

## 2012 Dental Programs: Supervisory CCPOA Members



### **New!** **CCPOA Primary Dental for Supervisors!**

As a Supervisor you have many choices in dental plans. Now you have another – the **CCPOA Primary Dental Plan**. That's right, you can keep your CCPOA Primary Dental with its many member-only benefits, including:

**Outstanding Customer Service** – at the Trust we know your benefits and are here to help you maximize your benefit dollar.

**Money Savings** – CCPOA Primary Dental has EPO and PPO networks in many areas that can save you money. FDH dentists have agreed to accept a cap for services and are usually significantly less than what a dentist would charge under an indemnity or fee-for-service arrangement.

**More Money Savings** – if you are enrolled in CCPOA Primary Dental and using a FDH network provider, your annual maximum deductible of \$50/150 is waived.

**Yet More Money Savings** – As a Supervisory CCPOA member in CCPOA Primary Dental and Piggyback, your piggyback can boost your coverage without the hassle of additional paperwork.

To enroll in CCPOA Primary Dental, you must complete paperwork through your personnel specialist. You can do this when you promote, or during the State's annual Open Enrollment.

**Indemnity Plans:** you can go to ANY dentist. You are responsible for paying any balance due over the type of dental treatment received that is not covered by your dental plan.

2012 Indemnity Plans are: Delta Dental Enhanced and CCPOA Primary Dental

### ***Don't Forget a Dental Pre-Authorization!***

Getting a pre-auth for any dental service over \$300 will let you know exactly what your out of pocket will be.  
Don't be surprised with a bill you didn't expect.

Check the Trust website for updates as more information becomes available.



# Retiree CCPOA

## 2012 Medical Rate with State Contribution

HMO and PPO Plans		Retiree Only	Retiree Plus 1	Family
<b>CCPOA Medical Plan</b> *Must be a CCPOA Retired Chapter Member	Southern California	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	Northern California	<b>0.00</b>	<b>48.15</b>	<b>132.74</b>
PERS Select PPO		0.00	0.00	0.00
PERS Choice		0.00	17.12	36.46
PERS Care		411.98	881.96	1160.75
Blue Shield - CalPERS		56.90	171.80	237.54
Blue Shield - Net Value		0.00	0.00	10.90
Kaiser		0.00	44.22	71.69

When you or your dependant reach age 65 or obtain Medicare, your options & rates are:

Medicare Supplements		Retiree Only	Retiree Plus 1	Family
<b>CCPOA Medical Plan</b> *Must be a CCPOA Retired Chapter Member	Southern California	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	Northern California	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
PERS Select PPO		0.00	0.00	0.00
PERS Choice		0.00	0.00	0.00
PERS Care		0.00	0.00	0.00
Blue Shield - CalPERS		0.00	0.00	0.00
Blue Shield - Net Value		0.00	0.00	0.00
Kaiser		0.00	0.00	0.00

**Does your family use both Basic and a Medicare Supplement?  
See back for more cost comparisons...**

### 2012 State Contribution

Retiree = **566.00**

Retiree Plus 1 = **\$1,074.00**

Family = **\$1,382.00**

These charts are your ACTUAL COST (if you are fully vested). The charts shown *include* the 2012 State Contribution. The amount the state pays is determined by state vesting laws. These are based on the date you were first employed and the length of your employment. If you do not know the percentage you are vested, please call **888-CALPERS**. The contribution rates are estimated and can change by legislative action.



# Retiree CCPOA

## 2012 Combination Plans with State Contribution

Combination Monthly Rate Employee in Supplemental Medicare & Dependant in Basic		Employee in SM 1 Dependant in B	Employee in SM 2 Dependants in B	Employee & 1 Dependant in SM 1+ Dependant in B
<b>CCPOA Medical Plan</b> *Must be a CCPOA Retired Chapter Member	Southern California	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	Northern California	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
PERS Select PPO		0.00	0.00	0.00
PERS Choice		0.00	0.00	0.00
PERS Care		336.41	615.20	69.65
Blue Shield- PERS		0.00	0.00	0.00
Blue Shield - Net Value		0.00	0.00	0.00
Kaiser		0.00	0.00	0.00

Combination Monthly Rate Employee in Basic & Dependant in Supplemental Medicare		Employee in B 1 Dependant in SM	Employee in B 2 Dependants in SM	Employee & 1 Dependant in B 1+ Dependant in SM
<b>CCPOA Medical Plan</b> *Must be a CCPOA Retired Chapter Member	Southern California	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
	Northern California	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
PERS Select PPO		0.00	0.00	0.00
PERS Choice		0.00	0.00	0.00
PERS Care		336.41	460.84	615.20
Blue Shield - PERS		0.00	0.00	0.00
Blue Shield - Net Value		0.00	0.00	0.00
Kaiser		0.00	0.00	0.00

### 2012 State Contribution

Retiree Plus 1 = **\$1,074.00**

Family = **\$1,382.00**

These charts are your ACTUAL COST (if you are fully vested). The charts shown include the 2012 State Contribution. The amount the state pays is determined by state vesting laws. These are based on the date you were first employed and the length of your employment. If you do not know the percentage you are vested, please call **888-CALPERS**. The contribution rates are estimated and can change by legislative action.

#### Dental

CalPERS maintains dental enrollment for State retirees. Please contact the CALPERS Health Benefit Division for Open Enrollment questions or to change programs, add or delete dependants.

#### Vision [www.vsp.com](http://www.vsp.com)

Both the Trust & State offer voluntary vision programs. Enroll anytime. There is no open enrollment period for the Trust retiree vision program.

