

AS

Accident & Sickness Coverage

Accident Champion



Shield Plus

Offered to the Members of CCPOA

*Your Guide to the Plans that
Pay Cash to You*



Powered by ARG Benefits

Administered by



*You are covered for
real-world events:*

- Being struck, knocked down, or run over.
- Driving or riding in ANY automobile, bus, taxicab, truck, or any farm machinery!
- We EVEN cover you on a motorcycle, bicycle, in a boat or ANY recreational vehicle.
- Commercial aircraft.
- At the hands of ANY burglar, robber, or by personal assault.
- We cover you for drowning.
- Fire or smoke inhalation.
- Hunting, fishing, or camping, and most recreational activities.
- In other words, we cover you 24/7/365.

AT HOME, AT WORK, AT PLAY.

24 HOURS A DAY | 7 DAYS A WEEK | 365 DAYS A YEAR



Welcome to the Trust's Accident Champion & Shield Plus

These programs were designed
exclusively for CCPOA members.

WHAT DOES ACCIDENT & SICKNESS COVERAGE DO?

Our Accident & Sickness programs through the Trust pay cash direct to you. Any time. Any day. On-the-job. Off-the-job. *Starting on Day One.*

Both of these programs are supplemental policies that help cover the “money gap” left from any other coverage you may have.

Both programs pay cash *DIRECTLY TO YOU* or to whomever you choose, and are *PAID IN ADDITION* to benefits provided by any other insurance policy, workers compensation, social security, even your Gold Shield plan.

This is money you can use however you see fit. Groceries. Car payment. Mortgage or rent. School. You get the picture. Health insurance may pay the doctor, but it does nothing towards your other bills.

HOW DOES IT WORK?

There are two separate programs, each with their own kind of coverage: *accident coverage* and an *injury/sickness* income program. Each is separate coverage, but both work in a similar fashion—both are designed to pay you cash benefits to help when you are injured or sick.

IS IT AFFORDABLE?

Coverage for *Accident Champion* comes in two tiers, *Standard* and *Premier*. Need to save a little money? The Standard tier saves on your monthly premiums. Want higher levels of coverage? Go Premier.

Shield Plus coverage lets you choose from 5 pay tiers— from \$500 up to \$1500. Pricing is based on your age from the day you enroll. Your monthly premium will *never* increase after that.

Great News—unlike previous plans, the Trust's plans are guarantee issue. Simply put, everyone qualifies, regardless of age, weight, height or medical condition!

WHAT ABOUT GOLD SHIELD?

Our Accident Champion and Shield Plus are the **only** direct payment programs that work *in addition to* Gold Shield. **Any other disability plan** (*i.e. Aflac*) reduces the amount that Gold Shield will pay.

WHAT'S NEW IN ACCIDENT CHAMPION?

- Follow-up Visit Coverage
- Rehabilitation Package, Therapy Visits Covered (Up to 10 visits)
- Sports Package Benefit
- Available for the Family
- Transportation Benefit (Ambulance, Medivac)
- Many additional enhancements
- Starting on Day One

WHAT'S NEW IN SHIELD PLUS?

- *No Longer Required to Collect Disability Income:*
 - Overnight Stay as Inpatient
 - Outpatient Surgery
 - Fracture
- 0 day Elimination Period
- 6 month Benefit Period
- Available for Spouse
- Pays if a doctor certifies you are unable to work, due to any injury or illness.

WHAT IF I HAVE THE OLD “COMBINED” OR “TRIADA” ACCIDENT PLAN NOW?

No problem. Your coverage will continue as it always has with our “Legacy Plans” at this time. You will be given notice before you need to move into the Vault Accident Champion plan.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy.

ACCIDENT CHAMPION:

Coverage for accidents only.

- **Guaranteed Issue.** We won't review your medical history before deciding whether or not to issue a policy.
- **Guaranteed Renewable.** Your coverage cannot be canceled as long as your premiums are paid on time.
- **Fully Portable.** You can keep your coverage even if you change jobs or retire.

HERE'S AN EXAMPLE OF ACCIDENT CHAMPION IN ACTION:

Maria fractured her ankle while riding on a quad during a family outing. Maria went to the ER where she received a X-Ray confirming her fracture.

The ER casts her ankle and gave her crutches. During the next 60 days she visited her doctor 3 times and received 8 visits for physical therapy.

Maria is eligible to receive the following benefits:

Accident Champion: Premier Plan

ER	\$150.00
X-Ray	30.00
Appliance (crutches)	100.00
Physician Follow-up 3x.	150.00
<i>\$50 each visit-up to 3 visits</i>	
Physical Therapy 8x	400.00
<i>\$50 each visit-up to 10 visits</i>	
Fracture	1,000.00
TOTAL CLAIM PAID	\$1,830.00

ACCIDENT CHAMPION

Standard	Procedure	Premier
Hospital/Facility Admission		
\$1,000	Standard	\$1,500
\$2,000	ICU	\$3,000
\$1,000	Rehabilitation	\$1,500
Hospital/Facility Confinement		
\$150, up to 365 days	Standard	\$300, up to 365 days
\$300, up to 30 days	ICU	\$600, up to 30 days
\$90, up to 30 days	Rehabilitation	\$180, up to 30 days
\$100, up to 7 days	Recovery Benefit	\$200, up to 7 days
\$100	Emergency Room	\$150
\$100	Initial Dr Visit	\$150
\$100	Urgent Care	\$150
\$25, up to 3 visits	Follow-up Treatment	\$50, up to 3 days
Diagnostic Benefits		
\$30	X-Ray	\$30
\$150	Major Diagnostic Exam (CT, MRI, etc.)	\$150
Treatment Specific Benefits		
\$2,000	Air Ambulance	\$2,000
\$200	Ambulance (std)	\$200
\$100	Appliance	\$100
\$300	Blood, Plasma, Platelets	\$300
Up to \$10,000	Burns	Up to \$10,000
\$10,000	Coma	\$10,000
\$100	Concussion	\$100
\$1,000	Dislocations up to	\$1,000
Up to \$300	Emergency Dental	Up to \$300
\$250	Eye Injury	\$250
\$1,000	Fractures up to	\$1,000
\$500	Herniated Disc	\$500
\$500	Knee Cartilage Torn	\$500
\$20 - \$300	Lacerations	\$20 - \$300
\$125	Lodging per night	\$125
\$14,000	Loss of hands, feet, sight	\$14,000

ACCIDENT CHAMPION

Standard	Procedure	Premier
\$1,500	Loss of fingers or toes	\$1,500
\$2,500	Organ Loss	\$2,500
\$25, up to 10 visits	Physical Therapy	\$50, up to 10 visits
\$1,000	Prosthetic	\$1,000
Up to \$1000 per person/per year	Sports Package	Up to \$1000 per person/per year
\$1,500	Surgery-Abdominal or Thoracic	\$1,500
\$500	Tendon, Ligament, Rotator Cuff	\$500
\$500	Transportation	\$500
Accidental Death		
\$25,000	Employee	\$50,000
100%	Spouse as % of EE	100%
20%	Child as % of EE	20%
2x	Common Carrier	2x

Renewability	Guaranteed Renewable
Portability	Fully Portable
Coverage	24 Hour

Monthly Rates		
\$14.13	Employee	\$21.50
\$26.13	Employee & Spouse	\$39.74
\$28.50	Employee & Children	\$41.85
\$40.50	Family	\$60.09

**Only one admission benefit is payable once per covered either hospital or intensive care admission.*

***Either Physician or Urgent Care benefit is payable once per covered accident.*

**The Trust's Accident Champion pays cash directly to you.
Starting On Day ONE.**

SHIELD PLUS:

If an injury or illness leaves you unable to work.

- Deductibles and co payments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, grocery and transportation
- Guarantee Issue—you cannot be denied coverage, change jobs or retire.

HERE'S AN EXAMPLE OF SHIELD PLUS IN ACTION:

Officer Ruiz is involved in an assault resulting in torn ligaments in his knee.

As a result of his injury, Officer Ruiz missed 4 months of work. Officer Ruiz has the Shield Plus policy and has chosen the \$1,200/month benefit - which covers on & off-the-job injury and illness.

Officer Ruiz is eligible for the following compensation, paid *in addition* to his workers comp payments:

Shield Plus: \$1,200/month

4 months @ \$1,200	\$4800.00
1/2 month @ \$1,200	600.00
TOTAL CLAIM PAID	\$5,400.00

SHIELD PLUS COMPREHENSIVE DISABILITY BENEFITS

Covered Causes:	All causes
Elimination Period:	0 days
Benefit Period:	Up to 6 months for all conditions
Integration:	Pays in addition to all other benefits
Issue ages:	18-64
Term:	Level premiums to age 72
Renewability:	Non-cancelable & guaranteed renewable
Family coverage:	Available for spouses
Exclusions:	Suicide, pregnancy, childbirth, stress and/or mental disorder, cosmetic surgery, 24 month pre-ex

SHIELD PLUS MONTHLY PRICE SCHEDULE

Age Group	Coverage	Price per \$100	Monthly Payment
18-39	\$500	\$6.10	\$30.50
	\$800	\$6.10	\$48.80
	\$1,000	\$6.10	\$61.00
	\$1,200	\$6.10	\$73.20
	\$1,500	\$6.10	\$91.50

40-49	\$500	\$8.10	\$ 40.50
	\$800	\$8.10	\$ 64.80
	\$1,000	\$8.10	\$ 81.00
	\$1,200	\$8.10	\$ 97.20
	\$1,500	\$8.10	\$ 121.50

50-59	\$500	\$10.10	\$ 50.50
	\$800	\$10.10	\$ 80.80
	\$1,000	\$10.10	\$ 101.00
	\$1,200	\$10.10	\$ 121.20
	\$1,500	\$10.10	\$ 151.50

60-64	\$500	\$12.10	\$ 60.50
	\$800	\$12.10	\$ 96.80
	\$1,000	\$12.10	\$ 121.00
	\$1,200	\$12.10	\$ 145.20
	\$1,500	\$12.10	\$ 181.50

**The Trust's Shield Plus pays cash directly to you.
Starting On Day ONE.**

**ARG is your exclusive agent for
Accident Champion,
Shield Plus and all the benefits
offered through the Benefit Trust Fund**

Questions About **Accident Champion or **Shield Plus**?
Talk with ARG about your CCPOA benefits.**

CCPOA Member Line: 888-211-6157

1-On-1 Virtual Benefit Sessions:

Visit us at argbenefits.com and schedule a virtual chat to help you better understand your CCPOA benefits.

Talk with a benefit specialist on *your* schedule.
Day or night. Bring your significant other.
Scan now to reserve a session time.



A.R.G. Benefits is an official partner of the CCPOA Benefit Trust Fund, and the exclusive representative for Accident Champion and Shield Plus. Our team of benefit representatives visit Institutions across the state on the Trust's behalf.

We've Got You Covered.

(916) 779-6300

1-800-In-Unit-6



CCPOA Benefit Trust Fund

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