

# **Los Angeles County Retirees (LACR)**

## **2025 Benefits Guide**

**Benefits Begin January 1, 2025**



**Open Enrollment Ends  
December 1, 2024**

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**Open Enrollment ends December 1, 2024.**

**Coverages begin January 1, 2025.**

**If you have a question about the benefit plans that was not answered in this guide, please contact the benefits plan administrator at (800) 511-9065 or [LACR@pgagencies.com](mailto:LACR@pgagencies.com).**

**Please do NOT call LACERA or the County with questions about the benefit plans detailed in this guide as they will be unable to assist you.**

## **Benefits Available Exclusively for Los Angeles County Retirees (LACR)**

Dear Member:

The Los Angeles County Retirees (LACR) is pleased to announce Open Enrollment period for the benefit plans available exclusively to LACR members. Open Enrollment period is your once-a-year opportunity to enroll in the supplemental dental and vision plans. This Benefits Guide details these plans, which are administered by Pacific Group Agencies.

Please take a moment to review this Benefits Guide, which details the benefit plans available to you. **The Open Enrollment period ends December 1, 2024.** If you are currently enrolled in one of these plans, please fill out the enrollment form or email us at [LACR@pgagencies.com](mailto:LACR@pgagencies.com) to continue your coverage without interruption. Your rates will remain unchanged.

If you should have any questions about the plans discussed in this guide, please direct them to our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or [LACR@pgagencies.com](mailto:LACR@pgagencies.com). Please do NOT call LACERA or the County with questions about these plans as they will be unable to assist you.

Note: These benefits are offered exclusively to members of the Los Angeles County Retirees (LACR) and are completely independent of those offered by the County of Los Angeles and LACERA.

Sincerely,

Pacific Group Agencies, Inc.  
Administration

# How To Enroll

You can enroll in the **Dental, Vision, Legal Shield, ID Shield, Home Warranty, and Personal Accident** plans using the attached enrollment form (last page in 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/lacr](http://www.pgagencies.com/lacr)

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

- Nationwide Pet Insurance (Premiums are credit card billed)  
Visit [www.benefits.petinsurance.com/lacr](http://www.benefits.petinsurance.com/lacr) or call (877) 738-7874
- United Pet Care  
Visit [www.unitedpetcare.com/lacr](http://www.unitedpetcare.com/lacr) 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](http://www.tiny.one/travelguard)

**Emergency Assistance Plus** is purchased (credit card billed) on an annual basis. Visit [www.myeaplus.com/pedit](http://www.myeaplus.com/pedit) or call (877) 883-1935.

**Term Life** is medically underwritten. Check the box on the enrollment form and a Term Life application will be emailed to you.

# Frequently Asked Questions

## **When does the Open Enrollment period end?**

Forms must be postmarked by December 1, 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?**

**YES.** If you are currently enrolled in one of these plans, please fill out the enrollment form or email us at [LACR@pgagencies.com](mailto:LACR@pgagencies.com) to continue your coverage without interruption. Your rates will remain unchanged.

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

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

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

If you wish to cancel a benefit, please complete Step 1 of the enrollment form provided with this booklet and write cancel across the benefit box you wish to cancel. *Leaving the box unchecked will not cancel that benefit.* You may also send an email to [cancel@pgagencies.com](mailto:cancel@pgagencies.com) stating your name, date of birth, and which benefit plan you wish to cancel.

## **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 [LACR@pgagencies.com](mailto:LACR@pgagencies.com).

Do NOT contact LACERA or Los Angeles 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.

# Dental Supplement

*Adds \$1,500 in Benefits on Top of Your LACERA PPO Plan*

Ameritas Dental Monthly Premium	
Member Only	\$42
Member + One (Spouse/Domestic Partner <u>or</u> Child)	\$79
Member + Family	\$118

Dental work becomes more expensive every day and as many discover, as you get older, you require more major dental work. What used to require a filling, now requires a crown or implant. While your LACERA-provided PPO dental plan may pay a portion of the cost, many retirees quickly learn that there are still a lot of out-of-pocket costs. Unfortunately, many retirees can't afford appropriate dental care and that leads to poor oral health, which can cause health issues such as heart attacks and strokes.

This **supplemental** dental plan coordinates with your LACERA-provided PPO plan and is designed so that you should have little-to-no out-of-pocket costs for covered dental procedures. Should you or a dependent not be covered by a LACERA plan, this plan will still cover you as a full-service, standalone plan.

Members and dependents each receive a robust **\$1,500 calendar year benefit** and have a Dental Rewards "savings account" that allows members to bank some of their unused funds. Enrollees who use less than \$750 of their annual benefit automatically have up to \$250 per year of their annual maximum banked for future use. There is **no waiting period** for any covered service.

While some plans pay a nebulous percentage of some allowable cost, **this plan pays a set dollar benefit for each procedure.** Up front, you will know exactly how much this insurance pays!

You are **free to see any dentist.** Over 360 dental procedures are covered, from routine cleanings to crowns, implants, and dentures.

Services are available from day one! However, like all dental insurance, this plan will not cover a replacement of a currently missing tooth or work currently in progress. There is a \$50 once-per-year deductible, but it is waived for preventative services.

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

# Dental Supplement Benefit Highlights

Description	Benefit*
<b>Calendar Year Benefit</b>	<b>\$1,500</b>
<b>Dental Rewards</b>	Up to \$250 per Year <i>Maximum Benefit of \$1,000</i>

This plan covers 360+ different dental procedures. The following is a list of many common procedures and how much the plan pays. A complete list and ID card will be mailed to you after your enrollment.

Procedure Type	Benefit Maximum*
Crown	\$432
Endodontic Therapy (Root Canals)	\$428
Implant (Surgical Placement)	\$2,443**
Denture	\$518
Implant / Abutment	\$518
Inlay	\$364
Onlay	\$417
Oral Surgery	\$380
Periodontal Scaling	\$93
Periodontal Maintenance	\$57
Cleaning	\$41
Oral Exam	\$30
X-Rays	\$41
Fillings	\$105
Space Maintainer	\$215
Biopsy	\$203
Retreatment of Root Canal	\$494

\* Dental procedures have specific American Dental Association (ADA) codes. Your specific procedure may use a code that provides a different benefit. Consult your dental office before starting any work.

\*\* Maximum payment is above calendar year benefit maximum of \$1,500. However, members with banked Dental Rewards (up to \$1,000) may use those benefits in addition to the calendar year benefit, to receive the maximum \$2,443 procedure benefit.

# Vision

<b>Vision Monthly Premium</b>	
<b>Member Only</b>	<b>\$5.62</b>
<b>Member + One (Spouse/Domestic Partner <u>or</u> Child)</b>	<b>\$10.18</b>
<b>Member + Family</b>	<b>\$15.28</b>

Having a single pair of glasses no longer works for most of us. We find ourselves needing one pair for reading, one for driving, and another for watching TV. Not to mention that many of us need multiple pairs of the same type as we keep misplacing them!

Your LACERA-provided vision plan covers a pair of glasses each year. For those of us who need more than one pair, this Ameritas “Materials Only” vision plan is the solution. This plan provides a set dollar benefit for lenses, frames, and contacts every year. You may see any eye care professional.

<b>Description</b>	<b>Member Benefit</b>
<b>Lenses</b>	
Single Vision	\$65
Bifocal	\$90
Trifocal	\$125
Lenticular	\$155
Progressive / No Line Bifocal	\$155
<b>Contacts</b>	\$115
<b>Frames</b>	\$75
<b>Deductible</b>	\$10
<b>Frequency</b>	Annually



# 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](http://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](http://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](http://unitedpetcare.com/enroll) to enroll today!

Questions? Email [info@unitedpetcare.com](mailto:info@unitedpetcare.com), call 877-872-8800, or visit [unitedpetcare.com/members](http://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.benefits.petinsurance.com/lacr](http://www.benefits.petinsurance.com/lacr) or call Nationwide at (877) 738-7874 and mention LACR for the special discounted rates.**

# Armadillo Home Warranty

Monthly Premium	
<b>Appliances Plan</b>	<b>\$27.30</b>
<b>Essentials Plus Plan</b>	<b>\$49.99</b>

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
<b>Level of protection</b>	\$7,500	\$7,500
<b>Service Fee per Claim</b>	\$100	\$100
<b>Kitchen Appliances</b>	\$2,000	\$1,000
<b>Laundry Appliances</b>	\$2,000	\$1,000
<b>Plumbing Systems</b>	Not Covered	\$3,000
<b>Electric Systems</b>	Not Covered	\$3,000
<b>Air Conditioning &amp; Heating</b>	Not Covered	\$2,000
<b>Water Heater</b>	Not Covered	\$1,000

\*See additional details, terms, & conditions at [www.pgencies.com/lacr/home/](http://www.pgencies.com/lacr/home/) or call (844) 403-2123

# ID Shield

*Identity thieves target everyone, but seniors are disproportionately affected.*

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

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.

# 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"><li>• Through age 18</li><li>• Through age 22, if unmarried and a full-time student</li><li>• Adult children or grandchildren who are solely dependent on the member for support due to mental or physical disabilities.</li></ul>	
To enroll: <a href="http://www.myeaplus.com/pedit">www.myeaplus.com/pedit</a> 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](http://www.tiny.one/travelguard)

You may also email [travel@pgagencies.com](mailto: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**.

# 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.*

# 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 LACR 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**

**Benefit is FREE to  
All LACR Members & Their Family**

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

# Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its retirees, LACR members have access to voluntary benefits offered through Pacific Group Agencies (PGA).

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.

Cancellations:

- Cancellations must be received by the 5<sup>th</sup> of the month for processing for the next following month.
- **We do not accept phone cancellations.** Cancellations must be in writing to PGA, by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancellations sent to the insurance carrier, or retirement system 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 cancellation date to match deductions received.
- Payment cancellation 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 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.
- 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 LACR@pgagencies.com.

# Notes



Drone view of Echo Park, Los Angeles, CA.  
Photo Courtesy Adobe Stock Images.



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**PACIFIC GROUP AGENCIES, INC.**

Tel: (800) 511-9065 • Fax: (800) 549-0059 • [LACR@pgagencies.com](mailto:LACR@pgagencies.com)

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

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