



**TRIADA**

# Accident Defender & Shield Plus

Offered to the Members of CCPOA

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

## 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 Accident Defender & Shield Plus.

Triada plans were designed  
exclusively for CCPOA members.

## WHAT DOES TRIADA DO?

Triada coverage through the Trust pays cash direct to you. Any time. Any day. On-the-job. Off-the-job. *Starting on Day One.*

## WHAT IS TRIADA?

Good question. Triada is a supplemental policy that helps cover the “money gap” left from any other coverage you may have.

Triada pays cash ***DIRECTLY TO YOU*** or to whomever you choose, and ***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?

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 to help when you are injured or sick.

## IS TRIADA AFFORDABLE?

Coverage for *Accident Defender* comes in two tiers, *Standard* and *Premium*. 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, Triada plans are guarantee issue. Simply put, everyone qualifies, regardless of age, weight, height or medical condition!

## WHAT ABOUT GOLD SHIELD?

Triada is the only direct payment coverage that works *in addition to* Gold Shield. Any other plan reduces the amount that Gold Shield will pay.

## WHAT'S NEW IN ACCIDENT DEFENDER?

- 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:*
  1. Overnight Stay as Inpatient
  2. Outpatient Surgery
  3. 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 ACCIDENT PLAN NOW?

No problem. Your coverage will continue as it always has with our Triada "Legacy Plans." If you decide to upgrade to the new plans you can move to the Accident Defender any time.

### Questions About Triada?

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## ACCIDENT DEFENDER HIGHLIGHTS

Standard	Procedure	Premier
<b>Emergency Room</b>		
\$150	Emergency Room Treatment: <i>Within 72 hours after a covered accident.</i>	\$300
<b>Hospital/Facility Confinement</b>		
\$1,000*	Hospital Admission: <i>Within 6 months after the covered accident</i>	\$3,000*
\$1,500*	Hospital Intensive Care Admission	\$6,000*
\$200	Hospital Confinement: <i>Per Day up to 365 days. Within 6 months after the covered accident.</i>	\$750
<b>Emergency Care</b>		
\$75	Urgent Care – Initial Visit: <i>Within 60 days of a covered accident. **</i>	\$75
\$75	Physician Office – Initial Visit: <i>Within 60 days of a covered accident. **</i>	\$75
—	Ground Ambulance: <i>Within 90 days after the covered accident.</i>	\$300
\$300	Blood, Plasma, Platelets: <i>Within 90 days after the covered accident.</i>	\$300
<b>Diagnostic Benefits</b>		
—	X-Rays: <i>Payable for diagnosis and treatment of injuries received as the result of a covered accident.</i>	\$75
\$200	Medical Imaging: <i>For CT scan, MRI or EEG as the result of a covered accident.</i>	\$300
<b>Surgery</b>		
\$300	Outpatient Surgery Facility Service: <i>Torn Knee Cartilage, Ruptured Disc, Tendon / Ligament / Rotator Cuff.</i>	\$300
\$1,500	Abdominal or Thoracic with repair: <i>Within 72 hours of a covered accident.</i>	\$1,500
<b>Specific Loss</b>		
\$60	Laceration(s) treated without stitches, staples or glue. <i>Repaired by a physician within 72 hours after the covered accident.</i>	\$75
\$150	Concussion: <i>Diagnosed by a physician within 72 hours after the covered accident.</i>	\$450
\$300	Eye Injury: <i>Within 90 days after the covered accident</i>	\$750
\$10,000	Coma: <i>Unconscious for 30 consecutive days if as a result of a covered accident</i>	\$15,000
—	Gunshot Wound: <i>Treated in a hospital by a physician as the result of a covered accident.</i>	\$3,000

\*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.

## ACCIDENT DEFENDER HIGHLIGHTS

Standard		Procedure	Premier	
Closed Reduction	Open Reduction	Fractures	Closed Reduction	Open Reduction
\$3,750	\$7,500	Skull – depressed fracture <i>(except Bones of the Face or Nose)</i>	\$7,500	\$15,000
\$2,250	\$4,500	Hip, Thigh (Femur)	\$4,500	\$9,000
\$1,200	\$2,400	Leg	\$2,400	\$4,800
\$525	\$1,050	Upper Arm between Elbow and Shoulder:	\$1,050	\$2,100
\$450	\$900	Forearm, Hand, Wrist <i>(except fingers)</i>	\$900	\$1,800
\$375	\$750	Rib	\$750	\$1,500
<b>Continuing Care</b>				
\$75		Physician Follow-Up Care: <i>Within 180 days of the covered accident. Payable twice per covered accident.</i>	\$150	
\$25		Physical Therapy: <i>Maximum of 10 visits per covered accident and completed within 2 years after the covered accident.</i>	\$45	
<b>Accidental Death:</b> Within 90 days from the date of a covered accident.				
\$50,000		Employee	\$300,000	
\$20,000		Spouse	\$150,000	
\$10,000		Child	\$30,000	
3x		Common Carrier	2x	

## MONTHLY RATES

\$16.29	Employee	\$19.41
\$30.42	Employee & Spouse	\$35.92
\$36.34	Employee & Children	\$41.86
\$40.47	Family	\$58.37

**Accident Defender pays cash  
directly to you.  
Starting On Day ONE.**

## 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

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Starting On Day ONE.**

## HERE'S AN EXAMPLE OF ACCIDENT DEFENDER 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 4 times and received 8 visits for physical therapy.

**Maria is eligible to receive the following benefits:**

### Accident Defender: Premier Plan

ER .....	\$300.00
X-Ray .....	75.00
Appliance (crutches) .....	150.00
Physician Follow-up 2x .....	300.00
<i>\$150 each visit-up to 2 visits</i>	
Physical Therapy .....	360.00
Fracture.....	1,800.00
<b>TOTAL CLAIM PAID .....</b>	<b>\$2,985.00</b>

## 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 4½ 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:

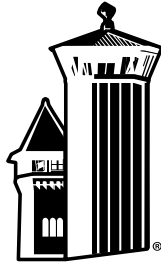
### Shield Plus: \$1,200/month

4 months @ \$1,200.....	\$4800.00
½ month @ \$1,200 .....	600.00
<b>TOTAL CLAIM PAID .....</b>	<b>\$5,400.00</b>

# We've Got You Covered.

## 1-800-In-Unit-6

1-800-468-6486



### CCPOA Benefit Trust Fund

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#### Questions About Triada?

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Triada Insurance is an official partner of the CCPOA Benefit Trust Fund.  
Their benefit representatives visit Institutions across the state on our behalf.

