



CAPF Value Added Benefits as a Non-profit Mutual Benefit Association versus Insurance Company LTD Plans

- **No** profits for stockholder owned insurance companies
- **No** monies go to pay 2.35% premium taxes to the state
- **No** commissions to brokers ranging from 5% - 15% of monthly premiums
- **No** membership dues payable
- **No** insurance company 2 year cost containment provision limiting Musculoskeletal & Connective Tissue disorders
- **No** insurance company paid claim adjusters
- **No** insurance company paid doctors
- **No** insurance company claims denials
- **No** insurance company paid attorneys
- **No** ownership of buildings or other speculative investments

CAPF is a time-tested "pay as you go" non-profit mutual benefit association with over 31 years of exemplary service to over 16,000 current members statewide.

"A promise made is a promise paid by CAPF since 1985"
Over \$63 Million Paid in Claims

Illustration only. Refer to Plan Documents for specific details. CA Ins. Lic. #0544968

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