



Retired Employees of San Bernardino County

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	21
United Pet Care	22
Nationwide Pet Insurance	23
Emergency Assistance Plus (Annual Travel Policy)	24
Personal Accident	26
ID Shield	27
Legal Shield	28
Armadillo Home Warranty	30
Life Insurance	31
Start Hearing	32
MySeniorHealthPlan.com (Free Medicare Plan Assistance)	33
Frequently Asked Questions	34
Disclaimer & Member Requirements	35

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 RESBC@pgagencies.com.**

**Please do NOT call RESBC, SBCERA, 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 of San Bernardino County Members
Enroll by November 14, 2025**

Dear RESBC Member:

We thank you for your membership in the Retired Employees of San Bernardino County (RESBC). We are a member-supported, non-profit, non-partisan, non-union organization that advocates, educates, informs, and provides social activities for the benefit of our members. We are the only officially recognized organization representing San Bernardino County Employees' Retirement Association (SBCERA) retirees.

RESBC members have access to many exclusive benefits. One extremely popular membership benefit is group insurance. Please take a moment to review the plans available this year, including a dental PPO plan with a \$1,500 annual benefit maximum, a dental HMO plan with a large nationwide dental network, a vision plan that covers exams, lenses, and frames, and many others.

As a reminder, RESBC does not endorse, provide, or administer these benefits, but makes the voluntary programs available to you as a benefit of membership. The plans detailed in this Benefits Guide are offered and administered by Pacific Group Agencies (PGA) and My Senior Health Plan and are independent of those offered to retirees by the County of San Bernardino and/or other employers. This is your once-a-year opportunity to enroll in the group dental and vision plans. **The Open Enrollment ends November 14, 2025.**

To enroll in the Dental, Vision, ID Shield, Personal Accident, Legal Shield, Home Warranty or Term Life Insurance plans, complete the enrollment form on page 3 of this booklet and mail it to Pacific Group Agencies using the enclosed postage paid envelope. If you have questions about any plans offered in this guide, please contact Pacific Group Agencies at (800) 511-9065 or RESBC@pgagencies.com. **Please do NOT call RESBC, SBCERA, or the County of San Bernardino with questions about the plans offered in this Benefit Guide, as they will be unable to assist you.**

Thank you for your continued support.

RESBC Executive Board

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/resbc

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

- Nationwide Pet Insurance (Premiums are credit card billed)
Visit www.petinsurance.com/resbc or call (877) 738-7874.
- United Pet Care
Visit www.unitedpetcare.com/resbc 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. Select life insurance on the enclosed form and a Life Insurance Application will be sent to you.

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 RESBC member, and they will explain the process.

MySeniorHealthPlan is a FREE benefit to members and their family. No need to enroll. Just call (855) 383-5279 and let them know you're a RESBC member, and they will explain the process.



Retired Employees of San Bernardino 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 SBCERA 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.</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. 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	\$49
Member + One (Spouse/Domestic Partner <u>or</u> Child)	\$98
Member + Family	\$135

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

Members and dependents each receive a robust **\$1,500 annual network benefit**. 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	\$32
Member + Spouse / Domestic Partner <u>or</u> Child	\$64
Member + Family	\$115

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 cost 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 San Bernardino 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 San Bernardino 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

Apple Valley

Apple Valley	Facility #465415	12218 Apple Valley Rd	(760) 300-3678
Smiles Gentle Dental	Facility #239283	18245 Us Hwy 18 #4	(760) 242-2977
Jess Ranch Dental	Facility #430811	18805 Bear Valley Rd #4	(760) 961-7001
Parkway Dental	Facility #471135	20258 Us Hwy 18 #400	(760) 646-8839
Tao Sun	Facility #240069	13692 Apple Valley #150	(760) 810-7297
Western Dental	Facility #418587	19071 Bear Valley Rd #1	(760) 247-2360
Yoonho Chang	Facility #700145	18564 Us Hwy 18 #302	(760) 242-8881

Beaumont

Beaumont Smiles	Facility #712195	1620 E Second St #A	(951) 769-9131
Bright Now!	Facility #698371	1541 E Second St #200	(951) 797-5920
Dr Lee Beaumont Dental	Facility #282882	930 Beaumont Ave	(951) 845-2200
Dental Office of Beaumont	Facility #668738	1620 E First St #200	(951) 800-8095

Bloomington

Bloomington Community	Facility #653733	18601 Valley Blvd	(909) 546-7530
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Chino

Bright Now!	Facility #524726	12027 Central Ave	(909) 270-4291
Chino Smiles	Facility #468004	6961 Schaefer Ave	(909) 590-0640
Chino Valley Smile	Facility #583602	12850 10Th St #B1	(909) 613-0111
Cityview Dental	Facility #634943	13139 Central Ave	(909) 200-3065
Delicate Smiles	Facility #569082	4531 Philadelphia #B-107	(909) 902-9100
Ocean Dental	Facility #213859	12233 Central Ave	(909) 217-3626
Prefer Dental	Facility #274379	3817 Grand Ave #D	(909) 613-1970
Priority	Facility #400809	4673 Riverside Dr #D	(909) 627-7977
Proud Smile	Facility #200178	12411 Central Ave	(909) 591-8895
Smile Artistry	Facility #661601	12850 10Th St #B2	(909) 627-6699
Western Dental	Facility #195608	12400 Central Ave	(909) 364-0030

Chino Hills

Chino Hills Dental	Facility #228129	3410 Grand Ave #F	(909) 364-0027
Mk Dental Grp of Chino Hills	Facility #692354	15390 Fairfield Ranch #E	(909) 606-6336
Smile Savvy Dental Care	Facility #156071	14676 Pipeline Ave #R	(909) 393-3180
The Dental on Soquel Canyon	Facility #653293	15850 Soquel Canyon #A	(909) 375-0133

Colton

Alvarez & Bernardo	Facility #170226	1200 E Washington St #F2	(909) 422-0885
Assure Dental	Facility #222740	1080 E Washington St #B	(909) 783-9099
La Cadena Dental	Facility #662768	190 W H Street #100	(909) 825-1155
Rainbow Dental	Facility #268734	1040 S Mt Vernon #F	(909) 783-9262
Western Dental	Facility #743351	1100 S Mt Vernon #G	(909) 801-8142

Corona

Bedford Modern Dentistry	Facility #733912	3955 Bedford Cyn #101	(951) 339-1946
Bright Now!	Facility #272597	140 W Ontario Ave #105	(951) 735-4969
City Dental	Facility #669976	161 N McKinley St #102	(951) 737-3746
Corona Family Dental	Facility #197894	782 N Main St #E	(951) 898-5658
Dental R Us	Facility #239284	1303 W 6th St #103 800	(951) 898-2101
Gold Coast Dental	Facility #745835	2150 California Ave #107	(951) 389-7781
Harpreet Gill	Facility #428901	360 W Foothill Pkwy #103	(951) 279-1172
Nikahd Dental	Facility #538912	720 Magnolia Ave Bldg C1	(951) 737-1092
Soft Touch Dental South	Facility #653862	1411 Rimpau Ave #106	(951) 280-0322
Corona Dental	Facility #244523	1312 E Ontario Ave #102	(951) 273-0370
West Coast Dental	Facility #584113	1160 E Ontario Ave #102	(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
Yousef Rajabi	Facility #231536	900 S Main St #107	(951) 734-4170

Eastvale

Bright Now!	Facility #273180	12636 Limonite Ave #1	(951) 808-4323
Bright Now!	Facility #681115	4910 Hammer Ave #110	(951) 324-4221
Eastvale Smiles	Facility #643024	13334 Limonite Ave #120	(951) 228-9294
Gateway Dental Group	Facility #273133	12571 Limonite Ave #230	(951) 360-3444

Fontana

Bright Now!	Facility #410949	16135 Sierra Lakes #200	(909) 356-2006
Dentists of Fontana	Facility #672238	16944 S Highland #400	(909) 275-7179
Jimenez Family Dental	Facility #119002	17500 Foothill Blvd #C2	(909) 357-7000
Vivien M Maghiran	Facility #401903	14755 Foothill Blvd #E	(909) 349-1360
Morningside Dental	Facility #372330	14584 Baseline Ave #340	(909) 822-7374
Sahara Dental	Facility #255433	17250 Foothill Blvd #E	(909) 428-8500
Sierra Lakes Dental	Facility #469293	16475 Sierra Lakes #140	(909) 357-0869
Vahan Grigoryan	Facility #273558	7993 Sierra Ave #D	(909) 428-5111
Western Dental	Facility #194305	10144 Sierra Ave	(909) 427-8000
Fontana Modern Dentistry	Facility #799206	10189 Citrus Ave #B	(909) 657-2736
West Coast Dental	Facility #769810	16120 S Highland Ave #300	(909) 232-8179

Hesperia

Bear Valley Dental	Facility #189719	15555 Main St #C3	(760) 244-5600
Bright Now!	Facility #404997	17003 Bear Valley Rd #D	(760) 244-1900
Desert Valley	Facility #139126	16868 Main St	(760) 244-2625
Gentle Dental	Facility #224346	16455 Main St #17	(760) 244-6077
High Desert Smiles	Facility #471138	12821 Main St #150	(760) 947-9853
Radiant Dental	Facility #513927	15398 Main St #A	(760) 949-7211
Western Dental	Facility #680881	13368 Main St #300	(760) 810-4119

Highland

Highland Dental	Facility #469292	27949 Greenspot Rd #H	(909) 864-6010
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Loma Linda

Western Dental	Facility #669784	25733 Barton Rd	(909) 798-2755
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Montclair

Amiel Patel	Facility #189574	4921 Moreno St	(909) 625-3865
Central Family Dentistry	Facility #230787	9197 Central Ave #C	(909) 398-1107

Montclair			
Amiel Patel	Facility #189574	4921 Moreno St	(909) 625-3865
Central Family Dentistry	Facility #230787	9197 Central Ave #C	(909) 398-1107

Moreno Valley			
Alvarez & Bernardo	Facility #405993	24655 Sunnymead Blvd	(951) 242-6088
Bk Family Dentistry	Facility #425727	24318 Hemlock Ave #G2	(951) 243-2979
Bright Now!	Facility #269143	12420 Day St #B4	(951) 656-6538
Bright Now!	Facility #558503	12761 Moreno Beach #103	(951) 902-6068
Dental Associates Family	Facility #137624	22500 Town Cir #2074	(951) 697-6800
Dental Care	Facility #670630	13373 Perris Blvd #D306	(951) 485-2860
Gentle Dental	Facility #152793	12800 Heacock St #A1	(951) 247-2688
Gold Coast Dental	Facility #200843	11875 Pigeon Pass Rd #B9	(951) 338-8734
KP Dental	Facility #408983	23318 Olive Wood Plaza	(951) 242-5585
Moreno Valley Family	Facility #515896	22675 Alessandro Blvd	(951) 571-2365
Pacific Smile Dental	Facility #608792	25025 Red Maple Ln #105	(951) 924-6370
Moreno Valley Modern Dentistry	Facility #767465	24119 Hemlock Ave #108	(951) 220-6980
Stoneridge Dental	Facility #465644	27110 Eucalyptus Ave #A	(951) 616-1759
Western Dental	Facility #195371	23185 Hemlock Ave #1	(951) 242-1111

Murrieta			
Bright Now!	Facility #500558	40790 California Oaks #A	(951) 704-7740
Castleview Dental	Facility #488440	26636 Margarita Rd #102	(951) 600-0858
Date Family Dental	Facility #412524	39755 Date St #102	(951) 304-7574
East Murrieta Dental	Facility #280030	39209 Winchester Rd #100	(951) 304-1348
Friendly Dental	Facility #373607	39252 Winchester Rd #117	(951) 894-7769
Gentle Dental	Facility #651485	39872 Los Alamos Rd #A1	(951) 643-6119
Margarita Dental	Facility #280874	39400 Murrieta Hot Springs	(951) 461-7470
Murrieta Dental	Facility #212968	40760 California Oaks Rd	(951) 677-3078
Murrieta Dental	Facility #239286	25395 Madison Ave #103	(951) 696-5660
Murrieta Modern Dentistry	Facility #733908	28080 Clinton Keith #100	(951) 370-1529
Plaza Dental	Facility #421540	40484 Murrieta Hot Springs	(951) 461-4306
Victory Dental Practice	Facility #410513	24910 Las Brisas Rd #104	(951) 445-4407
W Coast Dental	Facility #759166	41038 California Oaks Rd	(951) 200-8258
Western Dental	Facility #459071	25155 Madison Ave #101	(951) 834-9760

Norco			
Gentle Dental	Facility #228128	1260 Hamner Ave #C	(951) 279-5200
Norco Valley Dental	Facility #674041	2547 Hamner Ave	(951) 817-1166
West Coast Dental	Facility #649950	2440 River Rd #140	(951) 325-6111

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 Ranch	Facility #723488	3480 E Ontario Rd #5	(909) 284-4413
Euclid Family Dentistry	Facility #189573	211 N Euclid Ave	(909) 983-9639
Ksl Dental Group	Facility #753748	815 W Holt Blvd #402	(909) 635-0444
Mission Dental Care	Facility #643939	941 W Mission Blvd #H	(909) 984-7883
Ontario Family Dentistry	Facility #231328	528 N Fern Ave	(909) 460-9552
Ontario Smiles	Facility #465501	4190 E 4th St #C	(909) 532-851
River Arch Dental	Facility #278560	2920 S Archibald Ave #C	(909) 923-2273
Western Dental	Facility #712149	2537 S Euclid Ave 961	(909) 450-2621

Perris			
Gentle Dental	Facility #211419	2560 N Perris Blvd #F1	(951) 657-6466
Mead Valle Dental	Facility #543181	21091 Rider St #203	(951) 322-4058
Perris Modern	Facility #639546	1820 N Perris Blvd #70	(951) 349-4106
Western Dental	Facility #635413	1688 N Perris Blvd #G1	(951) 324-5750

Rancho Cucamonga			
All Care	Facility #270772	10399 Lemon Ave #106	(909) 466-7966
Bright Now!	Facility #284723	11561 Foothill Blvd #104	(909) 483-7811
Day Creek Dental Care	Facility #372331	12223 Highland Ave #108	(909) 463-7890
Finesse Dental	Facility #402013	8906 San Bern. Rd #130	(909) 980-4816
Golden Smiles Dental	Facility #441107	9635 Milliken Ave #103	(909) 481-8990
N. Rancho Cucamonga Dental	Facility #229454	10797 Foothill Blvd	(909) 581-0888
New Smile Dentistry	Facility #673980	11010 Foothill Blvd #120	(909) 481-8881
Ocean Dental	Facility #214029	9349 E Foothill Blvd #B	(909) 980-6363
Rancho Cucamonga Dental	Facility #100724	10470 Foothill Blvd #126	(909) 989-7888
Rancho Cucamonga Smiles	Facility #535358	7319 Milliken Ave #110	(909) 945-3650
Sarah Yang	Facility #181646	9310 Baseline Rd	(909) 989-1868
Star Dental	Facility #200872	12729 Foothill Blvd #A	(909) 899-8757
Western Dental	Facility #459244	8678 19Th St #140	(909) 257-2025
Winery Estate	Facility #285017	7369 Day Creek Bl. #F103	(909) 646-7902
Haven Cosmetic	Facility #731704	8415 Haven Ave	(909) 980-2272
Dental Ofc of Rancho Cucam	Facility #784918	8130 Vineyard Ave	(909) 509-4842

Redlands

Bright Now!	Facility #289660	1285 Alabama St	(909) 793-5777
Redlands Town Dental	Facility #765294	10010 Alabama St #A	(909) 335-0025
Ekinomo Odufalu	Facility #630409	1402 Industrial Park Ave	(909) 798-5777
Redlands Dental	Facility #100856	1895 Orange Tree Ln #101	(909) 793-5270
Redlands Dental	Facility #245705	422 Orange St	(909) 792-7500
Dental Gallery	Facility #670753	700 E Redlands Blvd #J	(909) 798-1900
United Dental	Facility #117098	434 Cajon St #101	(909) 793-8793
Western Dental	Facility #459242	1715 W Redlands Blvd #	(909) 801-8142

Rialto

Atef Hana	Facility #679652	2836 W Rialto Ave #A	(909) 820-9454
Dos Santos Dental	Facility #686485	1745 N Riverside Ave	(909) 874-0132
Johnson Family Dentistry	Facility #200855	511 S Riverside Ave	(909) 820-2274
Metta Surya Family Dentistry	Facility #287135	1734 N Riverside Ave #3	(909) 875-1279
Michael Alvarez	Facility #180035	220 N Riverside Ave	(909) 875-6400
Rancho Dental Office	Facility #673948	2010 N Riverside Ave #A	(909) 341-2445
Rialto Dental Group	Facility #247899	1629 S Riverside Ave	(909) 421-2225
Smile Center	Facility #504350	941 W Foothill Blvd	(909) 961-2126
West Coast Dental	Facility #717768	1315 Renaissance #870	(909) 434-1000
Western Dental	Facility #459144	260 W Foothill Blvd	(909) 546-1375

Riverside

1-2-3 Smile! Dental Care Ace	Facility #306123	6000 Camino Real	(951) 360-0000
Dental	Facility #415197	3355 Iowa Ave #C	(951) 682-5777
Aks Dental	Facility #534059	4959 Arlington Ave #A	(951) 352-2227
Anthem Dental	Facility #728105	2712 Cnyn Springs #3	(951) 656-5531
Arlington Dental	Facility #211696	3297 Arlington Ave #101	(951) 683-6055
Bolsa Dental Center	Facility #664290	11695 Slate Ave #200	(951) 353-0050
Brident Dental	Facility #574775	3880 Chicago Ave	(951) 643-6103
California Dental of Riverside	Facility #395365	3845 Pierce St #A	(951) 359-1900
Dental Associates of Riverside	Facility #100253	3487 Central Ave	(951) 369-1001
Dental Specialists of Riverside	Facility #690285	10181 Magnolia Ave	(951) 689-0701
Djafari DDS	Facility #619935	6900 Brockton Ave #2	(951) 682-2245
Efren P Rodriguez	Facility #180068	10421 Hole Ave	(951) 687-3500
Gateway	Facility #284755	10286 Indiana Ave	(951) 359-5200
Gentle Dental	Facility #229038	10168 Indiana Ave	(951) 352-9747
Gentle Dental	Facility #211874	3630 Central Ave #6	(951) 682-1720
George Diaz Dental Office	Facility #170253	3845 La Sierra Ave #100A	(951) 352-4444
Grove Dental	Facility #284756	8715 Trautwein Rd #A	(951) 776-1330
Indian Hills Dental Office	Facility #670891	8300 Limonite Ave #C	(951) 361-0443
Julia Romitan	Facility #258937	6860 Brockton Ave #12	(951) 684-9917
Jurupa Springs Family Dental	Facility #596746	8880 Limonite Ave	(800) 881-0393
Kwangwoo Joseph Whang	Facility #662583	8175 Limonite Ave #D	(951) 681-1565
Magnolia Community Health	Facility #597213	9380 Magnolia Ave	(951) 373-5630
Newport Dental	Facility #100650	3724 La Sierra Ave #F1	(951) 688-2400
Oj Kwon	Facility #670585	9939 Magnolia Ave	(951) 588-5600
Palm Dental	Facility #100865	6862 Palm Ave	(951) 683-5490
Parkview Dental Care	Facility #442162	3909 Van Buren Blvd #101	(951) 687-6453
Raincross Dental	Facility #404651	7028 Indiana Ave #A	(951) 367-1345
Reza Rajabi	Facility #212976	7776 Limonite Ave	(951) 360-0696
Riverside Dental Care	Facility #170252	4595 La Sierra Ave	(951) 404-0088
Riverside Complete Dental Care	Facility #749044	3909 Van Buren Blvd #9	(951) 208-7699
Riverside Dental Group	Facility #143576	7251 Magnolia Ave	(951) 689-5031

Riverside Dentistry	Facility #229548	1485 University Ave #A	(951) 784-4441
Riverside Modern Dentistry	Facility #744551	6161 Van Buren #103	(951) 261-5277
Riverside Woodcrest	Facility #413618	19009 Van Buren #204	(951) 776-9001
Riverside Plaza Dentistry	Facility #617475	3602 Riverside Plz #101	(951) 228-9576
Sierraview Dental	Facility #611721	4710 La Sierra Ave	(951) 324-8180
Smile Wide	Facility #162524	4024 12Th St Riverside	(951) 784-0636
Star Dental	Facility #229130	6071 Magnolia Ave	(951) 680-1777
University Community	Facility #510651	2933 University Ave	(951) 224-8230
West Coast Dental	Facility #409312	3380 La Sierra Ave #108	(951) 354-9999
West Coast Dental	Facility #723273	2862 Cnyn Springs #B	(951) 867-5000
Western Dental	Facility #459056	3485 Madison St	(951) 688-6949

San Bernardino

Arrowhead Family Dentistry	Facility #232782	407 S E St	(909) 889-3300
Carlos Torres	Facility #252634	290 W Orange Show #102	(951) 677-2115
Central City Dental Office	Facility #664374	189 N E St	(909) 383-8328
Central Dental	Facility #289153	222 N G St #3	(909) 383-7777
Dr Lucky Lucero	Facility #181514	1799 N Waterman Ave #D	(909) 882-3745
Hub Plaza	Facility #278389	1047 E Harriman Pl #B	(909) 796-6700
Arrowhead Dental Specialties	Facility #212963	362 E Vanderbilt Way	(909) 381-3131
Melquiades Fronda	Facility #211828	2102 N Arrowhead Ave #B	(909) 882-3706
Mgo Dental	Facility #209385	654 W 4Th St #A	(909) 386-3650
Mountainview Dental Care	Facility #591035	424 E Hospitality Ln #B5	(909) 890-2499
My Dentist	Facility #213143	234 N D St	(909) 386-7878
Shandin Hills Karia	Facility #755171	1357 Kendall Dr #10	(909) 473-1788
Sierra Gateway Dental	Facility #752322	4168 N Sierra Way	(909) 886-8900
Sonrisas Dental Studio	Facility #715705	570 S Mount Vernon #E	(909) 219-5229
Southland Dentak	Facility #210745	399 E Highland Ave #120	(909) 881-0645
Sure Smile	Facility #735699	275 E 9Th St #L	(909) 381-5555
Vahan Grigoryan	Facility #689281	2500 Del Rosa Ave	(909) 713-2041
Western Dental	Facility #572125	2094 E Highland Ave	(909) 388-2420
Western Dental	Facility #200139	1199 North E St	(909) 381-9337

Upland

Bright Now!	Facility #479689	280 S Mountain Ave	(909) 285-3160
Crossroads Dental	Facility #284757	1875 N Campus Ave #C	(909) 985-2302
Dr Johnson's Family Dentistry	Facility #179769	440 N Mountain Ave #101	(909) 920-5001
Eric Chiang	Facility #209766	1273 W 7Th St	(909) 920-9543
Grigoryan Professional	Facility #254007	536 E Foothill Bl	(909) 291-8625
KP Dental	Facility #655439	615 N Benson Ave #F	(909) 949-4070
Paul Chang	Facility #180972	600 N Mountain #D205	(909) 985-9866
Richard Kunihiro DDS	Facility #273292	585 N Mountain Ave #C	(909) 985-5117
Hemant Patel DDS	Facility #792825	615 N Benson Ave #F	(909) 949-4070
Upland Modern Dentistry	Facility #770784	817 W Foothill Blvd	(909) 657-1089

Victorville

Desert Sky	Facility #471140	15667 Roy Rogers #A101	(760) 843-5824
Desert Valley	Facility #139413	13792 Bear Valley Rd #1	(760) 245-2010
Hi-Country Dental Care	Facility #181683	13186 Amargosa Rd	(760) 241-8181
Jinho Joe	Facility #421660	16200 Bear Valley Rd #105	(760) 952-2102
Joseph Hong	Facility #662686	16264 Victor St	(760) 243-7678
Save Dental	Facility #622157	15263 Hook Blvd #D	(760) 596-4101
Save Dental	Facility #670556	14084 Amargosa Rd	(760) 596-4253
Staudhammer Dental	Facility #159493	15366 Eleventh St #G	(760) 245-8616
Victor Valley	Facility #252583	14689 Valley Center #E101	(760) 245-0151
Victorville Family Dentistry	Facility #232781	14495 Seventh St #A	(760) 245-7800
Western Dental	Facility #725027	14678 Seventh St #200	(760) 370-0793

Yucaipa

Imperial Dental Practice	Facility #227769	34880 Yucaipa Blvd	(909) 797-1136
Julian M Tudose	Facility #674068	32999 Yucaipa Blvd #114	(909) 790-2941
Western Dental	Facility #743350	34488 Yucaipa Blvd #A	(909) 801-8152
Yucaipa Family Dentistry	Facility #149235	34488 Yucaipa Blvd #F	(909) 797-0303

Yucca Valley

Yoonho Chang	Facility #700084	7024 Airway Ave #A	(760) 365-2351
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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



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

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.

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.

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

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.

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 RESBC Members & Their Family**

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

MySeniorHealthPlan

Assisting Medicare-Eligible Individuals with Plan Selection

MySeniorHealthPlan.com provides **FREE** Medicare explanations and plan comparisons to Medicare-eligible individuals. We help you choose the best plan for your needs while considering various factors including your preferred doctor & hospital preference, prescription medications you take, and price range of services and plans. Selecting the best Medicare plan can be very confusing, but MySeniorHealthPlan.com is here to help you with this extremely important decision.

At MySeniorHealthPlan.com, we will:

- Explain what basic Medicare covers and the best ways to supplement it.
- Provide FREE plan comparisons and quote illustrations.
- Walk you through the enrollment process right over the phone!
- Act as your advocate even after your policy has been approved.
- Provide annual plan reviews and make sure you stay well informed and satisfied.

We will never pressure or rush you into selecting a plan. We take our time going over all your options while helping you select the right plan for your needs. Our team is committed to providing honest and non-biased plan comparisons as well as excellent service, not only during the initial enrollment process, but for all the years to follow.

MySeniorHealthPlan.com

This is a FREE service to RESBC members and their Medicare-eligible spouses.

To make an appointment to speak with a representative, please call: (855) 383-5279 or use the QR Code to be taken to the website.



Disclaimer: MySeniorHealthPlan.com (CA License #0G66637) is an independent company. Pacific Group Agencies and RESBC have agreed to include their information in this Benefits Guide as we believe it may be useful to many members. Contact MySeniorHealthPlan.com for more details and costs on the available Medicare plans.

Frequently Asked Questions

When does the Open Enrollment 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 RESBC@pgagencies.com.

Do NOT contact RESBC, SBCERA, or San Bernardino 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, RESBC members have access to voluntary benefits offered through Pacific Group Agencies (PGA) and My Senior Health Plan. RESBC itself does not endorse, provide, or administer these benefits, but rather makes them available to members. RESBC may receive compensation from PGA for administrative assistance and member access. Please note that My Senior Health Plan has its own disclaimer and member requirements. Visit MySeniorHealthPlan.com for more details.

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 RESBC 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 RESBC, 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 RESBC 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 RESBC 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 RESBC@pgagencies.com.

Notes

Harvey House in Barstow, California, San
Bernardino County, California.
Photo Courtesy Adobe Stock Images.



PACIFIC GROUP AGENCIES, INC.

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

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