.

Lionel supposedly didn't like the idea of people looking down on him in his coffin, and the unconventional arrangement also let his family snap a final, admittedly macabre, selfie with him while he was still looking his best.

"It is what he would have wanted."

thesun.co.uk



In rummaging around in our box on internet oddities we ran across an old series of newspaper stories based on manuscripts by William Lanahan, a former Louisville reporter. Lanahan made a hobby of collecting tricky court cases, which eventually became a weekly series. The series was based entirely on actual legal suits, although names are changed. So, without further ado, let's dive in to our first case, and just like the original series, we'll let you be the judge.

THE STRANGE CASE OF THE ROSEWOOD COFFIN

Many years ago, circa 1939, in Missouri, a strange and sinister case came before the Supreme Court of the state. It all started over the small sum of \$35. Two men, John Kelmer and Harold Wentz were in a dispute over a gambling debt. Wentz was insisting that Kelmer was a deadbeat, and that he had lost a wager fair and square. Kelmer countered the claim, "Try and get it! You know you can't collect on a gambling debt!"

"No, I can't get it by law... but I'll get it someday. I'll hound you till I do! I'll get it-even if I have to wait till after you're dead!"

"Is that I threat? What do you mean by that?"

"Just what i said... I can probably get \$35 for a dead body and a second hand coffin!"

And as it came to pass, Kelmer died, still owing Wentz the money. A fuming Wentz attend the funeral, where he vowed again that he would get the money he felt was his due. In the days after the funeral a pair of night watchmen found Wentz wandering around the cemetery. When stopped and questioned, he claimed he was only there so that he could think, and enjoy the peace and quiet. With an answer like that, the

watchmen decided that he needed a bit more watching!

A few nights later, an odd light in the cemetery at 2 a.m. attracted the watchmen's attention. They caught Wentz in the act of digging up the grave of John Kelmer. They apprehended him, and detained the grave robber until the police arrived.

Wentz maintained his innocence.

"I'm not a grave robber! Kelmer owed

me \$35 when he died! He was a dead-beat! I'm not at all tampering with his remains! All I wanted was the coffin. I'm going to sell it and get my money."

Not surprisingly, the police arrested Wentz and jailed him until he appeared in court where he was charged with Grand Larceny. (Note: While the term still used in some parts of the United States, it is a

generalized term, and has been broken up into more specific categories such as robbery, burglary, fraud etc.) He was convicted of the charge, which was a felony, and sentenced to two years in prison. But then...

NOW, IT'S YOUR TURN

What do you think is the final twist to this sordid tale? lileks.com



Frankenstein, 1931

NOT GUILTY. This verdict, which no doubt seems strange to the average reader, is explained in the record in the following manner:
Of course it is evident to all that Wentz was a crude, callous individual, to go to extremes that he did to collect a debt of \$35, and a gambling debt at that. But the whole case and its verdict seemed to hang on the definition of "grand larceny."
Wentz was convicted in the lower court and sentenced to two years in prison. He appealed to a higher court which reversed the decision, claiming there was no market for a second-hand coffin. The court wrote: One recovers not what the property was worth to him, but its value in the market. This man can not be convicted of Grand Larceny for the statute declares that no one will be adjudged guilty of that crime, unless the value of the goods stolen were of the value of \$10 or more.
Because the court judged that there is no market for a stolen used coffin, therefore it has no market value. Hence, no grand larceny. Herman Wentz won his case. While the record does not state, it is most likely that he was charged with "petite larceny" which was a misdemeanor. It does seem that he went through a lot of trouble, and still ended up without his \$35.

THE VERDICT

I Think I Want This

DISCLAIMER: The SearchLight is not trying to be your one-stop shopping guide. That being said, while searching for articles of interest on the vast wasteland that is the internet, it just so happens that we run across some very unique items. *That's right - you can actually buy stuff from places not named Amazon!*

So while you may still have a bit of trouble getting toilet paper, some of these items just *might* make it into your cart.

FLAME THROWING DRONE

Yes. You. Can. In the United States, flamethrowers are federally unregulated tools and not considered a firearm by the ATF. However, it's the buyer's job to make sure you aren't violating any state or local laws. Then you give them your money, because, well-FLAMETHROWER! According to the company's website they even ship a slightly modified version to California. throwflame.com



TF-19 WASP Flamethrower Drone shown here removing a kite from power lines and a large wasp nest near a hiking trail.

OH NOME YOU DON'T

At under a foot tall, these are for anyone who wants to intimidate the neighbors' encroaching cats, while simultaneously decreasing their property values. Several different poses and models are available. Of course, you can choose your weapon: try an M16A2 assault rifle, an AK-47 or an RPG. And yes, you can order replacement weapons. Sure it might be a bit silly, but it's worth it for the "Get off my lawn" vibe. etsy.com



DEATH CHIP

For your consideration - a bag of chip. Yes, one chip per bag. Made with the hottest chile pepper found in all the circles of hell, the Carolina Reaper Madness Chip is so hot they package them in a bag of one. Served inside a box that looks like a coffin. Take the #OneChipChallenge and see if you can eat an entire tortilla triangle dusted with the powdered blood of Satan. paqui.com

DRESS SHIRTS HAVE A COLLAR FOR A REASON

Feel like James Bond or a WWII Operative. Weighs less than a nickel, has a super sharp Titanium/Ceramic hybrid blade, and attaches with 3M quick release dots. Due to the straight edge, it exerts tremendous pressure at the tip of the blade, ensuring a deep cut every time. Comes with a blank credit card for wallet carry. gearward.com



Lets Google That

When Google Maps launched back in 2005, it made the world a far smaller place.

The tool allows users to visit almost any location on earth at ground level - although we almost invariably end up heading straight to our own home.

It also captures images of people going about their daily lives, resulting in some hilarious photo fails and a few suspicious scenes.

But one man was left heartbroken when he saw what was on Street View.

The image shows a row of benches on a pedestrianized path in Lima, the capital city of Peru. On one of the benches is a woman wearing a black top and white shirt, with a man in a white jumper laid with his head in her lap.



His face is obscured from view and the woman has been blurred out, which is standard practice on Street View to protect people's privacy.

But it wasn't enough to stop the woman's husband from recognizing her when he stumbled across the scene. He was just exploring the streets when he saw the picture and recognized his wife's outfit, which she wore quite often.

The picture didn't lie. She admitted to the affair, and the couple later divorced.

It's not the first time someone has been left baffled by a find-



ing on Google Maps. Maybe the most "famous" Street View surprise is the Horse-headed man. Since his first sighting, the Google car has captured him in various parts of the world. Like here, enjoying a banana with some flamingos.

One of the more unexpected outcomes of Google photographing the entire world was how it led to some answers in a decades-old missing persons case. Florida man William Moldt disappeared in 1997. 22 years later his body was recovered in August 2019.

It might had taken even longer had someone not been perusing Google Maps' satellite images, where they noticed a car submerged in a lake. The car turned out to be Moldt's, with his remains still inside. mirror.co.uk; thesun.co.uk; mashable.com

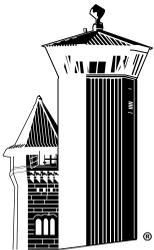


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THE "SECRET" WOMAN BEHIND THE BRIDGE

One of the most recognizable bridges in the U.S. is the great Brooklyn Bridge. It was the longest suspension bridge in the world at the time of its opening in 1883, and took more than 13 years to build. Unknown to many people, the driving force behind its construction was a woman without an engineering degree.

Washington Roebling was the chief engineer, overseeing the project for his father's firm which was contracted to build the bridge. Tragedy changed all that. Before construction of the Brooklyn Bridge could begin in earnest Roebling's father died, and then early into the project Washington Roebling himself contracted decompression sickness and was not expected to live. It is at this point Roebling's remarkable wife Emily stepped in.

After her husband was bedridden, Emily became a messenger for him and reported on the bridge's progress. As progress continued she developed an extensive knowledge of material strengths, cable construction and calculating the complex curves required for the bridge. She was uniquely prepared for this task, because contrary to the Victorian ideal of the time that women did not need a higher education, Emily had independently studied math and science. Every day, she went to the site to convey her husband's instructions to the workers and to answer questions.



She kept records, answered the mail, and represented her husband at social functions.

Emily's dedication to her husband, and the completion of the Brooklyn Bridge was unyielding. She took over much of the chief engineer duties, including day-to-day supervision and project management. She dealt with politicians, competing engineers, and all those associated with the work on the bridge. She did this for almost 14 years.

Years of prolonged sickness had put Washington's title of chief engineer was in jeopardy. Once again, Emily took charge and went to gatherings of politicians and engineers to defend her ailing husband. Politicians responded well to her, and Washington was permitted to remain chief engineer—but by this time almost everyone believed Emily was the real force behind the bridge's design.

As a reward for her dedication, she was the first person to cross the bridge along with President Chester Arthur.

Emily's career didn't stop there. She traveled widely—she was presented to Queen Victoria, and was in Russia for the coronation of Tsar Nicholas II.

To top it off—at age 56 became one of the first woman lawyers in New York. www.asce.org; wikipedia.org



TIDBITS