

P.Y.I Frequently Asked Questions

Q: Who is eligible to participate in the PYI Plan?

A: CDFP Members in good standing who are employed full-time. Seasonal firefighters, volunteers, or firefighters who are not represented by Local 2881 CDFP union are not eligible for income protection under PYI.

Q: Do I receive any benefit from the PYI Plan if my illness/injury is work-related?

A: Yes. The PYI Plan is designed to protect 66.7% of your income, which means if your workers' comp benefit is less than that, PYI will pay the difference. And should a dispute arise as to whether or not your illness or injury is work related, the PYI plan may advance benefits until your workers' comp claim is settled.

Q: 66.7% of what? Is overtime included in the income calculation?

A: The PYI plan uses "Base Pay" *plus* Planned Overtime as the starting point for calculating benefits and takes a 12-month income average immediately preceding the date you were placed on a "No Pay" status. Base Pay and Planned Overtime usually consists of income that counts toward your retirement benefits.

Q: Do I have to burn my sick time, vacation time and/or holiday time to receive PYI Plan benefits?

A: No. But, if you receive payment for accrued vacation and holiday time you will not be considered to be on no-pay status!

Q: What is the definition of "no-pay" status as it relates to me at the time of a claim?

A: To be placed on a "no-pay" status means your compensation has been discontinued by your employer. (Any payment by your employer constitutes compensation.)

Q: If collecting Workers' Compensation benefits, how will the PYI Plan benefit me?

A: The PYI Plan is designed to make sure you receive 66.7% of your salary. Should benefits from Workers' Compensation fall below that percentage, the PYI Plan will make up the difference.

Q: Will the PYI Plan pay in addition to an individual salary continuation policy?

A: Yes, so long as it was not a group or franchise policy sponsored by your employer, union or association.

Q: I am a Cal Fire firefighter currently insured under the PYI Plan and fall under the California Mandated Safety Officers Benefits plan. When would benefits under the PYI Plan begin for me?

A: Your benefits would begin on the date your employer places you on a "no-pay" status

Q: Do pre-existing conditions affect my eligibility for PYI Coverage?

A: Yes. The PYI plan is intended to protect our Members against unexpected illness or injury. If your disability is caused by a medical condition that existed before you were accepted for coverage, the benefit may be reduced for as long as two years.

Q: How do I Pay the Monthly Premium?

A: Via convenient payroll deduction.

Q: How do I sign up?

A: Complete the application thoroughly (front and back) and mail it to the Plan Administrator, CPFHBT: P.O. Box 27020, Fresno, CA 93729-7020.

Q: I still have questions who do I contact?

A: You can visit our website at www.cdf-insurance.com for more information or to complete an online application or you may call Diane Wionowsky at 800-549-4242 ext. 2549.



**CPFHBT Insurance Administrator:
Harry J. Wilson INSURANCENTER Inc.**



AmeriDoc Frequently Asked Questions

Q: Why join AmeriDoc?

A: When you join AmeriDoc you'll have *round-the-clock access to care*. No more waiting in waiting rooms with sick people, no driving and no baby sitter; connect to a doctor instantly via phone or email. You'll *save money* by avoiding unnecessary doctor's office or ER visits. Our network of physicians are U.S based, licensed and experienced.

Q: What are the two AmeriDoc plans that are available to chose from?

A: Both plans must be activated by calling 800-549-4242 ext. 2549

#1 - Basic Member

- Doctor consultations \$50/\$75
- Cost: free as a PYI participant

#2 - Member/Family Upgraded

- FREE unlimited doctor consultations
- Member and spouse annual adult wellness test (max. 2 tests per family per year)
- Cost: \$23 per month

Q: How does AmeriDoc work if I want a doctor consult?

A: It's quick and easy. Simply call the member support line and a physician in our network of doctors will return your request within 3 hours.

Q: What is an Adult Wellness Test?

A: Once each calendar year, you and each adult member on your plan receives a no-cost annual wellness test valued at over \$300. The comprehensive wellness profile includes tests such as liver, kidney, lipid panels, CBC's, electrolytes, glucose, bones and minerals. You will also receive an extensive report analysis of your blood test results to give your unique biochemistry health status.

Q: Why is an Adult Wellness Test important?

A: The Adult Wellness Test helps to identify health risks without waiting for the symptoms and rule out inherited conditions.

Q: I still have questions who do I contact?

A: You can visit www.cpf-insurance.com for more information or you can call Diane Wionowsky at 800-549-4242 ext. 2549.

This brochure is not intended to provide a detailed description of the PYI Plan. For specific information on the PYI benefits, please refer to the official plan documents, including the Certificate of Coverage, or the Summary Plan Description, copies of which are available from Harry J. Wilson Insurancenter, Inc. In the event of any conflict between this brochure and the Plan Documents, the provisions of the Plan Documents will apply.