



## Products & Services offered to CPF Members

Over the years, the CPF Insurance Trust has continued to provide the best available insurance products and services to CPF Members. Ultimately, our goal is to provide CPF Members high quality, cost effective benefits that ensure you and your family are well protected, and compensated.

### ✓ Life Insurance:

- The CPF Insurance Trust offers a wide variety of life insurance options to Members and their families depending upon your needs.
  - Group Term Life Insurance
  - Individual Term Life Insurance
  - Individual Permanent Life Insurance

### ✓ Dental

- The CPF Insurance Trust offers plans that are tailored to fit the needs of your family. They have a large choice of dentists near you and your work. Plus, our plans are affordable and provide discounts for you and your family on covered services when you use contracted dentists. These plans are self funded dental plans which use a TPA to process claims.
  - PPO Options
  - Plan 1- Without Pediatric Orthodontic coverage
  - Plan 2 – With Pediatric Orthodontic coverage

### ✓ Long Term Disability:

- The CPF Insurance Trust plan includes **additional benefits** to CPF Members that are **not** available to Members enrolled in any other California firefighter disability plan including:
  - Overtime included in the monthly benefit calculation-(Exclusive to CPF Members)
  - Pays 66.67% of W-2 wages up to \$10,000 per month
  - 90 day elimination period from date of disability
  - Benefit Duration to Age 65

### ✓ Personal Accident:

- The CPF Insurance Trust offers Personal Accident Insurance that provides Death & Dismemberment coverage for you and your family in the event of an accident.
  - Multiple options available to choose from including Severe Burn Benefit, Occupational HIV, Coma Benefit, and more.

### ✓ My Health Pass:

- The CPF Insurance Trust offers My Health Pass to you. This plan gives you access to U.S. Board Certified Doctors via phone or video, anytime & anywhere. Contact Teledoc 24 hours, 7 days a week for an immediate diagnosis and treatment for common healthcare issues.
  - Request a visit with a doctor by web, phone, or mobile app.
  - National network of U.S. Board Certified physicians
  - Prescriptions filled if medically necessary and have it sent to the pharmacy of your choice.

### ✓ Personal Lines Insurance:

- The CPF Insurance Trust has authorized our Third Party Administrator to assist members seeking information re: various P & C products available through fully insured carriers licensed to operate in California. The Administrator may have access to numerous insurance carriers that may offer members appropriate coverages at competitive rates.
  - Homeowners/Renters
  - Automobile
  - Umbrella
  - Motorcycle
  - RV

### ✓ Union Liability:

- The CPF Insurance Trust offers Union Liability Insurance to Labor Leaders, Board Members, Directors, Officers, Trustees, Stewards, Committee Members, Business Agents, and Employees
  - Duty of fair representation
  - Employment Practices Liability
  - Financial Management of the union
  - Personal Injury liability

**Should you have any questions or if you'd like more information about any of the Products or Services being offered by the CPF Insurance Trust, please call our Administrator TODAY! Toll Free- (888)-811-0811**

Visit our website at: [www.cpf-insurance.com](http://www.cpf-insurance.com)