



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 popular benefits is the exclusive access to quality benefit plans. *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 15th. If you are 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. **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 plan covers 360+ procedures, from routine preventative to major, including crowns, dentures, and implants. Whatever you need, this plan will have you covered.

Each covered member and dependent receives a robust **\$1,500 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.

Use any dentist, but 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 such as teeth whitening. Finding a network provider is easy, as Ameritas has the largest dental network nationwide with over 325,000 providers.

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

Dental PPO Benefits

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$1,500	
Dental Rewards per Year <i>Maximum \$1,000</i>	\$400	\$250
Calendar Year Deductible <i>Waived for Preventative</i>	\$50	\$75
Preventative Services		
Cleaning, Oral Exam, Bitewings	100%	80%
Basic Services		
Periodontal Maintenance, Filling, Simple Extraction, Emergency Pain Relief, Panoramic X-Ray, Denture Repair & Reline, Recement, and Biopsy.	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.

Vision by MES

Eye exams are vital to your overall wellbeing. Not only can signs of potentially blinding conditions such as glaucoma, diabetic eye disease, or macular degeneration be detected, but signs of other serious health conditions including cardiovascular disease, hypertension, diabetes and high cholesterol can also be detected. Many of these issues can easily go unnoticed by you until it is too late, as unlike most of your body, your eyes do not usually hurt when there is something wrong.

You may use any eye care provider, but if you choose one of the MES Network providers, you will receive the highest benefits and lowest out-of-pocket costs. The MES Network not only has thousands of individual providers, but it also includes many LensCrafter, Walmart, Sam's Club, Target, Costco, and Sears locations.

Many MES providers also belong to the Discount Vision Program which provides members an additional 20% discount off cosmetic extras like tints and coatings and also on additional pairs of glasses and contact lenses.

Find local MES Network Providers at:

www.mesvision.com

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

Vision Benefits

Benefit	MES Network Provider	Non-Network Provider
Eye Exam		
Ophthalmologic Exam	Covered in Full	\$40
Optometric Exam	Covered in Full	\$40
Lenses		
Single Vision	Covered in Full	\$30
Bifocal	Covered in Full	\$50
Trifocal	Covered in Full	\$65
Progressive	Covered to \$89.50	\$65
Aphakic (Mono/Multi)	Covered in Full	\$125
Polycarbonate Lens (Child)	\$85	\$55
Contacts		
Medically Necessary	Covered in Full	\$250
Elective	\$150	\$150
Frames	\$150	\$75
Deductible	Exam: \$10 / Material: \$10	
Frequency (Months)	Exam: 12 / Lens: 12 / Frame: 24	

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.

ID Shield

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

Identity thieves are ruthless. They target everyone, from children, to widows, to seniors, and it's only getting worse. In 2017, nearly 158 million Social Security Numbers were compromised, and 14 million credit card numbers were exposed. Unfortunately, most people won't find out they're victims until after the damage is done. However, ID Shield enables you to protect your identity and good name.

ID Shield members have their identity monitored from every angle, not just by Social Security Number or credit cards and bank 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 there are any changes noted, you'll receive a notification to your cell phone or an email alert immediately.

Your TransUnion credit report is monitored, and an alert is triggered when your personally identifiable information appears on a credit check – allowing you to review potentially fraudulent information. This monitoring can also quickly alert you to suspicious activity including new delinquent accounts, credit cards going over limit, you incorrectly listed as deceased, liens and judgements filed against you, cards reported lost or stolen, major derogatory remarks, settlements / charge offs, new accounts opened, address changes, bankruptcy filings, credit inquiries, and unconfirmed address associated with your name.

Dark web scanning is performed. From the global black-market websites, to internet chat rooms, peer to peer sharing networks, and social feeds, scanning is done 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 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 you to monitor your credit score and easily see any changes that may be affected by fraud.

Payday Loan monitoring covers 21,000 online, rent-to-own, and payday lender storefronts, looking for unauthorized activity using your personal information.

ID Shield not only empowers you through education and best practices, but is pro-active in monitoring for breaches. Should there be a breach, members have unlimited access to identity consultation services. 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. They don'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.

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

Legal Shield

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

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 has the ability to 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 business.

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 - 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 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 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 - While a Legal Shield member, you may use your Provider Law Firm for legal situations that are outside plan coverage. These additional 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 that are not covered under your standard membership, but are available to you at the 25% discounted rate area:

- 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.

Legal Shield Monthly Premium

Member & Family: \$14.95

Coverage is included for Member, Spouse, and Children who:

- Are under 18
- Are under 21, never married, and live at home
- Are under 23, never married, and are a full-time student
- Are any age and are incapable of sustaining employment due to disability and are chiefly dependent on the member for support

*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 (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 suitability to travel.
- 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, and special events.
- Real-time security intelligence regarding political unrest, social instability, weather conditions, or 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.

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.	

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. Plan benefits are paid on a schedule basis.

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 diseases, eye disorders, musculoskeletal and blood disorders, behavioral treatments, Rx therapeutic diets and supplements, and wellness essentials.

Whole Pet 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.

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

Pet Care 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. 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/amcre
or call UPC at (888) 781-6622 and mention AMCRE.**

United Pet Care	Monthly Premiums Start At:
1 Pet	\$10.75
2 Pets	\$20.60
3 Pets	\$30.30
Each Additional Pet	\$9.70

Personal Accident

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:

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

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%		

Life Insurance

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.

Monthly Rates per \$100,000 Benefit (Typical, healthy non-smoker)				
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.				

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

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 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.*

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

For a quote, visit: **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. Most popular 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. Plans can also provide liability protection.

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.

Home & Auto

For a quote, visit: www.pgagencies.com/amcre/home/

Policies are available for enrollment year-round. Quotes should be requested no earlier than 30 days prior to the expiration of your current policy. You will need a copy of your current policy in order to quote.

Amplifon Hearing

Increase the quality of your life!

Amplifon Hearing Health Care has partnered with AMCRE 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 an AMCRE 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

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 15, 2019. 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?

If you are not making changes to your coverages, there is no need to fill out the enrollment 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 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, our dental plan is designed to coordinate benefits with your County provided plan. However, should your spouse or child not have other dental coverage, our plan will work as a standalone plan.

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 or call (877) 738-7874.
- **United Pet Care:** Visit 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 or 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 / cruise line names.

Emergency Assistance Plus is purchased on an annual basis. Visit 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/

Amplifon Hearing is a FREE benefit. There is no need to enroll. 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 members have access to benefits offered through Pacific Group Agencies (PGA). AMCRE itself does not endorse, provide, or administer these benefits, but rather makes them available to members. 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), 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 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 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.