CCPOA
Benefit Trust Fund
www.ccpoabtf.org

Open Enrollment Catalog 2027

September 14 – October 9, 2026

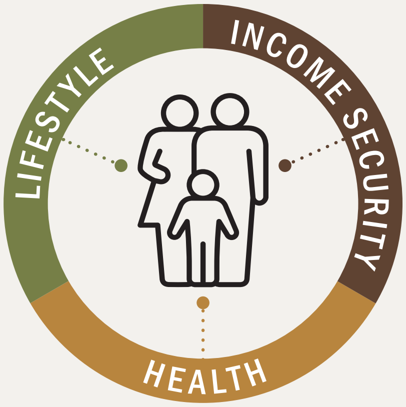
Rank & File   Supervisor   Retired

Open Enrollment is
September 14 – October 9, 2026

Now is the time to focus on you.

Your mental, physical, emotional, and financial health are important. California Correctional Peace Officers Association Benefit Trust Fund cares about you and your overall well-being, 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 2027 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 AND ENHANCED BENEFIT OPTIONS!

- **NEW Member Assistance Program (MAP) through Supportlinc (CuraLinc)**
- **NEW Voluntary Benefit Plans: Hospital Indemnity and Critical Illness through MetLife**
- **NEW Everyday Enrollment system for Active Members to enroll in the new voluntary plans, and Life and AD&D**
- **NEW Fertility Coverage included in Medical Plan**
- **All Members: Enhanced Basic and Voluntary Life and AD&D**

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2027 Medical Rates:

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

Monthly Rates	NorCal	SoCal	State Employer Contributions
MEMBER	$441.68	$205.93	$902.00
MEMBER + 1	$892.42	$420.84	$1,801.00
FAMILY	$1,300.45	$666.37	$2,336.00

How to Enroll

We offer different ways to enroll. Choose the option that works best for you.

Enroll with a Certified Benefits Counselor

Certified Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefit selections. You can connect with a counselor in the format that works best for you.

By Phone:

Call **(855) 874-0279** to speak with a Certified Benefits Counselor, **7 a.m. - 4 p.m. PT, Monday - Friday** during Open Enrollment, **September 14 - October 9, 2026.**

Active Member	Retiree
Enroll/make changes via CalPERS Medical	**Enroll/make changes via CalPERS** Medical Dental
Enroll/make changes via CalHR (Supervisors Only) Dental Vision	**Enroll/make changes via CCPOA paper enrollment** Retiree Vision Retiree Voluntary Life and AD&D Legal with ID Theft Plan Visit **https://ccpoabtf.org** or scan here for additional information, plan documents and more.
Enroll/make changes via Everyday Enrollment Voluntary Life and AD&D Voluntary Critical Illness Voluntary Hospital Indemnity Legal with ID Theft Plan **Everyday Enrollment** Visit **https://www.benefitsgo.com/CCPOA**	

Welcome to Your CCPOA Medical Plan

The CCPOA Medical Plan is an Exclusive Provider Organization (EPO) plan, with a PPO Network of providers.

This means you are not required to have a Primary Care Physician (PCP) and 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 24/7℠ 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.

Register for 24/7 Access to Your Medical 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.

Medicare Advantage members receive two cards: medical and pharmacy.

Digital ID cards are available anytime in the Blue Shield app.

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 **ccpoabtf.org**. **You have no copay 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 copay 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** and 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 copay.

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**.

Online. 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™.

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.

Your Medical Benefits At a Glance

For complete details about your benefits, please see your Evidence of Coverage and Disclosure (EOC) at **ccpoabtf.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	**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
Hearing Aids	$800/max calendar year

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

***Covered under Blue Shield:*

- *Infertility diagnosis, including lab and imaging services*
- *Infertility treatment, including medications, artificial insemination, and IVF*
- *Same cost share as other conditions; deductibles, copays, and coinsurance count toward out-of-pocket maximums*

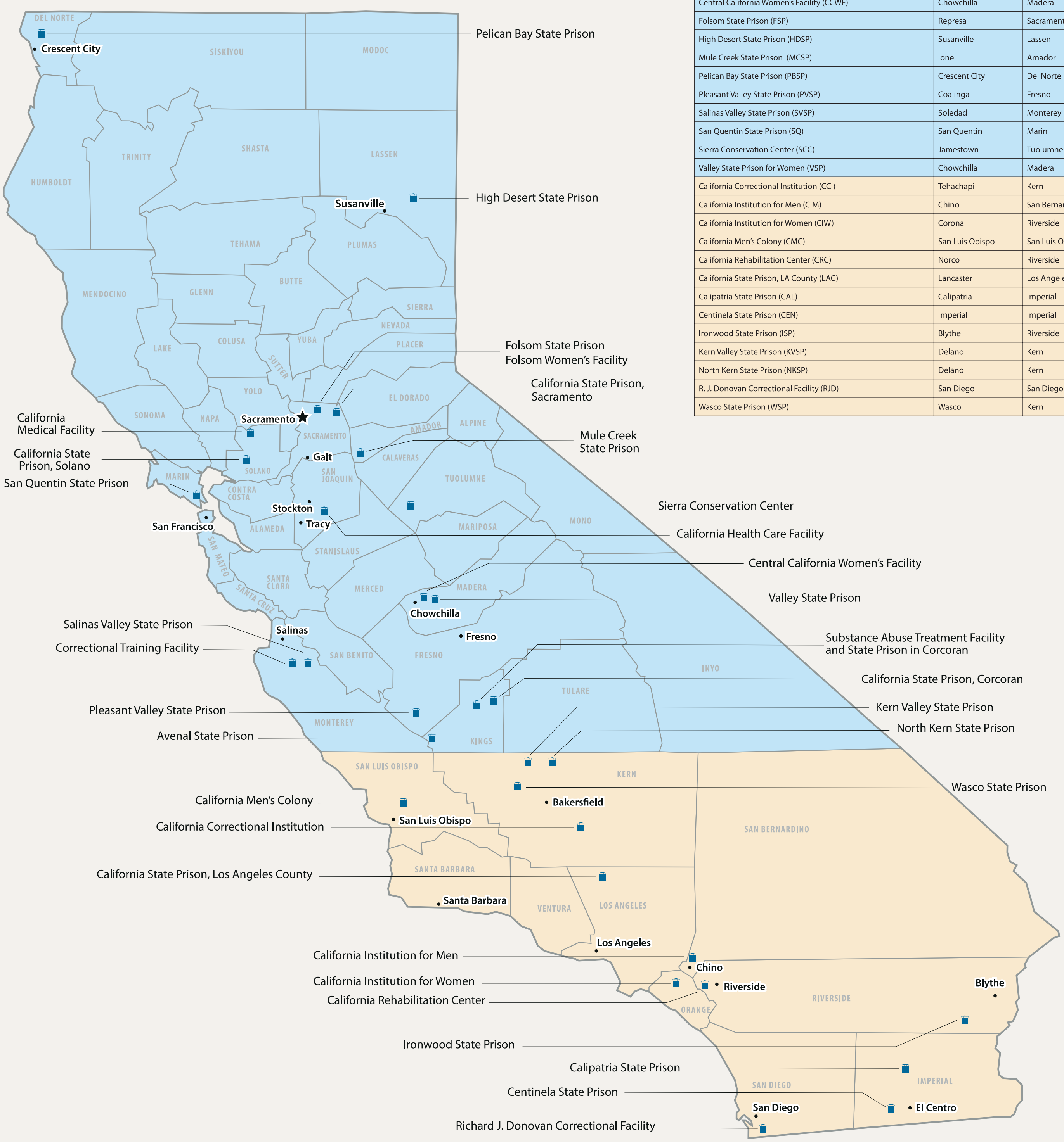
Live down South? Work up North?

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.

CCPOA Service Area: 100% Statewide

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 paycheck.

All members 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 members in CoBen, enrollment in the State vision plan is mandatory.

2027 Medical Rates (Before CoBen)

Plan	Member Only	Member + 1	Family
CCPOA Medical Plans	$1,343.68	$2,693.42	$3,636.45
	$1,107.93	$2,221.84	$3,002.37

Compare our competitive rates for yourself.

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

2027 Co-Ben Allowance		
Member = **$1,008.00**	Member + 1 = **$1,948.00**	Family = **$2,515.00**

**USE AS EXAMPLE ONLY. YOUR ACTUAL COSTS MAY VERY.*
Due to the nature of the collective bargaining process, changes may alter contribution amounts and dependent vesting levels. 2027 CoBen allowances as of 08/19/26.
(85/80 CoBen Excluded). The CoBen allowance for Excluded members is determined by CalHR. Check calhr.ca.gov to see if updated rates are available.
https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates

Here’s an example of CoBen* in action:

CCPOA Medical Plan Member + 1 SoCal Member	**$2,221.84**
CCPOA Primary Supervisor Dental Member+ 1	**+ $67.24**
CCPOA Supervisor Vision[1] Member + 1	**+ $25.19**
Total Benefit Premium	**$2,076.75**
CoBen Allotment:* Member+ 1	**– $1,948.00**
Member Contribution:	**$128.75**

CCPOA Dental & Piggyback

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.

GROUP	PROVIDER	COST		
Rank & File	United Concordia	**$0.00** covers the entire family		
Supervisor CCPOA Dental CoBen	CCPOA Dental CoBen	Member = **$31.49**	Member + 1 = **$67.24**	Family = **$114.91**
Retired Members	Dental Benefits are enrolled through CalPERS			

Dental Plans	CCPOA Dental Plan		CCPOA Dental + Piggyback	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	None	Individual - $50 Family - $150		
Ded waived for Preventive/Diagnostic	N/A	Yes		
Ortho Deductible	N/A	Combined w/ Dental		
Calendar Year Max	$2,000 Per Person	$2,000 Per Person	$2,000 Per Family	
Ortho Lifetime Max	$1,000 Per Person	$1,000 Per Person	$1,000 Per Family	
Preventive/Diagnostic Services	100%	100%		
Basic Services	90%	90%	10%	
Crowns, Inlays, Onlays, Build-ups	80%	80%	20%	
Major Services	50%	50%	50%	
Ortho – Family Coverage	50%	50%	50%	

Your app and digital ID are as close as your phone

You can download the **MyDentalBenefits** app from the Apple App Store or Google Play.

If you lose your card, don't worry. You can always find your digital ID in the app.

Download on the App Store

GET IT ON Google Play

CREATE YOUR UNITED CONCORDIA DENTAL ACCOUNT

UnitedConcordia.com/GetMDB

CCPOA Dental & Piggyback

NEW! Your Piggyback is now **Piggyback Dental**.

Piggyback Dental is a supplemental program provided by the CCPOA Benefit Trust Fund that helps to offset the out-of-pocket expenses incurred from the usage of your Dental benefits.

Piggyback Dental pays a portion of the fees your dentist charges, after benefits have been paid by your primary dental program. Piggyback benefit amounts are based off of the CCPOA Dental Plan.

Your dental health is an important part of your overall wellness. The CCPOA Benefit Trust Fund offers Active Members coverage through United Concordia Dental. Learn more at **UnitedConcordia.com/GetStarted**.

Visit In-Network Dentists

Save money by staying in network for care.

Visit: **UnitedConcordia.com/FindADentist** to locate a nearby in-network dentist.

FIND OUT MORE: Piggyback Dental from the Trust

Call **(855) 874-0279** to speak with a Certified Benefits Counselor **7 a.m. - 4 p.m. PT, Monday - Friday** during Open Enrollment

Visit the Benefit Trust Fund for more info

Here is an example of how Piggyback works

This is only an example of coverage. Example based on CCPOA Dental Program benefits and assumes you use a United Concordia Dental provider and have met your $50.00 deductible.

Gold Crown

(procedure 2790):

Dentist Charges	**$848.00**

Coverage with Piggyback:

United Concordia Dental pays 80% of allowable ($848)	678.40
Piggyback pays 20%	$169.60
Total Payout	$848.00
Out-of-Pocket	**$0.00**

Coverage without Piggyback:

Your Dental coverage pays 80% of allowable ($800)	$678.40
Out-of-Pocket	**$169.60**

Piggyback Dental is Affordable!

ACTIVE

$16.00 per month
(CCPOA Member Only)

$28.00 per month
(CCPOA Family)

RETIRED

$18.00 per month
(CCPOA Member Only)

$34.00 per month
(CCPOA Family)

Active Members:

CCPOA Dental has **No Monthly Premium**

Supervisor Members:

Choose CCPOA Dental as part of your **CoBen**

Retired Members:

Piggyback Dental works with your CalPERS Dental Plan

Vision & Hearing Benefits

NEW FOR 2027

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 two pairs 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** (Full Service Plan)
	Copay	**Copay**	**Copay**
NEW Enhancements	**$0 copay** for eye exams at a VSP Premier Edge provider No prescription, no problem! **Use your frame allowance for sunglasses or ready-made blue light glasses**		**Expanded Provider access through Advantage Network** **Access eye exams, lenses, and frames every 12 months**
WellVision Exam	**$0**	**$0**	$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 12 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 Lenses (instead of glasses)	$110 allowance for contacts & contact lens exams		$120 allowance
Necessary Contact Lenses (instead of glasses)	$25 / Covered in full		

CCPOA's Vision Services Plan offers Active Members a Second Pair Benefit once every 12-months.
Check with your VSP provider for details

2027 VSP ACTIVE MEMBER RATES	2027 VSP COBEN MEMBER RATES	2027 VSP RETIRED MEMBER RATES
Employee only: $0	Employee only: $16.73	Employee only: $10.58
Employee + 1: $0	Employee + 1: $25.19	Employee + 1: $15.31
Family: $0	Family: $35.51	Family: $27.56

TruHearing + CCPOA Medical Plan: Save Thousands on Hearing Aids.

As part of your CCPOA/VSP coverage, you and your extended family get access to high-quality prescription hearing aids at low, transparent, fixed pricing through TruHearing.

- Use any provider, or arrange an appointment through TruHearing to take advantage of their discounted member pricing, and we will reimburse your hearing aid purchase **up to $800** maximum for calendar year.
- Members in the CCPOA Medical Plan need to submit your claim to Blue Shield to get reimbursed

NEW Voluntary Benefits

NEW FOR 2027

NEW! Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a lump sum cash benefit directly to you if you or a covered family member is admitted into a hospital for care or childbirth.

How it works:

- You receive a benefit as soon as you are admitted to the hospital and an additional benefit for each day of your hospital stay.
- You can choose to cover your spouse and children.*
- You can use the money any way you want — to pay for rent, groceries, childcare, or to replace lost wages from being out of work while you recover.
- **Health Screening Benefit:** The plan provides a $75 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

Please note: This plan is not a replacement for medical insurance.

NEW! Critical Illness Insurance

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

- You can choose to cover your spouse and children.*
- **Health Screening Benefit:** The plan provides a $75 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.

Please note: This plan is not a replacement for medical insurance.

The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse. If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.*

Hospital Indemnity Plan Claim Scenario

A covered member is admitted to the hospital and gives birth to a healthy baby, she is discharged after 2 days.

Covered Benefits

- Mother Hospital Admission
- Mother Daily Confinement (two days)
- Newborn Benefit

Below is a representation only of potential claim payouts: all amounts displayed have been confirmed by the quoting center.

	MetLife
Hospital Admission – Mother	$1,500
2 Daily Confinement Days – Mother	$400
Newborn Benefit	$1,500
Total (paid directly to employee regardless of medical coverage)	**$3,400**

How Critical Illness Insurance Works

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump-sum payment of $10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.

Voluntary Benefits (continued)

NEW! Enhanced Basic and Voluntary Life and AD&D Insurance

California Correctional Peace Officers Association Benefit Trust Fund gives you Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance at no cost, and you are enrolled automatically. You can also buy enhanced Supplemental Life and AD&D Insurance on top of the company-paid benefit. You pay the full cost through easy paycheck deductions.

Coverage	Member	Spouse	Child
Active Basic Life (CCPOA-paid)	**$50K** Currently: $20K	$10K	**$750 (15 days-6 months)** **$7,500 (6 months+)** Currently: no child benefit
Active Voluntary Life (Member-paid)	**Up to $1M** Currently: up to $500K	**Up to $250K (max half of member)** Currently: up to $50K	**$10K (birth to age 26)** Currently: up to $7,500
Retired Basic Life (CCPOA-paid)	$10K ($5K at 60)	$2K ($1K at 60)	N/A
Retired Voluntary Life (Member-paid)	**Up to $1M** Currently: up to $250K	**Up to $250K** Currently: up to $50K	**$10K (birth to age 26)** Currently: up to $7,500
Active Basic AD&D (CCPOA-paid)	$20K	N/A	N/A
Active Voluntary AD&D (Member-paid)	**Up to $1M** Currently: up to $250K	60% of member (spouse only) 50%/15% of member (spouse/child)	20% of member (child only)
Retired Voluntary AD&D (Member-paid)	**Up to $1M** Currently: up to $100K	60% of member (spouse only) 50%/15% of member (spouse/child)	20% of member (child only)

Legal Insurance

Active members are automatically enrolled in coverage, 100% paid by the Trust. Retirees have the option to enroll in Legal coverage and pay the premiums.

Legal Insurance gives you access to a network of attorneys who can help with many legal issues, such as:

- Court appearances
- Debt collection defense
- Will preparation
- Family law
- Real estate matters

NEW Member Assistance Program

Members can receive compassionate care through the new Member Assistance Program (MAP) through SuppportLinc. Eligibility includes all active members, BTF/Union staff enrolled in the medical plan, and all family and household members of eligible members/staff. The program provides confidential access to:

- Six sessions of counseling services per incident
- Crisis support
- Coaching services
- Mental health, work-life and wellbeing resources

Identity Theft Protection

Active members enrolled in the Legal Plan have access to Identity Theft Protection coverage at no extra cost. Includes coverage for family members.

WHAT'S INCLUDED:

- Identity monitoring and restoration
- Financial fraud detection and remediation
- Child identity protection and parental controls
- $5M ID theft insurance policy per adult
- Add unlimited dependent minors and any 10 adults

How to Activate your ID Theft Protection

Activate and Register Your Account, via two options:

Members can create their new Aura account by either going directly to the Aura site or scan QR Code or via the MetLife Legal Plans member portal.

1. Register directly through Aura. Go to **https://my.aura.com/start/legalplans** and click on Get Started and follow the next screen prompts.
2. Register through MetLife Legal Plans member site. Login at **https://members.legalplans.com**

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	(844) 789-1713	www.UnitedConcordia.com
Vision	VSP	(800) 877-7195	www.vsp.com/contact-us/customer-service
Member Assistance Program (MAP)	SupportLinc Company Code: ccpoabtf	(888) 711-6753	www.curalinc.com
Hospital Indemnity	MetLife	(800) GETMET8	www.metlife.com
Critical Illness	MetLife	(800) GETMET8	www.metlife.com
Life and AD&D	MetLife	(800) 638-6420	www.metlife.com
Legal Insurance	MetLife	(833) 214-4181	www.members.legalplans.com
Identity Theft Protection	MetLife	(844) 987-0705	www.members.legalplans.com

Enrollment Center

Call **(855) 874-0279** to speak with a Certified Benefits Counselor
7 a.m. - 4 p.m. PT, Monday - Friday during Open Enrollment
September 14 - October 9, 2026.

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

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CCPOA
Benefit Trust Fund
www.ccpoabtf.org