



Contra Costa County Retired Employees Association

2025 Benefits Guide **Benefits Begin January 1, 2025**



**Open Enrollment Ends
November 15, 2024**

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Open Enrollment ends November 15, 2024.

Coverages begin January 1, 2025.

**If you have a question that was not answered in this guide, please contact us at
(800) 511-9065 or CCCREA@pgagencies.com.**

**Please do NOT call CCCREA, CCCERA, or the County with questions about
the plans detailed in this guide. They will be unable to help you.**



**Benefits Available Exclusively for
Contra Costa County Retired Employees Association Members**

These plans are offered exclusively to CCCREA members and are independent of any plan offered by the County. Your enrollment in any of these plans does not affect any plan you may have through the County.

Dear Retiree:

The Contra Costa County Retired Employees Association (CCCREA) is an officially recognized organization representing Contra Costa County retirees. We continue to speak on your behalf at the Contra Costa County Employees' Retirement Association retirement system. CCCREA is a member supported, non-profit, non-partisan, non-union organization that advocates, educates, informs, and provides social activities for members.

CCCREA members have access to many exclusive benefits including the Health & Wellness Fairs, Luncheons, our website (www.cccrea.info), and our newsletter that helps keep you informed. One of our popular benefits is access to various group insurance benefit plans. These plans are detailed in this Benefits Guide. All the plans listed in this guide are administered by Pacific Group Agencies and available exclusively to CCCREA members. These benefits are completely independent of those offered by the County of Contra Costa. Purchase of these products will not affect your current benefits.

The Open Enrollment period for these benefit plans is upon us. This is your once-a-year opportunity to add or make changes to your coverages. Whether you're looking to add dental coverage or add a spouse to your vision coverage, now is the time to do it.

Please take a moment to review all the benefits that are available to you. Dental plans available include an Ameritas PPO plan with a generous \$1,500 annual benefit maximum and a Cigna HMO plan with a nationwide network of dentists. Other benefits available to members include a VSP vision plan, legal protection, identity theft protection, pet care, travel insurance, and much more.

To add strength to our organization and become a CCCREA member making you eligible for these benefits, please complete Step 1 of the enclosed enrollment form. If also electing to enroll in any of the benefit plans, please also complete the remaining steps. **The Open Enrollment ends November 15th.**

If you should have any questions on the benefit plans in this guide, please direct them to our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or CCCREA@pgagencies.com. **Please do NOT call CCCREA, CCCERA, or the County with questions about the plans discussed in this Benefit Guide. They will not be able to help you.**

Sincerely,

CCCREA Executive Board

How To Enroll

You can enroll in the **Dental, Vision, Legal Shield, ID Shield, and Personal Accident** plans using the attached enrollment form (last page in the booklet). A postage paid envelope is attached for your convenience. If you do not have the return envelope, please mail the form to:

Pacific Group Agencies
25876 The Old Road #11
Santa Clarita, CA 91381

You may also fax the form to: (800) 549-0059. Please make sure to fax both sides of the form.

An online form is available at: www.pgagencies.com/cccrea

You can enroll in the **Pet plans** by calling the carrier direct or visiting their website. If calling, remember to mention you are a CCCREA member, so you get special discounted rates.

- Nationwide Pet Insurance (Premiums are credit card billed)
Visit www.petinsurance.com/cccrea or call (877) 738-7874.
- United Pet Care
Visit www.unitedpetcare.com/cccrea or call (877) 872-8800.

Travel Guard should be purchased within two weeks of booking your trip and is on a per-trip basis. To purchase coverage (credit card billed), visit: www.tiny.one/travelguard

Emergency Assistance Plus is purchased (credit card billed) on an annual basis. Visit www.emergencyassistanceplus.com/pedit or call (877) 883-1935.

Term Life is medically underwritten. Complete the information on the enclosed form and a quote will be mailed to you. Please note: Quotes are generally mailed to members in late January.

Amplifon Hearing is a FREE benefit to members and their family. No need to enroll. Just call Amplifon at (877) 846-7075 and let them know you're a CCCREA member, and they will explain the process.

Selecting the Right Dental Plan: PPO vs. HMO

When deciding between a PPO and an HMO plan, many members assume that one must be better than the other. The truth is that neither one is better than the other. They just work differently.

Both plans we offer are comprehensive and cover procedures from routine cleanings and X-rays to major issues like crowns and dentures. So why pick one plan over the other? Freedom and cost are the two main deciding factors for most members.

PPO Plans allow you to use any dentist. While PPO plans have dentist networks, you are not required to use a dentist in the network and may use a non-network dentist. However, there are significant cost savings if you do use a network dentist, as network dentists have agreed to charge significantly reduced rates.

Your savings with a network dentist work like this: You need a crown, and the normal cost is \$1,200:

- Your dentist **is** a network dentist: Your dentist has agreed with the insurance carrier to reduced fees. Instead of \$1,200, they agree to charge only \$700. Crowns fall under the Major Services category, so cost is split 50/50 between you and insurance. Your out-of-pocket cost is \$350.
- Your dentist is **not** a network dentist: Your dentist charges their standard \$1,200 rate. Insurance pays its portion based on the average local rate, around \$750. Insurance pays 50% of the \$750, and you will be responsible for the remaining balance. Your out-of-pocket cost is \$825.

We recommend selecting the PPO plan if your current dentist is an Ameritas network dentist, does not accept the Cigna HMO plan, and you're not willing to change dentists. If your dentist does accept the Cigna HMO plan or you are willing to change dentists, the HMO plan is likely the better plan for you.

HMO Plans use a network of highly qualified and pre-screened dentists. You must use one of these dentists. A referral to specialists is required and will be provided by your primary dentist.

You are never locked into a dental office. You may switch dental offices as often as you like by calling the insurance company and letting them know you wish to change.

HMO plans have set co-pays for all covered procedures. Therefore, you will know beforehand what your out-of-pocket cost will be. Your dentist is never allowed to charge more than the agreed upon co-pays.

The Fine Print: All plans have exclusions and limitations, and they can vary greatly between insurance companies and plan types. They can vary between annual number of cleanings, waiting periods, and annual benefit maximums. These issues should be taken into consideration when choosing a plan.

For example, the Ameritas PPO plan requires a crown be 10 years old before replacement, while the Cigna HMO plan only requires 5 years.

It's also important to remember that insurance is designed to cover potential future events, not events that have already happened. Therefore, if you have already started work or have a tooth that was missing before the date this insurance started, the insurance most likely will not provide coverage for these issues.

Dental PPO

Freedom to Use Any Dentist - No Network Restrictions

Ameritas Dental Monthly Premium	
Member Only	\$49
Member + One (Spouse/Domestic Partner <u>or</u> Child)	\$98
Member + Family	\$135

Dental work becomes more expensive every day and as too many people find out, going without dental insurance can be a very costly mistake. This comprehensive dental plan covers over 360 procedures, from routine cleanings to major items including crowns, dentures, and implants. Whether you need routine care or something more extensive, this plan will have you covered.

Members and dependents each receive a robust **\$1,500 annual network benefit**. Enrollees also have a Dental Rewards benefit which allows them to bank some of their unused benefit for future use. Enrollees who use less than \$750 of their annual benefit will automatically have up to \$400 banked for use in future years.

As an added benefit, enrollees who visit the dentist at least once during the year will have their in-network Basic Services benefit increased by 5% the following year - up to an 85% maximum.

This PPO plan allows you to use any dentist. Your dentist does not need to be part of any network. However, if your dentist is an Ameritas Network dentist, you will receive significantly reduced prices. Ameritas Network Dentists have agreed to charge significantly reduced prices, typically saving you around 36% off their regular rates. Ameritas has the largest dental network nationwide with over 325,000 providers, so there is a good chance your dentist belongs.

**Find Ameritas “Classic PPO & Plus” Network providers
in your area at: <https://dentalnetwork.ameritas.com/>**

Coverage is available for the member, and you may also insure your spouse/domestic partner, and/or your dependent children up to age 26. Children aged 26 and older are eligible if they are permanently disabled and the member lists them as a dependent on their tax return. Grandchildren are only eligible if you have full legal custody.

Dental PPO Benefits

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$1,500	
Dental Rewards	\$400 / Year	\$250 / Year
Calendar Year Deductible <i>Waived for Preventative</i>	\$50 / Person	\$75 / Person
Preventative Services		
Cleaning (3 per year!), Oral Exam, Bitewings	100%	80%
Basic Services		
Periodontal Maintenance, Filling, Simple Extraction, Panoramic X-Ray, Denture Repair & Reline, Recement, Biopsy, Emergency Pain Relief	75% - Year 1 80% - Year 2 85% - Year 3	75%
Major Services <i>12-month waiting period applies unless you had other dental insurance for all of 2024. If so, please include proof of current coverage with the enrollment form.</i>		
Crown, Implant, Periodontic, Endodontic, Root Canal, Bridge, Denture, Complex Extraction, Anesthesia, Bone Augmentation, Inlay Restoration, Onlay Restoration, Crown Repair, Bridge Repair, Space Maintainer, Teeth Whitening	50%	50%

*Benefit levels are based on the average rate a dentist in your zip code would charge for that procedure.

Dental HMO by Cigna

Large Nationwide Network of Providers!

Monthly Premium	
Member Only	\$34
Member + Spouse / Domestic Partner <u>or</u> Child	\$68
Member + Family	\$125

Comprehensive coverage. Low copay for all covered procedures. Nationwide network of dentists to choose from. What more could you ask for?

This low copay Cigna HMO dental plan has comprehensive coverage, covering 380+ procedures, from routine preventative (cleanings, x-rays) to major (crowns, dentures, extractions, implants, and orthodontics), all at very low copays.

There is no calendar year maximum dollar benefit. There is no waiting period for any covered service. Whether it's a cleaning or a crown, all services are available to the enrollee on day one.

There are no surprises as the copay for every covered procedure is listed upfront. Your dentist may never charge you more than the listed for any of the covered services. Also, many Cigna providers extend discounts on non-covered procedures, such as teeth whitening.

This Cigna plan uses the expanded Cigna Dental Care Access Plus network, which has thousands of dentists to choose from nationwide. All Cigna network dentists and specialists are highly qualified and have been pre-screened and thoroughly evaluated prior to their acceptance. As with all HMO plans, you must select a dentist from the Cigna network. However, you may change dentists at any time by calling Cigna.

Coverage is available for the member, and you may also insure your spouse/domestic partner, and/or your dependent children up to age 26. Children aged 26 and older are eligible if they are permanently disabled and the member lists them as a dependent on their tax return. Grandchildren are only eligible if you have full legal custody.

Member Copays for Common Dental Procedures

With 380+ covered dental procedures, it would be too numerous to list them all in this booklet. The following list is of the most common procedures covered by this plan and the member copay. A listing of all covered procedures will be mailed to you prior to your coverage becoming effective.

Procedure Type*	Member Copay
Oral Exam and Cleaning	\$0
X-Ray	\$0
Resin Filling	\$0
Root Canal (Anterior)	\$30
Extraction of Erupted Tooth	\$0
Periodontal Maintenance	\$15
Scaling and Root Planing	\$15
Porcelain Crown	\$50
Porcelain Inlay / Onlay	\$50
Post & Core	\$25
Denture (Bridge)	\$100
Denture Repair	\$10
Anesthesia	\$0
Post & Core	\$25
Surgical Placement of Transosteal Implant	\$850
Gingivectomy	\$35
Bone Graft	\$135
Tissue Graft	\$60
Removal of Lesion or Cyst and Biopsy	\$0
Abutment	\$355
Desensitizing Medication	\$15

***Note:** Procedures have been modified into “plain English” and multiple procedures grouped under a single type. Your specific procedure may have a different copay than the one listed above.

Cigna HMO General Dentist Directory

This list is only for those enrolling in the Cigna HMO dental plan.

Note: If enrolling in the Ameritas PPO plan, ignore this list as it pertains only to the Cigna HMO plan.

The following is a list of general dentists in the Contra Costa area for the Cigna HMO dental plan. When enrolling in the Cigna HMO dental plan, you must select a General Dental facility at time of enrollment. However, you may change dentists at any time by calling Cigna at (800) 244-6224.

Should you live outside the Contra Costa area, for a list of dentists, visit: www.cigna.com and select:

- 1) Find A Dentist (Upper right of screen)
- 2) How are you enrolled (Employer or School)
- 3) Enter your zip and click on Doctor by Type (Dentist)
- 4) Select Guest (Login or Guest)
- 5) Continue
- 6) Select Cigna Dental Care Access Plus

Alameda			
Alameda Landing Dentistry	Facility #579129	2660 5th St #C	(510) 384-4000
Bright Now!	Facility #506791	2140 South Shore Center	(510) 214-0253
Gurjit S. Randhawa	Facility #428683	2229 Santa Clara Ave #E	(510) 521-3300
Wellness Center	Facility #386123	2111 Whitehall Pl #B	(510) 522-0878
Alamo			
Alamo Smiles	Facility #535183	3000 Danville Blvd #A&B	(925) 820-2688
Antioch			
Bright Now!	Facility #551084	5867 Lone Tree Way #F	(925) 732-4628
Crossings Dental	Facility #143041	3379 Deer Valley Rd	(925) 706-0775
New City Dental	Facility #664147	4847 Lone Tree Way #B	(925) 755-4040
Western Dental	Facility #224792	2590 Sycamore Dr	(925) 776-1141
Western Dental	Facility #511716	4518 Lone Tree Way	(925) 529-8300
Antioch Dental	Facility #407087	5171 Lone Tree Way	(925) 755-0111
Berkeley			
Bill T Cavalli	Facility #170704	2522 Dana Street #207	(510) 841-4323
Madelyn L Ballard	Facility #663246	3010 Colby St #117	(510) 845-2350
Brentwood			
Brentwood Smiles	Facility #507650	6660 Lone Tree Way #7	(925) 513-8363
Valora Legaspi	Facility #281882	2400 Balfour Rd #301	(925) 240-5808
Western Dental	Facility #728159	7603 Brentwood Blvd	(925) 208-2558
Gentle Dental	Facility #578136	3150 Balfour Rd #C	(925) 392-4065

Castro Valley			
Bright Now!	Facility #710081	20923 Redwood Rd #C	(510) 550-5056
Castro Valley Smiles	Facility #531361	3779 E Castro Valley Blvd	(510) 581-0500
Concord			
Concord Dental Specialty	Facility #425907	2917 Salvio Street #C	(925) 687-2500
Golden State Smiles	Facility #213875	1851 Sutter St	(925) 827-2798
J Z Villanueva	Facility #180520	3113 Clayton Rd	(925) 687-9588
Lester Yamashita	Facility #664254	2969 Salvio St	(925) 685-5296
Western Dental	Facility #198555	1821 Concord Ave	(925) 825-8900
Danville			
Sycamore Valley	Facility #636937	103 Sycamore Valley Rd W	(925) 362-1800
Danville Endodontics	Facility #436787	103 Sycamore Valley Rd W	(925) 362-1800
Dublin			
Fallon Dental	Facility #545290	3746 Fallon Rd	(925) 803-0100
Pannu Dental	Facility #459163	7137 Dublin #A	(925) 828-6739
El Cerrito			
Bright Now!	Facility #682058	11430 San Pablo Ave #200	(510) 253-0049
Dentists of El Cerrito Plaza	Facility #643826	170 El Cerrito Plz	(925) 294-0665
Western Dental	Facility #459220	11299 San Pablo Ave #A	(510) 231-0147
El Sobrante			
Edward Agyekum	Facility #190033	4106 San Pablo Dam Rd	(510) 758-3441
Emeryville			
Western Dental	Facility #728160	3999 San Pablo Ave #H	(510) 992-5301
Fairfield			
Fairfield Dentists	Facility #540854	3332 N Texas St #C	(707) 399-9082
John Lewis	Facility #181041	1900 Pennsylvania Ave #A2	(707) 427-1026
Marlon C Taasan	Facility #180530	1545 N Texas St #309	(707) 422-6651
New Millennium	Facility #283948	1363A Oliver Rd #A	(707) 429-1708
Richard Ramos	Facility #670809	3075 Travis Blvd	(707) 435-9004
Smile Time	Facility #649816	1955 W Texas St #2B	(916) 984-4224
Sunni G Yoon	Facility #683375	1245 Travis Blvd #C& D	(707) 422-7003
Valle Smiles	Facility #215112	1955 W Texas St #12	(707) 428-5400
Western Dental	Facility #194885	2440 N Texas St	(707) 422-4600
Western Dental	Facility #715038	1600 Travis Blvd	(707) 429-4000
Aspen Dental	Facility #764630 0	1370 Holiday Ln #D	(707) 759-1039
Fremont			
Karl G & Robert M Lum	Facility #181652	39572 Stevenson Pl #223	(510) 792-3286
Western Dental	Facility #420317	3055 Mowry Ave	(510) 494-9010
Western Dental	Facility #213872	36416 Fremont Blvd	(510) 739-3889

Hayward

Amuer Blanco	Facility #252585	27092 Hesperian Blvd Hayward	(510) 782-1010
Gentle Dental	Facility #161657	24239 Hesperian Blvd	(510) 786-2587
Western Dental	Facility #200102	123 W Jackson Street	(510) 887-5700

Livermore

Livermore Smiles	Facility #515968	4375 1 st St	(925) 294-9288
Western Dental	Facility #497394	2177 Las Positas Ct #E	(925) 273-6000

Martinez

Bright Now!	Facility #576688	1160 Arnold Dr #G	(925) 372-7100
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Napa

Smile Country Dental	Facility #505851	2016 Jefferson St	(707) 603-4955
Western Dental	Facility #480071	1260 Trancas St	(707) 501-5101

Newark

Family Dentistry	Facility #190009	39675 Cedar Blvd #100	(510) 657-5510
S. T. Banatao	Facility #170652	35124 Newark Blvd	(510) 796-3441
New Park Mall Dental	Facility #233833	1131 Newpark Mall	(510) 796-8888

Oakland

Bright Now!	Facility #288833	8105 Edgewater Dr #250	(510) 568-6272
Carrington Dental	Facility #253565	1615 Broadway FL 2nd	(510) 893-3117
Franklin Dental	Facility #308150	1624 Franklin St #1220	(510) 893-4041
Linda T Thai	Facility #197152	373 9Th St #503	(510) 839-5889
Oakland Dental	Facility #663697	2648 International Blvd	(510) 532-8995
Associates Timothy Han	Facility #208128	#602 320 13 th St #301	(510) 839-2045
Western Dental	Facility #194784	1530 Broadway	(510) 285-0420
Western Dental	Facility #575504	3405 International Blvd	(510) 469-2012
Lowell B Davis	Facility #106551	2844 Summit St #202	(510) 834-3414

Pinole

Bright Now!	Facility #270874	1477 Fitzgerald Dr #106	(510) 669-0350
Pinole Modern Dentistry	Facility #622386	1208 Fitzgerald Dr	(510) 210-8907

Pittsburg

Dentists of Pittsburg	Facility #759347	4297 Century Blvd	(925) 267-8153
Western Dental	Facility #459221	2120 Railroad Ave #105	(925) 439-4773
Sky Dental	Facility #515848	Gladstone Dr #100	(925) 432-2444

Pleasant Hill

Sky Dental	Facility #515848	Gladstone Dr #100	(925) 432-2444
Pleasant Hill Smiles	Facility #470128	2380 Monument Blvd #F	(925) 363-4455
Pleasant Hill Wellness	Facility #157276	30 Golf Club Rd #C	(925) 685-8633

Pleasanton

Bernal Dental Care	Facility #509665	3283 Bernal Ave #108	(925) 249-9242
Leida P Stine	Facility #256908	1400 Santa Rita Rd #1	(925) 828-9993
Pleasanton Ridge Dental	Facility #522069	6766 Bernal Ave #560	(925) 461-3100
Tri Valley Dental	Facility #278615	5820 Stoneridge Mall Rd #118	(925) 225-1555
Pleasanton Endodontics	Facility #639576	4466 Black Ave #B	(925) 417-6771
Thompson Tom	Facility #138195	5990 Stoneridge Dr #15	(925) 734-0748

San Francisco

Faces of the Mission	Facility #441937	3085 24th St #201	(415) 285-0526
Apolinar D. Relos	Facility #180477	2460 Mission St #202	(415) 821-2332
California Dental	Facility #670748	6100 California St	(415) 751-6108
Center of Cosmetic Dentistry	Facility #284205	1550 Lombard St	(415) 921-5555
Cow Hollow Dental	Facility #200280	1806 Union St	(415) 921-6616
Edward Zhao	Facility #230355	450 Sutter St #1808	(415) 956-7744
Erick S Lukman	Facility #500969	2480 Mission St #325	(415) 285-7700
Gentle Dental	Facility #225995	2494 Mission St	(415) 821-1200
Joseph Nicolas	Facility #194366	801 Portola Dr #204	(415) 566-9700
Lynn Mojica	Facility #250542	1331 Noriega St	(415) 661-3330
Mikhail Berdichevsky	Facility #118470	4444 Geary Blvd #303	(415) 386-5590
Noriega Dental	Facility #148879	3749 Noriega St	(415) 661-8851
Richmond Dental	Facility #256910	4312 Geary Blvd	(415) 752-5605
Western Dental	Facility #193677	2626 Mission St	(415) 285-7500
Van Ness Dental	Facility #760521	2243 Van Ness Ave #101	(415) 441-2098

San Leandro

Coralinda Handog	Facility #170662	345 Estudillo Ave #208	(510) 483-5366
Golden State Smiles	Facility #159829	15301 Washington Ave	(510) 351-6820
Western Dental	Facility #459212	14895 E 14 th St #100	(510) 618-1230

San Lorenzo

Western Dental	Facility #738989	15584 Hesperian Blvd	(510) 992-5310
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San Pablo

Western Dental	Facility #723316	30 San Pablo Towne Ctr	(510) 887-5707
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San Rafael

Ehsan Karimian	Facility #594527	912 Grand Avenue #203	(415) 457-2440
San Rafael Dentistry	Facility #664370	905 Lincoln Ave	(415) 453-1241

San Ramon

Alcosta Dental	Facility #256876	9130 Alcosta Blvd #A	(925) 230-9414
Dentist of San Ramon	Facility #770051	21001 San Ramon Valley Blvd #C6	(925) 395-2786
Smile Time	Facility #643135	9130 Alcosta Blvd #A2	(916) 984-4224
Mawna Dhamocharan Kumar	Facility #747646	12111 Alcosta Blvd	(925) 829-3111

Union City

Amandeep Brar Virk	Facility #662513	2 Union Sq #230	(510) 489-5000
Marcus Lin	Facility #229806	29300 Kohoutek Way #100	(510) 324-4411

Vacaville

Craig E Carlson	Facility #170837	344 Cernon St	(707) 447-9339
Nut Tree Smiles	Facility #489688	1011 Helen Power	(707) 451-8390
Sarathy Amanjee	Facility #533797	Drive 141 Parker St #B	(707) 450-1003
Vacaville Dentistry	Facility #611076	671 Elmira Rd #130 791	(707) 215-5259
Western Dental	Facility #396759	E Monte Vista Ave	(707) 359-2211

Vallejo

Carolina Esguerra	Facility #205538	2001 Springs Rd #A 475	(707) 649-1694
North Bay Dental	Facility #212144	Redwood St #30	(707) 643-1714
Western Dental	Facility #421824	3587 Sonoma Blvd	(707) 557-8000
John W Bruns	Facility #106478	2121 Redwood St #C	(707) 648-3600
Western Dental	Facility #240413	133 Plaza Dr #R	(707) 557-6245

Walnut Creek

Dr Felix Kalman	Facility #275736	1399 Ygnacio Valley Rd #34	(925) 934-6470
Mikhail Berdichevsky	Facility #223722	120 La Casa Via #105	(925) 933-9820
John W Bruns	Facility #106481	2021 Ygnacio Valley Rd #A3	(925) 934-7755

Vision

VSP Vision Monthly Premium	
Member Only	\$10.50
Member + One (Spouse / Domestic Partner <u>or</u> Child)	\$21
Member + Family	\$31

Eyecare is vital to your overall wellbeing. Eye exams not only can detect signs of potentially blinding conditions like glaucoma, diabetic eye disease, and macular degeneration, but they can also detect signs of cardiovascular disease, hypertension, diabetes, and high cholesterol that may go unnoticed.

This VSP PPO vision plan allows you to use any eye care provider, but choosing a VSP Choice Network provider provides you the highest benefits and lowest out-of-pocket costs. **Local VSP “Choice Network” providers can be found at: www.VSP.com**

Benefit	VSP Choice Provider	Non-Network Provider
Eye Exam	Covered in Full	\$45
Lenses		
Single Vision	Covered in Full	\$30
Bifocal	Covered in Full	\$50
Trifocal	Covered in Full	\$65
Lenticular	Covered in Full	\$100
Progressive (Standard)	Covered in Full	N/A
Contacts		
Fit & Follow-Up Exam	\$60 Co-Pay	Not Covered
Elective	\$200	\$105
Frames	\$200	\$70
Deductible	Exam: \$10 / Material: \$25	
Frequency (Months)	Exam: 12 / Lens: 12 / Frame: 24	

Lens Options at VSP Providers	Member Co-Pay
Progressive Lenses (<i>Premium & Custom</i>)	\$40
Polycarbonate (<i>Standard</i>)	Child: \$0 / Adult: \$33
Dye (Plastic Gradient / Solid Plastic)	\$15 - \$17
Photochromatic Lenses	\$31 - \$82
Scratch Resistant Coating	\$17 - \$33
Anti-Reflective Coating	\$43 - \$85
Ultraviolet Coating	\$16

Personal Accident

All Benefit Levels Include Secure Travel Rider

Benefit Levels	Member Monthly Premium	Member & Family Monthly Premium
\$100,000	\$4.90	\$6.60
\$200,000	\$9.80	\$13.20
\$300,000	\$14.70	\$19.80
\$400,000	\$19.60	\$26.40
\$500,000	\$24.50	\$33.00

Spouse / Domestic Partner benefit is 50% of member benefit (40% if child is covered). Child benefit is 10% of member benefit, max \$30,000. Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%

This low-cost policy protects you and your loved ones in case of serious injury or death in an accident. Coverage is guaranteed - no medical questions and all ages are covered! Coverage is also available for your spouse/domestic partner and your child(ren) up to age 26.

The Personal Accident portion of this plan is a **cash benefit**. If you or your covered loved one is seriously injured or killed in an accident, a cash benefit will be paid out. Member benefit levels range from \$100,000 to \$500,000.

Additional benefits included at no additional cost are:

- ✓ Up to an additional \$25,000 for home alteration & vehicle modification.
- ✓ Up to an additional \$10,000 for rehabilitation expenses.
- ✓ Up to an additional \$37,500 for wearing a seatbelt & having a functioning airbag.

The **Secure Travel** rider is included with all benefit levels. It provides special benefits any time you travel more than 100 miles from your home. Use of these benefits does not reduce payment level you have selected for Personal Accident. These benefits are completely independent.

- ✓ Emergency Medical Evacuation
- ✓ Repatriation of remains
- ✓ Prescription refill services
- ✓ Assistance with lost or stolen items
- ✓ Translation and interpretation services
- ✓ If traveling alone, transportation for a loved one if you're going to be hospitalized for 10+ days.
- ✓ Return travel for companion who is delayed due to your emergency.
- ✓ Return travel for dependent child (<16) who is left unattended because of your emergency.
- ✓ Up to \$10,000 upfront guarantee of payment for needed medical expenses so you can get the necessary care you need. You are responsible for repaying these funds to Secure Travel.
- ✓ Emergency Cash Advance - Up to \$1,500
- ✓ Pre-trip planning services
- ✓ Emergency message relay
- ✓ Medical / Dental referrals
- ✓ Legal, Embassy, & Consulate referrals

ID Shield

Identity thieves target everyone, but seniors are disproportionately affected.

Monthly Premium	
<i>Note: An email address is <u>required</u> for ID Shield coverage.</i>	
Member Only	\$8.45
Member + Family (Children up to age 18)	\$15.95

No one needs to tell you how bad identity theft has become. We all know at least one person who was a victim. For the US alone, 33% of citizens have experienced identity theft, \$56 Billion in annual losses, 15 million victims, 2.5 million identities stolen, and it goes on. And it's all kinds of fraud. The most common fraud is for government benefits, followed by credit card, bank fraud, and utility fraud.

ID Shield members have both protection and peace of mind. Protection through numerous layers of monitoring and peace of mind that if something does happen, ID Shield's dedicated team of licensed private investigators will assist in protecting and restoring your identity – no matter how long it takes.

With its proprietary High-Risk Application and Transaction Monitoring, ID Shield checks to confirm details connected to your identity are safe. If changes are noted, you'll receive immediate notification.

Credit Bureaus are monitored. You're alerted to suspicious activity, credit checks, new accounts, cards reported lost/stolen/over limit, liens/judgements, you incorrectly listed as deceased, derogatory remarks, charge offs, bankruptcy filings, address changes, and addresses associated with your name.

Dark web scanning is performed on global black-market sites, chat rooms, file sharing networks, and social feeds. Scanning is done looking for a member's Personally Identifiable Information, matches of name, birthday, SSN, email address, Driver's License, Passport, Medical ID, and phone number.

Social Media Monitoring checks for over 20 different sources of fraud and identity theft. You may not have a Facebook, Twitter, LinkedIn, or Instagram account, but someone impersonating you may!

Court Records Monitoring detects criminal activity associated with your information due to potential ID theft. Hundreds of millions of records are searched using court records from county courts, Department of Corrections, Administration of the Courts, and other legal agencies.

Payday Loan monitoring covers thousands of online, rent-to-own, and payday lender storefronts, looking for unauthorized activity using your personal information.

ID Shield is pro-active in monitoring breaches. If one occurs, members have unlimited access to identity consultation services. If theft occurs, an investigator will advise you on best practices tailored to the specific situation and can open a case for restoration. ID Shield will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.

United Pet Care

United Pet Care is the affordable pet health savings plan that works for all pets.

For less than \$20/month per pet, **save 20-50% on every visit to an in-network primary care vet**, without the red-tape that comes with the other pet insurance providers (like higher rates as your pet ages, mandatory deductibles, or exclusions on pre-existing conditions, breed, or age).

To learn more, visit unitedpetcare.com/members and enroll to save **for the lifetime of your pet**, not just while you're with your employer!

What's Included

When you become a UPC member, you'll gain lifetime access to:

- 20-50% savings at an in-network primary care veterinarian
- Free 24/7 virtual care for off-hour questions and concerns
- Up to 87% savings on prescriptions with a human equivalent
- Savings on mobile care, testing kits, training, and more!

UPC Monthly Rates	
First Pet	\$17.50
Each Additional Pet	\$16.50

Enroll Today!

To start saving on your pet's healthcare, follow these 5 simple steps:

1. **Enter your information** at unitedpetcare.com/enroll
2. **Check "Yes"** when asked if you're enrolling through a benefits plan and **select your employer/group**.
3. **Review** your plan rates and select your Primary Care Vet using the search tool.
4. **Finalize your information** and add your pet information in your UPC member portal.
5. **Save your ID card from the portal** and show it at your selected vet to start saving!



Visit unitedpetcare.com/enroll to enroll today!

Questions? Email info@unitedpetcare.com, call 877-872-8800, or visit unitedpetcare.com/members.

Pet Insurance by Nationwide

Available for Dogs, Cats, Birds, & Exotic Animals

Our cuddly companions are part of the family, and we strive to provide them with the best care, but sometimes costs make decisions difficult. Pet insurance removes costs from the decision process and allows you to focus on the best course of treatment for your loved ones.

Nationwide Pet Insurance offers multiple plans to meet your needs. They offer both defined benefit plans that pay a set dollar amount for each covered procedure. They also offer percentage reimbursement style plans that pay a percentage (50% and 70% levels available) of the procedure cost.

All plans allow you to use any vet, including specialty and ER, of your choosing. Plans may include coverages for:

- Veterinary Exams
- Wellness Exams
- Vaccinations
- Prescription Medicine
- Hospitalization
- Surgeries
- Injuries
- Illnesses
- Cancer
- Specialty Vets
- Emergency Vets
- Hereditary Condition
- Chronic Condition
- X-Ray, MRI, CT Scan, Ultrasound
- Prescribed Therapeutic Diets
- Prescribed Nutritional Supplements
- Dental Diseases
- Congenital Conditions
- Blood Disorders
- Eye Disorders
- Musculoskeletal Disorders
- Respiratory Conditions
- Behavioral Exam & Treatment
- Flea & Heartworm Prevention
- Blood Work
- Urinalysis
- Diagnostic Testing
- 24/7 *vethelpline*

Monthly Premiums (Paid Directly to Nationwide)

Premiums vary based on your desired coverage level and factors such as pet type, breed, and age.

For a quote, to enroll, or for more information, visit www.petinsurance.com/cccrea or call Nationwide at (877) 738-7874 and mention CCCREA for the special discounted rates.

Emergency Assistance Plus

Emergency Assistance Plus <u>Annual</u> Premium	
Member Only	\$129
Member + Family*	\$189
*Family coverage includes Spouse and Dependent Children <ul style="list-style-type: none">• Through age 18• Through age 22, if unmarried and a full-time student• Adult children or grandchildren who are solely dependent on the member for support due to mental or physical disabilities.	
To enroll: www.myeaplus.com/pedit or call: (877) 883-1935.	

Emergency Assistance Plus (EA+) is a crucial safety net that protects you when you travel. Whether you're traveling across the state or across the world, this annual membership program protects you.

If facing a medical emergency, EA+ automatically steps in to help you with more than 20 emergency and medical services, so you can focus on your recovery and not on the costs. You'll feel confident knowing that if the hospital you're admitted to can't properly treat your condition, EA+ will transport you to the nearest appropriate hospital. Once you're stable, EA+ will arrange your transportation home.

EA+ services include:

Medical Evacuation

- Emergency medical monitoring by an EA+ medical expert.
- Air ambulance or emergency medical evacuation from an inadequate facility to the nearest appropriate facility.
- A medical specialist is sent to you to assist in determining your medical condition and travel suitability.
- Continuous updates to your designated family member or physician.

Medical Assistance

- Transferring your insurance information to medical providers to ensure your medical care is not delayed or denied.
- Cash advance for medical payments against a valid credit card.
- Prescription replacement assistance.
- Worldwide 24-hour doctor/ER/dentist/attorney locator.

Transportation Home

- Transportation home after hospitalization.
- A nurse escort during your trip home, if deemed necessary.
- Return of deceased remains.
- Vehicle returned home.

Assistance for Companions

- One round-trip economy-class airline ticket to bring a loved one to your hospital bedside if you're traveling alone.
- Airfare home for dependent children or grandchildren who are left unattended due to your hospitalization.
- Emergency message forwarding assistance.
- Pet care and return home assistance.
- Ticket home for a traveling companion if you are evacuated, transported home or pass away while away from home.

Vital Travel Assistance

- Intelligence regarding weather, travel, health, inoculations, travel restrictions, & special events.
- Real-time security intelligence on political unrest, social instability, weather, & health hazards.
- Emergency cash transfer assistance against a valid credit card.
- Lost luggage assistance.
- Document replacement assistance.
- Language interpretation assistance.
- Assistance in making flight arrangements, securing visas, and with other logistics if you need to leave a threatening situation.

EA+ has been exclusively offered by Worldwide Rescue & Security (WRS) for over 20 years. WRS is a leading provider of emergency travel, rescue and security products to members of affinity clubs, loyalty groups, alumni associations, professional organizations, auto clubs and airline loyalty programs. WRS partners with top medical assistance companies to provide emergency related services to members.

With EA+, you will have access to:

- Customized medical, security and travel assistance 24 x 7, 365 days a year,
- Access to a network of 32 medical assistance companies located over 5 continents,
- 53 response centers throughout the world,
- Access to over 1500 air ambulances worldwide,
- Medical teams responsible for continual monitoring of travelers around the world receiving medical attention,
- Expert staff fluent in 70+ languages and in-depth knowledge of local cultures and procedures.

Legal Shield

Legal issues can be costly. We've leveled the playing field for about 50¢ a Day!

Monthly Premium is \$15.95

Note: An email address is required for Legal Shield coverage.

Spouse / Domestic Partner coverage is automatically included.

Child coverage is included if the child meets one of the following criteria:

- 1) Under 18.
- 2) Under 21 (23 if full-time student) and they live at home and have never been married.
- 3) Any age, mentally or physically disabled, and a dependent of the member.

Have you ever needed a Will prepared or updated? Signed a contract and not known exactly what you were agreeing to? Received a traffic ticket? Had an insurance claim denied? Wouldn't it be nice to say, "I'll have my attorney handle this" and actually mean it? With Legal Shield, you can say it and mean it.

For more than 40 years, Legal Shield has provided members direct access to attorneys, available 24/7 for covered emergency situations. Legal Shield's nationwide network of affiliate lawyers have an average of 19 years of experience. When you need help, you won't have to talk to a rookie, a paralegal, or a law clerk, but rather you will deal directly with highly experienced lawyers.

No one ever plans on legal trouble, but the unpredictability of life often throws you a curveball. Instead of trying to navigate the legal system alone, Legal Shield can help you. Whether it's as simple as writing a letter or having an attorney make a call on your behalf, or a more serious issue that leads to time in court, you can breathe easy with Legal Shield on your side.

All legal consultations start off with a call to the main provider law firm in your state. For California, the law firm of Parker Stanbury has been retained. Parker Stanbury is a full-service law firm with specialists in many areas of the law. With over 40 attorneys on staff, with a combined 700+ years of legal experience, Parker Stanbury can help with your legal issues.

Many experienced lawyers charge \$400 an hour or more. With Legal Shield, you'll experience the safety and security that over 4,000,000 members enjoy, all for around 50¢ a day. Access to convenient quality no-cost legal help will only be a toll-free phone call away. Your dedicated law firm is paid by Legal Shield, so their sole focus is on serving you, not billing you.

Benefits of Legal Shield membership include:

Advice - Your attorney may provide unlimited legal advice on a wide range of legal topics, both personal and professional.

Standard Will Preparation with Annual Reviews/Updates - Having an up-to-date Will is part of being a responsible adult. However, 68% of Americans don't have one and the numbers are even higher for minorities. Legal Shield members may receive a Will with annual updates/reviews at no cost. Spouses and covered children may have a Will drafted for just \$20.

Wills can help protect your assets from probate and intestacy laws and significantly reduce the time spent in costly probate court. They provide control of gifting assets to the specific people you choose. You also receive peace of mind, knowing that your assets are protected, and your loved ones cared for.

Living Wills and Healthcare Power of Attorneys are also available. For members requiring a significantly higher level of estate planning, **Trust** preparation is available with a 25% discount.

Letters and Phone Calls on Your Behalf - Attorneys will write letters or make phone calls on your behalf at no cost to you. Whether it's a person or company that has taken advantage of you, refused to do as promised, didn't honor a return, or did a poor job, once the other party sees that you have legal representation, they know you are serious and will work to get the situation resolved.

Legal Document Review - Attorneys will review contracts and legal documents up to 10 pages each. They will explain in "plain English" any legal terms and will suggest any changes they deem necessary. If the other party has acted improperly, the attorney can contact them on your behalf to resolve the issue.

Whether signing a cell phone contract, booking a hotel, or wanting to ensure you get your full security deposit back, legal document review can save you thousands of dollars and countless headaches.

Motor Vehicle Services - Attorneys will help you navigate the twisting roads of moving violations, accidents, defense for charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, damage recovery, driver's license issues and personal legal injury assistance.

IRS Audit Legal Services – The prospect of an audit is terrifying. Even worse, the IRS conducts audits of all tax brackets, not just the rich. With Legal Shield, if audited, your attorneys will provide consultation or assistance and you may receive up to 50 hours of attorney's time to help defend the audit.

Trial Defense - If you or your spouse are named as a defendant in a covered civil or criminal action, your Legal Shield attorney will provide up to 60 hours of defense at no additional cost to you.

Other Issues - Your law firm may provide coverage for issues not covered by this plan. These services are offered at a negotiated rate, which is **at least 25% below standard rates**. These issues may include DUI, drug matters, hit-and-run, bankruptcy, divorce and related matters, garnishments, charges of tax fraud\evsion, business tax returns, and suits filed due to conditions that were foreseeable prior to enrollment.

*Note: Benefits listed are for California. Benefits outside California may vary slightly.
Certain benefits have limits on time and scope of coverage.*

Armadillo Home Warranty

Monthly Premium	
Appliances Plan	\$27.30
Essentials Plus Plan	\$49.99

Armadillo provides affordable protection when home appliances and systems break down. Whether it's kitchen, laundry, heating/cooling, plumbing, or electric, Armadillo covers the cost of repairs or replacements, coordinates service appointments, and ensures it's all done swiftly and hassle-free.

What makes Armadillo different from other home warranty companies?

- Transparency - The simplest 2-page home warranty plan out there.
- Less Fine Print - We removed over 80% of typical home warranty exclusions.
- Qualified and Reputable - We use only qualified and reputable service technicians.
- Flexibility - If you prefer, you may use your own trusted providers and we'll reimburse you.
- Faster than Fast - Request service in less than 2 minutes at any time.

Plans are available for your primary residence, vacation home, rental property, and your family members' homes. With three plans to choose from, it's easy to get the right level of protection.

Annual Coverage Details	Appliances Plan	Essentials Plus Plan
Level of protection	\$7,500	\$7,500
Service Fee per Claim	\$100	\$100
Kitchen Appliances	\$2,000	\$1,000
Laundry Appliances	\$2,000	\$1,000
Plumbing Systems	Not Covered	\$3,000
Electric Systems	Not Covered	\$3,000
Air Conditioning & Heating	Not Covered	\$2,000
Water Heater	Not Covered	\$1,000

*See additional details, terms, & conditions at www.pgagencies.com/cccrea/home/ or call (844) 403-2123

Term Life Insurance

High Benefit Amounts - Low Costs

Estimated Monthly Rates per \$100,000 Benefit (Average healthy non-smoker)				
Age	Female		Male	
	10 Year	20 Year	10 Year	20 Year
60	\$43	\$60	\$51	\$81
65	\$62	\$110	\$83	\$142
70	\$95	\$212	\$137	\$235
75	\$166	Not Available	\$241	Not Available

Must be under age 76 to qualify for coverage.

Term life insurance allows you to protect your loved ones from outstanding debts such as a mortgage, credit cards, or hospital bills, or covering an obligation you made, such as college tuition for a grandchild. Minimum amount of coverage is \$100,000.

Term refers to a set amount of time during which the policy is active. Premiums never change and the benefit amount stays the same. Your beneficiary will receive the full benefit upon your passing. Term policies do not accrue cash value and you may cancel them at any time.

Rates are medically underwritten. A free and fast in-home health check by a nurse is required. This typically lasts around 20 minutes.

***Note:** People with diabetes, heart disease, high cholesterol, or high blood pressure may not qualify. Those who do will have premium rates approximately 100% higher.*

People actively taking medication for or treated within the last two years for cancer, depression, heart attack, or stroke will not qualify for coverage.

Non-smoker means no tobacco use in 24 months. Tobacco user premiums are approximately 150% higher.

Travel Guard

Individual Trip Insurance

Vacations should mean leaving your worries behind. Unfortunately, life isn't that kind and unforeseen issues can arise. A sudden illness of a traveling companion or family member back home, a worldwide pandemic, a natural disaster, inhospitable weather, or unfriendly political situations can alter your plans and all the money paid for a vacation is gone. Travel Guard protects you and provides peace of mind.

Several plans are available and customizable to meet your needs. Comprehensive policies include coverage for the cost of trip cancellation or interruption, coverage for missed connections, trip delays, lost or delayed baggage, and medical coverage.

Policies may also include coverage for travel inconveniences such as closed attractions, transportation delays, rental vehicle breakdown, and transportation diversions. Upgrades that will cover cancellation for any reason, rental car damage, pet care, adventure sports coverage, security evacuation, and wedding cancellation are available.

Specialized policies are available, including medical for those needing medical coverage (Medicare does not cover you outside the US). And for frequent travelers, a more basic annual policy is available.

Coverage for pre-existing medical conditions is excluded *unless you purchase coverage within 15 days of your initial trip payment*. Coverage for losses due to COVID-19 are not covered as these losses are not considered an "unforeseen event".

Travel Guard Insurance

Coverage is purchased on a per-trip basis. Rates are based on several factors including the age of the traveler, the cost of the trip, the length of the trip, and coverage options desired.

For a quote, visit: **www.tiny.one/travelguard**

You may also email **travel@pgagencies.com** for a quote. Please include the following information: Name; Date of Birth; Departing and Arrival cities; Exact dates of your trip; Dates of trip deposit and final payment due; Airline/cruise name; and total costs you wish to insure. If insuring your traveling companion, please also provide the above information for them.

If you do not have internet access, call with all the above information: **(800) 511-9065**.

Amplifon Hearing

Increase the quality of your life!

Hearing loss is a natural part of life, and while there may be no cure, a hearing aid usually helps most people. Whether the hearing loss is age-related or caused by other factors including damage by loud noises, viral infections (mumps, measles, chickenpox, rubella), drugs (aspirin and quinine), or various antibiotics, a hearing aid can help.

Amplifon Hearing Health Care, the longest-serving provider of hearing benefit solutions in the US, has partnered with CCCREA to offer members a FREE hearing aid discount program.

Members have access to Amplifon's expansive nationwide network of over 5,600 locations and can choose from more than 1,700 hearing aid models, from leading brands such as Miracle-Ear, Oticon, Phonak, and Starkey.

No cost benefits also include a low-price guarantee; a three-year warranty including coverage for repairs, loss or damage; one-year free follow-up care; 2-years of free batteries mailed directly to your home; and a 60-day no-risk trial period. The Amplifon program provides average savings of 62% off manufacturers' suggested retail prices.

Amplifon Hearing Health Care

**The Benefit is FREE to
All CCCREA Members & Their Family**

To take advantage of this benefit, simply call Amplifon at **877-846-7075** and let them know you're an CCCREA member. A Patient Care Advocate will assist you.

Frequently Asked Questions

When does the Open Enrollment period end?

Forms must be postmarked by November 15, 2024. We strongly recommend you submit your form as early as possible, so we may address any issues and make sure you receive an ID card before your coverage(s) start.

When do the coverages begin?

Coverages will begin January 1, 2025.

I'm not making any changes; do I have to do anything?

No! If you are not making any changes to your current coverages, you do not need to submit an enrollment form. Your current coverages will continue.

Can I add my spouse/domestic partner or dependent child to my coverage?

Yes. To add a dependent to your coverages, complete the enrollment form and select the appropriate Member + [Dependent] box. Please make sure to provide all the dependent information.

How do I cancel a benefit I'm currently enrolled in?

If you wish to cancel a benefit, please write cancel across the benefit box. *Leaving the box unchecked will not cancel that benefit.* You may also send an email to cancel@pgagencies.com stating your name, date of birth, and which benefit plan you wish to cancel. Please note, we cannot cancel your membership in the retiree association. You must contact the association for membership changes.

Who do I contact with questions?

With regards to any benefit plan listed in this booklet, please contact Pacific Group Agencies, the Benefit Plans Administrator, at 800-511-9065 or CCCREA@pgagencies.com.

Do NOT contact CCCREA, CCCERA, or Contra Costa County about these plans. They will be unable to help you.

I have coverages with the County, do I have to cancel their plan if I enroll in yours?

Enrolling in these plans will not affect your enrollment in other plans. If you wish to cancel a County plan, you must contact them directly.



Contra Costa County Retired Employees Association Enrollment Form

For Office Use Only
Received
Effective Date

Step 1: Provide your information and authorize deduction. PLEASE PRINT CLEARLY.

Last Name		First Name		Full Social Security Number Required	
Male/Female	Date of Birth	Telephone ()	E-mail Address		
City			State		Zip
Home Address					
Number of Years Employed			Retirement Date		
Department			Classification		

I hereby authorize and request you to deduct from my retirement allowance every month, beginning the first such month after your receipt hereof, such sum as is designated to you in writing by the President and Secretary of said Association, and to pay such sum to said Association as my dues; this authorization to be effective on receipt by you until cancelled by me in writing. The fee is \$3.00 per month.

If electing benefits, by signing this form, I hereby authorize CCCERA to deduct from my retirement benefit the current premiums and pay that amount to Pacific Group Agencies. Such deduction will continue until I notify Pacific Group Agencies in writing. I understand that there is a minimum one year commitment to the dental and vision plans.

Sign Here → _____ **Date** _____

Step 2: If selecting spouse / domestic partner / family coverage, provide their information.

Spouse / Domestic Partner Name		Date of Birth	M / F	Full Social Security Number Required
Child Name <i>(Please note child coverage age limits. If disabled, please provide proof with enrollment.)</i>		Date of Birth	M / F	Full Social Security Number Required

Step 3: To enroll in the voluntary benefit plans, select the coverages that are right for you.

Dental		Vision		ID Shield
Select Plan (Select One): <input type="checkbox"/> PPO (Ameritas) <input type="checkbox"/> HMO (Cigna) Facility #: _____ <i>Located in HMO Directory in guide.</i>	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <input type="checkbox"/> Member + Child <input type="checkbox"/> Member + Family	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <input type="checkbox"/> Member + Child <input type="checkbox"/> Member + Family	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <i>This plan requires an email address.</i>	
Personal Accident			Legal Shield	
Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Family	Select AD&D Benefit Amount: <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$200,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$400,000 <input type="checkbox"/> \$500,000	Provide beneficiary information: Beneficiary: _____ Relationship: _____		
			Plan covers member & family <input type="checkbox"/> Member + Family <i>This plan requires an email address.</i>	

TURN OVER FOR ADDITIONAL PLAN INFORMATION

Armadillo Home Warranty	
Select Plan (Only select One): <input type="checkbox"/> Appliance Plan <input type="checkbox"/> Essentials Plus Plan	Property address, if differs from Step 1. Address _____ City _____ State _____ Zip _____

Step 4: For other plans, please see below.

Pet, Travel Guard, Emergency Assistance Plus, & Amplifon Hearing
 Please refer to the Benefits Guide for information on enrolling in these plans.
 If you need assistance, please call our Administrator, Pacific Group Agencies, at (800) 511-9065

Life Insurance
<p>Rates listed in the Benefits Guide are estimates for an average healthy non-smoker. Final rate is determined by the Underwriter after reviewing your life insurance application and medical records.</p> <p>Rates are approximately 100% higher for those with diabetes, heart disease, high cholesterol, or high blood pressure.</p> <p>Rates are approximately 150% higher for healthy tobacco users. Tobacco users with other health issues will likely not qualify for coverage.</p> <p>People actively treated for cancer, depression, heart attack, or stroke within the last two years will not qualify for coverage.</p> <p>If you would like to be emailed an application for life insurance check here. <input type="checkbox"/></p>

**If you have questions or need assistance in filling out these forms,
 call the Plan Administrator, Pacific Group Agencies, at (800) 511-9065.**

**Please mail this completed form in the enclosed postage paid envelope to:
 Pacific Group Agencies, Inc, 25876 The Old Road #11, Santa Clarita, CA 91381**

Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its members, CCCREA members have access to voluntary benefits offered through Pacific Group Agencies (PGA). CCCREA itself does not endorse, provide, or administer these benefits, but rather makes them available to members. CCCREA may receive compensation from PGA for administrative assistance and member access.

This guide contains summaries and highlights. Certain wording has been shortened or changed into “plain English”. Exclusions, limitations, and eligibility requirements may apply. While every effort has been made to ensure this information is accurate and fairly represents the coverage offered, mistakes can occur. This is not a Certificate of Insurance (COI) and nothing written or implied will change the COI terms.

An individual cannot assume they have effective coverage, even if they submitted an enrollment form, until the carrier has sent the proposed insured verification of coverage including effective date.

Insurance carriers have the right at any time to change: the rules, regulations, terms of coverage, availability, guidelines placed on the application, policies, enrollment, rates, and offering of products. While infrequent, without warning providers may discontinue their affiliation with an insurance company. There is no guarantee that a provider will remain affiliated with an insurance company.

Some plans have a minimum commitment. Should you cancel coverage by any action, including stopping payment, before the commitment is up, PGA, at its sole discretion, reserves the right to retroactively cancel your insurance to the original effective date and refund your premiums paid. You acknowledge responsibility for any outstanding or paid claims and discounts received by utilizing a network provider.

Coverage may be terminated without warning should payment stop for any reason or your CCCREA membership lapses.

Cancelations:

- Cancelations must be received by the 5th of the month for processing for the next following month.
- **We do not accept phone cancelations.** Cancelations must be in writing to PGA, by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancelations sent to the insurance carrier, retirement system, or CCCREA, may not be processed and under no circumstance is PGA liable to refund premiums taken due to us not receiving proper or timely notice. PGA may adjust your cancelation date to match deductions received.
- Payment cancelation may result in monies being owed to PGA for premiums advanced. You agree to reimburse PGA all monies owed, and costs associated with collection of these monies.
- Retroactive cancellation requests will not be honored.

It is the responsibility of the member to:

- Report to PGA changes that affect insurability or eligibility of dependents, including children becoming over-age. We do not track the age of your children. Notifying the retirement system or CCCREA will not suffice as privacy laws prevent the relay of this information. Premiums are considered earned and cannot be refunded should you fail to notify us.
- Confirm you are enrolled in the correct and suitable plan.
- Maintain CCCREA membership while enrolled in the benefits.
- Provide address changes to PGA.

For questions on the plans or the enrollment process, please contact the plan administrator, Pacific Group Agencies, CA License 0078489, at: (800) 511-9065 or CCCREA@pgagencies.com.

View towards the bay shoreline from Mt
Diablo State Park. Photo Courtesy Adobe
Stock Images.



PACIFIC GROUP AGENCIES, INC.

Tel: (800) 511-9065 • Fax: (800) 549-0059 • CCCREA@pgagencies.com

M-Th: 9 AM - 4 PM, F: 9 AM - 3 PM

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