



Retired Employees Association of Orange County

2026 Benefits Guide

Benefits Begin January 1, 2026



**Open Enrollment Ends
November 14, 2025**

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Open Enrollment ends November 14, 2025.

Coverages begin January 1, 2026.

**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.**



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Dear Member:

The Retired Employees Association of Orange County (REAO) 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.

REAO 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 REAO 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 VSP vision plan that covers exams, lenses, and frames, and many others. Time to take advantage of them is limited.

To enroll in any of the voluntary benefits, please complete the attached enrollment form (on Page 3 of this booklet). Time to take advantage of them is limited. **The Open Enrollment period ends November 14th.**

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 REAO@pgagencies.com. **Please do NOT call REAO, OCERS, or the County with questions about the plans discussed in this Benefit Guide, they will be unable to assist you.**

Sincerely,
REAO 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 (on Page 3 of this 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.

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.

Start Hearing is a FREE benefit to members and their family. No need to enroll. Just call Start Hearing at (888) 200-5701 and let them know you're a REAOC member, and they will explain the process.



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	
Home Address				
City		State		Zip
<p>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> <p>Sign Here → _____ Date _____</p>				

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 (Please note child coverage age limits. If disabled, please provide proof with enrollment.)	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 High Option (Ameritas) <input type="checkbox"/> PPO Low Option (Ameritas) <input type="checkbox"/> HMO (Cigna) Facility #: _____ <i>Located in HMO Directory in guide.</i>	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <input type="checkbox"/> Member + Child <input type="checkbox"/> Member + Family	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <input type="checkbox"/> Member + Child <input type="checkbox"/> Member + Family	Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Spouse <i>This plan requires an email address.</i>	
Personal Accident			Legal Shield	
Who is covered (Select one): <input type="checkbox"/> Member Only <input type="checkbox"/> Member + Family	Select AD&D Benefit Amount: <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$200,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$400,000 <input type="checkbox"/> \$500,000	Provide beneficiary information: Beneficiary: _____ Relationship: _____	Plan covers member & family <input type="checkbox"/> Member + Family <i>This plan requires an email address.</i>	

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

→ **TURN OVER FOR ADDITIONAL PLAN INFORMATION** ←

Step 4: For other plans, please see below.

Pet, Emergency Assistance Plus, & Start 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**

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 - High Plan

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**. 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.

Dental Rewards® is included in this plan. This feature allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year.

Benefit Threshold Annual	\$750	Dental benefits received for the year cannot exceed this amount
Carryover Amount	up to \$400	Dental Rewards amount is added to the following year's maximum
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards

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 25-50% 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 - High Plan 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 Maximum Allowable Charge (MAC) for services.

Dental PPO - Low Plan

Low-cost Alternative - Same Great Network

Ameritas Dental Monthly Premium	
Member Only	\$37
Member + One (Spouse/Domestic Partner <u>or</u> Child)	\$79
Member + Family	\$123

Similarly to the High Plan, 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 **\$1,000 annual network benefit**. This plan allows you to maintain your dental health by seeing a dentist every six months for your preventative care. A healthy mouth leads to better overall health.

Dental Rewards® is included in this plan. This feature allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year.

Benefit Threshold Annual	\$500	Dental benefits received for the year cannot exceed this amount
Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards

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 25-50% 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 - Low Plan Benefits

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$1,000	
Dental Rewards	\$250 / Year	
Deductible	\$25 / Visit	
Preventative Services		
Cleaning, Oral Exam, Bitewings, Panoramic X-rays, Periapical X-rays, Sealants (16 and Under), Space Maintainers	100%	
Basic Services		
Fillings, Restorative Composites (Anterior and Posterior), Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Simple and Complex Extractions, Denture Repair, Anesthesia	50%	
Major Services		
Onlays, Crowns, Crown Repair, Prosthodontics (Fixed Bridges, Removable Complete/Partial Dentures)	50%	

*Benefit levels are based on the Maximum Allowable Charge (MAC) for services.

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) | 4) Select Guest (Login or Guest) |
| 2) How are you enrolled (Employer or School) | 5) Continue |
| 3) Enter your zip and click on Doctor by Type (Dentist) | 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

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
Radiance Dental	Facility #251498	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
Your Dentist	Facility #530257	3174 W Lincoln Ave #102	(714) 826-5000
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
Brightal Dental Group	Facility #249084	100 S Chaparral Ct #150	(714) 637-4200

Artesia

Art Family Dental	Facility #486085	17613 Pioneer Blvd	(562) 809-8482
Ming Hwa Su	Facility #209239	18822 Norwalk Blvd 17906	(562) 809-3899
Sioe Hwa Ong	Facility #179410	S Pioneer Blvd #100	(562) 860-9612
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
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 9755	(562) 461-1180
Western Dental	Facility #194845	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
Central Dental Care	Facility #792791	391 W Central Ave	(714) 494-3036

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
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
Prime Dental	Facility #469443	7540 Orangethorpe Ave #C4	(714) 522-4445
Sycamore Dental	Facility #459533	6850 Lincoln Ave #101	(714) 995-6000
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 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

Bedford Modern Dentistry	Facility #733912	3955 Bedford Canyon Rd #101	(951) 339-1946
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
Dental R Us	Facility #239284	W 6Th St #103	(951) 898-2101
Canyon Dental Associates	Facility #625671	2097 Compton Ave #102	(951) 273-0555

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 #103 131	(951) 279-1172
Main Street	Facility #281953	W Ontario Ave #102	(951) 898-9700
Nikahd Dental	Facility #538912	720 Magnolia Ave Bldg C1	(951) 737-1092
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

Corona Del Mar

Coast Dental Implant	Facility #691106	2121 E Coast Hwy #220	(949) 644-1001
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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
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
Cypress Smiles	Facility #508459	10017 Valley View St	(714) 761-2211
A A Pezeshkian	Facility #212779	6101 Ball Rd #310	(714) 220-9486
Los Alamitos Family	Facility #543702	5373 Katella Ave #C	(562) 598-7914

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

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 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
Rio Hondo Dental	Facility #760414	8514 Paramount Blvd	(562) 928-5559

Foothill Ranch

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

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 11703	(714) 965-1093
Dental Arts	Facility #255267	Edinger Ave	(714) 775-1934
O'Connor	Facility #678146	11059 Warner Ave	(714) 418-1974

Fullerton

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 Patrick	Facility #425574	908 N Harbor Blvd	(714) 441-1658
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

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

Brentwood Dental	Facility #116332	12400 Euclid St	(714) 537-1600
Horri Pour Dental	Facility #100383	12630 Brookhurst St #B 12833	(714) 530-4920
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

Newport Dental	Facility #100555	21714 Pioneer Blvd	(562) 421-3737
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Huntington Beach

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
Huntington Beach Dentistry	Facility #191839	19754 Beach Blvd	(714) 964-8830
Huntington Beach Modern	Facility #544486	16071 Goldenwest St	(714) 536-2383
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

Irvine

Amir Sadjadi	Facility #439411	4950 Barranca Pkwy #304	(949) 861-8441
Art of Dentistry Institute	Facility #239173	2646 Dupont Dr #200	(949) 955-3366
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 5685	(949) 975-0150
Dentists of Irvine	Facility #677723	Alton Pkwy	(949) 236-6527
Gentle Dental	Facility #246141	4950 Barranca Pkwy #105	(949) 551-4242
Gold Coast Dental Great	Facility #755418	113 Waterworks Way #355	(949) 284-2913
Park Dental Han's	Facility #506745	22 Odyssey #220	(949) 679-0043
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
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 14415	(949) 653-2244
Walnut Dental	Facility #193933	Culver Dr	(949) 733-0486
Culver Smiles Bristol	Facility #770041	18102 Culver Dr	(949) 774-2139
Family Dental	Facility #221433	62 Corporate Park #220	(714) 545-0453

La Habra

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
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

La Palma

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

Laguna Beach			
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			
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
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
Nd Dental Care	Facility #232618	24401 Ridge Route Dr #107-A	(949) 588-2112
Laguna Niguel			
Ashkan Khoshrou	Facility #486932	27150 Alicia Pkwy #J	(949) 362-4900
Choice Dental	Facility #247879	30231 Golden Lantern #D	(949) 363-0018
Laguna Niguel Dental	Facility #202347	28940 Golden Lantern #H	(949) 363-2010
Laguna Niguel Dental	Facility #219397	27901 La Paz Rd #D	(949) 389-9195
Ocean Breeze	Facility #402610	30101 Town Center Dr #205	(949) 363-7201
Rancho Niguel Dental	Facility #101077	30140 Town Center Dr	(949) 249-4180
Sea Country Dental	Facility #208850	32341 Golden Lantern #C	(949) 496-7910
Laguna Heights Dental	Facility #781180	30231 Golden Lantern #D	(949) 363-1200
Laguna Woods			
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			
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
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

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
Serene Dental Care	Facility #695661	5129 Candlewood St	(562) 867-0027

Long Beach

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
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 Zak	Facility #100745	3620 Long Beach Blvd #B6 4301	(562) 426-6458
Ezy Dental	Facility #674090	Atlantic Ave #4Long Beach 2250	(562) 426-9308
Family Dentistry	Facility #662370	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
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
Ace Dental Group	Facility #793563	620 E San Antonio Dr	(562) 253-0085
Los Altos Modern Dent & Ortho	Facility #784916	6341 E Spring St	(562) 356-0283

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
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 2306	(562) 595-0731
Western Dental	Facility #598393	E 7Th St	(562) 308-5294

Los Alamitos

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

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
7 Day Dental	Facility #450546	26391 Crown Valley Pkwy #140	(949) 365-1900
Aava Dental of Mission Viejo	Facility #796591	22922 Los Alisos Blvd #J	(949) 783-2671
Smile Dental Boutique	Facility #727580	23052 Alicia Pkwy #B2	(949) 273-1900

Newport Beach

Beautiful Smile	Facility #481610	3404 Via Lido #2C	(949) 673-9460
Leo Shin	Facility #342871	1401 Avocado Ave #701	(949) 644-4571
Newport Dental	Facility #447823	2105 San Joaquin Hills Rd	(949) 721-1730

Norwalk

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
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
Health Smiles of Norwalk	Facility #765210	13602 San Antonio Dr	(562) 863-9228

Ontario

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	Facility #723488	3480 E Ontario Rd #5 211	(909) 284-4413
Ranch Euclid Family	Facility #189573	N Euclid Ave	(909) 983-9639
Dentistry Glenn Mitoma	Facility #673905	712 N Euclid Ave	(909) 984-3126
KSL Dental	Facility #753748	815 W Holt Blvd #402	(909) 635-0444
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

Orange

Comfort Smile	Facility #204050	1920 E Katella Ave #J 1043	(714) 997-4133
David G Lester	Facility #170385	E Chapman Ave #A 1107 E	(714) 532-6711
David M Datu	Facility #653998	Lincoln Ave #201 424 S	(714) 998-2241
Gentle Dental	Facility #239126	Main St #H, I & J 245 N	(714) 639-1922
Glassell Dental	Facility #687221	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	Facility #545822	1616 E Mayfair Ave 1632	(714) 744-8164
Newport Dental	Facility #100561	E Katella Ave #B-1 665 N	(714) 538-2311
Orange County Dental	Facility #670859	Tustin St #W 1122 E	(714) 628-9910
Orange Dental Care	Facility #194543	Lincoln Ave #104 3533 E	(714) 912-2297
Orange Dental Care	Facility #670548	Chapman Ave #L 3138 E	(714) 744-6000
Orange Hill	Facility #100989	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
Preferred Dental	Facility #236447	2022 W Chapman Ave	(714) 978-3333
Smile Doctors	Facility #655660	1042 N Tustin St	(714) 771-0058
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
Orange Modern Dentistry	Facility #793145	130 S Main St # A-D	(657) 218-5865

Paramount

Azadeh Abraham	Facility #181716	8131 Rosecrans Ave #101	(562) 634-2984
Mahesh Sejpal	Facility #140914	8040 Alondra Blvd #E	(562) 633-1213
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
Prime Dental	Facility #266605	8803 Whittier Blvd #200	(562) 463-6163
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
Family Dental	Facility #239076	2280 S Garey Ave	(909) 364-0633
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

Rancho Santa Margarita

Appealing Dentistry	Facility #257353	29839 Santa Margarita Pkwy #100	(949) 766-7687
Rancho Dental	Facility #165037	30592 Santa Margarita Pkwy #D	(949) 766-5740
Santa Margarita Dental	Facility #287838	22195 El Paseo #260	(949) 766-7687

Rowland Heights

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

Artistic Dentistry	Facility #259232	439 N El Camino Real	(949) 366-1177
San Clemente	Facility #253793	#E 943 Avenida Pico #	(949) 366-9555
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

Ortega Dental Care	Facility #680115	27231 Ortega Hwy #A	(949) 487-0800
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 3620 S	(714) 556-7277
Bay Dental	Facility #736273	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, 2nd 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 2740	(714) 557-0201
Lucero Dental	Facility #189838	S Bristol St #206	(714) 668-9884
Northgate Dental	Facility #674099	1112 S Bristol St	(714) 541-9494
Assure Dental	Facility #421702	940 N Grand Ave #A	(714) 835-9188
Orange Coast Dental	Facility #412623	1717 Old Tustin Ave #A	(714) 850-1211
Rajiv Desai	Facility #170441	1212 S Bristol St #17C 204 E	(714) 641-2939
Santa Ana Family	Facility #289944	Warner Ave #104 1617 E 1st St #A	(714) 617-5048
Santa Ana Smiles	Facility #629096	801 N Tustin Ave #502	(714) 505-1641
Santa Maria Dental	Facility #462104	601 W 17th St	(714) 852-3117
Smile Day Dental	Facility #648469	1710 E 17th St #E	(714) 564-9000
United Dental	Facility #230367	500 N Main St	(714) 973-9005
Western Dental	Facility #180206	2701 W 1st St	(714) 689-7670
Western Dental	Facility #200163	1575 N Grand Ave	(714) 361-8075
Western Dental	Facility #694347		

West Coast Dental	Facility #773268	2015 W Fist St #E	(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
City Dental Centers	Facility #783262	1509 N Main St #I	(714) 714-0552
Dreamsmile Dental	Facility #792904	2710 N Grand Ave	(714) 941-9927

Santa Fe Springs

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

Rossmoor Dental	Facility #534434	12419 Seal Beach Blvd	(562) 431-0393
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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	Facility #558125	1 Hope Dr	(714) 247-0300
Bella Dental	Facility #729549	1131 E Main St	(714) 544-8338
Dentistry Blossom	Facility #450376	18102 Irvine Blvd #200	(714) 832-7220
Haz Dental	Facility #219398	13372 Newport Ave #F	(714) 665-0898
Lamise Kassem	Facility #568706	17482 Irvine Blvd #D	(714) 480-0790
Market Place Dentistry	Facility #567263	2925 El Camino Real	(714) 505-0123
Mehta 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	Facility #734952	13132 Newport Ave #220	(714) 505-2010
Tustin Dental Care	Facility #626883	275 Centennial Way #109	(714) 832-8089
Tustin 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
Larwin Square Dentistry	Facility #771913	604 E 1st St	(714) 505-9462

Walnut

Walnut Hills Family	Facility #159570	18758 Amar Rd	(626) 912-5599
Walnut Smiles	Facility #465424	21750 Valley Blvd #C	(909) 595-0807

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
James Glancy	Facility #663160	9209 Colima Rd #2100	(562) 696-3210
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 14564	(562) 694-0396
Whittier Dental	Facility #100693	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 Benefits Summary

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
- **NEW:** \$500, 0%-interest Fido Vet Spending Card, powered by medZERO*
 - Can be used at any vet in the U.S., including those outside UPC's network
- 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.

*Fido by medZERO is administered by medZERO, Inc., with financing provided by its lending partners. United Pet Care (UPC) members are provided access to this program but UPC is not involved in lending decisions, program administration or operations. No credit checks are required. Most members will qualify; however, in some cases, additional eligibility verification may be required, and individual approval results may vary. medZERO loans are issued at 0.0% APR with no interest or fees. This is not a loan offer. All loans are subject to review and approval by medZERO's lending partners. Please refer to your medZERO Loan Agreement for full terms. Refer to <https://get.medzero.com/fidoupc> for details.

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/reaoc 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 <i>(Average healthy non-smoker)</i>				
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	\$139
Member + Family*	\$199
<p>*Family coverage includes Spouse and Dependent Children</p> <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.myeaplust.com/pedit or call: (877) 883-1935.	

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

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

EA+ services include:

Medical Evacuation

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

Medical Assistance

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

Transportation Home

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

Assistance for Companions

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

Vital Travel Assistance

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

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

With EA+, you will have access to:

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

Legal Shield

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

Monthly Premium is \$15.95

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

Spouse / Domestic Partner coverage is automatically included.

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

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

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

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

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

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

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

Benefits of Legal Shield membership include:

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

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

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

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

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

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

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

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

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

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

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

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

Armadillo Home Warranty

Monthly Premium	
Appliances Plan	\$27.30
Essentials Plus Plan	\$53.99

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

Start Hearing

Your Source for Better Hearing

Start Hearing offers hearing benefits and exclusive discounts on Best-in-Class hearing aid technology, including rechargeable hearing aids and sophisticated tinnitus products. Our complimentary program is designed to help members and their families with their hearing needs and improve their quality of life through better hearing.

Start Hearing is a division of Starkey Hearing Technologies, the only remaining American owned and operated hearing aid manufacturer. We put members at the center of their own hearing health journey – with or without an insurance benefit or referral – and expertly guide them to the right technology based on their personal wants, needs and lifestyle.

Members and their families receive:

- Discounts up to 48% on today's latest technology
- 60-day risk-free trial period
- One year of free office visits (limit of six)
- Access to a nationwide network of 3,000+ hearing professionals
- FREE warranty plan, including repairs and loss & damage.

At Start Hearing, we believe, and research shows, that hearing better improves your overall health and wellness. Our goal is to help you live your fullest life

Start Hearing Health Care

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

To take advantage of this benefit, simply call Start Hearing at **888-200-5701** and let them know you're an REAOC member. A Hearing Care Advisor will assist you.

Notes

Frequently Asked Questions

When does the Open Enrollment period end?

Forms must be postmarked by November 14, 2025. 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, 2026.

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.

Notes

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.

Cancellations:

- Cancellations must be received by the 5th 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, 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 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 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.

Notes

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.

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Monday - Friday 7AM - 4PM

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