



Retired Employees Association of Ventura County

Offered by
Pacific Group Agencies

2026 Benefits Guide

Benefits Begin January 1, 2026



**Open Enrollment Ends
November 14, 2025**

Index	Page
How to Enroll	2
Enrollment Form	3
Selecting the Right Dental Plan	5
Dental PPO by Ameritas	6
Dental HMO by Cigna	10
Dentist Directory	12
Vision by VSP	15
Personal Accident	16
ID Shield	17
United Pet Care	18
Nationwide Pet Insurance	19
Emergency Assistance Plus (Annual Travel Policy)	20
Legal Shield	22
Armadillo Home Warranty	24
Life Insurance	25
Start Hearing	26
Frequently Asked Questions	27
Disclaimer & Member Requirements	28

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 REAVC@pgagencies.com.**

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



Benefits Available Exclusively for Retired Employees Association of Ventura County Members

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

Dear Member:

The Retired Employees Association of Ventura County (REAVC) is an organization that works to protect your hard-earned benefits while helping to promote a worry-free retirement for Ventura County retirees. REAVC also provides members activities including luncheons and benefits including scholarships for REAVC members, their children, and grandchildren. Our newsletter keeps you informed of happenings with the County Retirement System, your pension benefits, and other issues of interest to retirees. We sincerely thank you for your continued support.

For the past several years, the REAVC Board of Directors has decided to offer members access to various insurance plans offered by Pacific Group Agencies. **These plans are independent of those offered by the County and your enrollment in any of these plans does not affect any plan you may have through the County.** While REAVC does not evaluate the plans offered, as it is up to each retiree to ensure that the plans meet their individual needs, REAVC is aware that Pacific Group Agencies currently offers these plans to many other 1937 Act County retiree associations and their members have been very satisfied.

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

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

If electing to enroll in any of the benefit plans, please complete the attached enrollment form on page 3 of this booklet. If you are currently enrolled in one of these benefits, there is no need to re-enroll. Your coverage will continue without interruption. **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 REAVC@pgagencies.com. **Please do NOT call REAVC, VCERA, or the County with questions about the plans discussed in this Benefit Guide. They will be unable to help you.**

Sincerely,

REAVC Board of Directors

How To Enroll

You can enroll in the **Dental, Vision, Legal Shield, ID Shield, Armadillo, 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/reavc

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

- Nationwide Pet Insurance (Premiums are credit card billed)
Visit www.petinsurance.com/reavc or call (877) 738-7874.
- United Pet Care
Visit www.unitedpetcare.com/reavc 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 REAVC member, and they will explain the process.



Retired Employees Association of Ventura 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
I hereby authorize VCERA 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 and Member Requirements in the benefit booklet. Sign Here → _____ Date _____					

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

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

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

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

Armadillo Home Warranty	
Select Plan (Only select One): ☐ Appliance Plan ☐ Essentials Plus Plan	Property address, if differs from Step 1. 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 70/30 between you and insurance. Your out-of-pocket cost is \$210.
- 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 70% of the \$750, and you will be responsible for the remaining balance. Your out-of-pocket cost is \$675.

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 to 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	\$48
Member + Spouse / Domestic Partner <u>or</u> Child	\$96
Member + Family	\$135

This easy to understand, comprehensive plan covers 70% of over 360 covered procedures, from routine preventative to major, including crowns, and dentures. There is even added coverage for implants.

Each covered member and dependent receives a generous **\$1,500 annual benefit**. This plan will pay 70% of the cost of your covered procedures, whether it is a routine cleaning or something more major like a crown or denture. This plan will also cover up to \$500 for the surgical portion and components of an implant. Related components like the crown are covered under their respective category at 70%.

This plan may be used as a standalone plan or in coordination with another PPO dental plan, such as one offered by Ventura County. If used in coordination with another plan, you should have little-to-no out-of-pocket costs for covered dental procedures, even expensive procedures like crowns, dentures, and implants.

Use any dentist but using an Ameritas Network Dentist will provide you quality care at deeply discounted prices. Additionally, many Ameritas providers extend deep discounts on non-covered procedures such as teeth whitening. Finding a network provider is easy, as Ameritas has the largest dental network nationwide with over 325,000 providers.

Search for Network providers in your area at:

<https://dentalnetwork.ameritas.com/>

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

Dental PPO Benefits

Description	Benefit*
Calendar Year Benefit Maximum – All Services <i>This is the maximum amount the insurance carrier will pay out for your services during the calendar year.</i>	\$1,500
Calendar Year Deductible <i>(Waived for Preventative)</i>	\$50
Preventative Services	
Cleaning, Oral Exam, Bitewings	70%
Basic Services	
Periodontal Maintenance, Filling, Simple Extraction, Emergency Pain Relief, Panoramic X-Ray, Denture Repair & Reline, Recement, and Biopsy.	70%
Major Services <i>12-month waiting period applies unless you had other dental insurance for all of 2025. If so, please include proof of current coverage with the enrollment form.</i>	
Crown, Periodontic, Endodontic, Root Canal, Bridge, Denture, Complex Extraction, Anesthesia, Bone Augmentation, Inlay Restoration, Onlay Restoration, Crown Repair, Bridge Repair, Space Maintainer, Teeth Whitening.	70%
Surgical Implant Services	
Implant and related implant services. Note: Abutment supported crowns fall under the Major Services Category.	\$500

**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	\$30
Member + Spouse / Domestic Partner <u>or</u> Child	\$60
Member + Family	\$105

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)	\$50
Extraction of Erupted Tooth	\$2
Periodontal Maintenance	\$20
Scaling and Root Planing	\$25
Porcelain Crown	\$100
Porcelain Inlay / Onlay	\$100
Post & Core	\$35
Denture (Bridge)	\$120
Denture Repair	\$17
Anesthesia	\$0
Post & Core	\$35
Surgical Placement of Transosteal Implant	\$915
Gingivectomy	\$70
Bone Graft	\$160
Tissue Graft	\$85
Removal of Lesion or Cyst and Biopsy	\$0
Abutment	\$400
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 Ventura 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 Ventura area, for a list of dentists, please visit: **www.cigna.com** and select:

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

Camarillo

Camarillo Dental	Facility #219379	2380-A E Las Posas Rd	(805) 388-9110
Camarillo Springs Dental	Facility #156745	816 Camarillo Springs Rd #L	(805) 388-3008
Clove Dental	Facility #754283	2107 Pickwick Dr #6427	(805) 445-1333
Mission Oaks Dental	Facility #465620	4900 Verdugo Way #A	(805) 484-7277
Palm Dental Smiles	Facility #450545	2177 Ventura Blvd	(805) 388-1048
Richard Richards	Facility #670691	266 Mobil Ave #103	(805) 987-6167
Rouzbeh Zoka	Facility #150200	4000 Calle Tecate Ste 103	(805) 482-6636
Trent Gina Torgersen	Facility #376180	484 Mobil Ave #31	(805) 484-1221

Fillmore

Grace Urbano-Beer	Facility #181455	512 Kensington Dr	(805) 524-3966
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Moorpark

Moorpark Dental	Facility #465627	806 New Los Angeles Ave #B	(805) 529-1743
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Newbury Park

Mastour and Fard Dental	Facility #652582	587 N Ventu Park Rd #C	(805) 499-1253
Park Place Dental	Facility #531358	501 S Reino Rd #G	(805) 499-4441

Oxnard

Bella Dental	Facility #731382	2827 Saviers Rd	(805) 394-3000
Bright Now!	Facility #504819	355 W Esplanade Dr	(805) 288-3080
Dental Care of Oxnard	Facility #206737	4225 Saviers Rd #9	(805) 982-8283
Farhad Daftary	Facility #143821	2001 Solar Dr	(805) 485-6416
Fremont Square Family	Facility #163417	712 N Ventura Rd #A	(805) 988-4540
Island Plaza	Facility #250516	2500 Saviers Rd	(805) 486-4896
Marina Dental	Facility #207185	3611 W 5 th St #A	(805) 985-1800
Newport Dental	Facility #529651	355 W Esplanade Dr	(805) 288-3080
Oxnard Dental	Facility #140435	705 N Oxnard Blvd #104	(805) 278-9499
Modern Dentistry	Facility #239060	2150 N Rose Ave	(805) 604-0449
Omni Dental	Facility #703688	1690 E Gonzales Rd	(805) 366-6000
Oxnard Smiles Dentistry	Facility #684094	1381 W Channel Islands Blvd	(805) 253-1796
Rose Dental	Facility #419557	2731 S Rose Ave #101	(805) 483-3658
Solar Endodontics	Facility #779035	1901 Solar Dr	(805) 853-3636
Western Dental	Facility #195307	455 South C St	(805) 483-9586
Dental Care of Oxnard	Facility #214424	1350 W Gonzales Rd #2	(805) 988-5888

Port Hueneme

Tri Duc Duong	Facility #678888	329 E Port Hueneme Rd	(805) 488-0603
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Santa Paula

Lifetime Dental	Facility #412378	276 E Harvard Blvd	(805) 933-9594
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Simi Valley

A+ Cosmetic Dentistry	Facility #724998	2885 Tapo St Simi Valley	(805) 527-5772
Armond Aghakhani	Facility #542140	3605 Alamo St #310	(805) 526-3331
Bright Now!	Facility #465149	2490 Sycamore Dr #A	(805) 426-6163
Comfy Dental	Facility #558405	1357 E Los Angeles Ave	(805) 433-9117
Dr Zak	Facility #101050	#C1 3355 Cochran St #206	(805) 520-1100
Family Dental	Facility #100522	495 E Los Angeles Ave 1197	(805) 584-2228
First Street Dental	Facility #282310	E Los Angeles Ave #E	(805) 583-5700
Simi Valley Dental	Facility #252886	2410 Sycamore Dr #A	(805) 522-2600
Simi Valley Dental	Facility #748270	3013 Cochran St #D	(805) 522-2600
Simi Valley Smiles	Facility #465625	2650 Tapo Canyon Rd #107	(805) 522-5516
Western Dental	Facility #195302	1397 E Los Angeles Ave #F	(805) 577-9100

Thousand Oaks

Brook Dental	Facility #228827	1321 E Thousand Oaks Blvd #112	(805) 379-4764
East Oaks Dental	Facility #283087	593 N Moorpark Rd #B	(805) 494-5255
Los Robles Dental	Facility #140959	415 Rolling Oaks Dr #120	(805) 449-9952
Thousand Oaks Dental	Facility #252887	1760 E Ave De Los Arboles #A	(805) 493-5200

Ventura

Avra Dental	Facility #700302	1708 S Victoria Ave	(805) 941-1001
Dr Reza Malekzadeh	Facility #665054	5722 Telephone Rd #4	(805) 804-5383
Dr Zak	Facility #164726	3383 Telegraph Rd	(805) 644-9501
Main Street Dental	Facility #482260	4360-C E Main St	(805) 644-6110
Western Dental	Facility #198558	2750 E Main St	(805) 643-3556
Michael P Morrisette	Facility #460670	2749 Loma Vista Rd	(805) 648-2591

Westlake Village

Lindero Canyon	Facility #523940	5784 Lindero Canyon Rd #B	(818) 706-0131
Theodore D Stomel	Facility #100882	1512 Pathfinder Ave	(818) 708-7101

Vision

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

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

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

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

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

Personal Accident

All Benefit Levels Include Secure Travel Rider

Benefit Levels	Member Monthly Premium	Member & Family Monthly Premium
\$100,000	\$4.90	\$6.60
\$200,000	\$9.80	\$13.20
\$300,000	\$14.70	\$19.80
\$400,000	\$19.60	\$26.40
\$500,000	\$24.50	\$33.00
Spouse / Domestic Partner benefit is 50% of member benefit (40% if child is covered). Child benefit is 10% of member benefit, max \$30,000. Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%		

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

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

Additional benefits included at no additional cost are:

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

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

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

ID Shield

Identity thieves target everyone, but seniors are disproportionately affected.

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

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

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

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

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

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

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

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

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

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



United Pet Care 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/reavc or call Nationwide at (877) 738-7874 and mention REAVC for the special discounted rates.

Emergency Assistance Plus

Emergency Assistance Plus <u>Annual</u> Premium	
Member Only	\$139
Member + Family*	\$199
*Family coverage includes Spouse and Dependent Children • 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/reavc/home/ or call (844) 403-2123

Term Life Insurance

High Benefit Amounts - Low Costs

Estimated Monthly Rates per \$100,000 Benefit (Average healthy non-smoker)				
Age	Female		Male	
	10 Year	20 Year	10 Year	20 Year
60	\$43	\$60	\$51	\$81
65	\$62	\$110	\$83	\$142
70	\$95	\$212	\$137	\$235
75	\$166	Not Available	\$241	Not Available
Must be under age 76 to qualify for coverage.				

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

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

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

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

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

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

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 REAVC Members & Their Family**

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

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 + [Dependent] box. Please make sure to provide all the dependent information.

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

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

Who do I contact with questions?

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

Do NOT contact REAVC, VCERA, or Ventura County about these plans. They will be unable to help you.

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

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

Disclaimer & Member Requirements

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

Pedestrian view of Jibboom Street Bridge to
Discovery Park, Sacramento County, California.
Photo Courtesy Adobe Stock Images.



PACIFIC GROUP AGENCIES, INC.

Tel: (800) 511-9065 • Fax: (800) 549-0059 • REAVC@pgagencies.com
Monday - Friday 7AM - 4PM

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