



CDF FIREFIGHTERS

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November 1, 2011

Dear Brother/Sister Firefighter,

My hat is off to our own Dennis O'Brien and all the other Insurance Directors on the CPF Health Benefits Trust for their innovative work on the enhanced benefit package for the PYI Plan. New and existing participants in the PYI Plan now have Round-the-clock access to a physician via telephone, video conferencing or internet. This state-of-the-art telemedicine program, AmeriDoc, is being provided for you at no additional cost! The only cost to you is \$50 to access a medical doctor between the hours of 5:00 A.M. to 5:00 P.M. (PST) or \$75 between the hours of 5:00 P.M. to 5:00 A.M. (PST). Included is your ability to store all of your medical records in a secure HIPA compliant facility which allows you to access them anywhere, anytime or any place an internet access is available.

Our PYI participants now have peace of mind knowing a doctor is always just a phone call away. This service is easy and convenient to use. No waiting for an appointment. Speak to a physician immediately for personal, private, secure medical consultations.

I urge you to carefully review the accompanying material that explains in detail how this valuable added benefit can help you when immediate medical advice is needed. And, for those who are interested in upgrading the plan to include the entire family, for only \$23.00 per month YOU, YOUR SPOUSE and ALL YOUR ELIGIBLE CHILDREN can be included in the telemedicine program and the fee to access a medical doctor is waived for the entire family. The upgrade also provides an annual wellness blood test for you and your eligible spouse valued at over \$300 each.

During the months of November and December, CDF Firefighters once again have the opportunity to enroll in the PYI Plan that is designed to protect your income and now with the added benefit of 24/7/365 access to medical advice.

I urge you to carefully consider this valuable protection now as enrollment for CDF Firefighters is only available annually during our open enrollment period.

The PYI Plan is self-funded and the only UNION supported disability income protection plan designed by firefighters for firefighters. It is intended to "kick-in" once your income drops below 66.7% and to maintain that percentage for the specified period described in the Certificate of Coverage.

Remember, you must apply for coverage during the open enrollment period and your application must reach the administrator's office no later than December 31, 2011 for coverage to become effective January 1, 2012.

If you are interested in this protection for you and your family, I encourage you to complete the application today. For only \$28.00 a month you can help ease the financial stress associated with your loss of income due to sickness or accidents incurred "on" or "off" the job.

For additional information, you may call our plan administrator at (800) 549-4242 - they will be happy to assist you.

Stay **proud**, stay **strong** and stay **union**!

Bob Wolf, General President