

OPEN ENROLLMENT

**Make the Best Choice
for You & Your Family**

Great Rates with the 2025 CCPOA Medical Plan

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

ccpoabtf.org

**Low Medical Rates • Two Premium-Free Dental Plans
Mental Health Coverage • No Cost WeightWatchers and More**



MP The 2025 Rates:

Rates Effective: 01/01/2025

2025 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

Plan – #2561 **257.79**

Plan – #2661 **70.45**

You + 1

Plan – #2562 **524.38**

Plan – #2662 **149.63**

You + 2 or More (Family)

Plan – #2563 **791.76**

Plan – #2663 **287.88**

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

PERS Gold (PPO)	134.70	272.40	356.62
PERS Platinum (PPO)	526.30	1055.60	1374.78
Anthem Select	212.71	428.42	559.45
Blue Shield Access+	156.86	316.72	414.24
Kaiser CA	236.20	475.40	620.52
UnitedHealthcare Alliance	152.35	307.70	402.51

2025 State Contribution - Medical Plan

Employee = **\$809.00** | Employee + 1 = **\$1615.00** | Family = **\$2097.00**

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

\$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

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
- Visit the CalPERS website at www.calpers.ca.gov to search health plans by ZIP code.

blue
california 

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 07/17/24.

www.ccpoabtf.org

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.

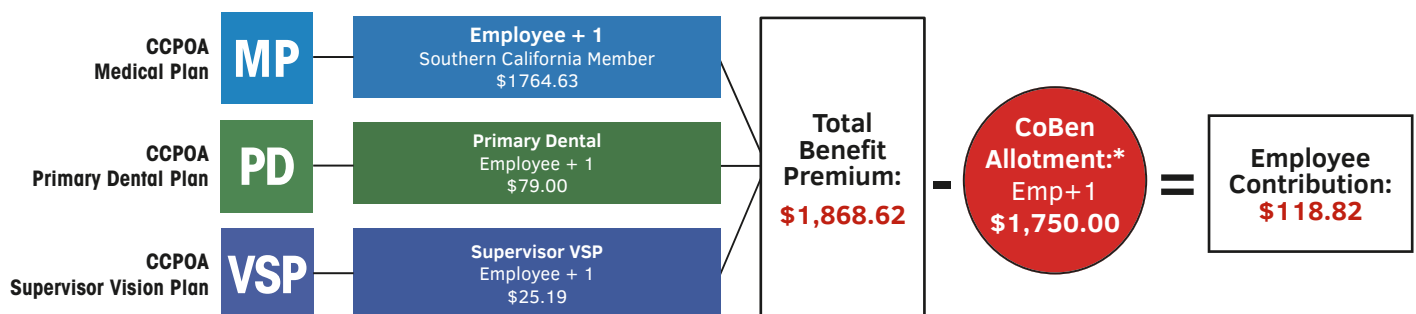
2025 State Contribution - Medical Plan: 85/80 CoBen (Excluded)

Employee = **\$907.00** | Employee + 1 = **\$1,750.00** | Family = **\$2,262.00**

2025 Medical Rates (Before CoBen)

HMO and PPO Plans		Employee Only	Employee + 1	Family
CCPOA Medical Plan	 NorCal	Plan - #2561 1,066.79	Plan - #2562 2,139.38	Plan - #2563 2,888.76
	SoCal	Plan - #2661 879.45	Plan - #2662 1,764.63	Plan - #2663 2,384.88
PERS Gold (PPO)		943.70	1,887.40	2,453.62
PERS Platinum (PPO)		1,335.30	2,670.60	3,471.78
Blue Shield Access+		965.86	1,931.72	2,511.24
Kaiser		1,045.20	2,090.40	2,717.52

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.

2025 CoBen allowances (85/80 CoBen Excluded) are available from CalHR.

Check calhr.ca.gov for more rate information. <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:

A healthier you just got easier



Explore all that Blue Shield of California has to offer with Wellvolution®, the digital platform that guides you on your health journey. Wellvolution customizes your path to better health, matching you with clinically proven programs and apps that are right for you both in mind and body.

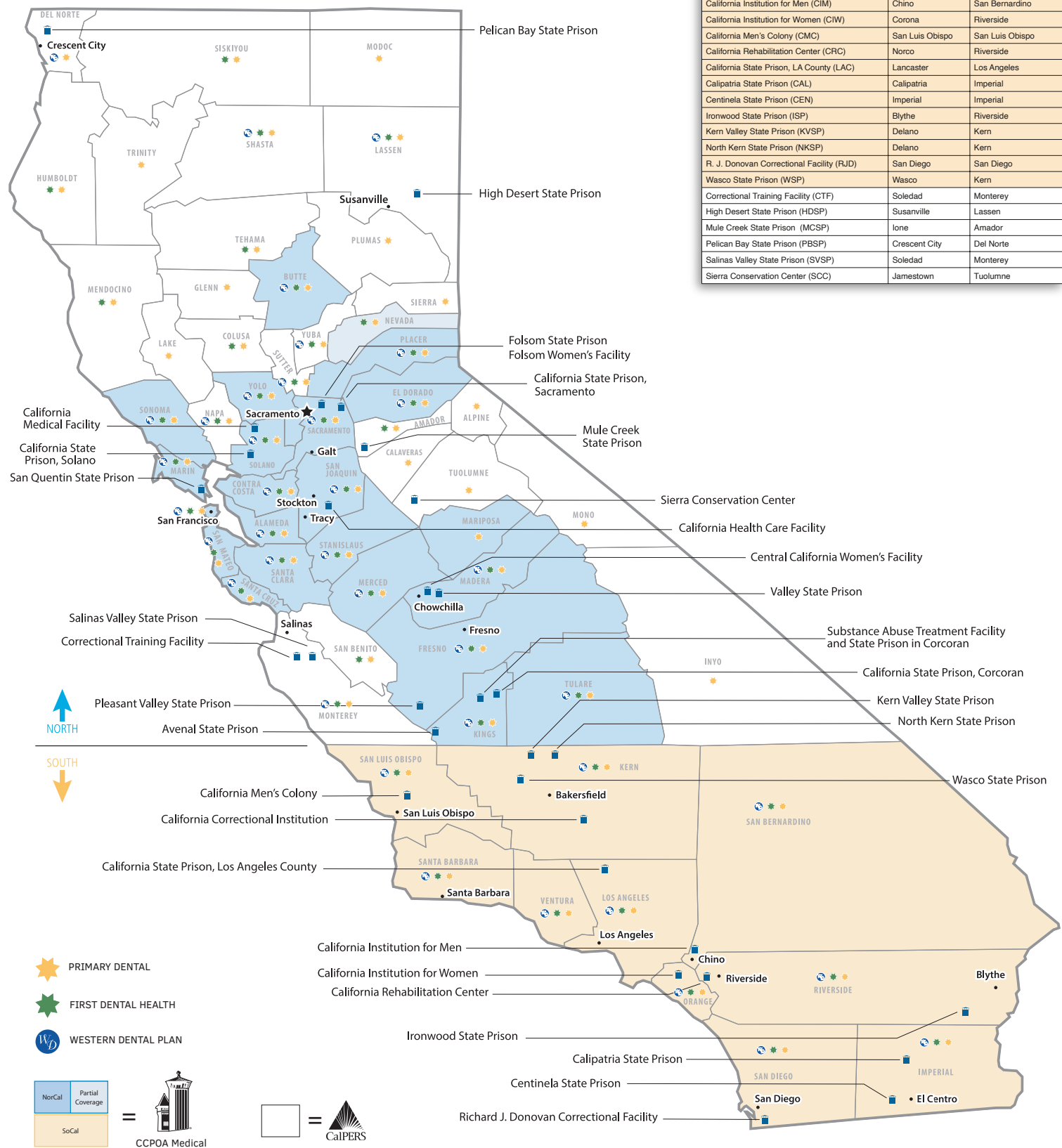
Through Wellvolution, you have access to lifestyle-based tools and support designed to help you lose weight, treat diabetes, nurture mental health, and more. You'll get personalized plans, on-demand tools, and health coaches to assist you in reaching your goals. All at no extra cost to eligible Blue Shield of California members.

Programs available

Emotional well-being	Headspace® and Headspace Care™ (formerly Ginger) are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience. ¹	 headspace  headspace care
Diabetes prevention	Coaching and digital tools like a Fitbit® to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.	   
Diabetes care and hypertension	Programs up to 18 months for treating common conditions, such as diabetes, hypertension, and heart disease. Receive digital tools to help manage and monitor risk as appropriate for each condition.	  
Weight management	Get a personalized plan, clinically proven to help you create better eating and fitness habits and lose weight through access to a 12-month program.	 
Tobacco and vaping cessation	Programs include nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.	 
Physical therapy and fitness	Personalized digital therapy and health programs to reduce pain and increase strength. No matter your pain level or where it hurts, we have a program for you.	  

CCPOA Service Area

Medical & Dental Plans



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)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$20
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
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The total Mia would pay is	\$20
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CCPOA Medical

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

☐ The plan's overall deductible	\$1,000
☐ Emergency Room copayment	\$50
☐ Hospital (facility) 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)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$1,000
Copayments	\$50
Coinsurance	\$780

What isn't covered

Limits or exclusions	\$100
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The total Mia would pay is	\$1,930
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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 2025 Summary of Benefits and Coverage had not been published. 2024 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.ccpoabtf.org

Compare for yourself. Choose CCPOA Medical.

NurseHelp 24/7SM

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.

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.

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.

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.

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, **Headspace Care** for on-demand mental health care.

Wellvolution®

Provides access to lifestyle-based tools and support.

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

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.

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

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.

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

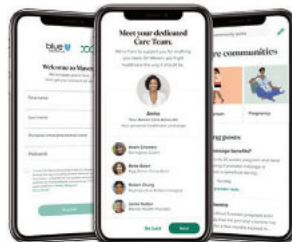
Virtual support for new and expecting parents



Blue Shield of California and Maven are here to support your pregnancy journey every step of the way. With Maven, you and your partner can get access to virtual support for pregnancy, postpartum, and returning to work after parental leave. You'll enjoy 24/7 access to Care Advocates, specialists, mental health support, and content tailored to your experience.

Sign up today to access:

- On-demand virtual appointments with Maven OB-GYNs, mental health specialists, nutritionists, lactation consultants, doulas, career coaches, and many more.
- Your own Care Advocate who can help you find support, navigate your health benefits, recommend the right in-network providers, and more.
- Expert resources including virtual classes, helpful articles and community forums.



Join now at no cost to you
Visit blueshieldca.com/maven to enroll

Get mental health, clinical and other social support for every stage of your journey:

Pregnancy

- Midwives, OB-GYNs, doulas
- Birth planning
- Prenatal nutritionists
- Miscarriage/pregnancy loss support

Postpartum

- Infant care education
- Pediatricians
- Lactation consultants
- Infant sleep coaches

Returning to work

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

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

FINDING A DENTIST IS EASY.

To find a First Dental Health provider in your area, simply log onto the website at 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
www.ccpoabtf.org

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

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
www.ccpoabtf.org

Western Dental Plan is Affordable!
\$0.00 Member Cost

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 16 – OCTOBER 11

Changes made during Open Enrollment take effect January 1, 2025



We've Got You Covered.

1-800-In-Unit-6 • 1-800-468-6486

Get your All New BTF Participant-ID

**This number will be used for all
identification purposes involving the
Benefit Trust Fund.**

Going forward, this unique ID number will be used
with all your Trust benefits, including:
Dental, Gold Shield, Legal Defense Fund,
Life Insurance, Piggyback,
U.S Legal Services, Accident & Sickness etc.



BTF Participant-ID

**Now Better on
the Phone.**

**The
SearchLight
is now an
Online
Newsletter.**

Our redesigned mobile
friendly newsletter is
now just a click away.

ccpoabtf.org

Click this button on our
homepage ↓

 SearchLight Online

SearchLight

THEY WON'T GET IT... IF WE DON'T HAVE IT



IT'S NO JOKE.

**ONLY YOU CAN
UPDATE YOUR
BENEFICIARIES.**

DO IT TODAY!

Call us if you have
any questions.

Beneficiary Change Form



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