

Affiliate:

 **PACIFIC GROUP AGENCIES**



Benefits Available Exclusively for Members of Orange County Attorneys Association



These plans are offered exclusively to OCAA members and are independent of any plan offered by your employer.

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

Dear Member:

The Orange County Attorneys Association (OCAA) is the sole entity recognized by the Orange County Board of Supervisors to bargain for and represent attorneys assigned to the various County Departments/Agencies. One of the benefits of OCAA membership is access to many exclusive group benefit plans. These plans are detailed in this Benefits Guide. All the plans listed in this guide are administered by Pacific Group Agencies and available exclusively to OCAA members.

Please take a moment to review all the benefits that are available to you. There is a supplemental dental plan that provides a generous \$2,500 annual benefit maximum and has coverage for implants and child orthodontics. Other benefits available to members include a high benefit VSP vision plan, legal protection, identity theft protection, pet care, travel insurance, and much more.

OCAA provides all members and their family \$25,000 Personal Accident coverage at no cost to the member. To take advantage of this benefit, make sure you fill out the enclosed enrollment form and under the Personal Accident box, fill in a benefit amount of \$25,000 and your beneficiary information.

There are no waiting periods when you enroll. Simply review the materials, select your plans, and return the enrollment form to Pacific Group Agencies. **If you are currently enrolled in one of these benefits, there is no need to re-enroll. Your coverage will continue without interruption.**

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/OCAA.

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

Sincerely,
OCAA Board of Directors

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/OCAA which is submitted to us automatically upon completion.

Email: Send a scanned copy of your completed form to OCAA@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**



Benefit Plan Enrollment Form

For Office Use Only
Received
Effective Date

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

Last Name		First Name		Full SSN (Required)
Male/Female	Date of Birth	Telephone	Email Address	
Home Address				
City			State	Zip
By signing this form, I hereby authorize Orange County to deduct from my paycheck the current premiums and pay that amount to Pacific Group Agencies. Such deduction will continue until I notify Pacific Group Agencies in writing. I understand that there is a minimum one-year commitment to the dental and vision plans, and I acknowledge that I have read the Disclaimer and Member Requirements in the benefit package. Sign Here → _____ Date _____				

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
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.

Supplemental Dental <i>Who is covered (Select one):</i> ☐ Member ☐ Member + Child ☐ Member + Spouse ☐ Member + Family		Vision <i>Who is covered (Select one):</i> ☐ Member ☐ Member + Child ☐ Member + Spouse ☐ Member + Family	
Personal Accident			
<i>Who is covered (Select one):</i> ☐ Member ☐ Member + Spouse	<i>Select AD&D Benefit Amount:</i> ☐ \$25,000 (Provided Free by OCAA) ☐ \$100,000 ☐ \$250,000 ☐ \$500,000	<i>Provide beneficiary information:</i> <i>Beneficiary(ies):</i> _____ <i>Relationship:</i>	
United Pet Care		Life Insurance	
☐ Number of pets: _____		☐ If you are interested in applying for life insurance, please check here.	

Ameritas Dental

Finding a Provider

Ameritas PPO Plans:

Find Ameritas “Classic PPO & Plus” Network providers at:
<https://dentalnetwork.ameritas.com/>

Need assistance? Contact our office at 800-511-9065
 or email OCAA@pgagencies.com

Ameritas Dental PPO Supplement Monthly Premium	
Member Only	\$43.95
Member + Spouse or Child	\$87.89
Member + Family	\$130.35
<i>Child coverage available until age 26 unless they are a disabled adult dependent.</i>	

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.

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$2,500	
Dental Rewards Applied when a claim is filed and benefits received do not exceed \$750 annually	\$400/year	\$250/year
Calendar Year Deductible Waived for Preventative	\$50/per person	\$75/per person

**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.*

*** Child Orthodontics requires your child to be enrolled in the plan for a minimum of 12 months before starting orthodontic treatment. Your child must be age 19 or younger at the time the treatment starts. Benefits are paid out at \$250 per quarter.*

VSP Vision

VSP Vision Monthly Premium	
Member Only	\$13.64
Member + Spouse or Child	\$27.28
Member + Family	\$40.92

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 - \$81	
Anti-Reflective Coating	\$17 - \$33	
Scratch Resistant Coating	\$43 - \$85	
Ultraviolet Coating	\$16	

Personal Accident (AD&D) with Secure Travel

Personal Accident (AD&D) with Secure Travel		
Benefit Level	Member Monthly Premium	Member + Family Monthly Premium
\$25,000	FREE	FREE
\$100,000	\$3.82	\$5.02
\$250,000	\$11.47	\$15.07
\$500,000	\$24.22	\$31.82
<i>Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%</i> <i>Spouse / Domestic Partner benefit is 50% of member benefit (40% if child is also covered).</i> <i>Child benefit is 10% of member benefit (max \$30,000).</i>		

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 OCAA@pgagencies.com

United Pet Care

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

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!

**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.*

Frequently Asked Questions

How do I enroll in benefits?

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

How are the premiums paid?

Premiums are paid via automatic payroll deduction. You will see a deduction on your monthly earning statement reflecting the amount deducted.

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 OCAA. 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 OCAA@pgagencies.com.

Do not contact OCAA, your employer, HR, 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

OCAA members have access voluntary benefits offered through Pacific Group Agencies (PGA) as a membership perk. OCAA does not endorse, provide, or administer these benefits but makes them available to members and may receive compensation from PGA for administrative assistance and member access.

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. Coverage may also terminate without notice if payments stop or OCAA membership lapses.

Cancellations:

- Cancellations must be received by the 5th of the month for processing for the next following month.
- **We do not accept phone cancellations.** Cancellations must be in writing to PGA, by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancellations sent to the insurance carrier, retirement system, or OCAA, 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 or OCAA 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 OCAA 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 at: (800) 511-9065 or OCAA@pgagencies.com.

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