



Products & Services offered to Cal Fire 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.
 - PPO Options
 - Plan 1- Without Pediatric Orthodontic coverage
 - Plan 2 - With Pediatric Orthodontic coverage

✓ **Long Term Disability:**

- The CPF Insurance Trust plan offers members on and off duty income protection. The disability plan includes:
 - Pays 66.67% of Base wages up to \$10,000 per month
 - Benefits begin when placed on a No Pay Status
 - 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.

✓ **Personal Line Insurance:**

- The CPF Insurance Trust has authorized out Third Party Administrator to assist members seeking information regarding 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

✓ **Legal Club of America:**

- The CPF Insurance Trust offers you a Family Protection Plan that provides comprehensive group legal benefits.
 - Free & Discounted Legal care
 - Tax Preparation & Advice
 - Life Events Counseling
 - And more

✓ **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)-550-5000

Visit our website at: www.cpf-insurance.com