Retired Employees of San Diego County, Inc.

2026 Benefits Guide

Benefits Begin January 1, 2026

Open Enrollment Ends November 14, 2025

Index

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 RESDC@pgagencies.com.

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

Retired Employees of San Diego County, Inc.

Honoring Yesterday
Protecting Tomorrow

Dear Fellow Retiree:

The Retired Employees of San Diego County (RESDC) is the only officially recognized organization representing San Diego County retirees. We continue to speak on your behalf at the San Diego County Employees Retirement Association (SDCERA) and the County Board of Supervisors. We are a member supported, non-profit, non-partisan, non-union organization that advocates, educates, informs, and provides social activities for members.

RESDC members have access to many exclusive benefits. One extremely popular benefit is group insurance. These plans are detailed in this Benefits Guide. All plans listed in this guide are administered by Pacific Group Agencies and available exclusively to RESDC members. The Open Enrollment period for these plans is upon us. Please take a moment to review all the benefits that are available to you.

RESDC is the sole official provider for San Diego County retiree dental insurance. SDCERA does not offer dental plans to retirees.

RESDC dental plans available include an Ameritas PPO plan with a generous $2,500 annual benefit maximum and a Cigna HMO plan with a large nationwide network of dentists to choose from. Premiums for dental plans are deducted from your monthly pension payment. Other plans available to members include a VSP vision plan, legal protection, identity theft protection, pet care, travel insurance, and much more.

To add strength to our organization and become a RESDC member, please complete Step 1 of the attached enrollment form (on Page 3 of this booklet). If also electing to enroll in any of the voluntary benefits, please also complete the remaining steps. Time to take advantage of them is limited. **The Open Enrollment period ends November 14th.**

If you should have any questions on the benefit plans in this guide, please contact our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or RESDC@pgagencies.com. **Please do NOT call RESDC, SDCERA, or the County with questions about the plans discussed in this Benefit Guide.**

Thank you for your interest in RESDC. We invite you to explore the value of membership and the many benefits available to San Diego County retirees. We look forward to the opportunity to support you and keep you connected in retirement.

Chris Heiserman
RESDC Board President

How To Enroll

You can enroll in **Dental, Vision, Legal Shield, ID Shield, Armadillo,** and **Personal Accident** plans by completing the attached enrollment form (located on Page 3 of this booklet). A postage paid envelope is included for your convenience. Mail the completed 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/resdc

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

- Nationwide Pet Insurance (Premiums are credit card billed)
  Visit www.petinsurance.com/resdc or call (877) 738-7874.

- United Pet Care
  Visit www.unitedpetcare.com/resdc or call (877) 872-8800.

Emergency Assistance Plus is purchased (credit card billed) on an annual basis.
Visit www.myeaplus.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 RESDC member, and they will explain the process.

Retired Employees of San Diego County
Benefits Enrollment Form

For Office Use Only
Received
Effective Date

Step 1: Provide your information and authorize deduction. PLEASE PRINT CLEARLY.

Application for RESDC Membership & Authorization of Deductions

Last Name	First Name	Full Social Security Number Required

Male/Female	Date of Birth	Telephone ( )	E-mail Address

Home Address		

City	State	Zip

I receive a retirement and/or survivor benefit from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly pension benefit the monthly dues currently ($5) for my membership in Retired Employees of San Diego County, Inc. and pay such deduction to RESDC. If enrolling in dental plans offered to RESDC members, I also authorize SDCERA to deduct these premiums and pay such deduction to the appropriate party.

Such deductions for dental plans will continue until I notify Pacific Group Agencies in writing. I understand that there may be a minimum commitment to some plans, and I acknowledge that I have read the Disclaimer & Member Requirements in the Benefits Guide.

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 *(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: For Dental, complete this section. Dental premiums are deducted from your pension payment.

Dental

Select Plan (Select One):

☐ PPO (Ameritas)

☐ HMO (Cigna) Facility #: _____

Located in HMO Directory in guide.

Who is covered (Select one):

☐ *Member Only*
☐ *Member + Child*
☐ *Member + Spouse*
☐ *Member + Family*

Step 4: For Vision, Legal Shield, ID Shield, Armadillo Home Warranty, or Personal Accident, complete this section AND Step 5. Premiums are deducted from your checking account.

Vision

Select Plan (Select One):

☐ VSP with Examination
☐ Vision without Examination

Who is covered (Select one):

☐ *Member Only*
☐ *Member + Spouse*
☐ *Member + Child*
☐ *Member + Family*

ID Shield

Who is covered (Select one):

☐ *Member Only*
☐ *Member + Spouse*

This plan requires an email address.

Legal Shield

Plan covers member & family

☐ Member + Family

This plan requires an email address.

Personal Accident

Who is covered (Select one):

☐ *Member Only*
☐ *Member + Family*

Select AD&D Benefit Amount:

☐ $100,000 ☐ $300,000
☐ $200,000 ☐ $400,000
☐ $500,000

Provide beneficiary information:

Beneficiary: _____

Relationship:

➞ **TURN OVER FOR ADDITIONAL PLAN INFORMATION** ➞

Armadillo Home Warranty

Select Plan (Only select One):

☐ Appliance Plan ☐ Essentials Plus Plan

Property address, if differs from Step 1.

Address _____

City _____ State _____ Zip _____

Step 5 : Provide your checking account info if enrolling in Vision, Legal Shield, ID Shield, Armadillo Home Warranty, or Personal Accident.

CHECKING ACCOUNT INFO HERE

Checking account info is required if enrolling in Vision, Legal Shield, or ID Shield. If you are ONLY enrolling in dental, it is not required.

YOUR NAME
1234 Main Avenue
Your City and State

1234

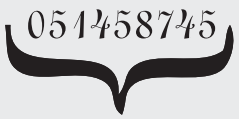
DATE _____

$ _____

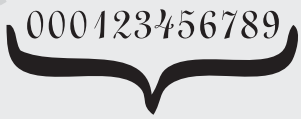
PAY TO THE ORDER OF _____

_____ DOLLARS

SAMPLE CHECK VOID



Routing Number (9 Digits)



Account Number

Check Number

Please provide the following information below.

Bank Name _____

Routing Number _____

Account Number _____

By signing this form, I hereby authorize Pacific Group Agencies to deduct from my checking account the current premiums. Such deduction will continue until I notify Pacific Group Agencies in writing. I understand that the vision plans have a minimum one year commitment. I acknowledge I have read the Disclaimer and Member Requirements in the benefit guide.

SIGN HERE X _____ **Date** _____

Step 6: 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. Premiums for dental insurance are deducted from your monthly pension payment.

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	**$49.95**
Member + One (Spouse/Domestic Partner or Child)	**$99.90**
Member + Family	**$139.50**

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 **$2,500 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	**$2,500**	**$1,500**
Dental Rewards	$400 / Year	$250 / Year
Calendar Year Deductible *Waived for Preventative*	$50 / Person	$75 / Person
Preventative Services		
Cleaning (3 per year), 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 *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.*		
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 or 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	**$46**
Member + Spouse / Domestic Partner or Child	**$92**
Member + Family	**$125**

Comprehensive coverage. Low copay for all covered procedures. Nationwide network of dentists to choose from. What more could you ask for?

This low copay Cigna HMO dental plan has comprehensive coverage, covering 380+ procedures, from routine preventative (cleanings, x-rays) to major (crowns, dentures, extractions, implants, and orthodontics), all at very low copays.

There is no calendar year maximum dollar benefit. There is no waiting period for any covered service. Whether it's a cleaning or a crown, all services are available to the enrollee on day one.

There are no surprises as the copay for every covered procedure is listed upfront. Your dentist may never charge you more than the listed for any of the covered services. Also, many Cigna providers extend discounts on non-covered procedures, such as teeth whitening.

This Cigna plan uses the expanded Cigna Dental Care Access Plus network, which has thousands of dentists to choose from nationwide. All Cigna network dentists and specialists are highly qualified and have been pre-screened and thoroughly evaluated prior to their acceptance. As with all HMO plans, you must select a dentist from the Cigna network. However, you may change dentists at any time by calling Cigna.

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

Member Copays for Common Dental Procedures

With 380+ covered dental procedures, it would be too numerous to list them all in this booklet. The following list is of the most common procedures covered by this plan and the member copay. A listing of all covered procedures will be mailed to you prior to your coverage becoming effective.

Procedure Type	Member Copay
Porcelain Crown	$225
Porcelain Inlay / Onlay	$185
Denture (Bridge)	$150
Oral Exam and Cleaning	$0
Root Canal (Anterior)	$80
Periodontal Maintenance	$30
Abutment	$485
X-Ray	$0
Resin Filling	$0
Extraction of Erupted Tooth	$5
Scaling and Root Planing	$40
Post & Core	$50
Denture Repair	$30
Anesthesia	$0
Post & Core	$50
Gingivectomy	$130
Bone Graft	$205
Tissue Graft	$125
Removal of Lesion or Cyst and Biopsy	$0
Desensitizing Medication	$15
Note: Procedure Type has been modified into “plain English” and multiple procedures grouped under a single procedure type. Your specific procedure may have a different code 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 Imperial 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 Diego 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

Bonita			
Fabriel D Burquez	Facility #410989	180 Otay Lakes Rd #210B	(619) 479-4457
Graphite Dental	Facility #723383	4190 Bonita Rd #205	(619) 475-4226
Calexico			
Kamran Ghoreyshi	Facility #663849	408 E 3Rd St #C	(760) 357-9000
Carlsbad			
Carlsbad Village Faire	Facility #614029	300 Carlsbad Village Dr #203	(760) 487-0203
Gateway	Facility #482687	2635 Gateway Rd #101 2620	(760) 431-8112
Gentle Dental	Facility #162169	El Camino Real #A 7625 Via	(760) 720-0966
La Costa Dentistry	Facility #569516	Campanile #130 2630 El	(760) 633-1653
Plaza Family	Facility #214382	Camino Real	(760) 434-1761
Chula Vista			
A.D. Dental	Facility #247845	290 Landis Ave	(619) 691-0121
Canyon Vista Dental	Facility #511149	700 Otay Lakes Rd	(619) 421-8474
Sonrisa Dental	Facility #749773	510 Broadway #4	(619) 476-9400

Carmen Maroon-Lopez	Facility #430735	2648 Main St #A	(619) 423-5200
Eastlake Modern	Facility #676659	1690 Millenia Ave #102	(619) 348-5324
Gentle Dental	Facility #629945	520 Broadway #1	(619) 476-1001
Glenn Gibson	Facility #217488	885 Canarios Ct #204	(619) 216-9900
Mora Family Dental	Facility #395294	480 4th Ave #314	(619) 425-8060
My Smile	Facility #438435	585 Telegraph Canyon Rd	(619) 421-7010
Otay Lakes Dental	Facility #662417	2452 Fenton St #200	(619) 934-6620
South Bay Modern Dentist	Facility #745474	57 N Broadway	(619) 371-4909
Suzanne Tulenko	Facility #670898	235 F St	(619) 585-1995
Twin Oaks Family	Facility #139882	230 F St #D	(619) 427-5262
Village Dental	Facility #465455	878 Eastlake Pkwy #1511	(619) 739-4936
Western Dental	Facility #193606	1101 Broadway	(619) 422-8891
Coronado			
Morett Dental Spa	Facility #654490	1203 2nd St #A	(619) 435-6840
Del Mar			
Del Mar Dental	Facility #101096	13983 Mango Dr #106	(858) 792-6662
Promenade Dentists	Facility #661522	2710 Via De La Valle #B250	(858) 703-1012
El Cajon			
Bright Now!	Facility #465252	2502 Jamacha Rd	(619) 212-7959
Bright Smile	Facility #195591	1183 E Main St #G	(619) 441-2566
Dental Arts	Facility #221289	707 Arnele Ave	(619) 444-1001
Dr Korel	Facility #190773	1265 Avocado Ave #102	(619) 444-3393
East County Dental	Facility #247843	337 West Madison Ave	(619) 444-3127
East County Family	Facility #200954	13465 Camino Canada #110-A	(619) 390-3669
El Cajon Family	Facility #722471	2720 Fletcher Pkwy	(619) 466-1292
Family Dentistry	Facility #417425	1782 E Main St	(619) 588-2624
Horizon Dental	Facility #415259	742 Broadway	(619) 440-0071
Rancho Dental Arts	Facility #689575	3773 Willow Glen Dr #100	(619) 499-8000
RSD Dental	Facility #465460	2907 Jamacha Rd #B	(619) 660-2424
Selma Younan	Facility #276855	312 Highland Ave #102	(619) 440-0866
Smile by US Dentistry	Facility #213870	480 N Magnolia Ave #103	(619) 444-6355
Sun Valley Dental	Facility #406051	1209 E Main St	(619) 442-0707
Western Dental	Facility #189652	583 N 2nd St	(619) 440-5800
Magnolia Dental	Facility #793382	420 S Magnolia Ave	(619) 357-0481

El Centro			
Nasrin Haghihighi	Facility #271845	444 South 8th Street #F	(760) 353-0084
El Centro Dental	Facility #756833	617 S 8th St 1540 S	(760) 370-0070
Group Pranab Dutt	Facility #211144	Imperial Ave 1450 N	(760) 352-2773
Western Dental	Facility #285607	Imperial Ave	(760) 370-0796
Encinitas			
Barnaby I Bender	Facility #170210	1293 Encinitas Blvd	(760) 944-8313
Camino Dental	Facility #285099	1340 Encinitas Blvd #100	(760) 370-0070
Encinitas Smiles	Facility #610270	#216 415 Santa Fe Dr	(760) 388-2161
Pacific Dental	Facility #670688	156 N El Camino Real	(760) 436-7222
Escondido			
Bright Now!	Facility #458445	1286-B Auto Park Way	(760) 705-9464
Bright Now!	Facility #465112	501 W Felicita Ave #101	(760) 705-3150
Escondido Smiles	Facility #442016	860 W Valley Pkwy #100	(760) 745-1585
Family Care Dental	Facility #101069	1114 W Valley Pkwy	(760) 738-1070
Gentle Dental	Facility #162190	3440 Del Lago Blvd #C	(760) 746-8777
North County Dental	Facility #535448	401 W Felicita Ave	(760) 233-5887
Village Dental	Facility #664217	8895 Lawrence Welk Dr	(760) 749-7500
Western Dental	Facility #195309	1468 E Valley Pkwy	(760) 480-8700
Imperial Beach			
Contreras	Facility #700155	1340 Imperial Beach Blvd #101	(619) 575-6644
La Jolla			
Grey Cunningham	Facility #326924	7300 Girard Ave #206	(858) 454-4114
La Jolla Village Smiles	Facility #537461	8657 Villa La Jolla Dr #211	(858) 272-2260
Accent Dental Care	Facility #664056	8950 Villa La Jolla Dr #C10	(858) 490-6999
Rastegar Dental	Facility #251236	4150 Regents Park Row #320	(858) 453-2070
La Mesa			
Dentists of Grossmont	Facility #727786	8400 Center Dr	(619) 433-6960
Allison Avenue Dental	Facility #794799	8131 Allison Ave	(619) 583-1100
Gentle Dental	Facility #100268	5565 Grossmont Center Dr	(619) 464-3383
Jeramel Jardin	Facility #479709	8805 La Mesa Blvd	(619) 741-8300

Jessamine Sunglao	Facility #674056	7900 El Cajon Blvd #D	(619) 469-0494
La Mesa Family Dental	Facility #224049	5680 Lake Murray Blvd #B	(619) 465-3393
La Mesa Modern	Facility #620183	5620 Lake Murray Blvd	(619) 324-4195
Rancho San Diego Dentists	Facility #634559	3767 Avocado Blvd	(619) 729-2323
Lemon Grove			
Palm Dental	Facility #181437	7733 Palm St #107	(619) 460-1991
Western Dental	Facility #712068	7046 Broadway	(619) 294-4664
Murrieta			
Bright Now!	Facility #500558	40790 California Oaks Road	(951) 704-7740
Castleview Dental	Facility #488440	#A 26636 Margarita Rd #102	(951) 600-0858
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 Rd	(951) 461-7470
Murrieta Dental	Facility #212968	40760 California Oaks Road	(951) 677-3078
Murrieta Dental	Facility #239286	25395 Madison Ave #103	(951) 696-5660
Murrieta Modern Dentistry	Facility #733908	28080 Clinton Keith Rd #100	(951) 370-1529
Plaza Dental Group	Facility #421540	40484 Murrieta Hot Springs Rd	(951) 461-4306
Victory Dental	Facility #410513	24910 Las Brisas Rd #104	(951) 445-4407
West Coast Dental	Facility #759166	41038 California Oaks Rd	(951) 200-8258
Western Dental	Facility #459071	25155 Madison Avenue #101	(951) 834-9750
Madison Springs Dental Group	Facility #793268	25285 Madison Ave #107	(951) 698-3585
National City			
Frank Ceja	Facility #200789	3007 Highland Ave #104	(619) 477-2189
Toma Dental	Facility #159662	3460 Highland Ave #D	(619) 420-1100
Western Dental	Facility #249929	1539 E Plaza Blvd	(619) 474-1072
Oceanside			
College Dental	Facility #244999	467 College Blvd #2	(760) 631-3060
Del Oro Smiles	Facility #673392	4171 Oceanside Blvd #100C	(760) 283-7180
Emerald Dental	Facility #234860	4645 Frazee Rd #A	(760) 722-0137
Newport Dental	Facility #445194	4170 Oceanside Blvd #183	(760) 936-0000
Oceanside Smiles	Facility #734634	3870 Mission Ave #D4	(760) 994-4088
Quarry Creek Dental	Facility #275845	3430 Marron Rd #300	(760) 730-1303

Rancho Dental	Facility #670705	4140 Oceanside Blvd #131	(760) 630-4800
Real Mission Family	Facility #670933	3760 Mission Ave #102	(760) 721-1095
South Oceanside Dental	Facility #266909	2484 Vista Way #B	(760) 439-0334
Western Dental	Facility #200141	3125 Vista Way #100	(760) 439-1000
Oceanside Modern Dentistry	Facility #770046	2158 Vista Way #101	(442) 264-2442
Poway			
Edward Farajzadeh	Facility #100959	12921 Pomerado Rd	(858) 679-4949
Poway Family Dental	Facility #256054	13616 Poway Rd #100	(858) 391-9300
Poway Smiles	Facility #245810	12630 Monte Vista Rd #103	(858) 755-7474
Western Dental	Facility #193542	12649 Poway Rd	(858) 486-6672
San Diego			
Affinity Dental	Facility #247846	3330 3rd Ave #400	(619) 291-8750
Alberto Broas	Facility #674047	3398 Palm Ave # D	(619) 575-1363
Allegiance Dental	Facility #142931	4690 Genesee Ave #B	(858) 279-6100
American Dental	Facility #198670	5382 Clairemont Mesa Blvd	(858) 277-6620
Arvinda Reddy Kunduru	Facility #478803	5440 Morehouse Dr #1800	(858) 433-8798
Barbara Young	Facility #191824	3764 Clairemont Dr	(858) 273-7777
Bay Park Smiles	Facility #615595	2995 Clairemont Dr #A	(858) 200-0827
Beautiful Smile	Facility #223603	6368 El Cajon Blvd	(619) 287-8437
Bernardo Heights Dental	Facility #465479	15731 Bernardo Heights Pkwy	(858) 674-6813
Boston Dental	Facility #275746	9888 Carroll Centre Rd #212	(858) 279-0888
Boulevard Dental	Facility #432143	3531 El Cajon Blvd #A	(619) 584-8975
Brite Smile	Facility #504943	6280 Jackson Dr #2	(619) 667-3330
Carmel Plaza Dental	Facility #119309	11738 Carmel Mtn Rd #170&174	(858) 675-1180
Carmel Valley Dentist	Facility #621114	5550 Carmel Mountain Rd #101	(858) 251-1407
Carroll Canyon	Facility #744112	9870 Carroll Canyon Rd #115	(619) 704-2508
Clairemont Family Dental	Facility #348337	3670 Clairemont Dr #14	(858) 273-0540
Clairemont Smiles	Facility #531491	5675 Balboa Ave	(858) 268-0110
Coast Dental Care	Facility #270753	6585 El Cajon Blvd	(619) 265-0072
College Avenue Dentistry	Facility #740850	4585 College Ave #B	(619) 398-0624
College Grove Dentistry	Facility #647646	3408 College Ave	(619) 363-3881
Cosmetic And Family	Facility #272069	9636 Tierra Grande St #105	(858) 549-4511
Crawford Dental	Facility #189668	5060 Logan Ave	(619) 262-0706
David Freeman	Facility #681888	3095 Clairemont Dr #A1	(619) 276-3283
Dentists of Mission Valley	Facility #759374	575 Camino De La Reina #100	(619) 573-4889
Donald Tran	Facility #664270	4132 University Ave	(619) 280-3373

Downtown SD Modern	Facility #625083	435 4th Ave	(619) 850-2550
Dr Ellie's Gentle Dentistry	Facility #449329	2020 Camino Del Rio N #101	(619) 542-1800
Dr Jesusa Kelly	Facility #514211	10717 Camino Ruiz #122	(858) 231-8251
Dr Zak	Facility #139768	4167 Ohio St	(619) 281-6635
Dr Zak	Facility #229999	5625 Ruffin Rd #200	(858) 569-9651
East Village Dental	Facility #607612	1455 G St	(619) 324-4981
Florabel Oliver-Badillo	Facility #252631	10717 Camino Ruiz #122	(858) 566-6099
Gentle Dental	Facility #166000	11230 Sorrento Valley Rd #130	(858) 458-9126
Gregg Johnson	Facility #670481	306 Walnut Ave #34	(619) 297-6720
James Berry	Facility #678890	4540 Kearny Villa Rd #116	(858) 571-3534
Jim Chang	Facility #179999	12798 Rancho Penasquitos #I	(858) 484-9776
Kensington Dental	Facility #567873	4142 Adams Ave #104	(619) 326-0157
Lakhani	Facility #525356	9625 Black Mountain Rd #205	(858) 362-3540
Mesa Family Dental	Facility #683306	5450 Clairemont Mesa Blvd #C	(858) 503-6789
Michael Stefanidis	Facility #179978	7424 Jackson Drive #8	(619) 463-5584
Mira Mesa Dental	Facility #409194	6755 Mira Mesa Blvd #142	(858) 457-7747
Mira Mesa Smiles	Facility #739630	8997 Mira Mesa Blvd	(619) 704-2536
Mission Bay Dental	Facility #663099	1324 Garnet Ave	(619) 275-2750
Mission Gorge Modern	Facility #745473	6101 Mission Gorge Rd	(619) 272-2271
Mission Hills Dental	Facility #622133	718 W Washington St	(619) 699-9008
Mission Valley Dentists	Facility #512417	5638 Mission Center Rd #107	(619) 220-0159
Neighborhood Dental	Facility #244562	4276 54th Pl #A	(619) 286-6909
North Park Modern	Facility #688851	2050 El Cajon Blvd	(619) 637-9774
Pacific Dental	Facility #239014	9330 Mira Mesa Blvd #B	(858) 693-9070
Pacific Highlands Dentistry	Facility #601124	5965 Village Way #E206	(858) 900-3541
PB Smiles Dentistry	Facility #561763	1975 Garnet Ave #E	(858) 866-0808
Prime Dental	Facility #507686	10717 Camino Ruiz #150	(858) 831-9288
Rancho Penasquitos	Facility #694791	9840 Carmel Mountain Rd	(858) 240-9953
Scripps Poway Dental	Facility #426963	6790 Top Gun St #5	(858) 831-0707
Serra Mesa Modern	Facility #668697	3268 Greyling Dr	(858) 617-0620
Smile By Us	Facility #213868	9831 Mira Mesa Blvd	(619) 260-4990
Stephens Dental	Facility #670579	3588 4th Ave #300 #300	(619) 497-0122
Stonecrest & Orth	Facility #441080	3737 Murphy Canyon Rd #C-2	(858) 694-0790
Tierrasanta Dental	Facility #280978	10405 Tierrasanta Blvd	(858) 492-9300
Western Dental	Facility #194513	3802 Clairemont Mesa Blvd	(858) 200-7308
Western Dental	Facility #200150	2510 University Ave	(619) 294-4500
Western Dental	Facility #459145	4123 University Ave	(619) 521-0012
Western Dental	Facility #677493	5807 University Ave #3,4,5	(619) 610-1129
Western Dental	Facility #694451	286 Euclid Ave #201	(619) 263-6683

San Marcos			
Anna V Durkin	Facility #251590	1344 E Mission Rd #C	(760) 740-0070
Bright Now!	Facility #446563	752 S Rancho Santa Fe Rd	(760) 936-0002
Imperial Dntal Groupe	Facility #765119	137 S Las Posas Rd #250	(760) 282-3181
Las Posas Dental	Facility #512276	145 S Las Posas Rd #162 709	(760) 736-4247
San Marcos & Or	Facility #264792	Center Dr #101	(760) 746-2045
San Marcos Modern	Facility #760161	675 S Rancho Santa Fe Rd #A	(760) 688-4753
Km Dental Specialists	Facility #797183	327 S Rancho Santa Fe Rd	(760) 744-3005
Western Dental	Facility #511697	169 S Rancho Santa Fe Rd	(760) 916-9605

Santee			
Santee Smiles	Facility #563561	9331 Mission Gorge Rd #105	(619) 448-2158
Town Center Dental	Facility #256053	9862 Mission Gorge Rd #E	(619) 596-1600
Walter Drexl	Facility #170192	8760 Cuyamaca St #205	(619) 258-8824
Santee Town Center Dental	Facility #770039	246 Town Center Pkwy	(619) 312-6006

Solana Beach			
Lomas Santa Fe Dental	Facility #383324	530 Lomas Santa Fe Dr #5 #5	(858) 755-7149

Temecula			
Anthem Dental	Facility #551704	29049 Overland Dr #C	(951) 506-4900
Bright Now!	Facility #286119	30571 Temecula Pkwy #D	(951) 693-2079
Bright Now!	Facility #408808	39804 Winchester Rd #B	(951) 695-7100
Butterfield Dental	Facility #415460	33321 Temecula Pkwy #104	(951) 302-7508
Deep Muko	Facility #533064	32605 Temecula Pkwy #213	(951) 303-2818
Dr Zak	Facility #100196	41593 Winchester Rd #211	(951) 296-3366
Friendly Dental	Facility #197830	28314 Old Town Front St	(951) 676-8920
Meadows Dental	Facility #421888	31843 Rancho California Rd #300	(951) 676-2613
Oasis Family Dental	Facility #765801	27315 Jefferson Ave #G2	(951) 296-9661
Pacific Dental	Facility #249092	31754 Temecula Pkwy #E	(951) 694-5255
Skyview Dental	Facility #665450	31213 Temecula Pkwy #200	(951) 302-2116
Smiles of Temecula	Facility #611978	27365 Jefferson Ave #L-M	(951) 719-1199
Susivien Martinez	Facility #269284	32483 Temecula Pkwy #E119	(951) 303-1399
Temecula Dental	Facility #211695	29560 Rancho California Rd #100	(951) 699-2144
Temecula Modern Dentistry	Facility #668744	40705 Winchester Rd #A103	(951) 252-6001
Western Dental	Facility #506446	41115 Winchester Rd #102	(951) 331-7020

Vista			
Gentle Dental	Facility #513040	1680 S Melrose Dr #108	(760) 599-5805
Main Street Dental	Facility #440839	1830 Hacienda St #1 Vista	(760) 295-9870
Monarca Dental	Facility #437090	706 Townsite Dr	(760) 724-4392
Ronald R Garner Pc	Facility #670873	612 E Vista Way	(760) 724-2113
Alta Vista Dental	Facility# 423756	775 Shadowridge Dr	(760) 734-3660
Vista	Facility #253956	435 S Melrose Dr #105	(760) 758-7580
Vista Modern Dentistry	Facility #688850	1350 E Vista Way #10	(760) 208-1173
Vista Village Family	Facility #438392	950 Civic Center Dr #B	(760) 208-4030
Vistaview Dental	Facility #682810	1235 W Vista Way #C	(619) 378-9395
Western Dental	Facility #671187	1450 N Santa Fe Ave #A&C	(760) 240-7494

Vision

VSP Vision Monthly Premium	
Member Only	**$10.25**
Member + One (Spouse / Domestic Partner or Child)	**$20.50**
Member + Family	**$30.25**

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 *(Premium & Custom)*	$40
Polycarbonate *(Standard)*	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

Materials Only Vision

Vision without Exam Monthly Rates	
Member Only	**$4.55**
Member + Spouse / Domestic Partner or Child	**$8.10**
Member + Family	**$11.62**

This **"materials only"** plan is designed for members are enrolled in the Kaiser or HealthNet health insurance plans offered by SDCERA. Those plans include coverage for eye exams, but not glasses or contacts. This plan will help pay for what your Kaiser or HealthNet insurance does not cover.

This plan pays a set dollar amount regardless of which eye care professional you visit. You may use any eye care professional. There is no network of providers for this plan.

Description	Maximum Member Benefit
Single Vision Lens	$40
Bifocal Lens	$60
Progressive / No Line Bifocal Lens	$80
Trifocal Lens	$75
Lenticular Lens	$80
Contact Lens	$115
Frames	$75
Deductible: Lens / Frame / Contacts	$10 / $10 / $0
Frequency: Lens / Frame	12 / 12

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 <u>not</u> 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
- ✓ Emergency Cash Advance - Up to $1,500
- ✓ Pre-trip planning services
- ✓ Emergency message relay
- ✓ Medical / Dental referrals
- ✓ Legal, Embassy, & Consulate referrals
- ✓ 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.

ID Shield

Identity thieves target everyone, but seniors are disproportionately affected.

Monthly Premium ***Note: An email address is required for ID Shield coverage.***	
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 ***vet****helpline*

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/resdc or call Nationwide at (877) 738-7874 <u>and</u> mention RESDC for the special discounted rates.**

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

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 & 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 with you while helping you select the right plan for your needs. Our team is committed to providing honest & 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 RESDC 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 RESDC 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.

Emergency Assistance Plus

Emergency Assistance Plus Annual 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.myeaplus.com/pedit**
or call: **(877) 883-1935**.

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

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

EA+ services include:

Medical Evacuation

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

Medical Assistance

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

Transportation Home

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

Assistance for Companions

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

Vital Travel Assistance

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

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

With EA+, you will have access to:

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

Legal Shield

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

Monthly Premium is $15.95

Note: An email address is <u>required</u> 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\evasion, 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.

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 RESDC Members & Their Family

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

Notes

Frequently Asked Questions

When does the Open Enrollment period end?
Forms must be postmarked by November 14, 2025. We strongly recommend you submit your form as early as possible, so we may address any issues and make sure you receive an ID card before your coverage(s) start.

When do the coverages begin?
Coverages will begin January 1, 2026.

I'm not making any changes; do I have to do anything?
No! If you are not making any changes to your current coverages, you do not need to submit an enrollment form. Your current coverages will continue.

Can I add my spouse/domestic partner or dependent child to my coverage?
Yes. To add a dependent to your coverages, complete the enrollment form and select the appropriate Member + box. Please make sure to provide all the dependent information.

How do I cancel a benefit I'm currently enrolled in?
If you wish to cancel a benefit, please write cancel across the benefit box. *Leaving the box unchecked will not cancel that benefit.* You may also send an email to cancel@pgagencies.com stating your name, date of birth, and which benefit plan you wish to cancel. Please note, we cannot cancel your membership in RESDC. You must contact RESDC 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 RESDC@pgagencies.com.

Do NOT contact RESDC, SDCERA, or San Diego County about these plans.

Notes

Disclaimer & Member Requirements

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

Historical Spanish mission Basilica San Diego de Alcala, San Diego County, California.
Photo Courtesy Adobe Stock Images.

PACIFIC GROUP AGENCIES, INC.

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

Monday - Friday 7AM - 4PM

rev. OE2026