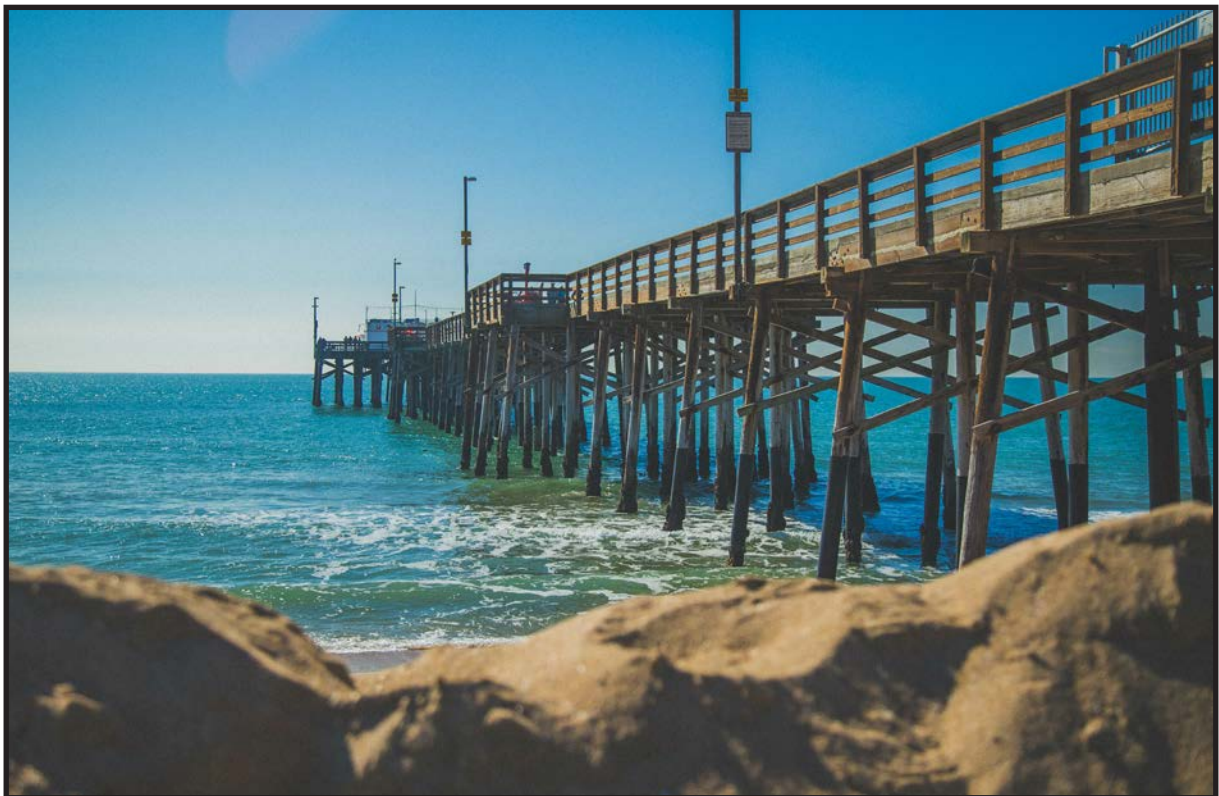




Retired Employees Association of Orange County

2025 Benefits Guide

Benefits Begin January 1, 2025



**Open Enrollment Ends
November 15, 2024**

| Index | Page |
|---|-------------|
| How to Enroll | 2 |
| Selecting the Right Dental Plan | 3 |
| Dental PPO by Ameritas | 4 |
| Dental HMO by Cigna | 6 |
| Dentist Directory | 8 |
| Vision by VSP | 24 |
| Personal Accident | 25 |
| United Pet Care | 26 |
| Nationwide Pet Insurance | 27 |
| ID Shield | 28 |
| Life Insurance | 29 |
| Emergency Assistance Plus (Annual Travel Policy) | 30 |
| Legal Shield | 32 |
| Travel Guard (Trip Cancellation / Delay) | 34 |
| Armadillo Home Warranty | 35 |
| Amplifon Hearing | 36 |
| Frequently Asked Questions | 37 |
| Disclaimer & Member Requirements | 38 |
| Enrollment Form | 39 |

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 REAOC@pgagencies.com.**

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



Retired Employees Association of Orange County, Inc.

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Dear Retiree:

The Retired Employees Association of Orange County (REAOOC) is a non-profit association of retirees who are all members of the Orange County Employees Retirement System (OCERS). Among our many goals is to promote and maintain the fellowship and camaraderie of retiree members through social events, disseminate information relating to pension and legislative actions, and communicate vital information with our members via newsletter and website.

REAOOC members have access to many exclusive benefits. One extremely popular benefit is group insurance. These plans are detailed in this Benefits Guide. They are completely independent of those offered by the County of Orange. All plans listed in this guide are administered by Pacific Group Agencies and available exclusively to REAOOC members. The Open Enrollment period for these plans is upon us.

Please take a moment to review all the benefits that are available to you. Plans available include a dental PPO plan with a generous \$1,500 annual benefit maximum, a Cigna dental HMO plan with a large nationwide dental network, a vision plan that covers exams, lenses, and frames, and many others. Time to take advantage of them is limited.

To add strength to our organization and become a REAOOC member, please complete Step 1 of the enclosed enrollment form. If also electing to enroll in any of the voluntary benefits, please also complete the remaining steps. Time to take advantage of them is limited. **The Open Enrollment period 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 REAOOC@pgagencies.com. **Please do NOT call REAOOC, OCERS, or the County with questions about the plans discussed in this Benefit Guide, they will be unable to assist you.**

Sincerely,
REAOOC Board of Directors

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/reaoc

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

- Nationwide Pet Insurance (Premiums are credit card billed)
Visit www.petinsurance.com/reaoc or call (877) 738-7874.
- United Pet Care
Visit www.unitedpetcare.com/reaoc 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 REAOC 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 | \$55 |
| Member + One (Spouse/Domestic Partner <u>or</u> Child) | \$110 |
| Member + Family | \$160 |

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, 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 Orange 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 Orange area, for a list of dentists, please 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

Aliso Viejo

| | | | |
|--------------------|------------------|----------------------------|----------------|
| Aliso Viejo Dental | Facility #430239 | 26921 Aliso Creek Rd #B | (949) 425-1447 |
| Dental Aesthetics | Facility #632481 | 26711 Aliso Creek Rd #200B | (949) 680-4001 |
| Richard Wheatfill | Facility #170366 | 24502 Pacific Park Dr #106 | (949) 643-1111 |
| Robert Murray | Facility #100435 | 2 Mareblu #100 | (949) 831-4655 |
| Pacific Coast Endo | Facility #139894 | 15 Mareblu #220 | (949) 360-9924 |
| Claire Cho | Facility #117509 | 2 Mareblue #200 | (949) 831-8826 |
| Hoa Trun | Facility #426405 | 27131 Aliso Creek Rd #120 | (949) 362-3668 |

Anaheim

| | | | |
|---------------------------|------------------|-------------------------------|----------------|
| 7 Day Dental | Facility #213013 | 637 N Euclid St | (714) 772-2893 |
| 7 Day Dental | Facility #264036 | 2265 W Lincoln Ave | (714) 491-8600 |
| Anaheim Hills | Facility #219400 | 5731 E Santa Ana Canyon Rd #A | (714) 998-2956 |
| Anaheim Modern | Facility #727950 | 2236 E Lincoln Ave | (714) 461-3966 |
| Bright Now! | Facility #100554 | 150 N State College Blvd | (714) 491-8441 |
| Brite Dental | Facility #249089 | 1221 N Harbor Blvd | (714) 224-5255 |
| CA Dental of Anaheim | Facility #170473 | 140 S Fairmont Blvd | (714) 974-0054 |
| CA of S Anaheim | Facility #245940 | 2300 S Harbor Blvd | (714) 750-3030 |
| Clayton V Ching | Facility #462926 | 5475 E La Palma Ave #111 | (714) 701-1125 |
| Crescent Family | Facility #163547 | 522 N Magnolia Ave | (714) 828-1415 |
| Dental Aesthetics | Facility #263235 | 1751 W Romneya Dr #D | (714) 772-3538 |
| Dentists of Anaheim Hills | Facility #647358 | 8162 E Santa Ana Canyon #104 | (714) 202-0765 |
| Designer Smiles | Facility #729742 | 1520 E Lincoln Ave #1 | (714) 677-9654 |
| Impladent Implant | Facility #606473 | 1520 E Lincoln Ave #2 | (714) 774-6330 |
| Maisun Saeed | Facility #269293 | 710 S Brookhurst St #K | (714) 758-0778 |
| Martin C Writer | Facility #249084 | 100 S Chaparral Ct #150 | (714) 637-4200 |
| My Smile Dental | Facility #595076 | 5568 E Santa Ana Canyon Rd | (714) 998-4151 |

| | | | |
|--------------------------|------------------|-------------------------------|----------------|
| Neeta Somani | Facility #396130 | 1842 W Lincoln Ave #B | (714) 533-4321 |
| Noemnoi Taguinod | Facility #422391 | 408 S Beach Blvd #113 | (714) 816-0954 |
| Patriot Dental | Facility #651642 | 922 S Euclid St #101 | (714) 776-7015 |
| Peter Y Lee | Facility #414545 | 2795 W Lincoln Ave #D | (714) 229-8553 |
| Radiance Dental | Facility #251498 | 5675 E La Palma Ave #197 | (714) 695-0593 |
| S. Sorour | Facility #200184 | 532 W Lincoln Ave | (714) 774-6281 |
| Smiles For Orange County | Facility #226423 | 9672 Ball Rd | (714) 772-0102 |
| Mehta Dental Group | Facility #500807 | 330 N State College Blvd #105 | (714) 772-5005 |
| Village Dental | Facility #119570 | 1210 S Brookhurst St | (714) 535-7500 |
| Welcome Dentistry | Facility #495946 | 1201 N Euclid St | (714) 817-8345 |
| Western Dental | Facility #200146 | 1696 W Katella Ave | (714) 635-6881 |
| Young Rae Kim | Facility #559604 | 937 N Lemon St | (714) 776-1202 |
| Your Dentist | Facility #530257 | 3174 W Lincoln Ave #102 | (714) 826-5000 |
| Acclaim Dentistry | Facility #215524 | 101 E Lincoln Ave #150 | (714) 772-5590 |
| Michael P Blum | Facility #106487 | 1211 W La Palma #604 | (714) 772-2200 |
| Newport Dental | Facility #257415 | 150 N State College Blvd | (714) 491-8441 |
| Steven Darmstadt | Facility #106714 | 1751 W. Romneya Dr #C | (714) 635-7471 |
| Chuck Truc Le | Facility #264228 | 2261 W Lincoln Ave | (714) 491-8668 |

Artesia

| | | | |
|----------------------|------------------|---------------------------|----------------|
| Art Family Dental | Facility #486085 | 17613 Pioneer Blvd | (562) 809-8482 |
| Artesia Dental | Facility #268120 | 11649 Artesia Blvd | (562) 860-3003 |
| Ming Hwa Su | Facility #209239 | 18822 Norwalk Blvd | (562) 809-3899 |
| Sioe Hwa Ong | Facility #179410 | 17906 S Pioneer Blvd #100 | (562) 860-9612 |
| Michael Kuo Fong Lee | Facility #663161 | 18403 Pioneer Blvd #205 | (562) 860-5070 |
| Gold Coast Dental | Facility #778355 | 18102 Pioneer Blvd #104 | (562) 414-6855 |

Bellflower

| | | | |
|-------------------|------------------|----------------------------|----------------|
| Alexander Flores | Facility #678654 | 10454 Artesia Blvd #C | (562) 925-5899 |
| Bellflower Dental | Facility #488836 | 10318 East Rosecrans Ave | (562) 925-3765 |
| Bellflower Smile | Facility #665329 | 9202 Alondra Blvd | (562) 246-9989 |
| Bright Now | Facility #161705 | 17615 Lakewood Blvd | (562) 408-1447 |
| Rosecrans Dental | Facility #500786 | 9222 Rosecrans Ave | (562) 272-0222 |
| Smile Center | Facility #272318 | 16542 Bellflower Blvd #100 | (562) 866-7073 |
| Somerset Family | Facility #396898 | 9426 Somerset Blvd | (562) 925-3735 |
| Western Dental | Facility #144004 | 17660 Lakewood Blvd | (562) 461-1180 |
| Western Dental | Facility #194845 | 9755 Alondra Blvd | (562) 925-2397 |

Brea

| | | | |
|-----------------------|------------------|--------------------------|----------------|
| Brea Dental | Facility #225837 | 503 E Imperial Hwy Brea | (714) 672-9000 |
| Brea Dental Care | Facility #613550 | 330 N Brea Blvd #B | (562) 356-0948 |
| Brea Dentists | Facility #495608 | 2500 E Imperial Hwy #120 | (714) 990-2299 |
| Brea Family Dentistry | Facility #618122 | 2820 E Imperial Hwy | (714) 572-2818 |

| | | | |
|-----------------------|------------------|-------------------------|----------------|
| Brea Modern Dentistry | Facility #749605 | 403 W Imperial Hwy #102 | (714) 252-6011 |
| Cosmetic And Dental | Facility #415438 | 782 N Brea Blvd | (714) 257-0330 |
| Gentle Dental | Facility #614291 | 715 E Birch St #A | (714) 332-1006 |
| Mehta Dental | Facility #165432 | 200 E Imperial Hwy | (714) 671-9999 |
| Sc Dental | Facility #479710 | 552 E Lambert Rd | (714) 990-3344 |
| Shine Dentistry | Facility #744218 | 649 W Imperial Hwy #H | (714) 529-1232 |
| Smilespot | Facility #690774 | 1000 E Imperial Hwy #A1 | (714) 257-6453 |

Buena Park

| | | | |
|------------------------|------------------|----------------------------|----------------|
| All Smiles | Facility #440515 | 7938 Valley View St | (714) 670-7657 |
| Buena Park Dental | Facility #179364 | 4600 Beach Blvd #A | (714) 278-4975 |
| Buena Park Dental | Facility #239213 | 8402 Commonwealth Ave | (714) 739-2051 |
| Buena Park Smile | Facility #212617 | 6131 Orangethorpe Ave #405 | (714) 670-7134 |
| Choice Dental | Facility #662577 | 5300 Beach Blvd #109 | (714) 522-3734 |
| Dentists of Buena Park | Facility #657779 | 7540 Orangethorpe Ave #A1 | (714) 576-2540 |
| Edward S Suh | Facility #757053 | 8575 Knott Ave #A | (714) 761-8575 |
| JP Family Dentistry | Facility #197849 | 4542-A Beach Blvd | (714) 670-2875 |
| P. Dholakiya | Facility #139905 | 7011 Orangethorpe Ave #100 | (714) 994-4482 |
| Prime Dental | Facility #469443 | 7540 Orangethorpe Ave #C4 | (714) 522-4445 |
| Seung Baek | Facility #670985 | 5832 Beach Blvd #202 | (714) 736-0100 |
| St Therese Family | Facility #157329 | 6891 La Palma Ave | (714) 994-6911 |
| Sycamore Dental | Facility #459533 | 6850 Lincoln Ave #101 | (714) 995-6000 |
| Valley View Dental | Facility #152075 | 10102 Valley View St | (714) 229-4898 |
| West Coast Dental | Facility #287741 | 8381 La Palma Ave #B & C | (714) 228-9990 |
| Western Dental | Facility #194473 | 5971 Lincoln Ave | (714) 995-3976 |

Cerritos

| | | | |
|------------------------|------------------|---------------------------|----------------|
| Bloomfield Dental | Facility #157331 | 12657 166th St | (562) 926-6502 |
| Cerritos Family Dental | Facility #692715 | 20106 S Pioneer Blvd #A-B | (562) 474-1221 |
| Cerritos Smiles | Facility #712173 | 11549 S St | (562) 278-1609 |
| Care Endodontics | Facility #531508 | 13079 Artesia Blvd #B120 | (562) 402-2223 |
| Ki Lee Dental | Facility #116624 | 11900 South St #122 | (562) 809-6177 |

Corona

| | | | |
|--------------------------|------------------|-----------------------------|----------------|
| Arthur Shaw | Facility #662385 | 7084 Archibald Ave #102 | (951) 898-1388 |
| Bedford Modern Dentistry | Facility #733912 | 3955 Bedford Canyon Rd #101 | (951) 339-1946 |
| Bravo of Corona | Facility #621685 | 1185 Magnolia Ave #K | (951) 898-9223 |
| Bright Now! | Facility #272597 | 140 W Ontario Ave #105 #105 | (951) 735-4969 |
| City Dental Centers | Facility #669976 | 161 N McKinley St #102 | (951) 737-3746 |
| Corona Family Dentistry | Facility #197894 | 782 N Main St #E | (951) 898-5658 |
| Corona Modern Dentistry | Facility #689521 | 460 N McKinley St #101 1303 | (951) 531-9693 |
| Dental R Us | Facility #239284 | W 6Th St #103 | (951) 898-2101 |
| Gentle Dental | Facility #228513 | 1074 W 6Th St #104 | (951) 279-7650 |

| | | | |
|-----------------------|------------------|-------------------------------|----------------|
| Sean Noorvash | Facility #107159 | 1820 Fullerton Ave #220 | (951) 279-2251 |
| Gold Coast Dental | Facility #745835 | 2150 California Ave Unite 107 | (951) 389-7781 |
| Harpreet S Gill | Facility #428901 | 360 W Foothill Pkwy #103 | (951) 279-1172 |
| Main Street | Facility #281953 | 131 W Ontario Ave #102 | (951) 898-9700 |
| Nikahd Dental | Facility #538912 | 720 Magnolia Ave Bldg C1 | (951) 737-1092 |
| Orchard | Facility #488922 | 341 Magnolia Ave #104 | (951) 279-4333 |
| Soft Touch Dental | Facility #653862 | 1411 Rimpau Ave #106 | (951) 280-0322 |
| South Corona | Facility #244523 | 1312 E Ontario Ave #102 | (951) 273-0370 |
| West Coast Dental | Facility #584113 | 1160 E Ontario Ave #102 & 103 | (951) 547-7484 |
| West Corona Dentistry | Facility #405288 | 4264 Green River Rd #102 | (951) 340-0200 |
| Western Dental | Facility #194444 | 617 N Main Street | (951) 256-5444 |
| Joseph Rajabi | Facility #231536 | 900 S Main St #107 | (951) 734-4170 |
| Rasheed Simjee | Facility #399147 | 1820 Fullerton Ave #280 | (951) 279-5762 |
| Peter Brightman | Facility #216333 | 2083 Compton Ave #204 | (951) 735-5588 |
| Towne Dental | Facility #100874 | 800 Magnolia Ave #103 | (951) 736-1822 |

Corona Del Mar

| | | | |
|----------------------|------------------|-----------------------|----------------|
| Coast Dental Implant | Facility #691106 | 2121 E Coast Hwy #220 | (949) 644-1001 |
|----------------------|------------------|-----------------------|----------------|

Costa Mesa

| | | | |
|-------------------------|------------------|--------------------------|----------------|
| 17th Street Modern | Facility #661616 | 270 E 17th St #15 | (714) 224-0480 |
| Bright Now! | Facility #444703 | 2300 Harbor Blvd #H5 | (949) 610-0146 |
| Costa Mesa Smiles | Facility #608855 | 1700 Adams Ave #104 | (714) 545-0429 |
| Gentle Dental | Facility #228710 | 2000 N Harbor Blvd #B100 | (949) 645-5070 |
| Matt Farzin | Facility #585403 | 2969 Harbor Blvd | (714) 437-1100 |
| Mesa Dental | Facility #161584 | 267 E 17th St | (949) 646-2411 |
| Pacific Harbor Dental | Facility #283073 | 3030 Harbor Blvd #G1 | (714) 546-6100 |
| Socal Smiles | Facility #459208 | 230 E 17th St #208 | (949) 645-0045 |
| Western Dental | Facility #200133 | 1835 Newport Blvd #C138 | (949) 645-0218 |
| Dr. Peddireddy's Dental | Facility #768238 | 3070 Bristol St #180 | (714) 924-4824 |

Cypress

| | | | |
|------------------|------------------|-------------------------|----------------|
| Cypress Dental | Facility #289986 | 9922 Walker St #C | (714) 220-0354 |
| Cypress Dentists | Facility #739154 | 6832 Katella Ave | (657) 279-8163 |
| Cal Dental Grp | Facility #272187 | 11741 Valley View St #E | (714) 826-3000 |
| Cypress Smiles | Facility #508459 | 10017 Valley View St | (714) 761-2211 |
| A A Pezeshkian | Facility #212779 | 6101 Ball Rd #310 | (714) 220-9486 |

Diamond Bar

| | | | |
|------------------------|------------------|-------------------------------|----------------|
| Diamond Bar Smiles | Facility #468074 | 2841 S Diamond Bar Blvd #B | (909) 860-6232 |
| Diamond Creek Dental | Facility #540440 | 21038 Golden Springs Dr | (909) 869-8500 |
| Edward Mousally | Facility #105231 | 23525 Golden Springs Dr #C | (909) 860-9399 |
| Grand Avenue Dentistry | Facility #100240 | 1111 S Grand Avenue #G | (909) 396-7474 |
| Gold Coast Dental | Facility #778358 | 21050 Golden Springs Dr #C112 | (909) 359-6947 |

Downey

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|-------------------------|------------------|---------------------------|----------------|
| Bright Now! | Facility #510489 | 8612 Firestone Blvd | (562) 382-1528 |
| Dental Masters | Facility #287858 | 12156 Lakewood Blvd | (562) 803-1600 |
| Downey Dental | Facility #100306 | 8515 Florence Ave #200 | (562) 869-4532 |
| Downey Modern Dentistry | Facility #695839 | 12214 Lakewood Blvd #102 | (562) 273-2050 |
| Downey Promenade | Facility #596834 | 8998 Apollo Way | (562) 441-7212 |
| Dr Raul Rodriguez | Facility #670663 | 9358 Telegraph Rd | (562) 869-6620 |
| Dr Zak | Facility #239062 | 10501 Lakewood Blvd #A&B | (562) 862-2341 |
| Fred F Bina | Facility #150245 | 11849 Paramount Blvd | (562) 869-2596 |
| Planet Dental | Facility #388999 | 8843 Rosecrans Ave #A | (562) 633-9300 |
| Valley Family | Facility #696950 | 10800 Paramount Blvd #304 | (562) 414-0001 |
| Western Dental | Facility #195303 | 9906 E Imperial Hwy | (562) 803-9600 |
| Ying Wu | Facility #239077 | 12651 Lakewood Blvd #101 | (562) 904-1150 |

Foothill Ranch

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| Towne Centre Dental | Facility #465421 | 45 Auto Center Dr #110 | (949) 588-5906 |
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Fountain Valley

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|--------------------|------------------|------------------------|----------------|
| Andreea Moisiuc | Facility #646093 | 17037 Brookhurst St #4 | (714) 962-2300 |
| Bright Now! | Facility #463746 | 18633 Brookhurst St | (714) 274-4222 |
| Cosmetic Dentistry | Facility #253792 | 10810 Warner Ave #1 | (714) 965-1093 |
| Dental Arts | Facility #255267 | 11703 Edinger Ave | (714) 775-1934 |
| O'Connor | Facility #678146 | 11059 Warner Ave | (714) 418-1974 |
| David Cohen | Facility #239135 | 11180 Warner Ave #451 | (714) 444-4428 |

Fullerton

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|-------------------------|------------------|----------------------------|----------------|
| Anjana Patel | Facility #170308 | 905 W Wilshire Ave | (714) 871-6161 |
| Bethel Seokwon Jang | Facility #670858 | 1821 W Commonwealth Ave #B | (714) 869-3043 |
| Charles Blum | Facility #170289 | 259 Laguna Rd | (714) 446-9996 |
| Dani Nguyen | Facility #662769 | 400 E Commonwealth Ave #3 | (714) 449-0022 |
| Eco Dental | Facility #641013 | 2210 W Commonwealth Ave | (714) 879-0142 |
| Eric Meyer | Facility #170313 | 2720 N Harbor Blvd #110 | (714) 879-7943 |
| Fullerton Dental | Facility #433362 | 2949 Brea Blvd #A-1 | (714) 671-0300 |
| Fullerton Dental | Facility #533053 | 1573 S Harbor Blvd | (714) 441-0131 |
| Fullerton Family Dental | Facility #423295 | 906 W Orangethorpe Ave | (714) 871-3900 |
| Helen Kim | Facility #289017 | 506 W Commonwealth Ave | (714) 738-7777 |
| Jane Skuben | Facility #283406 | 1690 N Placentia Ave #A | (714) 528-0600 |
| Marianne Dano | Facility #425574 | 908 N Harbor Blvd | (714) 441-1658 |
| Patrick Cheng | Facility #100354 | 2208 W Commonwealth Ave | (714) 738-5511 |
| Polina Rhoudenko | Facility #740308 | 100 Laguna Rd #210 | (714) 716-1783 |
| Townview Dental | Facility #574724 | 1400 N Harbor Blvd #310 | (714) 526-3655 |

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| Barba DDS INC | Facility #674810 | 118 N State College BLVD #A | (714) 869-3283 |
| US Dental | Facility #142804 | 1441 N Brea Blvd | (714) 992-0300 |
| Valencia Family Dental | Facility #663889 | 345 S Euclid St #A | (714) 451-0010 |
| Victory Dental Practice | Facility #664003 | 1103 W Orangethorpe Ave 1620 | (714) 871-8093 |
| Western Dental | Facility #566394 | S Harbor Blvd #A | (714) 294-7068 |
| Gold Coast Dental | Facility #778354 | 1961 W Malvern Ave #G | (714) 868-7525 |
| Brea Dental Arts | Facility #240108 | E Chapman Ave #155 | (714) 529-8558 |

Garden Grove

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|-------------------|------------------|------------------------------|----------------|
| Brentwood Dental | Facility #116332 | 12400 Euclid St | (714) 537-1600 |
| Horri Pour Dental | Facility #100383 | 12630 Brookhurst St #B 12833 | (714) 530-4920 |
| Lucero Dental | Facility #670444 | Harbor Blvd #F3 | (714) 534-9480 |
| Mint Apple Dental | Facility #708276 | 12372 Garden Grove Blvd #A | (714) 888-8827 |
| Peach Dental | Facility #423131 | 12462 Brookhurst St #C | (714) 537-5700 |
| Springtime Dental | Facility #664349 | 9871 Chapman Ave | (714) 534-7290 |
| Tam Ton Dental | Facility #170334 | 12546 Valley View St #B | (714) 895-4495 |
| Vitalae Dental | Facility #577542 | 10042 Lampson Ave #101 | (714) 539-1100 |
| Western Dental | Facility #204068 | 12141 Garden Grove Blvd | (714) 530-8724 |

Hawaiian Gardens

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|------------------|------------------|-----------------------|----------------|
| Newport Dental | Facility #100555 | 21714 Pioneer Blvd | (562) 421-3737 |
| Carson Dentistry | Facility #670534 | 11846 E Carson Street | (562) 860-8544 |

Huntington Beach

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|----------------------------|------------------|--------------------------|----------------|
| Allure Family | Facility #594208 | 18593 Beach Blvd # B1 | (714) 581-9797 |
| Beach Dental | Facility #243866 | 19720 Beach Blvd #A | (714) 593-1010 |
| Beach Dental | Facility #266910 | 9842 Adams Ave #106 | (714) 968-4907 |
| Beachside | Facility #200905 | 18800 Main St #110 | (714) 842-6151 |
| Cardinal Dental | Facility #596098 | 19365 Main St #108 | (949) 393-2999 |
| Carewell Dental | Facility #506987 | 15921 Goldenwest St | (714) 589-2589 |
| Cleopatra Dental | Facility #729566 | 16141 Bolsa Chica St #C | (714) 846-1386 |
| Dentists of Huntington | Facility #767292 | 6945 Warner Ave | (714) 594-7039 |
| Pearly White | Facility #670853 | 16474 Bolsa Chica ST | (714) 377-3736 |
| Huntington Beach Dentistry | Facility #191839 | 19754 Beach Blvd | (714) 964-8830 |
| Huntington Beach Modern | Facility #544486 | 16071 Goldenwest St | (714) 536-2383 |
| John C Olson | Facility #678421 | 16152 Beach Blvd #160E | (714) 847-6020 |
| Mark C Roberts | Facility #275086 | 6025 Warner Ave | (714) 847-0100 |
| Ria M Guzman | Facility #170187 | 17612 Beach Blvd #1 | (714) 843-6288 |
| Gamarnik & Christensen | Facility #100294 | 6968 Warner Ave | (714) 842-5593 |
| Safari Dental & Implants | Facility #636794 | 16511 Goldenwest St #101 | (714) 848-9200 |
| Smile HB Dental | Facility #673947 | 9952 Hamilton Ave | (714) 593-0256 |

Irvine

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|-----------------------------|------------------|----------------------------|----------------|
| Amir Sadjadi | Facility #439411 | 4950 Barranca Pkwy #304 | (949) 861-8441 |
| Art of Dentistry Institute | Facility #239173 | 2646 Dupont Dr #200 | (949) 955-3366 |
| Ash Dental | Facility #251665 | 16100 Sand Canyon Ave #300 | (949) 453-9800 |
| Aspire Dental | Facility #691855 | 13234 Jamboree Rd | (714) 361-2966 |
| Dean Ariaee | Facility #229134 | 113 Waterworks Way #310 | (949) 552-7988 |
| Dental Care of Irvine | Facility #247907 | 4330 Barranca Pkwy #230 | (949) 786-1234 |
| Dental On Red Hill | Facility #534072 | 17010 Red Hill Ave #D | (949) 975-0150 |
| Dentists of Irvine | Facility #677723 | 5685 Alton Pkwy | (949) 236-6527 |
| Gentle Dental | Facility #246141 | 4950 Barranca Pkwy #105 | (949) 551-4242 |
| Gold Coast Dental | Facility #755418 | 113 Waterworks Way #355 | (949) 284-2913 |
| Great Park Dental | Facility #506745 | 22 Odyssey #220 | (949) 679-0043 |
| Han's Dental | Facility #450158 | 4950 Barranca Pkwy #303 | (949) 333-3334 |
| Implant & Restorative | Facility #191836 | 4040 Barranca Pkwy #140 | (949) 559-7300 |
| Irvine Smile Arts Dentistry | Facility #402960 | 14150 Culver Dr #204 | (949) 726-1001 |
| James Kim | Facility #405480 | 14150 Culver Dr #305 | (949) 654-5511 |
| Jenny Kim Dental | Facility #411722 | 14150 Culver Dr #305 | (949) 654-5511 |
| Light Breeze Dental | Facility #283009 | 2500 Alton Pkwy #203 | (949) 861-2500 |
| Los Olivos Dentistry | Facility #730165 | 8561 Irvine Center Dr | (949) 966-2781 |
| Odyssey Dental | Facility #200802 | 22 Odyssey #160 | (949) 788-0138 |
| Roya Toomarian | Facility #209760 | 16520 Bake Parkway #155 | (949) 786-0640 |
| Harvey Lee | Facility #744666 | 73 Derby | (800) 838-9897 |
| University Park Dental | Facility #247937 | 5321 University Dr #A | (949) 653-2244 |
| Walnut Dental | Facility #193933 | 14415 Culver Dr | (949) 733-0486 |
| Culver Smiles | Facility #770041 | 18102 Culver Dr | (949)774-2139 |
| Bristol Family Dental | Facility #221433 | 62 Corporate Park #220 | (714) 545-0453 |

La Habra

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|---------------------------|------------------|-------------------------|----------------|
| Akshar Dental | Facility #276403 | 1281 E La Habra Blvd #4 | (562) 697-3788 |
| Chester Jeng | Facility #247902 | 744 W La Habra Blvd | (562) 691-0738 |
| Harbor Dental Care | Facility #161650 | 1150 E Imperial Hwy | (714) 992-2200 |
| Harbor Dental | Facility #152451 | 971 N Harbor Blvd | (562) 690-3551 |
| Healthy Smile | Facility #308584 | 901 W Whittier Blvd | (562) 905-8338 |
| Juliet Tan Chua | Facility #670888 | 2241 W Whittier Blvd | (562) 691-7438 |
| Kyung Sook Yu | Facility #271695 | 1370 S Beach Blvd #E | (562) 694-5850 |
| La Habra Modern Dentistry | Facility #465504 | 1701 W Imperial Hwy #B | (562) 690-5729 |
| Valentina Redden | Facility #445745 | 111 N Euclid St | (562) 697-1229 |

La Palma

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|-----------------|------------------|---------------------|----------------|
| La Palma Dental | Facility #204883 | 7881 Valley View St | (714) 739-2727 |
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Ladera Ranch

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|--------------|------------------|-----------------------------|----------------|
| 7 Day Dental | Facility #450546 | 27702 Crown Valley Pkwy #A2 | (949) 365-1900 |
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Laguna Beach

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|---------------------|------------------|-------------------|----------------|
| Carlos Garcia | Facility #365151 | 362 3Rd St #2 | (949) 494-2111 |
| Laguna Beach Dental | Facility #229207 | 31796 S Coast Hwy | (949) 415-1020 |

Laguna Hills

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|--------------------------|------------------|---------------------------------|----------------|
| Brilliant Smile | Facility #289764 | 23024 Lake Forest Dr #A | (949) 716-7166 |
| David Harris | Facility #170362 | 25222 Cabot Rd | (949) 581-6380 |
| Dentists of Laguna Hills | Facility #744574 | 26532 Moulton Pkwy | (949) 590-4133 |
| Dominic Soller | Facility #266526 | 24261 Avenida De La Carlota #Q4 | (949) 951-7800 |
| Family Dental | Facility #732343 | 23030 Lake Forest Drive #201 | (949) 539-6200 |
| Itc Dental | Facility #670868 | 25272 Mcintyre St #D | (949) 460-0041 |
| Laguna Spa Dentistry | Facility #411057 | 25596 Alicia Pkwy | (949) 951-7645 |
| Aliso Laguna Dental | Facility #233092 | 27051 Moulton Pkwy #B | (949) 448-7500 |
| Dental Care | Facility #232618 | 24401 Ridge Route Dr #107-A | (949) 588-2112 |
| Laguna Hills Dental | Facility #659056 | 24741 Alicia Pkwy #A | (949) 831-8100 |
| S C Dental Care | Facility #247987 | 22972 Moulton Pkwy #106 | (949) 770-3010 |
| South County Kidney | Facility #276469 | 23141 Moulton Pkwy #102 | (949) 916-9100 |

Laguna Niguel

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|----------------------|------------------|-----------------------------|----------------|
| Ashkan Khoshrou | Facility #486932 | 27150 Alicia Pkwy #J | (949) 362-4900 |
| Choice Dental Laguna | Facility #247879 | 30231 Golden Lantern #D | (949) 363-0018 |
| Niguel Dental Laguna | Facility #202347 | 28940 Golden Lantern #H | (949) 363-2010 |
| Niguel Dental Ocean | Facility #219397 | 27901 La Paz Rd #D | (949) 389-9195 |
| Breeze Rancho Niguel | Facility #402610 | 30101 Town Center Dr #205 | (949) 363-7201 |
| Dental Sea | Facility #101077 | 30140 Town Center Dr | (949) 249-4180 |
| Country Dental | Facility #208850 | 32341 Golden Lantern #C | (949) 496-7910 |
| Taylor & Yano | Facility #170402 | 30100 Crown Valley Pkwy #42 | (949) 495-6677 |

Laguna Woods

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|---------------------|------------------|-------------------------|----------------|
| 7 Day | Facility #212153 | 24310 Moulton Pkwy #C1 | (949) 859-3988 |
| Gentle Dental | Facility #118795 | 24102 El Toro Rd #A | (949) 830-6510 |
| Laguna Woods Dental | Facility #712747 | 24902 Moulton Pkwy #100 | (949) 619-4162 |

Lake Forest

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|------------------------|------------------|---------------------------|----------------|
| Baker Ranch Dental Spa | Facility #616068 | 26501 Rancho Pkwy S #202 | (949) 273-8220 |
| Heritage | Facility #684342 | 24432 Muirlands Blvd #123 | (949) 951-5503 |
| Yuji Kayahara | Facility #180118 | 24601 Raymond Way #5 | (949) 830-1130 |
| Lake Forest | Facility #228716 | 23704 El Toro Rd #A | (949) 770-9355 |
| Lake Forest Dental | Facility #164102 | 25422 Trabuco Rd #104 | (949) 855-1161 |
| Marina Dental | Facility #231098 | 23591 El Toro Rd #130 | (949) 206-9508 |

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|----------------------------|------------------|-----------------------|----------------|
| Maryam Waheed | Facility #674244 | 22373 El Toro Rd | (949) 444-5833 |
| Mozhgan Molkara | Facility #598983 | 21991 El Toro Rd #6 | (949) 380-7788 |
| Southern California Family | Facility #506568 | 23361 El Toro Rd #117 | (949) 830-3743 |

Lakewood

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|---------------------------|------------------|------------------------|----------------|
| Alexander Burns | Facility #179420 | 4128 Paramount Blvd #A | (562) 425-6463 |
| Candlewood Smiles | Facility #465496 | 4443 Candlewood St | (562) 634-5042 |
| Lakewood Cerritos Dental | Facility #100664 | 5819 Adenmoor Ave | (562) 804-2296 |
| Lakewood Family Dental | Facility #153970 | 5203 Lakewood Blvd | (562) 531-7373 |
| Lakewood Family Dentistry | Facility #179425 | 11455 Carson St #E | (562) 860-7116 |
| Ocean Dental | Facility #214025 | 5037 Lakewood Blvd | (562) 531-0221 |
| Serene Dental | Facility #695661 | 5129 Candlewood St | (562) 867-0027 |
| The Dental of Lakewood | Facility #693973 | 2710 Carson St | (562) 275-8113 |

Long Beach

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|-----------------------|------------------|--------------------------------|----------------|
| Accu Dental | Facility #261150 | 6413 E Spring St | (562) 938-8388 |
| Albert Khanzadeh | Facility #287953 | 3840 Woodruff Ave #205 | (562) 426-3125 |
| American Dental | Facility #419943 | 3318 E Anaheim St | (562) 986-5570 |
| Annie Choi | Facility #169781 | 3505 Long Beach Blvd #1A | (562) 424-2888 |
| Barbara A James | Facility #680091 | 3740 Atlantic Ave #200 | (562) 426-4100 |
| Bixby Knolls Modern | Facility #633597 | 4578 Atlantic Ave | (310) 579-6465 |
| David L Perley | Facility #683447 | 2013 Palo Verde Ave | (562) 596-3331 |
| David S Hillinger | Facility #169796 | 6226 E Spring St #375 | (562) 425-3315 |
| Digital Smiles | Facility #250007 | 6226 E Spring St #230 | (562) 421-3336 |
| Dr Donna Marie Calima | Facility #209557 | 389 Redondo Ave | (562) 621-9796 |
| Dr Zak | Facility #100745 | 3620 Long Beach Blvd #B6 | (562) 426-6458 |
| Ezy Dental | Facility #674090 | 4301 Atlantic Ave #4Long Beach | (562) 426-9308 |
| Family Dentistry | Facility #662370 | 2250 Long Beach Blvd | (562) 981-7000 |
| Firoz Hakakha | Facility #200223 | 1335 Long Beach Blvd | (562) 218-5555 |
| Cherry Dental | Facility #632833 | 6616 Cherry Ave | (562) 630-2262 |
| Healthy Smiles | Facility #722890 | 3821 Atlantic Ave #D | (562) 426-0778 |
| Joan Yap Jernigan | Facility #247236 | 1939 Pacific Ave | (562) 591-1331 |
| Long Beach | Facility #100388 | 659 Redondo Ave | (562) 439-0494 |
| Long Beach Family | Facility #671010 | 2006 Long Beach Blvd #E | (562) 218-6575 |
| Long Beach Smiles | Facility #540855 | 5533A E Stearns St | (562) 296-6111 |
| Lowry Y Wong | Facility #683448 | 4647 Long Beach Blvd #A1 | (562) 426-6594 |
| Marina Smiles | Facility #613733 | 6437 E Pacific Coast Hwy #A-6 | (562) 280-5200 |
| Newport Dental | Facility #100558 | 3383 Long Beach Blvd | (562) 424-1600 |
| Omega Family Dental | Facility #482171 | 816 W Willow St | (562) 595-7077 |
| San Antonio Dental | Facility #179464 | 4342 Atlantic Ave #A | (562) 981-1437 |
| Long Beach Dental | Facility #204475 | 308 Orange Ave | (562) 436-4214 |
| Assure Dental | Facility #482189 | 3530 Atlantic Ave #103 | (562) 988-2700 |

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|-----------------------|------------------|----------------------|----------------|
| Smile Center | Facility #208292 | 5399 Orange Ave | (562) 422-9698 |
| The Dental of LB | Facility #695829 | 7370 Carson Blvd | (562) 247-9789 |
| The Dental of LB | Facility #695854 | 7603 Carson Blvd | (562) 247-9789 |
| United Family Dental | Facility #222289 | 141 E Willow St #P | (562) 988-2888 |
| Victor De Los Santos | Facility #153096 | 3712 Atlantic Ave #C | (562) 426-1298 |
| Village Dental Center | Facility #100911 | 4200 N Lakewood Blvd | (562) 420-1701 |
| West Coast Dental | Facility #481209 | 1835 Ximeno Ave | (562) 453-1111 |
| Western Dental | Facility #483135 | 1150 E Anaheim St | (562) 435-3390 |
| Western Dental | Facility #567462 | 4516 Atlantic Ave | (562) 495-6237 |
| Western Dental | Facility #200650 | 2360 Pacific Ave | (562) 595-0731 |
| Western Dental | Facility #598393 | 2306 E 7Th St | (562) 308-5294 |

Los Alamitos

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|-----------------|------------------|-------------------------------|----------------|
| Advanced Dental | Facility #423521 | 3662 Katella Ave Ste 202 #202 | (562) 799-9535 |
| Gamal Tewfik | Facility #480391 | 4300 Katella Ave | (714) 527-1801 |
| Mehta Dental | Facility #140380 | 10900 Los Alamitos Blvd | (562) 596-8888 |
| Seza Barsamian | Facility #515347 | #133 4022 Katella Ave #206 | (562) 596-4439 |

Mission Viejo

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|----------------------|------------------|------------------------------|----------------|
| Barnar Corp | Facility #620860 | 23681 Via Linda #A | (949) 454-7474 |
| Bright Now! | Facility #236429 | 23482 Alicia Pkwy | (949) 581-0090 |
| Marguerite Dental | Facility #409762 | 27871 Medical Center Rd #165 | (949) 364-2529 |
| Mission | Facility #285557 | 26032 Marguerite Pkwy #A-1 | (949) 582-8400 |
| Mission Viejo Dental | Facility #148878 | 25522 Marguerite Pkwy #100 | (949) 586-6200 |
| Mission Viejo Family | Facility #680327 | 28201 Marguerite Pkwy #10 | (949) 347-0302 |
| Raed Fawaz | Facility #287196 | 26902 Oso Pkwy #190 | (949) 582-9206 |

Newport Beach

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|-----------------|------------------|---------------------------|----------------|
| A. Nawyan | Facility #666460 | 325 Old Newport Blvd #3 | (949) 873-5710 |
| Beautiful Smile | Facility #481610 | 3404 Via Lido #2C | (949) 673-9460 |
| Jet Dental | Facility #681265 | 4533 Macarthur Blvd #5135 | (801) 430-9262 |
| Leo Shin | Facility #342871 | 1401 Avocado Ave #701 | (949) 644-4571 |
| Newport Dental | Facility #447823 | 2105 San Joaquin Hills Rd | (949) 721-1730 |
| Nick Avetoom | Facility #673911 | 369 San Miguel Dr #250 | (949) 640-9000 |
| Omid Haroonian | Facility #420951 | 1901 Westcliff Dr #6 | (949) 646-2481 |

Norwalk

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|--------------------|------------------|-------------------------------|----------------|
| Alvand Zinabadi | Facility #522225 | 11850 Firestone Blvd #6 | (562) 864-1011 |
| Norwalk Dental Grp | Facility #761186 | 12065 Orange St | (562) 584-4288 |
| Bright Now! | Facility #161693 | 12052 E Imperial Highway #101 | (562) 863-4775 |
| Newport Dental | Facility #100562 | 11481 Rosecrans Ave | (562) 863-3457 |
| Norwalk Dental | Facility #232774 | 13828 Pioneer Blvd | (562) 863-7253 |

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| Norwalk Family | Facility #196338 | 15617 Studebaker Rd #5 | (562) 484-3936 |
| Paddison Dental | Facility #147910 | 12501 S Norwalk Blvd | (562) 929-0880 |
| Pioneer Dental | Facility #100559 | 14034 South Pioneer Blvd | (562) 863-8779 |
| Ralph Nicassio | Facility #117786 | 11936 Imperial Hwy #C | (562) 868-7768 |

Ontario

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|---------------------------|------------------|-------------------------|----------------|
| Alexander Galvan | Facility #663713 | 750 N Archibald Ave #N | (909) 481-2233 |
| Archibald Dental | Facility #200370 | 2550 S Archibald Ave #M | (909) 923-6622 |
| Beautiful Smiles | Facility #700651 | 126 W B St | (909) 984-4746 |
| Bright Dental | Facility #209138 | 2543 S Euclid Ave | (909) 933-5266 |
| Dentists of Ontario Ranch | Facility #723488 | 3480 E Ontario Rd #5 | (909) 284-4413 |
| Euclid Family Dentistry | Facility #189573 | 211 N Euclid Ave | (909) 983-9639 |
| Glenn Mitoma | Facility #673905 | 712 N Euclid Ave | (909) 984-3126 |
| HS Gill | Facility #277610 | 3065 S Archibald Ave #B | (909) 923-3640 |
| KSL Dental | Facility #753748 | 815 W Holt Blvd #402 | (909) 635-0444 |
| Los Angelitos Dental | Facility #201223 | 1033 E 4th St | (909) 983-8322 |
| Mission Dental | Facility #643939 | 941 W Mission Blvd #H | (909) 984-7883 |
| Ontario Family Dentistry | Facility #231328 | 528 N Fern Ave | (909) 460-9552 |
| Ontario Mills Dental | Facility #432932 | 4323 Mills Cir #101 | (909) 476-3000 |
| Ontario Smiles | Facility #465501 | 4190 E 4th St #C | (909) 532-8518 |
| River Arch Dental | Facility #278560 | 2920 S Archibald Ave #C | (909) 923-2273 |
| Western Dental | Facility #712149 | 2537 S Euclid Ave | (909) 284-5210 |
| Assure Dental | Facility #467671 | 961 N Milliken Ave #103 | (909) 581-7700 |

Orange

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|--------------------------|------------------|-------------------------|----------------|
| Comfort Smile | Facility #204050 | 1920 E Katella Ave #J | (714) 997-4133 |
| David G Lester | Facility #170385 | 1043 E Chapman Ave #A | (714) 532-6711 |
| David M Datu | Facility #653998 | 1107 E Lincoln Ave #201 | (714) 998-2241 |
| Gentle Dental | Facility #239126 | 424 S Main St #H, I & J | (714) 639-1922 |
| Glassell Dental | Facility #687221 | 245 N Glassell St #A | (714) 532-5600 |
| Glow Dental | Facility #535307 | 294 S Tustin St | (714) 639-4132 |
| Marjan Roshangar | Facility #664051 | 740 E Chapman Ave | (714) 639-9242 |
| Mayfair Dental Newport | Facility #545822 | 1616 E Mayfair Ave | (714) 744-8164 |
| Dental | Facility #100561 | 1632 E Katella Ave #B-1 | (714) 538-2311 |
| Orange County Dental | Facility #670859 | 665 N Tustin St #W | (714) 628-9910 |
| Orange Dental Care | Facility #194543 | 1122 E Lincoln Ave #104 | (714) 912-2297 |
| Orange Dental Care | Facility #670548 | 3533 E Chapman Ave #L | (714) 744-6000 |
| Orange Hill | Facility #100989 | 3138 E Chapman Ave #A | (714) 639-2703 |
| Orange Sky | Facility #624077 | 1916 N Tustin St | (714) 289-5009 |
| Orange Village Dentistry | Facility #584910 | 2393 N Tustin St #A | (714) 453-0215 |

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|-----------------------|------------------|-------------------------|----------------|
| Preferred Dental | Facility #236447 | 2022 W Chapman Ave | (714) 978-3333 |
| Smile Doctors | Facility #655660 | 1042 N Tustin St | (714) 771-0058 |
| Smile N Shine | Facility #626081 | 1211 N Tustin St | (714) 602-7975 |
| Sunkist Dental Office | Facility #276189 | 1234 W Chapman Ave #106 | (714) 533-9670 |
| Tustin Plaza | Facility #100394 | 1872 N Tustin St | (714) 637-8662 |
| West Coast Dental | Facility #256056 | 179 N Tustin St | (714) 288-1035 |
| CA Dental Orange | Facility #156120 | 1502 E Collins Ave | (714) 288-8464 |

Paramount

| | | | |
|-------------------|------------------|-------------------------|----------------|
| Azadeh Abraham | Facility #181716 | 8131 Rosecrans Ave #101 | (562) 634-2984 |
| Kids Dental Care | Facility #412135 | 16260 Paramount Blvd #G | (562) 633-5070 |
| Mahesh Sejpal | Facility #140914 | 8040 Alondra Blvd #E | (562) 633-1213 |
| Paramount Dental | Facility #420924 | 8524 1/2 Rosecrans Ave | (562) 633-3082 |
| West Coast Dental | Facility #117721 | 14525 Lakewood Blvd #A | (562) 272-0000 |

Pico Rivera

| | | | |
|---------------------------|------------------|-------------------------|----------------|
| Bright Now! | Facility #481466 | 8963 Washington Blvd | (562) 566-1004 |
| Dental Rivera | Facility #251499 | 8982 Washington Blvd | (562) 222-1551 |
| Dentists of Pico Rivera | Facility #729488 | 8812 Whittier Blvd | (562) 394-1322 |
| H2 Dental Associates | Facility #652099 | 6505 Rosemead Blvd #203 | (562) 942-1062 |
| JK Family Dental | Facility #677074 | 8819 Whittier Blvd #102 | (562) 699-1000 |
| Mehta Dental | Facility #140381 | 9514 Whittier Blvd | (562) 942-2345 |
| Pico Rivera Dental Smiles | Facility #100727 | 8532 Whittier Blvd | (562) 695-5251 |
| Pico Rivera Dentistry | Facility #760163 | 9227 Whittier Blvd | (562) 832-9942 |
| Prime Dental | Facility #266605 | 8803 Whittier Blvd #200 | (562) 463-6163 |
| Sophia Rozov | Facility #277541 | 8543 Rosemead Blvd #D | (562) 904-0400 |
| West Coast Dental | Facility #481202 | 9050 Whittier Blvd | (562) 456-1111 |

Placentia

| | | | |
|-------------------------|------------------|---------------------------------------|----------------|
| Atwood Family Dentistry | Facility #232770 | 1651 E Orangethorpe Ave | (714) 993-2768 |
| Cosmetic & Dental | Facility #259604 | 1858 N Placentia Ave | (714) 577-9070 |
| Gentle Dental | Facility #609860 | 620 N Rose Dr #B | (714) 294-7134 |
| Naomi Wong | Facility #245135 | 415 W Chapman Ave, 1 st Fl | (714) 223-2021 |

Pomona

| | | | |
|-------------------|------------------|----------------------------|----------------|
| Armen Mardirosian | Facility #468844 | 180 E Mission Blvd #A | (909) 623-5278 |
| Bella Manchandia | Facility #238921 | 551 E Holt Ave | (909) 622-8600 |
| Family Dental | Facility #239076 | 2280 S Garey Ave | (909) 364-0633 |
| Laura De Lopez | Facility #101103 | 1320 N Garey Ave | (909) 623-4487 |
| Pearl Dental | Facility #273332 | 2407 Valley Blvd #C1 | (909) 839-1004 |
| Pomona Dental | Facility #142374 | 850 Indian Hill Blvd | (909) 626-3541 |
| Pomona Dentistry | Facility #584853 | 2071 Rancho Valley Dr #140 | (909) 374-1815 |
| Sahara Dental | Facility #157156 | 2005 W Holt Ave | (909) 623-9590 |
| St Moises Dental | Facility #310922 | 12 Rancho Camino Dr #102 | (909) 865-8500 |
| West Coast Dental | Facility #560925 | 763 Rio Rancho Rd #120 | (909) 242-7989 |
| Yvonne Shu | Facility #255998 | 1640 Indian Hill Blvd | (909) 482-4500 |

Rancho Santa Margarita

| | | | |
|------------------------|------------------|---------------------------------|----------------|
| Appealing Dentistry | Facility #257353 | 29839 Santa Margarita Pkwy #100 | (949) 766-7687 |
| Katayoun Massoudi | Facility #245917 | 30212 Tomas #310 | (949) 888-0086 |
| Rancho Dental | Facility #165037 | 30592 Santa Margarita Pkwy #D | (949) 766-5740 |
| Santa Margarita Dental | Facility #287838 | 22195 El Paseo #260 | (949) 459-9300 |

Rowland Heights

| | | | |
|-------------|------------------|-------------------|----------------|
| Steven Chiu | Facility #100525 | 18906 Gale Ave #B | (626) 965-5618 |
|-------------|------------------|-------------------|----------------|

San Clemente

| | | | |
|--------------------------|------------------|-------------------------------|----------------|
| Artistic Dentistry | Facility #259232 | 439 N El Camino Real #E | (949) 366-1177 |
| San Clemente | Facility #253793 | 943 Avenida Pico #A | (949) 366-9555 |
| San Clemente Dental Asso | Facility #165351 | 638 Camino De Los Mares #C140 | (949) 234-0500 |
| Talega | Facility #257027 | 1151 Puerta Del Sol #A | (949) 369-8300 |

San Dimas

| | | | |
|-----------------------|------------------|-----------------|----------------|
| San Dimas Dental | Facility #263263 | 923 W Arrow Hwy | (909) 592-5599 |
| Dentists of San Dimas | Facility #770783 | 678 W Arrow Hwy | (909) 643-8007 |

San Juan Capistrano

| | | | |
|---------------------------|------------------|-----------------------------|----------------|
| Aspire Dental | Facility #714959 | 31876 Del Obispo St #103 | (949) 538-4250 |
| Del Obispo Dental | Facility #662375 | 31920 Del Obispo St #160 | (949) 276-2220 |
| Ortega Dental Care | Facility #680115 | 27231 Ortega Hwy #A | (949) 487-0800 |
| Paradise Dental | Facility #670914 | 31726 Rancho Viejo Rd #B109 | (949) 481-2121 |
| Practice Platinum | Facility #729322 | 27184 Ortega Hwy #208 | (949) 661-2052 |
| San Juan Family Dentistry | Facility #205946 | 31952 Camino Capistrano #C1 | (949) 240-6888 |

Santa Ana

| | | | |
|------------------------|------------------|----------------------------------|----------------|
| Affinity Dental | Facility #100432 | 1920 E 17th St #100 | (714) 953-6881 |
| Amitiss Nasiri | Facility #200586 | 2781 W Macarthur Blvd #N | (714) 556-7277 |
| Andrew John | Facility #413280 | 2200 E Fruit St #206 | (714) 547-7379 |
| Bay Dental | Facility #736273 | 3620 S Bristol St #307 | (714) 540-2836 |
| Bella Harbor Dental | Facility #275474 | 715 N Harbor Blvd #108 | (714) 662-2360 |
| Bright Now! | Facility #239021 | 1601 W 17th St #G | (714) 567-9255 |
| Bright Now! | Facility #508357 | 3358 S Bristol St | (714) 361-2141 |
| Barba Dental Corp | Facility #774681 | 2010 E 1st St #250 | (714) 558-6949 |
| Chundrikant Manchandia | Facility #100766 | 1915 W First St #B | (714) 542-2133 |
| Dental 4 | Facility #249235 | 102 E 4th St, 2 nd Fl | (714) 558-1464 |
| South Coast Smiles | Facility #766810 | 3901 S Bristol St | (657) 210-5832 |
| Geva Dental | Facility #670172 | 1126 N Flower St #A | (657) 247-0570 |
| Hurt Family | Facility #597123 | 1100 N Tustin Ave, Bldg B | (714) 247-0300 |
| Lavender Dentistry | Facility #667906 | 2001 E 4th St #102 | (714) 202-4344 |
| Livewell Dental | Facility #274739 | 1120 W Warner Ave #C | (714) 556-4740 |
| Lucero Dental | Facility #189838 | 2740 S Bristol St #206 | (714) 557-0201 |
| Northgate Dental | Facility #674099 | 1112 S Bristol St | (714) 668-9884 |
| Assure Dental | Facility #421702 | 940 N Grand Ave #A | (714) 541-9494 |
| Orange Coast Dental | Facility #412623 | 1717 Old Tustin Ave #A | (714) 835-9188 |
| Rajiv Desai | Facility #170441 | 1212 S Bristol St #17C | (714) 850-1211 |
| Santa Ana Family | Facility #289944 | 204 E Warner Ave #104 | (714) 641-2939 |
| Santa Ana Smiles | Facility #629096 | 1617 E 1st St #A | (714) 617-5048 |
| Santa Maria Dental | Facility #462104 | 801 N Tustin Ave #502 | (714) 505-1641 |
| Smile Day Dental | Facility #648469 | 601 W 17th St | (714) 852-3117 |
| United Dental | Facility #230367 | 1710 E 17th St #E | (714) 564-9000 |
| Western Dental | Facility #180206 | 500 N Main St | (714) 973-9005 |
| Western Dental | Facility #200163 | 2701 W 1st St | (714) 973-2022 |
| Western Dental | Facility #694347 | 1575 N Grand Ave | (714) 689-7670 |
| West Coast Dental | Facility #773268 | 2015 W Fist St #E | (714) 361-8075 |
| Juan F Gonzalez | Facility #273293 | 2211 S Main St | (714) 751-7155 |
| Barba Dental Corp | Facility #774681 | 2010 E 1st St #250 | (714) 558-6949 |
| West Coast Dental | Facility #773268 | 2015 W Fist St #E | (714) 361-8075 |
| South Coast Smiles | Facility #766810 | 3901 S Bristol St | (657) 210-5832 |
| Assure Dental | Facility #421702 | 940 N Grand Ave #A | (714) 541-9494 |

Santa Fe Springs

| | | | |
|-----------------|------------------|----------------------|----------------|
| Santa Fe Dental | Facility #207125 | 10009 Orr and Day Rd | (562) 484-0808 |
|-----------------|------------------|----------------------|----------------|

Seal Beach

| | | | |
|-------------------|------------------|-----------------------|----------------|
| Maged Zaky Nessim | Facility #234865 | 1058 Bolsa Ave | (562) 594-4885 |
| Rossmoor Dental | Facility #534434 | 12419 Seal Beach Blvd | (562) 431-0393 |

Stanton

| | | | |
|----------------|------------------|------------------|----------------|
| Bright Now! | Facility #161676 | 11001 Beach Blvd | (714) 891-6623 |
| Jeffrey Chu | Facility #247935 | 7025 Katella Ave | (714) 229-1234 |
| Stanton Smiles | Facility #687006 | 12919 Beach Blvd | (714) 771-2982 |

Tustin

| | | | |
|----------------------------|------------------|-------------------------------|----------------|
| Hurt Family Health Bella | Facility #558125 | 1 Hope Dr | (714) 247-0300 |
| Dental | Facility #729549 | 1131 E Main St | (714) 544-8338 |
| Comfort Dental Spa | Facility #469232 | 14151 Newport Ave #100 | (714) 368-3413 |
| Dentistry Blossom Haz | Facility #450376 | 18102 Irvine Blvd #200 | (714) 832-7220 |
| Dental | Facility #219398 | 13372 Newport Ave #F | (714) 665-0898 |
| Lamise Kassem | Facility #568706 | 17482 Irvine Blvd #D | (714) 480-0790 |
| Mark Avetoom Market | Facility #670882 | 210 W Main St #106 | (714) 544-1877 |
| Place Dentistry Mehta | Facility #567263 | 2925 El Camino Real | (714) 505-0123 |
| Dental | Facility #250599 | 740 El Camino Real #200 | (714) 838-3230 |
| Rafi Dental | Facility #666846 | 14591 Newport Ave #108 | (949) 771-7234 |
| Trinity Dental Arts Tustin | Facility #734952 | 13132 Newport Ave #220 | (714) 505-2010 |
| Community Tustin | Facility #212109 | 13400 Newport Ave #B | (714) 838-1280 |
| Dental Care Tustin | Facility #626883 | 275 Centennial Way #109 | (714) 832-8089 |
| Dental | Facility #229037 | 13721 Newport Ave #1 | (714) 368-1400 |
| Tustin Legacy | Facility #643019 | 15160 Kensington Park Dr #610 | (714) 294-0807 |
| Bigdeli Dental | Facility #409136 | 13422 Newport Ave #E | (714) 665-0005 |
| Tustin Village Dental | Facility #601169 | 14521 Red Hill Ave | (714) 838-9912 |
| Welcome Dentistry | Facility #635111 | 1096 Irvine Blvd | (714) 838-2875 |
| Larwin Square Dentistry | Facility #771913 | 604 E 1st St | (714) 505-9462 |

Walnut

| | | | |
|-------------------------|------------------|----------------------|----------------|
| Tien Chun Wang | Facility #100193 | 1309 N Grand Ave | (909) 594-7899 |
| Walnut Hills Family | Facility #159570 | 18758 Amar Rd | (626) 912-5599 |
| Walnut Smiles | Facility #465424 | 21750 Valley Blvd | (909) 595-0807 |
| Walnut Valley Dentistry | Facility #218335 | #C 20833 Valley Blvd | (909) 595-7773 |

Westminster

| | | | |
|---------------------|------------------|------------------------|----------------|
| Antonious Dawood | Facility #283938 | 6462 Westminster Blvd | (714) 898-8728 |
| Linh Hoang Nguyen | Facility #180200 | 9926 Bolsa Ave | (714) 839-7987 |
| New Image Dental | Facility #411836 | 14115 Goldenwest St #A | (714) 889-1263 |
| Newport Dental | Facility #100649 | 15458 Beach Blvd | (714) 898-3220 |
| Nhan Hien Denitstry | Facility #749749 | 9500 Bolsa Ave #I D J | (714) 888-8827 |
| Patrick Kha D Le Jr | Facility #249152 | 9900 McFadden Ave #101 | (714) 531-5770 |
| Taylor Pham Dental | Facility #138727 | 15310 Goldenwest St | (714) 893-2411 |
| Western Dental | Facility #194414 | 8001 Westminster Blvd | (714) 373-9971 |

Whittier

| | | | |
|---------------------------|------------------|------------------------------|----------------|
| Uptown Dental | Facility #100332 | 6711 S Greenleaf Ave | (562) 698-0054 |
| Dr Zak | Facility #179388 | 9229 Colima Rd | (562) 947-3761 |
| 123 Greenleaf | Facility #138078 | 7201 Greenleaf Ave #C | (562) 945-1684 |
| James Glancy | Facility #663160 | 9209 Colima Rd #2100 | (562) 696-3210 |
| Maged Z Nessim | Facility #415326 | 7743 Painter Ave #B | (562) 704-0574 |
| Whittier Dental Clinic | Facility #523880 | 13431 Telegraph Rd | (562) 946-2838 |
| So. California Family | Facility #239078 | 14412 Whittier Blvd Whittier | (562) 693-0788 |
| West Coast Dental | Facility #100180 | 7910 Norwalk Blvd | (562) 699-0343 |
| Western Dental | Facility #200127 | 14880 Whittier Blvd | (562) 698-6555 |
| Whittier Dental | Facility #100181 | 16406 E Whittier Blvd | (562) 694-0396 |
| Whittier Dental | Facility #100693 | 14564 Whittier Blvd | (562) 693-8202 |
| Whittier Family | Facility #579623 | 10420 Whittier Blvd | (562) 463-3332 |
| Whittier Modern Dentistry | Facility #745472 | 11806 Whittier Blvd #E | (562) 513-1146 |
| Whittier Square Dentistry | Facility #479725 | 13215 Penn St #200 | (562) 696-2862 |
| Yongho Kevin Kang | Facility #565999 | 11506 E Broadway | (562) 695-8718 |

Yorba Linda

| | | | |
|-------------------------|------------------|-----------------------------|----------------|
| Capstone Dental | Facility #497452 | 4981 Valley View Ave #A | (714) 993-3702 |
| Dole Dentistry | Facility #263802 | 22236 La Palma Ave | (714) 694-1184 |
| Eastlake Village Dental | Facility #284096 | 20429 Yorba Linda Blvd | (714) 695-9530 |
| Yorba Linda Dental | Facility #275846 | 18432 Yorba Linda Blvd #D | (714) 970-2801 |
| Yorba Linda Dental | Facility #558400 | 21560 Yorba Linda Blvd #C&D | (714) 779-9888 |
| Yorba Linda Dental | Facility #636906 | 20395 Yorba Linda Blvd | (714) 693-5555 |
| Yorba Linda Smiles | Facility #470464 | 16691 Yorba Linda Blvd | (714) 854-9920 |

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

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/reao or call Nationwide at (877) 738-7874 and mention REAOC for the special discounted rates.

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.

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.

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.*

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**.

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/reaoc/home/ or call (844) 403-2123

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 REAOC 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 REAOC Members & Their Family**

To take advantage of this benefit, simply call Amplifon at **877-846-7075** and let them know you're an REAOC 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 + 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 REAOC@pgagencies.com.

Do NOT contact REAOC, OCERS, or Orange 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.

Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its members, REAOC members have access to voluntary benefits offered through Pacific Group Agencies (PGA). REAOC itself does not endorse, provide, or administer these benefits, but rather makes them available to members. REAOC 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 REAOC 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 REAOC, 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 REAOC 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 REAOC 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 REAOC@pgagencies.com.



Retired Employees Association of Orange County 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 | | | | | |
| I am a <input type="checkbox"/> Retiree Regular Member <input type="checkbox"/> Surviving Spouse Associate Member | | | | | |
| Department / District Retired From | | Number of Years Worked | | Position | |
| The next issue of our Informer newsletter will share this news with your retired friends. Retirement Plans: <hr/> | | | | | |
| <p>I elect to join the Retired Employees Association of Orange County (REAOOC) and authorize the Orange County Employees Retirement System (OCERS) to withhold \$3 per month from my retirement check for REAOOC association dues and to forward changes in my address or retirement status to REAOOC.</p> <p>If electing voluntary benefits, I hereby authorize OCERS 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 and I acknowledge that I have read the Disclaimer in the benefit booklet.</p> | | | | | |
| 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 <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):

Appliance Plan Essentials Plus Plan

Property Address, if differs from Step 1, to be covered.

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

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.

Rates are approximately 100% higher for those with diabetes, heart disease, high cholesterol, or high blood pressure.

Rates are approximately 150% higher for healthy tobacco users. Tobacco users with other health issues will likely not qualify for coverage.

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

If you would like to be emailed an application for life insurance check here.

**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**

The Balboa Pier is one of two piers located in the city of Newport Beach, Orange County, California. Photo Courtesy Adobe Stock Images.



PACIFIC GROUP AGENCIES, INC.

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

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

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