



Sonoma County Association of Retired Employees

www.SonomaCountyRetirees.com

Benefits Available Exclusively for SCARE Members

Dear SCARE Member:

The role of the Sonoma County Association of Retired Employees (SCARE) is to advocate for, educate, inform, and provide social activities for our members. We also offer a variety of quality group insurance benefits, offered at beneficial rates, to our members through Pacific Group Agencies. These plans are also offered to members of numerous other County Retiree Associations throughout California.

This benefit guide details the plans available exclusively to SCARE members. These plans are independent of any plans you may have through the County. They are 100% voluntary and you must pay the monthly premium.

As a Sonoma County retiree, you currently have access to dental and vision insurance through Sonoma County / SCERA. The Annual Open Enrollment for the SCARE dental and vision plans runs concurrent to the County Annual Enrollment to allow you to compare all the vision and dental insurance plans available to you. The SCARE dental PPO plan is offered by Ameritas, whereas the County's is through Delta Dental so you will want to check whether your dentist is in one of those networks. SCARE also has a Cigna HMO dental plan available to the members.

The Open Enrollment period for the dental and vision insurance has commenced and will end April 30th. Coverage will begin June 1, 2021. The other insurance offerings detailed in this guide are available for enrollment at any time.

Please review the plans being made available to you. They are described fully in this brochure. To enroll in any of these coverages, please complete the enclosed enrollment form or, in a few instances, contact the companies directly. The brochure gives you specific information on how to apply for each type of insurance. If you are enrolling in dental or vision care, it is advantageous to coordinate the end date for prior insurance (for instance through Sonoma County) with the start date for the Pacific Group insurance plans.

Please direct any benefit plan questions to the Benefits Plan Administrator, Pacific Group Agencies, at (800) 511-9065 or SCARE@pgagencies.com.

Please do NOT call SCARE, SCERA, or the County Benefits Division with questions about these plans; they will be unable to assist you.

Sincerely,

SCARE Board of Directors

Vision by VSP

Vision Monthly Premium

Member Only	\$9.50
Member + Spouse / Domestic Partner <u>or</u> Child	\$19
Member + Family	\$28

Eye exams are vital to your overall wellbeing. Not only can they 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 - issues that may go unnoticed.

This plan allows you to use any eye care provider but choosing a VSP Choice Network provider will give you the highest benefits and lowest out-of-pocket costs. **Find local providers at: www.VSP.com**

Benefit	VSP Choice Provider	Non-Network Provider
Eye Exam	Covered in Full	\$45
Lenses		
Single Vision	Covered in Full	\$30
Bifocal	Covered in Full	\$50
Trifocal	Covered in Full	\$65
Lenticular	Covered in Full	\$100
Progressive (Standard)	Covered in Full	N/A
Contacts		
Fit & Follow-Up Exam	\$60 Co-Pay	Not Covered
Elective	\$200	\$105
Frames	\$200	\$70
Deductible	Exam: \$10 / Material: \$25	
Frequency (Months)	Exam: 12 / Lens: 12 / Frame: 24	

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

Selecting the Right Dental Plan

Members have access to two different type dental plans, a PPO and an HMO. Neither plan is better or worse, they just work differently. Both are comprehensive and cover procedures from routine cleanings and X-Rays up to major issues like crowns, dentures, and implants.

PPO Plans are the most popular as they allow you to use any dentist. While they do have dentist networks, you are not required to see a dentist in the network. You are free to see any dentist. However, if you choose to use a Network Dentist, you will receive significant cost savings.

For example, your cost savings with a Network Dentist, assuming a crown is \$1000:

- Your dentist **is** a Network Dentist: Your dentist has contracted with the insurance carrier to offer reduced fees. They agree to charge \$650. Since crowns fall under the Major Services category, cost is split 50/50 between the member and insurance, your out-of-pocket cost is \$325.
- Your dentist is **not** a Network Dentist: Your dentist charges their standard rate. Insurance pays its portion based on the average local rate, frequently around \$750. Insurance will pay 50% of the \$750 and you will be responsible for the remaining balance. Your out-of-pocket cost is \$625.

We recommend selecting the PPO plan when both your current dentist does not accept the HMO plan and you're not willing to change dentists. If your dentist does accept the 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. 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.

All services are available from your first day of coverage. Unlike PPO plans, HMO plans have no calendar year maximum benefit or waiting periods. You never need to wait to receive services or worry about running out of calendar year benefits.

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.

Plan Exclusions & Limitations are conditions that may affect how often a procedure may be done or if it is covered by the insurance. These can vary greatly between companies and plan types. For example, both plans we offer allow two cleanings per year. However, the Ameritas PPO plan allows for a crown replacement once every ten years, while the Cigna HMO plan allows for replacement once every five years. These issues should be taken into consideration when choosing a plan.

One clause that is a standard in dental insurance policies is the Missing Tooth Clause. Insurance covers potential future events, not events that have already happened in the past. Therefore, if you have a missing tooth before the date this insurance started, the insurance will not cover an implant or bridge to replace that missing tooth.

Dental PPO by Ameritas

Freedom to Use Any Dentist - No Network Restrictions

Monthly Premium	
Member Only	\$49.95
Member + Spouse / Domestic Partner <u>or</u> Child	\$99.90
Member + Family	\$139.50

This comprehensive plan covers 360+ procedures, from routine preventative to major, including crowns, dentures, and implants. Whether you need routine care or something more extensive, this plan will have you covered.

Each covered member and dependent receives up to 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 uses less than \$750 of their annual benefit will automatically have up to \$400 banked for use in future years.

As an added benefit, enrollees who visit the dentist at least once during the year will have their in-network Basic Services benefit increased by 5% the following year - up to an 85% maximum.

While free to use any dentist, using an Ameritas Network Dentist will provide you quality care at deeply discounted prices. Additionally, many Ameritas providers extend deep discounts on non-covered procedures. Finding a network provider is easy, as Ameritas has the largest dental network nationwide with over 325,000 providers.

Find Ameritas Classic PPO 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 age 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*
Calendar Year Benefit	\$2,000	\$1,500
Dental Rewards	\$400 / Year	\$250 / Year
Calendar Year Deductible <i>Waived for Preventative</i>	\$50 / Person	\$75 / Person
Preventative Services		
Cleaning, Oral Exam, Bitewings	100%	80%
Basic Services		
Periodontal Maintenance, Filling, Simple Extraction, Panoramic X-Ray, Denture Repair & Reline, Recement, Biopsy, Emergency Pain Relief	75% - Year 1 80% - Year 2 85% - Year 3	75%
Major Services <i>12-month waiting period applies unless you had other dental insurance for the past 12 months. 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 (No Waiting Period)	50%	50%

*Benefit levels are based on the average rate a dentist in your zip code would charge for that procedure.

Dental HMO by Cigna

Large Nationwide Network of Providers!

Monthly Premium	
Member Only	\$29
Member + Spouse / Domestic Partner <u>or</u> Child	\$53
Member + Family	\$89

The Cigna HMO dental plan has comprehensive coverage for 380+ procedures, from routine preventative to major, including crowns, dentures, extractions, and implants, all at extremely low copays.

There is no calendar year maximum dollar benefit. There is no waiting period for any covered service. And there are no surprises as the copays for every covered procedure are listed in your Certificate of Insurance. Your dentist may never charge more than this copay. Also, many Cigna providers extend discounts on non-covered procedures, such as teeth whitening.

Whether it's a cleaning or an implant, all services are available to the enrollee on day one. There is no waiting period for any covered service.

Cigna has a nationwide network of highly qualified dentists and specialists that 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.

A list of providers is on the following pages. If you live outside these areas, 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

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 age 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: Procedure Type has been modified into “plain English” and multiple procedures grouped under a single procedure type. Your specific procedure may have a different copay than the one listed above.

Cigna HMO General Dentist Directory

When enrolling in the Cigna HMO dental plan, you must select a dental facility at time of enrollment. However, you may change dentists at any time by calling Cigna at (800) 244-6224. If enrolling in the Ameritas PPO plan, you do not need to select a dentist.

Napa

Western Dental	Facility ID: 480071	1260 Trancas St	(707) 501-5101
Smile Country	Facility ID: 505851	2016 Jefferson St	(707) 603-4955

Novato

Norman Elloway	Facility ID: 663800	316 Grant Ave	(415) 897-8338
Novato Smiles	Facility ID: 561871	948 Diablo Ave	(415) 897-8020

Petaluma

Design Dental Smiles	Facility ID: 694863	1456 Professional Dr	(707) 763-3203
Gentle Dental	Facility ID: 463720	249 N McDowell Blvd	(707) 765-9262
Petaluma Modern	Facility ID: 537414	401 Kenilworth Dr	(707) 789-9600

Rohnert Park

Bright Now!	Facility ID: 275258	5755 Redwood Dr	(707) 584-1000
Rohnert Park Smiles	Facility ID: 574564	6315 Commerce Blvd	(707) 584-7401

Santa Rosa

Western Dental	Facility ID: 272661	1240 Farmers Ln	(707) 542-5200
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Vallejo

Alegria Dental	Facility ID: 406646	3630 Sonoma Blvd	(707) 643-1987
Janet Caro	Facility ID: 663234	1660 Broadway St	(707) 649-1800
Mak Dental	Facility ID: 608869	480 Redwood St	(707) 554-2600
North Bay Dental	Facility ID: 212144	475 Redwood St	(707) 643-1714
Western Dental	Facility ID: 421824	3587 Sonoma Blvd	(707) 557-8000

ID Shield

Will you be one of the millions of Americans whose identity is stolen this year?

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

Identity thieves target everyone, from seniors, to widows, to children. Every year millions of Social Security Numbers and credit card accounts are compromised. Unfortunately, most victims find out after the damage is done. However, ID Shield enables you to protect your identity and good name.

Members have their identity monitored from every angle, not just by SSN or credit cards accounts. With the proprietary High-Risk Application and Transaction Monitoring, ID Shield checks to see if the details connected to your identity are safe. If any changes are noted, you'll receive immediate notification.

Your TransUnion credit report is monitored and you're notified when your information appears on a credit check. This can quickly alert you to suspicious account activity, liens and judgements filed, cards reported lost/stolen or over limit, you incorrectly listed as deceased, derogatory remarks, charge offs, accounts opened, address changes, bankruptcy filings, inquiries, and address 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 a member's 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.

Credit Score Tracker allows monitoring of your credit score to see changes that may be affected by fraud.

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

ID Shield not only educates and empowers you with best practices but is pro-active in monitoring for breaches. Should a breach occur, members have unlimited access to identity consultation services. Should identity theft occur, the investigator will advise you on best practices tailored to the specific situation and can open a case for restoration. They won't give up until your identity is restored. ID Shield will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.

Legal Shield

Legal issues can be costly. We've leveled the playing field.

Monthly Premium

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

Member & Family: \$14.95

Eligible Children: 1) Under 18; 2) Under 21, never married and live at home; 3) Under 23, never married and full-time student; or 4) Any age, but incapable of sustaining employment due to disability and chiefly dependent on the member for support.

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 demand letter, 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 by your side.

For more than 40 years, Legal Shield's goal has been to take a straightforward, practical approach to legal coverage. Legal Shield uses a nationwide network of affiliate lawyers with 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.

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 providing legal service, advice, and representation 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.

With Legal Shield you'll experience the safety and security that over 4.1 million members enjoy. Access to convenient quality no-cost legal help is only a toll-free phone call away, all for less than 50¢ a day. Unlike insurance companies, Legal Shield has your best interests in mind. Their dedicated law firms are prepaid, 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.

Letters and Phone Calls on Your Behalf - Your attorney 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 and refused to do as promised, or perhaps it was a store that didn't honor a return, or a poorly done repair job, or a merchant who didn't honor their low-price guarantee, once the other party sees that you have legal representation, they know you are serious and will work to get the situation resolved.

Standard Will Preparation with Annual Reviews/Updates - Having an up-to-date Will is part of being a responsible adult. However, 64% of Americans don't have one and the numbers are even higher for minorities. With 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 also provide control of the gifting of assets to the specific people you choose. You also receive peace of mind, knowing that your assets are protected, and your loved ones will be cared for.

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

Legal Document Review - Your attorney will review contracts and legal documents up to 10 pages each. They will explain in “plain English” the meanings of 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 that you get your full security deposit back from your landlord, legal document review can save you thousands of dollars and countless headaches.

IRS Audit Legal Services - When you are notified of an audit by the IRS, your Legal Shield attorney will provide consultation, advice, or assistance. You may receive, at no additional cost, up to 50 total hours of your attorney’s time to help defend the audit.

Around 1,500,000 audits are conducted annually and 80% of those cover households making less than \$50,000. With Legal Shield, the terrifying prospect of an audit is less worrisome as you have quality legal protection.

Motor Vehicle Services - Your Legal Shield attorney will be there to help you navigate the twisting roads of moving traffic violations, accidents, defense for charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, and damage recovery, driver's license issues and personal legal injury assistance.

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.

All Other Legal Work - As a member, you may use your Provider Law Firm for legal situations that are outside plan coverage. These services are offered at a negotiated rate, that is at least 25% less than the standard rate charged by the Provider Attorneys. Your Provider Law Firm will let you know when this discount applies and go over these fees with you.

Common issues not covered under your standard membership, but available to you at the 25% discounted rate:

- Lawsuits filed due to conditions that were foreseeable prior to enrollment.
- Charges of DUI, drug-related matters, hit-and-run, leaving the scene of an accident, unmeritorious cases, issues resulting from operating a commercial vehicle with more than two axles.
- Bankruptcy, divorce, separation, annulment, child custody, other divorce-related matters.
- If you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager, or associate of a business and had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge.
- Garnishment, attachment, other appeals.
- Charges of tax fraud or income tax evasion; Trust returns; business and corporate tax returns, payroll and information returns, and partnerships.

Note: Benefits listed are for California. Benefits outside California may vary. Certain benefits have limits on time and scope of coverage.

Emergency Assistance Plus

Emergency Assistance Plus <u>Annual</u> Premium	
Member Only	\$114
Member + Family*	\$144
*Family coverage includes Spouse and Dependent Children <ul style="list-style-type: none">• Through age 18• Through age 22, unmarried, and a full-time student• Adult children who are disabled and primarily dependent on the member for support and maintenance.	
To enroll: www.emergencyassistanceplus.com/pedit or call: (877) 883-1935.	

Emergency Assistance Plus (EA+) is a crucial safety net that protects you when you travel away from home. This annual membership protects you whether you're traveling across the state or on the other side of the world.

Who can you turn to while facing a medical emergency? With EA+, you'll feel confident knowing that if the hospital you're admitted to can't properly treat your condition, EA+ will evacuate you to the nearest appropriate hospital. Then, once you're stable enough, EA+ will arrange your transportation home. 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. 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.
- Medical specialist sent to you to assist in determining your medical condition and travel suitability.
- Continuous updates to designated family member or physician.

Medical Assistance

- Transfer of 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.
- Nurse escort during your trip home, if deemed necessary.
- Return of deceased remains.
- Vehicle returned back 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 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 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 an in-depth knowledge of local cultures and procedures

Pet Insurance by Nationwide

Available for Dogs, Cats, Birds, & Exotic Animals

Nationwide Pet Insurance has plans designed to allow you to focus on what is really important, your pet's health, instead of worrying about the cost of care. 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 helps remove cost from the decision.

There are multiple plans available to meet your specific wants and needs. All plans allow you to use any vet of your choosing. Plan rates are based on factors including dog or cat, breed, age, location, and coverage desired. Plans available include:

Major Medical is dependable coverage for hundreds of common medical costs for accidents and illnesses, cancer, and some hereditary conditions. Specialized and Emergency Room coverage is included. Plan benefits are paid on a schedule basis.

Whole Pet provides great value for pet parents seeking best-in-class coverage at an affordable price. The plan covers 90% of the vet bill for accidents, illness, hereditary & chronic conditions, cancer, emergencies, dental diseases, eye disorders, musculoskeletal and blood disorders, behavioral treatments, and more. This plan has a \$10,000 total annual benefit.

Coverage is included for exam fees, hospitalization, surgeries, injuries and illnesses, cancer, specialty and emergency vets, chronic conditions, hereditary conditions, x-rays, MRIs, CT scans, ultrasounds, diagnostic testing, prescription medication, prescribed therapeutic diets, prescribed nutritional supplements, dental diseases including gingivitis, congenital conditions, blood disorders, eye disorders, musculoskeletal disorders, respiratory conditions, preventive gastropexy, and behavioral exam and treatment.

Whole Pet with Wellness is unparalleled coverage for pet parents seeking the best for their pets. The plan covers 90% of the vet bill and this plan has no annual benefit maximum.

Coverage includes everything under the Whole Pet plan plus coverage for vaccinations, heartworm or FeLV/FIV test, fecal test, deworming, microchip, health certificate, flea control, heartworm prevention, tick control, dental cleaning, spay or neuter, Treatment of internal and external parasites, and diagnostic testing.

**To enroll or for more information,
visit www.petinsurance.com/scare
or call Nationwide directly at (877) 738-7874 and mention SCARE.**

Pet Care by United Pet Care

Available for Dogs, Cats, Birds, Rabbits, Ferrets, Pocket Pets, & Reptiles

Monthly Premium	Select Plan	Preferred & Partner Plans
1 Pet	\$10.75	\$12.50
2 Pets	\$20.60	\$24.20
3 Pets	\$30.30	\$35.50
Each Additional Pet	\$9.70	\$11.30

United Pet Care (UPC) is a unique approach to saving on pet care. Members receive **instant savings** of 20%-50% depending on the plan selected. Discounts cover everything from exams to surgeries, hospitalization, vaccines, spay/neutering, diagnostic, radiology, dental, and other preventative and sick care procedures. Discounts on medications are also provided.

Unlike traditional insurance, there are no deductibles, no claim forms, no waiting period, no pre-existing condition exclusion, and no limit on the number of vet visits. Whether your cuddly companion is youthful and in great health or has been with you a long time and has some issues, with UPC you will start saving money from day one!

UPC has partnered with thousands of quality vets nationwide. Pet parents must select a vet from this network to receive savings. The most current list of local vets is available by visiting the UPC website or calling UPC.

Members can also receive discounts at a variety of pet stores for food, grooming, accessories, supplies, kenneling, daycare, pet sitting, dog walking, obedience training, herbs and supplements, and medications.

To enroll, for more information, or a list of current vets, visit:

www.UnitedPetCare.com/scare

or call UPC at (888) 781-6622 and mention SCARE.

Personal Accident

Benefit Amount	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%

With accidents being the 5th leading cause of death in the U.S., this policy is a great way to protect your loved ones should the unthinkable happen. This enhanced plan provides a large cash benefit if you are seriously injured or killed in an accident.

Up to \$500,000 in accident coverage is available for the member. Coverage is also available for your spouse/domestic partner and your child(ren) up to age 26. Coverage is guaranteed - no medical questions and all ages are covered! Additional benefits include:

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

A **Secure Travel** benefit provides the following special benefits any time you travel more than 100 miles from your home:

- ✓ Emergency Medical Evacuation Assistance
- ✓ Repatriation of Remains
- ✓ Lost or Stolen Item Assistance
- ✓ Prescription Refill Services
- ✓ Legal Referrals
- ✓ Emergency Cash Advance
- ✓ Translation and Interpretation Services
- ✓ Pre-Trip Planning Services
- ✓ Bail Bond Posting
- ✓ Medical/Dental Referrals
- ✓ 24-Hour Multilingual Availability
- ✓ Emergency Message Relay

Life Insurance

High Benefit Amounts - Low Costs

Estimated Monthly Rates per \$100,000 Benefit <i>(Average healthy non-smoker)</i>				
Age	Female		Male	
	10 Year	20 Year	10 Year	20 Year
60	\$34	\$49	\$39	\$69
65	\$49	\$85	\$69	\$119
70	\$76	\$149	\$109	\$209
75	\$137	N/A	\$197	N/A
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.

The “term” is a set amount of time during which the policy is in force. During this time, the premium and benefit amount will never change. 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 and a free and fast in-home health check by a nurse is required. This typically lasts around 10 minutes.

***Note:** People with diabetes, heart disease, high cholesterol, or high blood pressure, may not qualify. Those who do will have premium rates approximately 125% higher. People treated for cancer, depression, heart attack, or stroke within the last two years will not qualify for coverage.*

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

Travel Guard

Insurance to Cover All Your Travel Needs

Travel Guard Insurance	
Age	Approximate Per-Trip Premium
65	6% of Trip Cost
70	8% of Trip Cost
75	9% of Trip Cost
80	12% of Trip Cost

For a quote, visit: www.pgagencies.com/scare/travel

You may also email travel@pgagencies.com for a quote. Please include the following information: Name; Birthday; Initial departing and arrival cities; Exact dates of your trip; Date of trip deposit and final payment due; Airline/cruise name; and total costs you wish to insure. If insuring your traveling companion, please also provide the above information for them.

If you do not have internet access, call with all the above information: **(800) 511-9065**.

When on vacation, your worries should be left behind. Unfortunately, issues can arise. A sudden illness of a traveling companion or family member back home, a worldwide pandemic, a natural disaster, or inhospitable weather that alters your plans and all the money paid for a vacation is gone. Travel Guard provides peace of mind and protects you from the unforeseen.

Travel Guard insurance is purchased on a per-trip basis and cover travelers worldwide. Plans can include valuable medical expense coverage, reimbursement of costs for trip interruption and cancelation, emergency travel services, and much more.

Multiple plans are available to help meet your specific needs. Rates are based on several factors, the most significant being the age of the traveler, the cost of the trip, the length of the trip, and coverage options desired. Coverage is purchased on a per-trip basis.

Coverage for pre-existing medical conditions is excluded *unless you purchase coverage within 15 days of your initial trip payment.*

Amplifon Hearing

Increase the quality of your life!

Amplifon Hearing Health Care has partnered with SCARE to offer members a FREE hearing aid discount program. Members have access to Amplifon's nationwide network of over 5,600 locations and more than 1,700 hearing aid models from leading brands such as Miracle-Ear, Oticon, Phonak, and Starkey.

Benefits also include a low-price guarantee; a three-year warranty including coverage for repairs, loss or damage; one-year free follow-up care; 2-years of free batteries mailed directly to your home; and a 60-day no-risk trial period. The Amplifon program provides average savings of 62% off manufacturers' suggested retail prices.

Simply call Amplifon Hearing Health Care at 877-846-7075 and let them know you're a SCARE member and a Patient Care Advocate will assist you.

Hearing loss is a natural part of life, and while there may be no cure, a hearing aid usually helps most people. Whether the hearing loss is age-related or caused by other factors including damage by loud noises, viral infections (mumps, measles, chickenpox, rubella), drugs (aspirin and quinine), or various antibiotics, a hearing aid can help.

Amplifon Hearing Health Care

Member + Family

FREE

This benefit is **FREE** to SCARE members and their family.

Simply call Amplifon at **877-846-7075** and let them know you're an SCARE member and a Patient Care Advocate will assist you.

Enrollment Information

When does the Open Enrollment period end? The Enrollment Form should be postmarked no later than April 30, 2021. We strongly suggest you submit the form as early as possible, so we may address any issues with your enrollment and make sure you receive an ID card for your coverage(s).

I'm currently enrolled, do I need to do anything? If not making changes, there is no need to fill out the form. Your coverages will automatically continue. If you wish to add a benefit or a dependent to your plan, please complete the enrollment form.

If you wish to cancel a benefit, please write cancel across the benefit box. Leaving the box unchecked will not cancel that benefit.

Who do I contact with questions? Contact Pacific Group Agencies, the Benefit Plans Administrator, at (800) 511-9065 or SCARE@pgagencies.com. Do NOT contact SCARE, SCERA, or Sonoma County about these plans; they will be unable to assist you.

I have coverages with the County / SCERA, 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.

Dental, Vision, Legal Shield, ID Shield, and Personal Accident plans are enrolled in using the enclosed form. These plans are 100% voluntary and independent of any plans you may have through the County and you pay the full monthly premium. Premiums are deducted from your checking account via ACH. Return the form in the postage paid envelope provided. If you do not have the return envelope, please mail it to: Pacific Group Agencies, 25876 The Old Road #11, Santa Clarita, CA 91381.

You may also fax it to: (800) 549-0059. Please fax both sides.

Pet Coverages are enrolled directly. If calling, mention you're a SCARE member for discounted rates.

- Nationwide Pet Insurance: Visit www.petinsurance.com/scare or call (877) 738-7874.
- United Pet Care: Visit www.unitedpetcare.com/scare or call (888) 781-6622.

Travel Guard is purchased on a per-trip basis. To purchase or quote coverage, visit www.pgagencies.com/scare/travel, email travel@pgagencies.com, or call (800) 511-9065. If emailing, include the following: Name; Birthday; Initial departing and arrival cities; Exact dates of your trip; Date of trip deposit and final payment due; Airline/cruise name; and total costs you wish to insure.

Emergency Assistance Plus is purchased on an annual basis. Call (877) 883-1935 or visit www.emergencyassistanceplus.com/pedit.

Term Life Insurance is medically underwritten. Complete the information on the enclosed form and a quote will be provided to you.

Amplifon Hearing is a FREE benefit to members and their family. No need to enroll, just call Amplifon at (877) 846-7075 and let them know you're a SCARE member and they will explain the process.

Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its members, SCARE members have access to benefits offered through Pacific Group Agencies (PGA). SCARE itself does not endorse, provide, or administer these benefits, but rather makes them available to members. SCARE may receive compensation from PGA for administrative assistance and member access.

This guide contains summaries and highlights. Exclusions, limitations, and eligibility requirements may apply. Certain wording has been shortened or changed into “plain English”. Every effort has been made to ensure the information herein is accurate and fairly represents the coverages offered; however, mistakes can occur. This is not a Certificate of Insurance (COI) and nothing contained herein, written or implied, will change the COI terms.

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.

An individual cannot assume they have effective coverage even if they submitted an enrollment form. An individual cannot assume they have coverage until the carrier has sent the proposed insured verification of coverage including effective date.

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.

Coverages may be terminated without warning should your payment stop for any reason or your SCARE membership lapses.

Cancelations:

- We do not accept phone cancelations. Cancelations must be sent by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancelations sent to the insurance carrier, retirement system, or SCARE, will not be processed. PGA may adjust your cancellation date to match the deductions received. Under no circumstances will PGA be liable to refund you the additional premiums.
- Cancelations require significant lead time to process and must be received by noon on the 5th of the prior month. Cancelations received thereafter are processed for the next following month.
- 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.
- We cannot retroactively cancel coverage.

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 SCARE 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 SCARE 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 SCARE@pgagencies.com.