



# **2019 Benefits Guide**



**Association of  
Mendocino County  
Retired Employees**





## **Benefits Available Exclusively for Association of Mendocino County Retired Employees Members**

Dear Retiree:

AMCRE was established over 25 years ago as an independent, non-profit organization that works to protect your hard-earned benefits and promote a worry-free retirement for all. We also promote the welfare of our members and provide a means for continuing friendships formed through the years. One of our most popular benefits is access to quality group benefit plans at beneficial costs. *These benefit plans are available exclusively to AMCRE members.*

If not currently a member of AMCRE, please consider joining. Complete Step 1 of the enclosed enrollment form and return in the envelope provided. If also electing to enroll in benefits, please also complete Steps 2-3.

This Benefits Guide details all the plans that are available to AMCRE members. The Open Enrollment period ends November 16<sup>th</sup>. **Note: If currently enrolled in one of these plans, there is no need to re-enroll as your coverage will continue automatically.**

Please direct any questions about these plans to our Benefit Plans Administrator, Pacific Group Agencies, at (800) 511-9065 or [AMCRE@pgagencies.com](mailto:AMCRE@pgagencies.com). **Please do NOT call AMCRE, MCERA, or the County with questions about these plans; they will be unable to assist you.**

Sincerely,

AMCRE Board of Directors

# Dental PPO by Ameritas

This comprehensive, full service plan covers over 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.

Every covered member and dependent each has a robust **\$1,500 calendar year benefit**. Enrollees also receive a unique Dental Rewards<sup>®</sup> “savings account” benefit which allows them to bank some of their unused funds for later use. Any enrollee who uses less than \$750 of their annual benefit will automatically have up to \$400 per year of their calendar year maximum 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, if you use an Ameritas Network Dentist you will receive quality dental care at deeply discounted prices. Finding a local Network Dentist is easy as Ameritas has the largest dental network nationwide with over 325,000 providers. Additionally, many Ameritas providers have agreed to extend deep discounts on non-covered procedures such as cosmetic procedures like teeth whitening.

**Search for Network providers in your area at:**  
**<https://dentalnetwork.ameritas.com/>**

Coverage is available for the Association member individually, or you may also insure your spouse/domestic partner, and your dependent children up to age 26. Coverage is available to children age 26 and older 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, not temporary guardianship.

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$1,500	
Dental Rewards <i>Maximum \$1,000</i>	\$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 proof of current coverage is submitted 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	50%	50%

*\*Benefits are based on the average rate a dentist in their zip code charges.*

Dental PPO Monthly Premium	
Member Only	\$49
Member + Spouse / Domestic Partner <u>or</u> Child	\$98
Member + Family	\$135

# Vision by MIES

Eye exams do more than just test your vision, they can save your life! Not only can they detect early signs of potentially blinding conditions such as glaucoma, diabetic eye disease, or macular degeneration, but they can also detect signs of serious health conditions such as cardiovascular disease, hypertension, diabetes and high cholesterol. These issues can easily go unnoticed by you since your eyes do not usually hurt when there is something wrong.

Description	MES Network Provider	Non-Network Provider
Comprehensive Exam	100% Covered	\$40
Single Vision Lens	100% Covered	\$30
Bifocal Lens	100% Covered	\$50
Progressive Lens	\$89.50	\$65
Trifocal Lens	100% Covered	\$65
Aphakic Mono/Multi	100% Covered	\$125
Polycarbonate Lens	\$85	\$55
Contact Lens (Necessary)	100% Covered	\$250
Contact Lens (Elective)	\$150	\$150
Frames	\$150	\$75
Deductible	\$10 / \$10	
Frequency	12 / 12 / 24	

With this full-service Medical Eye Services (MES) PPO vision plan, you may see any provider nationwide, but if you use one of the MES network providers, you will receive the highest benefits at the lowest costs. The MES Network not only has thousands of individual providers, but it also includes many Lenscrafters, Wal-Mart, Sam’s Club, Target, Costco, and Sears locations. MES also allows members who wear contacts to save additional money to ordering the contacts online.

In addition to the standard benefits, many MES providers also belong to the Discount Vision Program which provides members an additional 20% discount off their usual charges for routine vision care and materials. Using providers with the Discount Vision Program Participant notation can save you the most money!

**Find local MES Network Providers at:**  
**[www.mesvision.com](http://www.mesvision.com)**

Coverage is available for the Association member individually, or you may also insure your spouse/domestic partner, and your dependent children up to age 26. Coverage is available to children age 26 and older 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, not temporary guardianship.

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

# ID Shield

*17 million Americans will have their identity misused or stolen each year*

Identity thieves target everyone, from children to seniors, and it's getting worse. Most people don't find out they're victims until the damage is done.

ID Shield, offered through Kroll, the world's leading independent risk consultant, enables you to protect your identity and good name. Members have unlimited access to identity consultation services provided by Kroll's Licensed Investigators. The Investigator will advise members on best practices for identity management tailored to the member's specific situation and should there be an identity theft event, the investigator will recommend that a case be opened for restoration.

ID Shield not only empowers you through education and best practices, but is pro-active in monitoring for breaches.

**Black Market Website Surveillance (Internet Monitoring)** monitors global black-market websites, internet chat rooms, peer to peer sharing networks, and social feeds for a member's Personally Identifiable Information, looking for matches of name, date of birth, Social Security Number, email addresses, Driver's License, Passport, Medical ID, and phone numbers.

**Social Media Monitoring** allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks. You can set up monitoring for your Facebook, Twitter, LinkedIn and Instagram accounts to receive reports and alerts for content items such as image captions, posts, and comments. You will be alerted to privacy risks like the exposure of personally identifying information, including street address, date of birth, or Social Security Number.

**Address Change Verification** keeps track of your mailing address and alerts you when a change of address is requested through the USPS.

**Court Records Monitoring** detects criminal activity associated with a member’s information due to potential ID theft. 350 million records are searched using court records from county courts, Department of Corrections, Administration of the Courts, and other legal agencies.

**Experian Credit Monitoring** provides continuous monitoring and alerts to activity including new delinquent accounts, fraud alerts, card over limit, deceased, liens and judgements, lost or stolen cards, major derogatory, settlement, skip cannot locate, new account, address, bankruptcy, inquiry, unconfirmed address, and public records.

**Credit Inquiry Alerts** members when a creditor requests their Experian credit file for the purpose of opening a new credit account. Alerts may also be triggered when a creditor requests a member's credit file for changes that would result in a new financial obligation, such as a new cell phone account, apartment lease, or mortgage application.

**Monthly Credit Score Tracker** provides a monthly VantageScore credit score from Experian that plots the member's score.

**Payday Loan** monitors 21,000 online, rent-to-own, and payday lender storefronts for unauthorized activity using members information.

**Event-Driven Consultation** aids in case of lost/stolen wallet and data exposure/breach.

**\$5 Million Service Guarantee** is provided to all members. We don't give up until your identity is restored. We will do whatever it takes, for as long as it takes, to restore your identity to its pre-theft status.

ID Shield Monthly Premium	
Member Only	\$8.45
Member + Family <i>Includes Spouse / Domestic Partner and children up to age 18.</i>	\$15.95



# Legal Shield

*Professional Legal Access for Less Than 50¢ a Day*

For more than 40 years our goal has been to take a straightforward, practical approach to legal coverage. In a perfect world you'd never need a lawyer, but reality is unpredictable. Businesses and the wealthy can afford to pay attorneys \$400 an hour to protect their interests, but can you? With Legal Shield you gain access to attorneys to level the playing field and provide you the protection you need, all for less than 50¢ a day.

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. Whether it's personal, business related, or criminal, you will have quality legal representation and know your rights.

With Legal Shield you'll experience the safety and security that over 1.5 million members enjoy. Access to convenient quality no-cost legal help is only a toll-free phone call away.

Benefits of Legal Shield membership include:

## **Phone Calls and Letters**

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.

## **Will Preparation with Annual Reviews**

Legal Shield members can receive a Will and annual updates/reviews at no cost. Spouses and covered children can have a Will drafted for just \$20. Having an updated Will is part of being a responsible adult. However, 64% of Americans don't have one and the numbers are even higher for minorities.

A Will is an extremely important thing to have. They can protect your assets from probate and intestacy laws and significantly reduce the time spent in costly probate court. You are provided peace of mind, knowing that your assets are protected and your loved ones will be cared for. They provide control of the gifting of assets to the specific person(s) you choose and can help ensure your committed relationship partner or children are provided 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.

## **Contract and Document Review**

Legal Shield attorneys will review contracts and legal documents up to 10 pages each. Your attorney will explain in "plain English" the meanings of any legal terms and they 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 you're signing a new cell phone contract, booking a hotel room, 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 Protection**

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 are done to households making less than \$50,000 per year. With Legal Shield, the terrifying prospect of an audit can be a lot less worrisome knowing that 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**

Members receive a 25% discount off the Provider Attorney’s standard rate for all legal work not covered under this plan.

Legal Shield Monthly Premium
<div>Member &amp; Family: \$14.95</div> <div>Coverage is included for Member, Spouse, and Children who:</div> <div><ul style="list-style-type: none"><li>• Are under 18</li><li>• Are under 21, never married, and live at home</li><li>• Are under 23, never married, and are a full-time student</li><li>• Are any age and are incapable of sustaining employment due to disability and are chiefly dependent on the member for support</li></ul></div>

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

# Personal Accident

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

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:

- Medical Evacuation
  - Repatriation
  - Lost Item Assistance
  - Prescription Refill
  - Legal Assistance
  - Cash Advance
- Translation Service
  - Pre-Trip Planning
  - Bail Bond Posting
  - Medical/Dental Referral
  - 24 Hour Availability
  - Message Relay

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%		



# Pet Insurance by Nationwide

*Available for Dogs, Cats, Birds, & Exotic Animals*

Nationwide Pet Insurance, formerly VPI, is the nation's oldest pet insurance company. Their plans are 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:

**Whole Pet with Wellness** is nose-to-tail coverage designed for pet parents who seek only the best products for their companions. This plan covers 90% of the vet bill. Coverage is included for accidents, illness, hereditary & chronic conditions, cancer, emergencies, dental, eye, musculoskeletal and blood disorders, behavioral treatments, Rx therapeutic diets and supplements, and wellness essentials.

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

**Pet Wellness** is coverage for your pet's yearly essentials including examinations, blood test, x-rays, EKG, flea/heartworm prevention, health certificate, nail trimming, fecal test, heartworm test, FeLV/FIV test, and more. Two plan levels are available, a Basic and an Enhanced plan. Both plans pay benefits based on a schedule basis.

**To enroll or for more information, visit  
[www.petinsurance.com/amcre](http://www.petinsurance.com/amcre) or call Nationwide directly  
at (877) 738-7874 and mention AMCRE.**

# Pet Coverage by United Pet Care

*Available for Cats, Dogs, Birds, & Exotic Animals*

United Pet Care (UPC) is a unique approach to significant savings on pet care. Members receive **instant savings** of 20% - 50% off everything from exams to surgeries, hospitalization, vaccines, spay/neutering, diagnostic, radiology, dental, and other preventative and sick care procedures and a 20% - 25% discount on medication.

Unlike traditional insurance, UPC is a discount program designed for all pets, regardless of age or pre-existing conditions. Saving money is super easy. 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 young 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 over 2100 quality vets nationwide. Pet parents must select a vet from this network to receive savings.

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/amcre](http://www.UnitedPetCare.com/amcre)  
or call UPC at (888) 781-6622 and mention AMCRE.**

United Pet Care	Monthly Premiums Start At:
1 Pet	\$8.75
2 Pets	\$16.60
3 Pets	\$24.30
Each Additional Pet	\$7.70

# Emergency Assistance Plus

Emergency Assistance Plus (EA+) is a crucial safety net that helps you pay for emergencies your health and travel insurance generally will not cover. This annual membership covers you whether you’re traveling across the state or on the other side of the world. EA+ allows you to travel confidently with 24-hour emergency assistance at your fingertips.

What happens if you’re traveling away from home and the unthinkable occurs, you have a medical emergency? How do you get back home? Who takes care of your vehicle, pet, traveling companions? With EA+, you can put all those worries at ease. Some of the numerous benefit highlights include:

- ✓ Transportation home after hospitalization for yourself and a traveling companion.
- ✓ Return of your vehicle if you or your traveling companion can’t drive it back home.
- ✓ Pet boarding and return home assistance.
- ✓ Airline ticket to bring a loved one to your bedside if you’re traveling alone.
- ✓ Airfare home for dependent children or grandchildren if they are left alone due to your medical emergency.
- ✓ Emergency medical evacuation to an appropriate medical facility if your current facility cannot properly treat you.
- ✓ Emergency medical monitoring by an EA+ medical expert.

Emergency Assistance Plus <u>Annual</u> Premium	
Member Only	\$114
Member + Family	\$144
To enroll: <a href="http://www.emergencyassistanceplus.com/pedit">www.emergencyassistanceplus.com/pedit</a> or call: (877) 883-1935.	

# Term Life

Whether it’s protecting your loved ones from outstanding debt such as a mortgage, credit cards, or hospital bills, or covering an obligation such as tuition for a grandchild, term life insurance can help you.

Term is designed for people seeking a benefit of \$100,000 or more. The “term” is a set period of time during which the policy premium and benefit amount never changes. Your beneficiary will receive the benefit upon your passing. Term policies do not accrue cash value.

Rates are medically underwritten and therefore a Paramed visit is required. This is a free and fast health check, lasting around 10 minutes, done by a nurse at your home.

The minimum benefit amount is \$100,000 and the approximate monthly rates for a typical, healthy non-smoker are:

Monthly Rates - \$100,000 Benefit				
Age	Female		Male	
	10 Year	20 Year	10 Year	20 Year
55	\$23	\$33	\$28	\$43
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.				

Note: People treated for cancer, depression, heart attack, or stroke within the last two years will not qualify for coverage. If diagnosed with diabetes, heart disease, or high cholesterol or blood pressure, you may not qualify; those who do will generally have premium rates 125% higher. Rates listed are for people who have not used any tobacco in at least 24 months. Coverage for tobacco users is generally 150% higher.



# Travel Guard

Whether traveling to Cancun for a beach vacation, participating in a walking tour of Rome, or just venturing away from home to visit the grandkids, you should have 24-hour coverage and assistance.

Travel Guard plans offer travel insurance designed to cover travelers worldwide. Plans can include valuable medical expense coverage, trip interruption, emergency travel services and more.

Vacations should include leaving worries behind, but issues can arise. A sudden illness of a traveling companion or family member back home, 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.

Many different plans are available to suit your specific needs. Rates are based on many factors including age of the traveler, cost and length of the trip, destination, and coverage options desired. Coverage is purchased on a per-trip basis. Pre-existing medical conditions are excluded from coverage unless you purchase coverage within 15 days of your initial trip payment.

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

Visit: [www.pgagencies.com/amcre/travel](http://www.pgagencies.com/amcre/travel)

If you do not have internet access, call: (800) 511-9065. Before calling, please make sure you have the following: Exact dates of your trip; Total costs you wish to insure; If insuring your traveling companion, their birthday; and Airline and/or cruise line names.

# Home & Auto

*Policies Whether You Own, Rent, Drive, or Float.*

As a member of AMCRE, you have access to auto and home insurance tailored to your needs. Coverages available include:

**Homeowners Insurance** protects your home and possessions against damage or loss from events like fire, theft, storm damage, frozen pipes, and more. It also provides liability coverage for personal injuries sustained by others on your property.

**Auto Insurance** provides you the protection you need, at a price you deserve. Policies are customized to meet your needs.

**Renters Insurance** can cover your possessions from theft, fire, and water damage. Your personal property may also be covered in your car, when you go on vacation, or while moving.

**Condo Insurance** covers alterations, appliances and fixtures, and improvements that are part of your unit. It also protects you against causes of loss including fire, windstorms, lightening, hail, theft, vandalism and malicious mischief.

**Flood Insurance.** Approximately 25% of flood claims occur outside special flood hazard areas. Standard homeowner policies do not cover flood damage. Policies are sold on behalf of the Federal Emergency Management Agency.

<b>Home &amp; Auto</b>
<p><b>Policies are tailored to meet your specific needs.</b></p> <p><b>For a quote, visit: <a href="http://www.pgagencies.com/amcre/home/">www.pgagencies.com/amcre/home/</a></b></p>

# Amplifon Hearing

*Increase the quality of your life!*

Hearing loss is a natural part of life, but it is not necessarily age-related. There are many causes of hearing loss including damage by loud noises, viral infections (mumps, measles, chickenpox, rubella), drugs (aspirin and quinine), and various antibiotics.

While there may be no cure for the hearing loss, a hearing aid usually helps most people. Yet, 80% of people who could benefit from a hearing aid do not wear one. Today's hearing aids are virtually invisible and deliver excellent performance.

Amplifon Hearing Health Care has partnered with AMCRE to offer members a **FREE** hearing aid discount program. 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 an AMCRE member and a Patient Care Advocate will assist you.

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. Additional benefits 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.

## Amplifon Hearing Health Care

This benefit is **FREE** to AMCRE members and their family. Simply call Amplifon at **877-846-7075** and let them know you're an AMCRE member and a Patient Care Advocate will assist you.

# Frequently Asked Questions

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

Forms must be postmarked no later than November 16, 2018. We strongly suggest you submit the forms 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?**

Unless you wish to make a change in your coverages, there is no need to fill out the enrollment form. Your coverages will 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 [AMCRE@pgagencies.com](mailto:AMCRE@pgagencies.com).

Do NOT contact AMCRE, MCERA, or Mendocino County about these plans; they will be unable to assist you.

## **Can I be enrolled in two dental plans?**

Yes, but only PPO plans coordinate benefits. Inform your dental office that you have two plans and they will coordinate with the insurance companies to ensure both PPO plans pay their portion of benefits.

## **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.



# How to Enroll

**Dental, Vision, Legal Shield, ID Shield, and Personal Accident** plans can be enrolled in using the enclosed form. Return the form in the postage paid envelope provided. 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 it to: (800) 549-0059. Please cut the form in half and fax it as two pages.

**Pet Coverages** can be enrolled in by calling the carrier directly or visiting their website. If calling, remember to mention you are an AMCRE member so you get the discounted rates.

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

**Travel Guard** is purchased on a per-trip basis. Coverage should be purchased within two weeks of booking your trip. To purchase coverage, visit [www.pgagencies.com/amcre/travel](http://www.pgagencies.com/amcre/travel) or call (800) 511-9065.

**Emergency Assistance Plus** is purchased on an annual basis. Visit [www.emergencyassistanceplus.com/pedit](http://www.emergencyassistanceplus.com/pedit) or call (877) 883-1935.

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

**Home & Auto** may be enrolled in at any time. For a quote, visit: [www.pgagencies.com/amcre/home/](http://www.pgagencies.com/amcre/home/)

**Amplifon Hearing** is a FREE benefit to members and their family. There is no need to enroll. Just call Amplifon at (877) 846-7075 and let them know you're an AMCRE member and they will explain the process.

# Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its members, AMCRE endorses the offering of benefits through Pacific Group Agencies (PGA), but does not itself provide or administer these benefits. AMCRE may receive compensation from PGA for administrative assistance and member access.

This Benefits 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 insurance coverage even if they submitted an application. 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 any discounts received by utilizing a network provider.

Coverages may be terminated without warning should your method of payment stop for any reason or your membership in AMCRE lapses.

## Cancelations:

- We do not accept phone cancelations. Cancelations must be sent by email ([cancel@pgagencies.com](mailto:cancel@pgagencies.com)), mailed to our address on the back of this booklet, or faxed (800-549-0059). Do not send cancelations to the insurance carrier, retirement system, or AMCRE, otherwise additional premiums may be deducted. PGA reserves the right to adjust your cancelation 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 5<sup>th</sup> 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 to the insurance carrier. 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 directly to PGA changes that affect insurability or eligibility of dependents including children becoming over-age. We do not track the age of your children. You must inform us should they become ineligible due to age. Notifying the retirement system or AMCRE 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 AMCRE 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 Lic. 0078489, at: (800) 511-9065 or [AMCRE@pgagencies.com](mailto:AMCRE@pgagencies.com).



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## **PACIFIC GROUP AGENCIES, INC.**

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**M-Th: 9 AM - 4 PM, F: 9 AM - 3 PM**

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