Affiliate:

PACIFIC GROUP AGENCIES

AMBA

Benefits Available Exclusively for Los Angeles County Retirees

These plans are offered exclusively by Pacific Group Agencies and are independent of any plan offered by Los Angeles County.

Your enrollment in any of these plans does not affect any plans you may have through the county.

Dear Retiree:

Pacific Group Agencies is pleased to announce the benefit plans available exclusively to eligible Los Angeles County Retirees for 2027. Whether you're looking to get new coverage, add a spouse to your existing coverage, or explore new plans, now is the time to do it.

We encourage you to take some time to carefully review the plans and programs available to you. The Ameritas PPO dental plan provides a generous $1,500 annual benefit maximum and an enhanced network of in-network dentists, as well as a new PPO dental plan - same great network with low-cost monthly premium. Other benefits available to members include a vision materials plan, legal protection, identity theft protection, pet care, and much more.

There are no waiting periods when you enroll. Simply review the materials, select your plans, and return the enrollment form to Pacific Group Agencies.

This booklet highlights only a selection of the benefits available to you. To explore your full range of benefit options, including AMBA Passport, our member discount program, please visit our website at www.pgagencies.com/LACR.

For questions about the plans in this guide, please contact Pacific Group Agencies, the Benefit Plans Administrator, at (800) 511-9065 or LACR@pgagencies.com. **Please do not contact LACERA or the County regarding these plans, as they are unable to assist.**

Sincerely,
Pacific Group Agencies
Plan Administrator

How To Enroll

By Mail: Complete the enrollment form and return in the postage paid envelope provided.

Online: An online form is available at **www.pgagencies.com/LACR** which is submitted to us automatically upon completion**.**

Email: Send a scanned copy of your completed form to **LACR@pgagencies.com**

Fax: Send the completed form to **(800) 549-0059**.

If you do not have the return envelope, please mail the form to
Pacific Group Agencies
25101 The Old Road #150
Stevenson Ranch, CA 91381-9901

PACIFIC GROUP AGENCIES
AMBA

LACR Benefit Plan Enrollment

For Office Use Only
Received
Effective Date

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

Last Name	First Name	Full SSN (Required)

Male/Female	Date of Birth	Telephone	Email Address

Home Address		
City	State	Zip

Step 2: If selecting dependent coverage, provide their information.

Spouse/Domestic Partner Name	Date of Birth	M / F	Full SSN Required
Child Name *(Please note child coverage age limits. If disabled, please provide proof with enrollment)*	Date of Birth	M / F	Full SSN Required

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

Dental

Select Plan (Select one):
- ☐ PPO High Plan (Ameritas)
- ☐ PPO Low Plan (Ameritas)

Who is covered (Select one):
- ☐ Member
- ☐ Member + Spouse
- ☐ Member + Child
- ☐ Member + Family

Vision

Who is covered (Select one):
- ☐ Member
- ☐ Member + Spouse
- ☐ Member + Child
- ☐ Member + Family

ID Shield

Who is covered (Select one):
- ☐ Member
- ☐ Member + Spouse

This plan requires an email address.

Personal Accident

Who is covered (Select one):
- ☐ Member
- ☐ Member + Spouse

Select AD&D Benefit Amount:
- ☐ $100,000
- ☐ $200,000
- ☐ $300,000
- ☐ $400,000
- ☐ $500,000

Provide beneficiary information:

Beneficiary(ies): _____

Relationship:

Legal Shield

Plan covers member & family.
- ☐ Member + Family

This plan requires an email address.

United Pet Care

- ☐ Number of pets: _____

Life Insurance

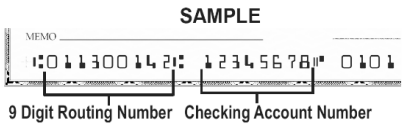
- ☐ If you are interested in applying for life insurance, please check here.

Step 4: Provide your payment information for monthly deduction.

Policyholder's Name:

I (we) authorize and request Pacific Group Agencies ("PGA") to initiate electronic debit entries to my (our) account indicated on this form in the financial institution named on this form ("BANK"). I (we) authorize and request BANK to honor the debit entries initiated by PGA and debit these charges to that account. This authorization will remain in effect until all amounts owed related to the contract are paid in full, or until I (we) cancel this authorization. To cancel this monthly withdrawal, I (we) must notify PGA in writing 30 days in advance to give PGA and BANK a reasonable opportunity to act. Cancellation of this electronic debit authorization does not cancel the terms of the contract; I agree to pay the full annual premium. I understand that the funds will be withdrawn on the 1st week of each month and that it is my responsibility to ensure sufficient funds are in my account at that time. If more than 2 withdrawals in a 12-month period are denied for any reason I understand I risk cancellation of my Benefits.

I acknowledge that I have read the Member Requirements and Disclaimers found in the benefit package.



Bank Name: _____

9-Digit Routing Number: _ _ _ _ _ _ _ _ _

Checking Account Number: _____

Name on Checking Account _____

Signature _____ **Date** _____

Dental

Finding a Provider

Ameritas PPO Plans:
Find Ameritas "Classic PPO & Plus" Network providers at:
https://dentalnetwork.ameritas.com/

Ameritas Dental PPO - Select Plan Monthly Premium	
Member Only	$46.20
Member + Spouse or Child	$86.90
Member + Family	$129.80
Child coverage available until age 26 unless they are a disabled adult dependent.	

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.

This PPO plan lets you see any dentist — no network required! However, if you choose an Ameritas Network dentist, you'll save significantly, typically 25–50% off regular rates. With over 325,000 providers nationwide, there's a strong chance your dentist is in the Ameritas network.

Dental Rewards® is included in this plan. This feature allows members to carry over part of their unused annual maximum by submitting at least one claim during the year and staying below the benefit threshold. Maximum possible accumulation is $1,000.

Dental PPO High Plan Benefits		
Description	**Network Dentist**	**Non-Network Dentist***
Calendar Year Benefit	$1,500	
Dental Rewards Applied when a claim is filed and benefits received do not exceed $750 annually	$250/year	
This plan covers 360+different dental procedures. The following is a list of many common procedures and how much the plan pays. A complete list is available upon request.		

Procedure Type*	Benefit Maximum**
Crown	$735
Endodontic Therapy (Root Canals)	$652
Implant (Surgical Placement)	Not covered
Denture	$989
Implant/Abutment	$1,193
Inlay	$593
Onlay	$697
Oral Surgery	$808
Periodontal Scaling	$124

Procedure Type*	Benefit Maximum**
Periodontal Maintenance	$96
Cleaning	$81
Oral Exam	$50
X-Rays	$60
Fillings	$197
Space Maintainer	$515
Biopsy	$264
Retreatment of Root Canal	$851

**Dental procedures have specific American Dental Association (ADA) codes. Your specific procedure may use a code that provides a different benefit. Consult your dental office before starting any work.*

***Benefit Levels are based on the Maximum Allowable Charge (MAC) for Services*

Dental

Dental PPO Low Plan Benefits	
Member Only	$40.70
Member + Spouse or Child	$86.90
Member + Family	$135.30
Child coverage available until age 26 unless they are a disabled adult dependent.	

This plan offers the same great Ameritas coverage and service at a more affordable price point - perfect for those who need coverage primarily for routine visits and preventative care. Though we know that unexpected dental care can appear quickly - this comprehensive dental plan covers over 360 procedures, from routine cleanings to major items including crowns and dentures.

This PPO plan lets you see any dentist — no network required! Plan benefits are not reduced by visiting an out-of-network provider so it is perfect for those who already have established care with a provider they love.

Dental Rewards® is included in this plan. This feature allows members to carry over part of their unused annual maximum by submitting at least one claim during the year and staying below the benefit threshold. Maximum possible accumulation is $1,000.

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	$1,000	
Dental Rewards Applied when a claim is filed and benefits received do not exceed $500 annually	$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 and Major Services		
Fillings, Restorative Composites (Anterior and Posterior), Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Simple and Complex Extractions, Denture Repair, Anesthesia, Onlays, Crowns, Crown Repair, Prosthodontics (Fixed Bridges, Removable Complete/Partial Dentures)	50%	
**Benefit Levels are based on the Maximum Allowable Charge (MAC) for Services*		

Vision

Having a single pair of glasses no longer works for most of us. We find ourselves needing one pair for reading, one for driving, and another for watching TV. Not to mention that many of us need multiple pairs of the same type as we keep misplacing them!

Your LACERA-provided vision plan covers a pair of glasses each year. For those of us who need more than one pair, this Ameritas "Materials Only" vision plan is the solution. This plan provides a set dollar benefit for lenses, frames, and contacts every year. You may see any eye care professional.

Vision Monthly Premium	
Member Only	$6.97
Member + Spouse or Child	$12.62
Member + Family	$18.95

Description	**Member Benefit**
Lenses	
Single Vision	$65
Bifocal	$90
Trifocal	$125
Lenticular	$155
Progressive / No Line Bifocal	$155
Contacts	$115
Frames	$75
Deductible	$10
Frequency	Annually

Personal Accident (AD&D) with Secure Travel

Personal Accident (AD&D) with Secure Travel		
Benefit Level	**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
Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%		
Spouse / Domestic Partner benefit is 50% of member benefit (40% if child is also covered).		
Child benefit is 10% of member benefit (max $30,000).		

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 children 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 extra cost include Cash benefit towards home alteration, vehicle modification, and rehabilitation expenses

A **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 from the AD&D benefit.

- Emergency medical evacuation & repatriation
- Medical, dental, legal & embassy referrals
- Prescription refill & translation assistance
- Emergency cash advance (up to $1,500)
- Travel support for companions or dependents during emergencies
- Up to $10,000 medical expense payment guarantee (repayable)

For full plan coverage info, please contact us at 800-511-9065 or email LACR@pgagencies.com

United Pet Care

United Pet Care Monthly Premium	
First Pet	$17.50
Each Additional Pet	$16.50

**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. Individual approval results may vary. This is not a loan offer. All loans are subject to review and approval by medZERO's lending partners. Refer to https://get.medzero.com/fidoupc for details.*

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

For less than $20 per 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 for pre-existing conditions, breed, or age.)

• 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!

LegalShield

Monthly Premium	$15.95
Spouse / Domestic Partner coverage is automatically included.	
Child coverage applies if child is: • Under 18. • Under 21 (23 if full-time student) and they live at home and have never been married. • Any age, mentally or physically disabled, and a dependent of the member.	
This plan requires an email address.	

Everyone deserves affordable legal protection – including you.

With LegalShield's legal protection plan, you will have the power to access legal advice and services when you need them.

Plan benefits include:

- 24/7 Emergency Access
- Advice and Consultation
- Letters/Phone Calls - Personal and Business
- Document Review - Personal and Business
- Civil & Criminal Trial Defense
- Will Preparation
- Power of Attorney
- Income Tax Audit Services

Expected and unexpected legal matters arise every day. With LegalShield on your side, you get access to advice and counsel on an unlimited number of personal legal matters from an experienced attorney. Services are just a phone call away.

Please visit https://shieldbenefits.com/pedittrust/legal for additional plan details.

IDShield

Member Only	$8.45
Member + Family: (Children up to age 18)	$15.95
Save $3/month when bundled with LegalShield for you and your family.	
This plan requires an email address.	

Protect your identity and privacy. With IDShield, you will receive monitoring of your personal information, credit, social media accounts, and more. If your identity is compromised, it will be restored on your behalf by licensed private investigators.

- Monitors and detects:
  - Address Changes
  - Dark Web Activity
  - Public Records
  - Court Records
  - Payday Loan Activity
  - Personally Identifiable Information
- Continuous Experian Monitoring
  - (3 Bureau upgrade Available)
- Full-Service Restoration
  - Members have unlimited access to identity consultation services. An investigator will advise you on best practices tailored to the specific situation and can open a case for restoration. IDShield will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.
- Credit Inquiry and Threat Alerts
- Credit Freeze Assistance
- Data Breach Notifications
- Identity Theft Alerts
- Live Member Support
- 24/7 Access

Please visit https://shieldbenefits.com/pedittrust/idshield for additional plan details.

Frequently Asked Questions

How do I enroll in benefits?

To enroll in a benefit plan, please complete and return the attached Membership Enrollment and Benefits Enrollment Forms to Pacific Group Agencies by mail, fax, email or online submission.

How are the premiums paid?

Premiums are paid through automatic ACH withdrawals from your checking account. The deduction will appear on your bank statement as Pacific Group.

When do coverages begin?

Coverages will begin on a 1st of the month basis. We must receive enrollment information from you before the 5th of the preceding month to ensure enrollment and deductions changes can be submitted.

Can I enroll at any time?

Yes! Enrollment in all plans is available year-round. Effective dates will be determined by the date we receive your enrollment form.

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.

If I'm not making any changes; do I need 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.

Is this the benefit guide for my county sponsored benefits?

No. This book is for voluntary supplemental benefits available to members of AMCRE. They are separate and apart from any benefits you may have through the county retirement system.

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.

If I don't send in a form, will that cancel my current enrollment?

No! If you wish to cancel a benefit, please write cancel across the benefit box. Leaving the box unchecked will not cancel that benefit. You may also send an email to cancel@pgagencies.com stating your name, date of birth, and which benefit plan you wish to cancel. Please note, we cannot cancel your membership in the retiree association. You must contact the association for membership changes.

Who do I contact with questions?

With regards to the plans listed in this book, please contact Pacific Group Agencies, the Benefit Plans Administrator, at 800-511-9065 or LACR@pgagencies.com.

Do not contact LACERA or the County about these plans. They will be unable to help you.

If you have payroll questions, or questions about other benefits, you may reach out to the relevant parties.

Disclaimer & Member Requirements

Eligible retired Los Angeles County employees have access to voluntary benefits offered through Pacific Group Agencies (PGA). LACERA does not endorse, provide, or administer these benefits.

This guide contains summaries and highlights written in simplified language. Exclusions, limitations, and eligibility requirements may apply. While efforts are made to ensure accuracy, errors may occur. This document is not a Certificate of Insurance (COI), and nothing herein changes the terms of the official COI. Coverage is not effective until the insurance carrier provides written verification, including the effective date.

Insurance carriers may change rules, coverage terms, rates, enrollment guidelines, or product availability at any time. Providers may also discontinue participation with insurers without notice.

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.

Cancellations:

- Cancellations must be received by the 5th of the month for processing for the next following month.
- **We do not accept phone cancellations**. Cancellations must be in writing to PGA, by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancellations sent to the insurance carrier, retirement system, will 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 advanced premiums. 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 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.
- Provide address changes to PGA.

For questions on the plans or the enrollment process, please contact the plan administrator at: (800) 511-9065 or LACR@pgagencies.com.

Pacific Group Agencies, in California, DBA: Association Member Benefits & Insurance Agency
CA LIC 0I96562, Arkansas LIC 100114462