



# Marin County Association of Retired Employees

## 2026 Benefits Guide

Benefits Begin January 1, 2026



**Open Enrollment Ends  
December 1, 2025**

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**Open Enrollment ends December 1, 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 [MCARE@pgagencies.com](mailto:MCARE@pgagencies.com).**

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



**Benefits Available Exclusively for  
Marin County Association of Retired Employees Members**

Dear Retiree:

The Marin County Association of Retired Employees (MCARE) is the only officially recognized organization representing Marin County retirees. Benefits of MCARE membership include our member outings (Ball Games), Luncheons, and our Keeping in Touch newsletter that helps keep you informed of not only social events, but also legislation and policy affecting retirees.

MCARE members have access to many exclusive benefits. One extremely popular benefit is supplemental group insurance. These plans are detailed in this Benefits Guide. They are completely independent of those offered by the County of Marin. All plans listed in this guide are administered by Pacific Group Agencies and available exclusively to MCARE members. The annual Open Enrollment period for these plans is upon us.

Please take a moment to review all the benefits that are available to you. Plans available include a dental PPO plan with a generous \$2,000 annual benefit maximum, a Cigna dental HMO plan with a large nationwide dental network, a vision plan that covers exams, lenses, and frames, and many others.

To add strength to our organization and become a MCARE member, please complete Step 1 of the enclosed enrollment form. 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 December 1st.**

If you should have any questions on the benefit plans in this guide, please direct them to our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or [MCARE@pgagencies.com](mailto:MCARE@pgagencies.com).

**Please do NOT call MCARE, MCERA, or the County with questions about the plans discussed in this Benefit Guide, they will be unable to assist you.**

Sincerely,

MCARE Board of Directors

# How To Enroll

**Become an MCARE Member:** Complete the Membership Application on page 3.

You can enroll in the **Dental, Vision, Legal Shield, ID Shield, and Personal Accident** plans using the attached enrollment form (page 4 of the 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/mcare](http://www.pgagencies.com/mcare)

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

- Nationwide Pet Insurance (Premiums are credit card billed)  
Visit [www.petinsurance.com/mcare](http://www.petinsurance.com/mcare) or call (877) 738-7874.
- United Pet Care  
Visit [www.unitedpetcare.com/mcare](http://www.unitedpetcare.com/mcare) or call (877) 872-8800.

**Emergency Assistance Plus** is purchased (credit card billed) on an annual basis.

Visit [www.emergencyassistanceplus.com/pedit](http://www.emergencyassistanceplus.com/pedit) or call (877) 883-1935.

**Term Life** is medically underwritten. Complete the information on the enclosed form and a quote will be mailed to you. Please note: Quotes are generally mailed to members in late January.

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



## Marin County Association of Retired Employees Application for Membership

**Our Mission: MCARE is the voice of current and future MCERA Retirees, which keeps members informed, empowered and connected.**

The purpose of this organization is to promote the welfare of MCARE members and their beneficiaries on a continuing basis; to provide a venue for meetings and social activities for our members, their beneficiaries, and their families; to support community activities and projects concerned with the general well-being of the community, and its residents; and by the dissemination of pertinent and timely information regarding retirement issues of interest to the membership; to provide current education and information to members; advise membership of legislation and policy affecting retirees; and coordinate group support on issues of special interest and concern to the membership. The method for the dissemination of above pertinent information may be through educational seminars, monthly meetings, monthly newsletters, Association website, social gatherings, social media, and any other means available or necessary.

**To Join MCARE, Please complete the form below:**

Last Name	First Name	Last Four of SSN XXX-XX-
Home Address		Phone Number w/ Area Code
City	State	Zip
Spouse or Partner's Name - <i>if applicable</i>		<input type="checkbox"/> I agree to receive the MCARE newsletters and other notices by email.
<i>If you are the surviving spouse of an eligible retiree please enter his/her name and information below.</i>		
Organization & Department Retired From		Month and Year of Retirement
Retiree Name ( <i>if applying as a surviving spouse</i> )		
<p>To the Retirement Board, County of Marin: You are hereby authorized to deduct monthly dues (currently \$3.50) from my MCERA retirement allowance for membership in MCARE, the Marin County Association of Retired Employees. You are also authorized to give MCARE any change of address.</p> <p><b>Reminder:</b> Dues will be deducted from your monthly retirement check. Please keep MCERA (The Retirement Office) and MCARE informed of any change of address.</p>		
<b>Sign Here</b> → _____		<b>Date</b> _____

If you have membership questions please call Edith Simonson, MCARE Membership Chair, at (415) 897-7050 or email [esimonson1@verizon.net](mailto:esimonson1@verizon.net).

For Office Use Only
Received
Effective Date

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

Last Name		First Name		Full Social Security Number Required	
Male/Female	Date of Birth	Telephone ( )	E-mail Address		
Home Address					
City			State	Zip	

I hereby authorize MCERA to deduct from my retirement benefit the current premiums and pay that amount to Pacific Group Agencies. Such deduction will continue until I notify Pacific Group Agencies in writing. I understand that there is a minimum one year commitment to the dental and vision plans and I acknowledge that I have read the Disclaimer in the benefit booklet.

**Sign Here** → \_\_\_\_\_ **Date** \_\_\_\_\_

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

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

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

Dental		Vision		ID Shield
Select Plan (Select One): <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 <b><i>This plan requires an email address.</i></b>	
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: _____		
Armadillo Home Warranty				
Select Plan (Only select One): <input type="checkbox"/> Appliance Plan <input type="checkbox"/> Essentials Plus Plan		Property Address, if differs from Step 1, to be covered. Address _____ City _____ State _____ Zip _____		
United Pet Care		Life Insurance		
<input type="checkbox"/> I have called UPC to enroll. I understand I may need to provide a credit card for premium payments if enrollment occurred after the 5th of the month.		<input type="checkbox"/> If you would like to be emailed an application for life insurance check here.		

**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 five years.

It's also important to remember that insurance is designed to covers 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

*Freedom to Use Any Dentist - No Network Restrictions*

<b>Ameritas Dental Monthly Premium</b>	
<b>Member Only</b>	<b>\$49.95</b>
<b>Member + One (Spouse/Domestic Partner <u>or</u> Child)</b>	<b>\$99.90</b>
<b>Member + Family</b>	<b>\$139.50</b>

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 **\$2,000 annual network benefit**. Enrollees also have a Dental Rewards benefit which allows them to bank some of their unused benefit for future use. Enrollees who use less than \$750 of their annual benefit will automatically have up to \$400 banked for use in future years.

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 36% 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 Benefits

Description	Network Dentist	Non-Network Dentist*
<b>Calendar Year Benefit</b>	<b>\$2,000</b>	<b>\$1,500</b>
<b>Dental Rewards</b>	\$400 / Year	\$250 / Year
<b>Calendar Year Deductible</b> <i>Waived for Preventative</i>	\$50 / Person	\$75 / Person
<b>Preventative Services</b>		
Cleaning (3 per year!), Oral Exam, Bitewings	100%	80%
<b>Basic Services</b>		
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%
<b>Major Services</b> <i>12-month waiting period applies unless you had other dental insurance for all of 2025. If so, please include proof of current coverage with the enrollment form.</i>		
Crown, 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 HMO by Cigna

*Large Nationwide Network of Providers!*

Monthly Premium	
<b>Member Only</b>	<b>\$34</b>
<b>Member + Spouse / Domestic Partner <u>or</u> Child</b>	<b>\$68</b>
<b>Member + Family</b>	<b>\$125</b>

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

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

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

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

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

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

# Member Copays for Common Dental Procedures

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

Procedure Type*	Member Copay
Oral Exam and Cleaning	\$0
X-Ray	\$0
Resin Filling	\$0
Root Canal (Anterior)	\$30
Extraction of Erupted Tooth	\$0
Periodontal Maintenance	\$15
Scaling and Root Planing	\$15
Porcelain Crown	\$50
Porcelain Inlay / Onlay	\$50
Post & Core	\$25
Denture (Bridge)	\$100
Denture Repair	\$10
Anesthesia	\$0
Post & Core	\$25
Surgical Placement of Transosteal Implant	\$850
Gingivectomy	\$35
Bone Graft	\$135
Tissue Graft	\$60
Removal of Lesion or Cyst and Biopsy	\$0
Abutment	\$355
Desensitizing Medication	\$15

\***Note:** Procedures have been modified into “plain English” and multiple procedures grouped under a single type. Your specific procedure may have a different copay than the one listed above.

# Cigna HMO General Dentist Directory

*Marin area dentists for those enrolling in the Cigna HMO dental plan.*

**Note:** This list ONLY pertains to the Cigna HMO plan, **NOT** the Ameritas PPO plan.

The following is a list of general dentists in the Marin 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 Marin 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

## Alameda

Alameda Landing Dentistry	Facility #579129	2660 5 <sup>Th</sup> St #C	(510) 384-4000
Bright Now!	Facility #506791	2140 South Shore Center	(510) 214-0253
Gurjit Randhawa	Facility #428683	2229 Santa Clara Ave #E	(510) 521-3300
The Wellness Center	Facility #386123	2111 Whitehall Pl #B	(510) 522-0878

## Alamo

Alamo Smiles	Facility #535183	3000 Danville Blvd #A&B	(925) 820-2688
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## Berkeley

Bill T Cavalli	Facility #170704	2522 Dana St #207	(510) 841-4323
Dr Madelyn L Ballard	Facility #663246	3031 Telegraph Ave #108	(510) 845-2350

## Brentwood

Gentle Dental	Facility #578136	3150 Balfour Rd #C	(925) 392-4065
Brentwood Smiles Dental Group	Facility #507650	6660 Lone Tree Way Ste 7	(925) 513-8363
Western Dental	Facility #728159	7603 Brentwood Blvd	(925) 208-2558

## Daly City

Eilene Espina	Facility #663411	341 Westlake Ctr #310	(650) 585-4621
Mouhannad Almajdalani	Facility #161658	320 Washington St #105	(650) 994-1111
William Ong	Facility #200475	6740 Mission St	(650) 991-7397

**El Cerrito**

Bright Now!	Facility #682058	11430 San Pablo Ave #200	(510) 253-0049
Dentists of El Cerrito Plaza	Facility #643826	170 El Cerrito Plz	(925) 294-0665
Western Dental	Facility #459220	11299 San Pablo Ave #A	(510) 231-0654

**Fairfield**

Fairfield Dentists	Facility #540854	3332 N Texas St #C	(707) 399-9082
Marlon C Taasan	Facility #180530	1545 N Texas St #309	(707) 422-6651
New Millennium Dentistry	Facility #283948	1363A Oliver Rd #A	(707) 429-1708
Richard Ramos	Facility #670809	3075 Travis Blvd	(707) 435-9004
Smile Time Dental	Facility #649816	1955 W Texas St #2B	(916) 984-4224
Western Dental	Facility #194885	2440 N Texas St	(707) 422-4440
Western Dental	Facility #715038	1600 Travis Blvd	(707) 422-5499
Aspen Dental	Facility #764630	1370 Holiday Ln #D	(707) 759-1039

**Hayward**

Amuer Blanco	Facility #252585	27092 Hesperian Blvd	(510) 782-1010
Gentle Dental	Facility #161657	24239 Hesperian Blvd	(510) 786-2587
Western Dental	Facility #200102	123 W Jackson Street	(510) 887-5700
Gentle Dental Hayward	Facility #161657	24239 Hesperian Blvd	(510) 786-2587

**Martinez**

Bright Now!	Facility #576688	1160 Arnold Dr #G	(925) 372-7100
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**Napa**

Smile Country	Facility #505851	2016 Jefferson St	(707) 603-4955
Western Dental	Facility #480071	1260 Trancas St	(707) 501-5030

**Novato**

Novato Smiles	Facility #561871	948 Diablo Ave	(415) 897-8020
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**Oakland**

Bright Now!	Facility #288833	8105 Edgewater Dr #250	(510) 568-6272
Franklin Dental Care	Facility #308150	624 Franklin St #1220	(510) 893-4041
Linda T Thai	Facility #197152	373 9 <sup>Th</sup> St #503	(510) 839-5889
Lowell B Davis	Facility #106551	2844 Summit St #202	(510) 834-3414
Western Dental	Facility #575504	3405 International Blvd	(510) 469-2014
Western Dental	Facility #194784	1616 Franklin St #100	(510) 251-1000

**Pinole**

Bright Now!	Facility #270874	1477 Fitzgerald Dr #106	(510) 669-0350
Pinole Modern Dentistry	Facility #622386	1208 Fitzgerald Dr	(510) 210-8907

**Pleasant Hill**

Pleasant Hill Smiles	Facility #470128	2380 Monument Blvd	(925) 363-4455
Pleasant Hill Wellness	Facility #157276	#F 30 Golf Club Rd #C	(925) 685-8633

**San Leandro**

Coralinda Handog	Facility #170662	345 Estudillo Ave #208	(510) 483-5366
Golden State Smiles	Facility #159829	15301 Washington Ave	(510) 351-6820
Western Dental	Facility #459212	14895 E 14 <sup>th</sup> St #100	(510) 618-1255

**San Mateo**

Hubert Lee	Facility #200307	53 N San Mateo Dr	(650) 342-1245
Western Dental	Facility #510828	4100 S El Camino Real	(650) 235-1460

**San Rafael**

Ehsan Karimian	Facility #594527	912 Grand Avenue #203	(415) 457-2440
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**Vallejo**

Carolina Esguerra	Facility #205538	2001 Springs Rd #A	(707) 649-1694
Dentist of Vallejo	Facility #790840	784 Admiral Callaghan Ln	(707) 324-5919
Western Dental	Facility #421824	3587 Sonoma Blvd	(707) 557-8023
Western Dental	Facility #240413	133 Plaza Dr #R	(707) 648-3600

**Walnut Creek**

Dr Felix Kalman	Facility #275736	1399 Ygnacio Valley Rd #34	(925) 934-6470
Mikhail Berdichevsky	Facility #223722	120 La Casa Via #105	(925) 933-9820

# Vision

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

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](http://www.VSP.com)**

<b>Benefit</b>	<b>VSP Choice Provider</b>	<b>Non-Network Provider</b>
<b>Eye Exam</b>	Covered in Full	\$45
<b>Lenses</b>		
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
<b>Contacts</b>		
Fit & Follow-Up Exam	\$60 Co-Pay	Not Covered
Elective	\$200	\$105
<b>Frames</b>	\$200	\$70
<b>Deductible</b>	Exam: \$10 / Material: \$25	
<b>Frequency (Months)</b>	Exam: 12 / Lens: 12 / Frame: 24	

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

# Personal Accident

*All Benefit Levels Include Secure Travel Rider*

Benefit Levels	Member Monthly Premium	Member & Family Monthly Premium
\$100,000	\$4.90	\$6.60
\$200,000	\$9.80	\$13.20
\$300,000	\$14.70	\$19.80
\$400,000	\$19.60	\$26.40
\$500,000	\$24.50	\$33.00

Spouse / Domestic Partner benefit is 50% of member benefit (40% if child is covered). Child benefit is 10% of member benefit, max \$30,000. Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%

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

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

Additional benefits included at no additional cost are:

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

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

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

# ID Shield

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

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

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

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

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

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

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

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

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

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

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

# 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/mcare](http://www.petinsurance.com/mcare) or call Nationwide at (877) 738-7874 and mention MCARE for the special discounted rates.

# United Pet Care

*United Pet Care is the affordable pet health savings plan that works for all pets.*

For less than \$20/month per pet, **save 20-50% on every visit to an in-network primary care vet**, without the red-tape that comes with the other pet insurance providers (like higher rates as your pet ages, mandatory deductibles, or exclusions on pre-existing conditions, breed, or age).

To learn more, visit [unitedpetcare.com/members](https://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](https://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](https://unitedpetcare.com/enroll) to enroll today!

**Questions?** Email [info@unitedpetcare.com](mailto:info@unitedpetcare.com), call 877-872-8800, or visit [unitedpetcare.com/members](https://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.

# Emergency Assistance Plus

Emergency Assistance Plus <u>Annual</u> Premium	
Member Only	\$139
Member + Family*	\$199
*Family coverage includes Spouse and Dependent Children <ul style="list-style-type: none"><li>• Through age 18</li><li>• Through age 22, if unmarried and a full-time student</li><li>• Adult children or grandchildren who are solely dependent on the member for support due to mental or physical disabilities.</li></ul>	
To enroll: <a href="http://www.myeaplus.com/pedit">www.myeaplus.com/pedit</a> or call: (877) 883-1935.	

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

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

EA+ services include:

## Medical Evacuation

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

## Medical Assistance

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

## **Transportation Home**

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

## **Assistance for Companions**

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

## **Vital Travel Assistance**

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

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

With EA+, you will have access to:

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

# Legal Shield

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

**Monthly Premium is \$15.95**

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

Spouse / Domestic Partner coverage is automatically included.

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

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

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

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

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

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

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

Benefits of Legal Shield membership include:

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

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

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

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

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

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

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

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

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

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

**Other Issues** - Your law firm may provide coverage for issues not covered by this plan. These services are offered at a negotiated rate, which is **at least 25% below standard rates**. These issues may include DUI, drug matters, hit-and-run, bankruptcy, divorce and related matters, garnishments, charges of tax fraud/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.*

# Armadillo Home Warranty

Monthly Premium	
<b>Appliances Plan</b>	<b>\$27.30</b>
<b>Essentials Plus Plan</b>	<b>\$53.99</b>

Armadillo provides affordable protection when home appliances and systems break down. Whether it's kitchen, laundry, heating/cooling, plumbing, or electric, Armadillo covers the cost of repairs or replacements, coordinates service appointments, and ensures it's all done swiftly and hassle-free.

What makes Armadillo different from other home warranty companies?

- Transparency - The simplest 2-page home warranty plan out there.
- Less Fine Print - We removed over 80% of typical home warranty exclusions.
- Qualified and Reputable - We use only qualified and reputable service technicians.
- Flexibility - If you prefer, you may use your own trusted providers and we'll reimburse you.
- Faster than Fast - Request service in less than 2 minutes at any time.

Plans are available for your primary residence, vacation home, rental property, and your family members' homes. With three plans to choose from, it's easy to get the right level of protection.

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

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

# Term Life Insurance

## *High Benefit Amounts - Low Costs*

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

**Must be under age 76 to qualify for coverage.**

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

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

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

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

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

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

# Start Hearing

*Your Source for Better Hearing*

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

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

Members and their families receive:

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

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

## **Start Hearing Health Care**

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

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

# Frequently Asked Questions

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

Forms must be postmarked by December 1, 2025. We strongly recommend you submit your form as early as possible, so we may address any issues and make sure you receive an ID card before your coverage(s) start.

## **When do the coverages begin?**

Coverages will begin January 1, 2026.

## **I'm not making any changes; do I have to do anything?**

No! If you are not making any changes to your current coverages, you do not need to submit an enrollment form. Your current coverages will continue.

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

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

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

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

## **Who do I contact with questions?**

With regards to *any benefit plan listed in this booklet*, please contact Pacific Group Agencies, the Benefit Plans Administrator, at 800-511-9065 or [MCARE@pgagencies.com](mailto:MCARE@pgagencies.com).

Do NOT contact MCARE, MCERA, or Marin 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, MCARE members have access to voluntary benefits offered through Pacific Group Agencies (PGA). MCARE itself does not endorse, provide, or administer these benefits, but rather makes them available to members. MCARE 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 MCARE membership lapses.

Cancelations:

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

# Notes

# Notes

# Notes

San Francisco Bay Blick vom Mount Tamalpais.  
Photo Courtesy Adobe Stock Images.



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**PACIFIC GROUP AGENCIES, INC.**

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Monday - Friday 7AM - 4PM

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