

MEMORANDUM

Date: November 6, 2013

To: Board of Retirement
Marilyn Leedom, Retirement Chief Executive Officer

From: Karen Levy, General Counsel

Subject: Request From the Contra Costa County Retired Employees Association ("CCCREA") To (1) Sponsor A Mailing to All Retirees; and (2) Authorize Deductions For Insurance Through Pacific Group Agencies, Inc., For Retiree Group Members

Recommendations

- (1) Consider and take possible action to direct CCCERA staff to assist the CCCREA retiree group in the mailing of materials from Pacific Group Agencies, Inc., to all current CCCERA retirees at the expense of the retiree group and at no expense to CCCERA
- (2) Consider and take possible action to direct CCCERA staff to proceed with implementing insurance premium deductions for those retirees who provide CCCERA a written authorization for the deductions and a release acknowledging their understanding that the Pacific Group Agencies, Inc., products are offered and endorsed by the retiree group to its members, and not by CCCERA. Require that the retiree group reimburse CCCERA for all set up and ongoing programming, mailing, and administrative costs arising from the deduction arrangement

Discussion

The Contra Costa County Retired Employees Association has requested that CCCERA:

1. Sponsor the mailing of materials from Pacific Group Agencies, Inc. to all current CCCERA retirees; and
2. Authorize deductions from retiree checks for insurance products obtained through Pacific Group Agencies, Inc. for retiree group members.

The request is enclosed as Attachment 1.

We address each request separately as follows:

I. Request to Sponsor the Mailing of Insurance Products Marketing Materials From Pacific Group Agencies, Inc.

The addresses of retirees in the CCCERA system are confidential. From time to time, CCCERA is asked to assist retiree groups representing CCCERA retirees with mailing communications from the retiree groups to CCCERA retirees. Approximately 3,000 out of approximately 9,000 CCCERA retirees are members of retiree groups. The CCCERA Board of Retirement has adopted a policy setting forth the guidelines under which such requests are to be handled. A copy of the Policy is enclosed as Attachment 2. The Policy balances the Board's duty to maintain the confidentiality of retiree addresses and preserving fund assets, with the need of retiree groups to communicate to retirees beyond those within their membership. The policy strictly provides that no fund assets are to be used for this purpose, and that any and all CCCERA expenses, including staff time, is to be paid for by the group making the request.

The Policy also prohibits the mailing of material which solicits the purchase of a product or service. However, the law, as recently amended, does allow the distribution of "communications regarding membership in and retiree benefit programs available through the organization to all or a portion of those retired members." (Government Code § 31592.6, as amended by SB 1382, eff. January 1, 2013.) (Emphasis added.) The law further provides that: "The content of those communications shall be wholly the responsibility of the recognized retiree organization, and the board shall not have any liability for the content of those communications." Lastly, the law provides: "The board may charge a reasonable fee for those mailings, which may not exceed the actual costs to the system, including staff time for preparation of the mailings." The full statutory provision is enclosed as Attachment 3.

The retiree group explains in its request that it selected Pacific Group Agencies, Inc., as the provider for supplemental dental, vision, pet, car and home insurance for retiree group members. The promotional materials that are sought to be distributed to all retirees state that the retiree group "has endorsed the offering and administration of these benefits through Pacific Group Agencies," but that the retiree group "itself does not provide or administer any of these benefits" nor does the retiree group "receive any financial compensation for their sale." The sample mailer provided to CCCERA is enclosed as Attachment 4.

The first inquiry in ensuring that this request fits within the plan provision is whether the arrangement between Pacific Group and the retiree group qualifies the insurance products as retiree benefit programs "available through" the retiree group to retired members. We think this is satisfied because the retiree group will only allow these benefits to be provided to those



retirees who are dues-paying members of the retiree group, and has endorsed the insurance products offered through Pacific Group Agencies, Inc.

The second inquiry is whether this mailing runs afoul with the Board policy prohibiting the mailing of solicitation materials. The purpose of this policy provision is to ensure that the Board is not facilitating the harassment of retirees with possibly unwanted marketing materials promoting the sale of products or services with which the retirement system has absolutely nothing to do. The CERL provides, however, that the content of the communications to be distributed at the request of the retiree group "shall be wholly the responsibility of the recognized retiree organization, and the board shall not have any liability for the content of those communications." (Government Code § 31592.6.) Again, these insurance products have been endorsed by the retiree group and would be offered only to retiree group members. So long as the communication is about retiree group membership or "retiree benefit programs available through" the retiree group, assistance with mailing appears to be appropriate, despite the fact that the materials are clearly marketing and/or solicitation for the Pacific Group Agencies, Inc. insurance products.

The third inquiry is whether this communication creates the appearance of the retirement system's endorsement of the insurance products and services offered by Pacific Group Agencies, Inc. To ensure against such appearance, we recommend requiring that neither the materials nor the envelope in which the materials are sent contain CCCERA's name in any way, and that the envelopes have the retiree group's return address (not CCCERA's).

Lastly, CCCERA should charge the retiree group a fee reflecting the actual costs to the system, including staff time for preparation of the mailings.

In light of the foregoing, the Board should first consider whether this is a retiree benefit program available through the retiree group to retired members. If this answer is "yes," in accordance with CERL Section 31592.6, the Board may direct CCCERA staff to assist with the distribution of the materials at the expense of the retiree group provided that the mailings do not give rise to the appearance that the retirement system endorsed the product.

II. Request that the Board Authorize Deductions From Retiree Checks For Insurance Products Obtained Through Pacific Group Agencies, Inc. For Retiree Group Members

As to the retiree group's request for deductions of insurance premiums, the CERL provides as follows:

(a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:

- (1) Paying premiums on any policy or certificate of group life insurance or group disability insurance issued by an admitted insurer.
- (2) Paying premiums for a prepaid group medical or hospital service plan.
- (3) Paying premiums for a vision care program or dental plan, approved by the board, for the benefit of the retired member or his or her dependents.
- (4) Paying premiums on national service life insurance or United States government converted insurance.
- (5) Payment for the purchase of shares in or the payment of money to any regularly chartered credit union.
- (6) Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board.
- (7) Payments to a recognized retiree organization.
- (8) Payment for the purchase of United States savings bonds.
- (9) The payment of personal income taxes to the government of the United States or the State of California.
- (10) Payment for any retiree benefit programs available through the recognized retiree organization. The board may require that this payment be to a single party designated by the recognized retiree organization, either to itself or to a third-party administrator.

(b) Each month the order shall be drawn in favor of the insurer, institution, credit union, organization, or government named in the written authorization for an amount equal to the deductions authorized in subdivision (a) and made during the month.

(c) The board may charge a reasonable fee for the making of the deductions and payments.

(Government Code § 31452.5, as amended by SB 1382, eff. January 1, 2013.) (Emphasis added.) The provision is enclosed as Attachment 5.

Pursuant to authority granted under Section 31452.5, CCCERA currently permits a number of deductions from the monthly retirement allowance received by CCCERA retirees and beneficiaries. The largest deduction category is for premiums related to County and Special District-sponsored health and dental care insurance plans made available to County and Special District retirees and beneficiaries. CCCERA also permits deductions for the payment of membership dues in three retiree groups in Contra Costa County, active member labor unions, and other miscellaneous groups. Lastly, CCCERA permits deductions for direct-deposits into the Contra Costa Credit Union and other Credit Unions located within county boundaries.

None of the current deductions are remitted directly to a private third party provider not affiliated in some way with the county or the other participating CCCERA employers. If approved by the Board, this would be the only deduction remitted to a third party insurance provider (Pacific) not offered through a CCCERA employer.

Should the Board wish to allow the deduction, we recommend requiring that:

1. The retiree group will reimburse CCCERA for all set up and ongoing programming, mailing, and administrative costs arising from the deduction arrangement
2. In order to protect CCCERA from potential liability in connection with the deduction program and the Retire Group's offering of insurance products to CCCERA retirees through Pacific Group Agencies, Inc., CCCERA should require that retiree deduction authorizations include the following:
 - (i) An acknowledgement by the retiree or beneficiary that they understand that the Pacific Group Agencies, Inc., products are offered, endorsed and sponsored by the retiree group to its members, and not by CCCERA
 - (ii) CCCERA is not responsible for any insurance products and services nor coverage issues associated with the Pacific program
 - (iii) CCCERA's role is limited to implementing the deductions and remitting the same to Pacific Group Agencies, Inc.
 - (iv) CCCERA is released from and held harmless against any and all claims or alleged liability arising out of or related to:
 - a. The deduction of premiums and remittance of premium to Pacific; or
 - b. The Pacific Group Agencies, Inc. insurance products.

Attachment 1



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION
P.O. Box 2973 • Martinez, CA 94553-8868
Representing the Past, Present & Future

October 1, 2013

Marilyn Leedom, CEO
Contra Costa County Board of Retirement
1355 Willow Way Suite 221
Concord, CA. 94520

Subject: Supplemental Retiree Benefits

Dear Marilyn,

During the past year, the Contra Costa County Retired Employees Association's (CCCREA) Board of Directors have been searching for ways to enhance and enrich the retirement benefits for all county retirees. Polls have been taken to ascertain what benefits the retirees would like to have, that they now lack. The answer has consistently been to have access to dental and vision insurance coverage.

Some retirees were fortunate enough to be able to continue their dental insurance during retirement, however only those with Kaiser Health Insurance, and some PPO policies, have limited vision care. So in an attempt to fill this health coverage void, a great deal of research has gone into vetting companies that will provide this type of group coverage.

Although there are many companies that offer these types of coverage, one stands out as being the most likely to understand the issues of public employee retirees. That company, Pacific Group Agencies, Inc., located in Santa Clarita, CA, has had the most experience working with other county associations in the 37 Act system. This company currently maintains contracts with numerous 37 Act counties, including Los Angeles, San Diego, Marin, San Mateo, Tulare, Kern, Fresno, and Orange.

I have had personal contact with the Boards of Directors of many of those counties regarding this subject. All agreed they felt the supplemental insurance policies offered by Pacific Group Agencies, Inc. are fairly priced, and those members that have had to make claims for their particular coverage were very satisfied with the service they received.

Another service offered by Pacific Group Agencies, Inc. is pet insurance coverage. While you might think of this as inconsequential, I have been amazed at the number of retirees that have pets, and the number that are extremely interested in having access to this type of insurance. The cost of veterinary services today can be out of the reach of many retirees, and could cause them to

Finally, with the addition of other coverage such as home, auto, travel, and ID Theft, this program could give retirees an opportunity to have the necessary insurance coverage to give them greater peace of mind, and to protect their limited retirement nest egg.

For the above reasons, the CCCREA Board of Directors is requesting that this issue be placed on a future CCCERA agenda and presented to the Retirement Board Trustees for a vote, to allow CCCREA to sponsor a mailing to all current county retirees to offer them the above described supplemental insurance benefits. We would also ask that the office staff be allowed to work with Pacific Group Agency, Inc. personnel to set up a program so the premiums for any supplement insurance can be deducted from the retirees benefit check on a monthly basis.

Please allow me to thank you in advance for your attention to this request, and please don't hesitate to contact me, should you have any questions.

Respectfully,

Michael Sloan

Michael Sloan, President
CCC Retired Employees Association
(925) 634-5259

Cc: Kurt Schneider

Attachment 2

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

POLICY ON MAILINGS TO RETIREES Adopted 2/9/93; Amended 8/11/10; 12/12/2012

Statement of Policy

The addresses of the system's retirees are confidential. Staff and Board members are not authorized to release this information for any purpose other than to conduct the business of the system.

Occasionally the Retirement Board is asked to help contact system retirees, either by releasing addresses for mailing purposes or by mailing material directly from the retirement office.

This policy is intended to set forth the criteria by which such requests will be evaluated and, if approved, the procedure which will be followed.

Criteria

No material which solicits purchase of a product or service will be approved. (no political candidates)

Requests from retiree organizations must relate to membership in and retiree benefit programs available through the retiree organization to all or a portion of those retired members. (Govt. Code § 31592.6.)

The content of the communications are wholly the responsibility of the retiree organization and the Board does not have any liability for the content or accuracy of the communications. (Id.)

Procedure

1. All requests will be reviewed by the Retirement Chief Executive Officer or designee to be consistent with the policy and applicable law.
2. The material must not imply CCCERA's endorsement or affirmation of the accuracy of the information.
3. Material should be pre-stuffed in sealed envelopes, ready for applying labels. In general, no material will be stuffed with monthly pension checks.
4. The requestor's stationary and envelopes will be used.
5. The retirement office will generate labels and coordinate the mailing from that point forward. No material with address already affixed will be released to the requestor.
6. The requestor will be billed for any and all paper, mail room, label generation, staff time, including postage and handling charges incurred by the system.

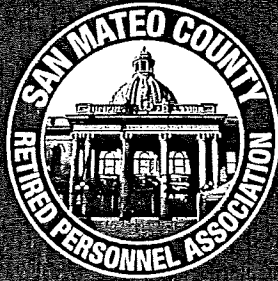
Attachment 3

California Government Code Section 31592.6.

In order for a recognized retiree organization to fulfill its obligations to the retired members of the system and to communicate with them, upon the organization's request the board shall cooperate with and assist the organization in distributing communications regarding membership in and retiree benefit programs available through the organization to all or a portion of those retired members. The content of those communications shall be wholly the responsibility of the recognized retiree organization, and the board shall not have any liability for the content of those communications. Cooperation and assistance in distribution may consist of combined or separate mailings. The board may charge a reasonable fee for those mailings, which may not exceed the actual costs to the system, including staff time for preparation of the mailings.

(Added by Stats. 2012, Ch. 178, Sec. 5. Effective January 1, 2013.)

Attachment 4



SUPPLEMENTAL BENEFITS

ENROLLMENT KIT

Dental

Vision

Legal Shield

Identity Theft

Pet Care

**Personal Accident &
Secure Travel**

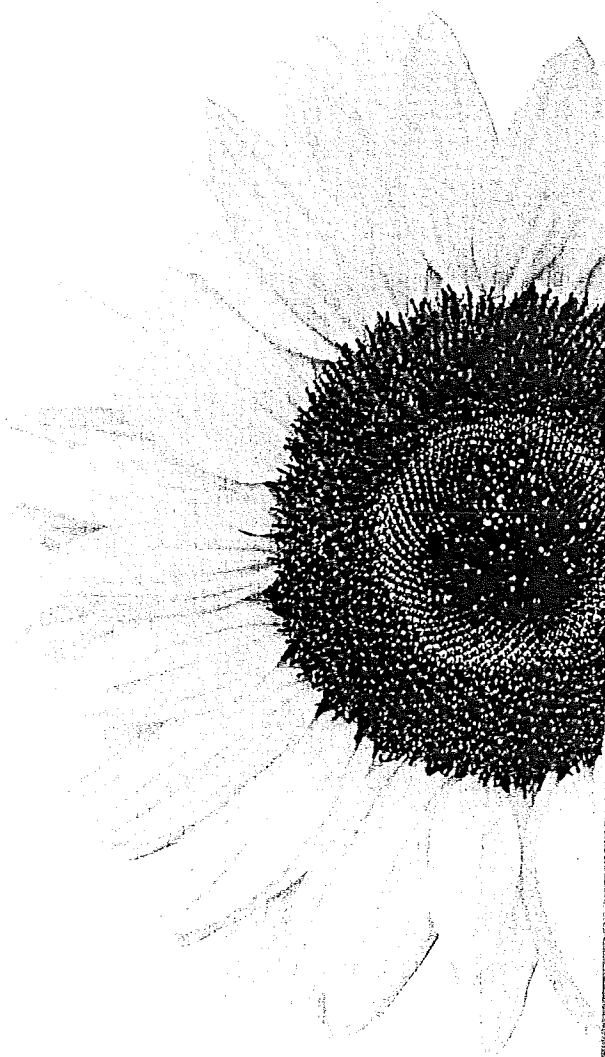
Travel

Car

Home Insurance

**Guaranteed Issue
Whole Life Insurance**

Hearing Aid



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Open Enrollment ends December 6, 2013.

**If this deadline passed, please contact us to discuss options at:
(800) 511-9065.**



SUPPLEMENTAL BENEFITS

Available Exclusively for Members of
San Mateo Retired Personnel Association

Dear Retired San Mateo County Employee:

The San Mateo County Retired Personnel Association (SCORPA) is an independent non-profit organization of retirees, established for the purpose of protecting our retirement benefits, promoting the welfare of our members, and providing a means for continuing friendships formed through the years. SCORPA has worked diligently with Pacific Group Agencies to provide quality group benefits to retirees at beneficial costs. This booklet details the benefits that are available *exclusively to SCORPA members.*

IF YOU ARE A SCORPA member, please review this booklet to see the benefits available exclusively to you.

IF YOU ARE NOT A SCORPA member, now is the time to join your fellow retirees to protect current benefits and take advantage of the supplemental benefits available through your association. To enroll in SCORPA, please complete Step 4 of the enclosed enrollment form. If also electing to enroll in supplemental benefits, please also complete Steps 1-3. A postage paid return envelope is enclosed for your convenience.

SCORPA members will receive our newsletters that help keep you informed on relevant issues, access to our membership meetings, and invitations to join our activities.

Open enrollment for the supplemental benefits ends December 6, 2013. If you have questions about the plans, please contact Pacific Group Agencies, Benefit Plans Administrator, directly at (800) 511-9065 or SCORPA@pgagencies.com. **Do not call SamCERA.**

These benefits are endorsed by SCORPA and completely separate from retiree health coverage offered through the County of San Mateo.

Sincerely,

SCORPA Board of Directors

Ameritas PPO Dental

Americans Spend Over \$100 Billion on Dental Care Each Year.

Good oral health and visiting a dentist regularly is extremely important in maintaining your overall health and wellbeing. Dentists not only check your teeth, but they can spot oral manifestation of serious medical illnesses such as heart disease, diabetes, respiratory infection, and oral cancer. Yet, despite the significant health benefits of having routine dental care, almost 40% of seniors fail to visit a dentist at least once during the year. The #1 reason is due to the cost.

- This full service Ameritas dental plan provides a **\$1,500 calendar year benefit** and covers 360+ procedures from routine to the major, including preventative care, crowns, dentures, and implants.
- Ameritas rewards members for maintaining their dental health. Visit a dentist at least once during the year and **Ameritas will increase your in-network benefit** for Basic Services 5% each year, up to 85% total!
- With the unique Ameritas Dental Rewards® benefit, members who use less than \$750 of their annual benefit will automatically have up to an additional \$400 per year banked by Ameritas for the member's future use.
- This PPO plan allow you to see any dentist, but if your dentist belongs to the Ameritas network, there are significant cost savings benefits including:

- ✓ Ameritas network dentist rates are greatly discounted - typically saving you an *additional 25% - 35%* off the regular "street" rates.
- ✓ Higher network benefits when seeing a network dentist.

Ameritas has over 268,000 providers nationwide. It is the largest nationwide dental network! You could save hundreds of dollars a year by visiting an in-network dentist.

Search for Network providers in your area at:
www.AmeritasGroup.com

Description	Network Provider	Non-Network Provider
Calendar Year Benefit	\$1,500	
Dental Rewards*	\$400 Per Year Up To \$1,000	\$250 Per Year Up To \$1,000
PREVENTATIVE SERVICES Cleanings (1 per 6 months), Routine & Comprehensive Oral Evaluations, Bitewing X-Rays, & Fluoride.	100%	80%
BASIC SERVICES Fillings, Simple Extractions, Periodontal Maintenance, Panoramic X-Rays, Denture Repair & Reline, Recement, Biopsy, Sealants, & Emergency Pain Relief.	75% - 1 st Year 80% - 2 nd Year 85% - 3 rd Year <i>Benefits Increase Annually</i>	75%
MAJOR SERVICES Crowns, Implants, Periodontics, Endodontics, Root Canals, Bridges, Dentures, Complex Extractions, Anesthesia, Bone Augmentation, Inlay Restorations, Onlay Restorations, Crown Repair, Bridge Repair, & Space Maintainers.	50%	50%
Calendar Year Deductible <i>Waived for Preventative</i>	\$50 / Person	\$75 / Person

*Benefits are paid at the Ameritas contracted rate.

**12-month waiting period unless currently covered under another insurance plan.

Ameritas Dental PPO Monthly Premium	
Retiree Only	\$59.95
Retiree + Spouse / Domestic Partner or Child	\$119.90
Retiree + Family	\$169.95

Cigna Dental HMO

The #1 reason seniors avoid going to the dentist is cost. With the comprehensive Cigna HMO plan, a wide range of coverage is provided at extremely affordable rates. Coverages from the routine cleaning, all the way to crowns, dentures, and implants are covered. There is no waiting period for any covered service and there are no annual benefit maximums.

- This full service Cigna HMO dental plan covers 380+ procedures, from routine to the major, including preventative care, crowns, dentures, and implants. Whether your teeth are in excellent health or require work, this plan will have you covered.
- No cost surprises. Every covered procedure has a set co-pay, so you will know exactly how much everything will cost before having any work done.
- No set annual benefit maximum. Whether you only require a routine cleaning or you need multiple crowns and an implant, you will never run up against a calendar maximum dollar benefit like PPO plans have.
- All services are available from your first day of coverage. There is no waiting period for any covered service. Whether it's just a cleaning or an implant, all covered services are available beginning your first day covered by the plan.
- The nationwide Cigna network is comprised of highly qualified dentists that are pre-screened and thoroughly evaluated prior to their acceptance as a Cigna dentist. Selecting a dentist who meets your needs and expectations is a decision that is too important to make without careful consideration and Cigna has prescreened all their network dentists for you.

A list of County area HMO providers is listed on the pages after the following Procedure Type / Member Co-Pay page. If you live outside the County, you can search your area for providers at:

<http://cigna.benefitnation.net/cigna/docdir.aspx>

The following page is a list of procedure types and the member co-pay under the Cigna HMO plan.

Procedure Type	Member Co-Pay
Oral Evaluations	\$0
X-Rays	\$0
Prophylaxis (Cleaning)	\$0
Resin Filling	\$0
Root Canal (Anterior)	\$30
Extraction of Erupted Tooth	\$0
Porcelain Inlay	\$50
Porcelain Onlay	\$50
Periodontal Maintenance	\$15
Scaling and Root Planning	\$15
Porcelain Crown	\$50
Denture	\$100
Denture Repair	\$10
Biopsy	\$0
Anesthesia	\$0
Post & Core	\$25
Surgical Placement of Transosteal Implant	\$850
Gingivectomy	\$35
Removal of Lesion or Cyst	\$0
Abutment	\$355
Desensitizing Medication	\$15

Note: Procedure Type has been condensed and modified into "plain English". Multiple procedures may be grouped under a single procedure type and your specific dental procedure may have a different co-pay than the one listed above. You will receive a Patient Charge Schedule prior to your coverage becoming effective and it will list the co-pays for all 380+ procedures.

Cigna Dental Monthly Premium	
Retiree Only	\$27
Retiree + Spouse / Domestic Partner or Child	\$52
Retiree + Family	\$98

Cigna Dental HMO Directory

San Mateo County Area

For other areas, please visit

<http://cigna.benefitnation.net/cigna/docdir.aspx>

ALAMEDA

Bright Now!

Facility ID: 506791
2140 S. Shore Ctr
(510) 214-0253

BURLINGAME

Mekhneys, Masha

Facility ID: 251074
1860 El Camino Real #315
(650) 692-0555

Wellness Center

Facility ID: 386123
2017 Central Ave
(510) 522-0878

BELMONT

Belmont Plaza Dental

Facility ID: 149914
390 El Camino Real #D
(650) 631-2893

BERKELEY

Liu, Barry†

Facility ID: 138390
914 The Alameda
(510) 526-0147

Refresh Dental

Facility ID: 142259
3031 Telegraph Ave #136A
(510) 845-2240

Western Dental

Facility ID: 215696
115 Berkeley Sq
(510) 540-8484

DUBLIN

Pannu Dental

Facility ID: 459163
7137 Dublin Blvd #A
(925) 828-6739

Restore Smiles†

Facility ID: 445787
6990 Village Pky #210
(925) 556-9074

FREMONT

Aspen Dental

Facility ID: 272368
39489 Fremont Blvd
(510) 770-0393

Advanced Smile Design

Facility ID: 269287
39560 Stevenson Pl #117
(510) 797-8100

Brookvale Family Dental

Facility ID: 251501
39236 Argonaut Way
(510) 739-0701

Fremont Dental Excellence

Facility ID: 412487
1895 Mowry Ave #120
(510) 494-8181

Gentle Dental

Facility ID: 180537
39340 Fremont Blvd
(510) 651-7700

Pannu Dental

Facility ID: 256785
38062 Martha Ave
(510) 792-9292

Setty Dental

Facility ID: 444786
37259 Fremont Blvd
(510) 790-0700

Smilecare

Facility ID: 213872
36416 Fremont Blvd
(510) 739-3889

Smilecare

Facility ID: 207644
36416 Fremont Blvd #
(510) 739-3889

Western Dental

Facility ID: 420317
3055 Mowry Ave
(510) 494-9000

HAYWARD

Ansari, Mohsen

Facility ID: 267500
660 W. Winton Ave
(510) 783-0501

Bright Now!

Facility ID: 515929
20483 Hesperian Blvd
(866) 898-1355

Dental Solutions

Facility ID: 141010
19682 Hesperian Blvd #101
(510) 782-9942

Gan Dental Care†

Facility ID: 118590
31133 Mission Blvd
(510) 471-1500

Gentle Dental

Facility ID: 161657
24239 Hesperian Blvd
(510) 786-2587

Inouye, Craig

Facility ID: 100623
1191 W. Tennyson Rd #5
(510) 264-9060

Smilecare

Facility ID: 160400
22421 Hesperian Blvd
(510) 782-4161

Uppal Dental Care

Facility ID: 386667
1191 W. Tennyson Rd #4
(510) 786-1780

Western Dental

Facility ID: 200102
123 W. Jackson St
(510) 887-5700

MENLO PARK

Sarkosh, Joseph
Facility ID: 279029
888 Oak Grove Ave #6
(650) 327-8081

MILLBRAE

Caturay, Pedro
Facility ID: 189948
1301 Broadway #7
(650) 589-3667

MOUNTAIN VIEW

Apple Dental
Facility ID: 229877
1040 Grant Rd #103
(650) 336-1313

Camino Family Dentistry

Facility ID: 422261
451 W. El Camino Real #B
(650) 938-9002

NEWARK**All Smile Dental**

Facility ID: 456084
37070 Newark Blvd #E
(510) 790-8268

Newark Dental

Facility ID: 431178
6189 Jarvis Ave
(510) 742-0220

Tan, Elizabeth

Facility ID: 117026
5270 Newpark Plz
(510) 791-8118

OAKLAND**Bright Now!**

Facility ID: 288833
8105 Edgewater Dr #250
(510) 568-6272

Bullard, Ronald

Facility ID: 142307
300 Frank H Ogawa Plz #100
(510) 444-4215

Cheung, Andrew

Facility ID: 138515
3300 Webster St #M168
(510) 763-3331

East Bay Family Dentistry

Facility ID: 148146
3040 E. 9th St #D
(510) 534-0706

Elegant Smiles

Facility ID: 276369
3301 E. 12th St #165
(510) 533-5500

Family Dentists

Facility ID: 100591
1510 Franklin St
(510) 893-1923

Franklin Dental

Facility ID: 308150
1624 Franklin St #1220
(510) 893-4041

Gentle Dental

Facility ID: 225926
1624 Franklin St #615
(510) 451-7881

Han, Timothy

Facility ID: 208128
320 13th St #301
(510) 839-2045

Oakland City Dental †

Facility ID: 434517
3300 Webster St #803
(510) 444-0971

Oakland Dental

Facility ID: 417686
1700 Broadway Fl 1st
(510) 444-6300

Oakland Smiles†

Facility ID: 469030
8105 Edgewater Dr #124
(510) 924-7310

Rotunda Dental

Facility ID: 506670
300 Frank H Ogawa Plz #100
(510) 893-0808

Western Dental

Facility ID: 194784
1530 Broadway
(510) 251-1000

PLEASANTON**Gentle Dental †**

Facility ID: 463737
5540 Springdale Ave #B
(925) 225-1011

REDWOOD CITY**Birch Dental**

Facility ID: 138387
155 Birch St #5
(650) 366-0552

United Dental

Facility ID: 437668
647 Veterans Blvd
(650) 367-4300

Western Dental

Facility ID: 459155
975 Veterans Blvd
(650) 365-8900

SAN FRANCISCO**Ansari, Mohsen**

Facility ID: 419928
450 Sutter St #1225
(415) 283-4720

Bertichevsky, Mikhail

Facility ID: 118470
4444 Geary Blvd #303
(415) 386-5590

Center of Cosmetic Dentistry

Facility ID: 284205
1550 Lombard St
(415) 921-5555

Gentle Dental

Facility ID: 225995
2494 Mission St
(415) 821-1200

Gentle Dental †

Facility ID: 162846
2364 Geary Blvd
(415) 921-6722

J T Dental

Facility ID: 157071
2415 Noriega St
(415) 682-2415

Kafayi, Kayvan
Facility ID: 281047
450 Sutter St #1433
(415) 398-2360

Nicolas, Joseph
Facility ID: 194366
801 Portola Dr #204
(415) 566-9700

Noriega Dental
Facility ID: 148879
3749 Noriega St
(415) 661-8851

Ragadio, Antonio
Facility ID: 100586
1100 Geneva Ave
(415) 587-1200

San Bruno Ave Dental
Facility ID: 157070
2817 San Bruno Ave
(415) 656-2868

Tan, Mercedes†
Facility ID: 140166
4318 Geary Blvd #201
(415) 751-8200

Van Ness Dental
Facility ID: 146028
2243 Van Ness Ave #101
(415) 441-2098

Western Dental
Facility ID: 193677
2813 Mission St
(415) 285-7500

Western Dental
Facility ID: 459210
1282 Market St
(415) 552-1200

Young, Ronald
Facility ID: 121583
1637 Lombard St
(415) 928-3777

Zhao, Edward
Facility ID: 230355
450 Sutter St #1640
(415) 956-7744

SAN LEANDRO
Smilecare
Facility ID: 159829
15301 Washington Ave
(510) 351-6820

Western Dental
Facility ID: 459212 & 410968
14895 E. 14th St #100
(510) 618-1230

SAN MATEO
Deccan Dental
Facility ID: 460954
320 N. San Mateo Dr #2
(650) 477-6920

Peninsula Dental
Facility ID: 212146
401 N. San Mateo Dr #A
(650) 344-7626

Western Dental
Facility ID: 510828
4100 S. El Camino Real
(650) 235-1460

SAN RAMON
Pur Dentistry
Facility ID: 512316
111 Deerwood Rd #130
(925) 362-3505

Smilecare
Facility ID: 215108
9130 Alcosta Blvd #A
(925) 803-9700

SANTA CLARA
Western Dental
Facility ID: 511701
2825 El Camino Real
(408) 343-4170

SOUTH SAN FRANCISCO
Avenido, Cecilia
Facility ID: 482100
2400 Westborough Blvd #200
(650) 989-8502

Pure Smile Dental
Facility ID: 505161
1133 El Camino Real #5
(650) 244-9928

SUNNYVALE
Ansari, Faiz†
Facility ID: 489735
939 W. El Camino Real #118
(408) 730-2475

Costa, Lora
Facility ID: 418132
1286 Kifer Rd #110
(408) 774-1200

Gentle Dental
Facility ID: 215515
1639 Hollenbeck Ave
(408) 732-6931

UNION CITY
Noble Dental
Facility ID: 479551
34603 Alvarado Niles Rd
(510) 493-2130

Reyes, EP
Facility ID: 180579
32138 Alvarado Blvd
(510) 487-6265

Shine Dental
Facility ID: 427364
34665 Alvarado Niles Rd
(510) 441-7645

† - Dentist is no longer accepting patients enrolled under this plan. If you are a current patient, contact your dentist to see if they can accept you under this plan.

Note: Not all dentists at a facility may accept this plan. If you wish to see a specific dentist at a facility, please call to confirm that your specific dentist is a Cigna HMO dentist.

VSP Vision Plan

Having an annual eye exam is crucial to helping you maintain your overall health and wellness. Eye exams are not only used to detect eye diseases such as cataracts and glaucoma, but they can also detect signs of serious health conditions, like hypertension, cardiovascular disease, diabetes and high cholesterol, that can easily go unnoticed by you. Whether you have naturally good vision or have had corrective surgery, an annual eye exam is still vital to your overall care.

VSP allows you to see any provider, but using a VSP Choice network provider will provide you the highest benefits and lowest costs. The nationwide VSP network has over **50,000 points of access**, all of which provide both eye exams and eyewear.

Search for local VSP Choice Network providers at:
www.VSP.com

Description	Network Provider	Non-Network Provider
Examinations	100% Covered	\$45
Single Vision Lens	100% Covered	\$30
Bifocal Lens	100% Covered	\$50
Trifocal Lens	100% Covered	\$65
Lenticular Lens	100% Covered	\$100
Contact Lens <i>Medically Necessary</i>	100% Covered	\$210
Contact Lens <i>Elective</i>	\$120	\$105
Frames	\$120	\$70
Deductible: Exam / Material	\$10 / \$25	
Frequency: Exam / Lens / Frame	12 / 12 / 24	
VSP Vision Monthly Premium		
Retiree Only		\$9.50
Retiree + Spouse / Domestic Partner or Child		\$19.00
Retiree + Family		\$28.00

Personal Accident & Secure Travel

This coverage incorporates traditional Personal Accidental Death & Dismemberment benefits with a unique Secure Travel rider. The Secure Travel rider kicks in and provides special travel protection benefits when you are traveling 100 miles or more from home.

Personal Accident Protection is available up to \$500,000 for the member. Spouse / Domestic Partner and dependent child coverage is also available.

Additional benefits may 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 and having a properly functioning airbag.

Secure Travel Protection provides these following special benefits:

- ✓ Medical Evacuation
- ✓ Legal Assistance
- ✓ Lost or Stolen Item Assistance
- ✓ Prescription Refill Assistance
- ✓ Medical & Dental Referrals
- ✓ Pre-Trip Planning
- ✓ Translation Services
- ✓ Emergency Cash Advances
- ✓ Repatriation
- ✓ Bail Bond Posting
- ✓ Emergency Message Relays
- ✓ 24 Hour Availability

Personal Accident Benefit	Retiree Monthly Premium	Retiree & 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 at 50% of member benefit (40% if any child is covered). Child benefit is 10% of member benefit (15% if you are a single parent) - max \$30,000. Age reduction applies: Age 70: 65%; Age 75: 45%; Age 80: 30%

Legal Shield

*Professional Legal Advice on All Matters
from the Trivial to the Traumatic for Less Than 50¢ a Day*

What if you had unlimited access to attorneys to handle life's complications and weren't charged for their time? Daily life should be simple, but rarely is, and the routine can quickly become complicated. In an ideal world, legal review would be routine, but we don't live in an ideal world and we make excuses for not seeking legal advice.

There is no doubt that the legal world can be confusing, complicated, and can be downright frightening. Many people give up rather than take appropriate action against those that have caused them harm. When a problem arises, we tend to feel that it is easier to pay out of pocket to fix the problem and that it's not worth the cost of hiring an attorney or the hassle for us to file a small claims court suit.

With Legal Shield, you will join the 1.4+ million members that have access to thousands of quality attorneys nationwide. Whatever issue you are dealing with, Legal Shield will have an attorney experienced in that area of law contact you within 8 business hours.

How Legal Shield will benefit you:

Will. Approximately 70% of Americans don't have a Will. This is a staggering statistic considering the benefits of having a Will include:

- Protecting your assets from probate and intestacy laws and avoiding the costly and time consuming probate court. Without a Will, your assets are at the mercy of your state's probate laws, not how you would divide and gift your assets.
- If you are not married, but are in a committed relationship, you can ensure your partner is provided for.
- A Will gives you the control to name your beneficiaries and determine who you would like to gift your property to.
- Peace of mind knowing your assets are protected and your loved ones will be taken care of when you are no longer here.

With Legal Shield, the member receives a Will and yearly updates at no cost. Spouses and dependents can receive a Will or update for only \$20.

Phone Calls and Letters. We've all been in situations where we feel a person or company has taken advantage of us and our calls and letters do not resolve the situation. Perhaps it was a retail store that won't accept a return of defective merchandise, or a repairman won't stand behind his work, or a merchant refuses to honor a low price guarantee. Without Legal Shield, you're left to deal with these situations alone and your letters and calls will likely go unanswered.

With Legal Shield, an attorney will write a letter or make a phone call on your behalf at no cost to you. When the other party sees that you have legal representation, they know you are serious and will work to get the situation resolved.

Contract and Document Review. While we all say that we would never sign anything without reading it, the reality is that many of us will only skim a document before signing it. Even if we did read everything, would we understand what all the fine print legal jargon actually meant?

Ever signed a cell phone contract and when the first bill arrives, you noticed a bunch of fees that were never disclosed? Ever booked a hotel room with a view and arrived to find out the view is that of the trash dumpster? Ever have a landlord refuse to return your cleaning deposit?

With Legal Shield, you can have an unlimited number of personal legal documents, up to ten pages each, reviewed and explained to you in plain English by your attorney at no cost to you. The attorney will also suggest any changes they deem necessary. If the other party has acted improperly, the attorney can contact them on your behalf to get the issue resolved.

IRS Audit Protection. We all know that feeling when seeing a letter from the IRS. Hoping and praying that it's just some random information and not notification that we're being audited. Unfortunately, 1,481,966 people last year were not so lucky and they were audited by the IRS. For those who think that only the wealthy get audited, over 80% of audits were done to households making less than \$50,000 per year.

With Legal Shield, when you are notified of an audit by the IRS, you have immediate access to consultation, advice, and assistance at no cost to you. You can receive at no additional cost, up to 50 total hours of your attorney's time to help defend the audit.

Motor Vehicle Services. Owing a vehicle creates the potential for many different problems. We have all experienced minor accidents where we let our insurance company sort out the issue with the other party. However, who do you turn to if your car is vandalized in a parking lot? What if items are missing from your car after it being valet parked or run through the car wash? What if a car nicks your car while it is parked on the street? What if a car nicks your car while it is parked on the street *and the other driver is claiming it is your fault based on how you parked?* And the police issue YOU a citation! And your insurance company wants to raise your premiums because of this! Incidents and accidents happen and whether you were the at fault party or not, having an attorney on your side can be crucial.

With Legal Shield, your attorney will be there to help you deal with your insurance company. They will be able to put you in a position of knowledge regarding the law and your rights and may be able to file a lawsuit on your behalf. If the unthinkable happens and you are involved in a fatal car accident and charged with manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, your attorney will defend you, no matter how long it takes.

Trial Defense. There is no doubt that the United States is a litigious country. We have more lawyers per capita than any other country. A new civil lawsuit is filed once every 2 seconds in this country. Whether the suit has merit or is frivolous, lawsuits can cause tremendous emotional and financial stress.

With Legal Shield, if you or your spouse is named as a defendant in a covered civil or criminal action, your attorney will provide up to 60 hours of defense at no additional cost to you.

Know Your Legal Rights. Understanding your rights is the first step in resolving any issue. Whether it's personal, business related, criminal, or anything in between, you need to know your rights. The other side likely knows their rights - especially if they have legal representation, but will you know your rights?

With Legal Shield, access to no cost, quality, convenient, legal help is only a toll-free phone call away.

Many people may feel that they will not need legal counsel and honestly, not every legal matter requires the use of an attorney. However, a recent American Bar Association survey showed that 71% of US households had experienced an event during a 12 month period that might have led them to hire a lawyer. Yet, it's no surprise why only a small percentage of those households actually contacted an attorney. A recent *Legal Needs Study* found that the average rate charged by attorneys was \$284 per hour.

How often would you use an attorney's services if there was no cost? Of *Legal Needs Study* respondents with a legal benefits plan, 70% said they use the service 4 or more times per year.

For less than 50¢ per day, you will have no cost, full unlimited access to the Legal Shield network of attorneys, so that when an issue arises you will have a person who will truly understand the extent of your situation and will be versed in the legal aspects. You won't have to take matters into your own hands and leave things to chance like how to properly file court documents and handle other legal procedures, or how to properly obtain evidence to support your case, or to challenge and/or suppress evidence from the other side. And best of all, you won't have to pay several hundred dollars per hour for their services.

For issues, such as pre-existing conditions, which are not covered by your Legal Shield plan, your attorney will provide services to you at a 25% discount off their regular rates. Regular rates vary depending on the complexity of the issue.

Legal Shield Monthly Premium	
Retiree & Family	\$14.95
Add 24/7 Access Coverage for \$1 more. Have 24-hour access to an attorney if you're ever arrested or detained, injured in a motor vehicle accident, confronted with the state taking your children, or served with a warrant.	

Identity Theft Shield

Identity Theft Tops Federal Trade Commission List of Consumer Complaints for 13th Consecutive Year!

Last year, there were about 370,000 home fires and most people wouldn't think about going without homeowners insurance. Yet there were over 12,600,000 instances of identity theft, but most people never think about having protection against identity theft or coverage for the costs of repairing your credit.

Identity Theft is one of the most prevalent types of fraud that affects seniors and it is only getting worse. Unfortunately, most seniors don't find out that they are victims of identity theft until it is too late and the damage has been done.

Identity Theft Shield, offered through Kroll, the world's leading independent risk consultant, gives you the ability to understand your credit score and to protect your identity and good name. Unlike most credit monitoring programs, Identity Theft Shield's proactive approach not only provides expert consultation on how to prevent identity theft, but also provides comprehensive restoration of your identity should a breach occur.

There are two Identity Theft Shield plans available to help protect and restore your credit and good name. The **Standard Plan** and the **Premium Plan**.

Identity Theft Shield STANDARD Plan coverage includes:

Credit Report from up-to-date data provided by Experian, the leading credit reporting bureau.

Personal Credit Score with a detailed analysis of your personal credit score with your first credit report.

Continuous Monitoring of your Experian credit file with email alerts for any activity on your credit file.

Comprehensive Identity Restoration Service experts will perform comprehensive ID restoration services on your behalf, should you face an identity theft issue. They will customize the solution and work on your behalf to correct identity theft issues with affected agencies and institutions. Fraud alert notifications will be sent to all three national

credit repositories for seven years and proactive searches of local and national databases will be conducted for any activity in your name that you may not be aware of. Regardless of the length of time to complete, your Identity Restoration Service expert will work to resolve the identity theft issues and restore your identity to pre-theft status.

Identity Theft Shield PREMIUM Plan coverage includes all the benefits of the Standard Plan as well as:

Triple Bureau Credit Monitoring and Activity Alert

In addition to Experian, both Equifax and TransUnion credit reports will be monitored continuously and you will receive an email alert if any activity occurs.

Web Watcher

The web is monitored daily for unauthorized use of your Social Security and credit/debit card numbers, & other personal information.

Public Persona

Monthly monitoring of any changes to Social Security Number or address history associated with your name.

Sex Offender Search

Sex offender databases are searched to detect the location of sex offenders and whether a member's address has been used by a registered sex offender.

Social Security Number Skip Trace

34,000,000,000 (34 billion) public records are searched to detect potential fraud using your Social Security Number.

Lost Wallet/Purse Assistance

When your wallet or purse is lost, you could spend days contacting all the credit card companies or getting replacements for your IDs. Kroll provides help with canceling and replacing cards and IDs and with placing fraud alerts.

Identity Theft Monthly Premium

Standard Plan

Retiree & Spouse: \$12.95

Receive a \$3 discount when purchased in addition to Legal Shield

Premium Plan

Retiree & Spouse: \$24.95

Receive a \$5 discount when purchased in addition to Legal Shield

“PPO” Pet Insurance

Available for Dogs, Cats, Birds, & Exotic Animals

We spend over \$55 billion per year to take care of our cuddly companions. As pet parents, we want to provide them with the best possible care. Unfortunately, from a routine check-up to an unexpected illness or accident, vet bills can add up quickly.

With VPI, the nation’s oldest pet insurance company, you can have coverage for both the routine, as well as the unexpected vet bills. Instead of worrying about the cost, you can focus on what is really important, following your vet’s recommended course of treatment.

Multiple plans are available for your specific needs and benefits are paid on a set benefit schedule. You may see any vet or specialist.

Major Medical Plan Comprehensive is a safety net for big vet bills, with the most comprehensive protection and highest level of benefits.

Medical Plan Economical provides coverage for accidents, emergencies, illnesses, and ongoing conditions at great value.

Injury Plan provides low-cost coverage for injuries only (like poisonings and broken bones), but not medical conditions.

Feline Select® Plan is affordable coverage designed for cats and covers accidents & illnesses, including coverage for the 15 most common cat conditions, without the expense of a comprehensive plan.

Wellness Plans may include coverage for exams, vaccinations, FeLV/FIV, heartworm, fecal tests, urinalysis, dental cleaning, spay/neuter, deworming, nail trim, microchip implant, health certificate, flea / heartworm control, blood test, x-ray, or EKG.

Veterinary Pet Insurance Plan	Est. Monthly Premium
Major Medical Plan Comprehensive	\$24
Medical Plan Economical	\$19
Injury Plan	\$11
Feline Select Plan	\$11
Wellness Plans	\$13-\$24

For more information or to enroll at the discounted SCORPA rates, call VPI directly at (877) 738-7874 and mention you are a

SCORPA member or visit:
www.petinsurance.com/affiliates/scorpa

“HMO” Pet Care

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

United Pet Care is a veterinary discount program. Unlike some pet insurance plans, all pets are eligible for coverage regardless of age and pre-existing or breed specific conditions. Pet owners are guaranteed instant savings of 20%-50% off office visits, exams, surgery, hospitalization, vaccines, spaying/neutering, diagnostics, radiology, dentistry, and all other preventative and sick care procedures. Medication is also discounted 20%-25%.

Saving money with United Pet Care is easy. There are no deductibles, no claim forms to fill out, no waiting periods, no exclusions or higher rates for pre-existing conditions, no limit on the number of vet visits, and most importantly, no hassles. Your pet may enroll regardless of their age or medical condition. You start saving money from day one!

Pet parents select from a nationwide network of well over 1,800 quality, conveniently located veterinary providers.

Members will also receive discounts at numerous pet places including those for: Pet Foods, Natural Foods, Grooming, Accessories, Products, Supplies, Boarding Kennels, Doggie Daycare, Pet Sitting, Dog Walking, Training-Obedience, Herbs, Supplements, & Medications.

Participating Providers in San Mateo County

Alta View Animal Hospital
 690 Showers Drive
 Mountain View, CA 94040
 (650) 948-1021

Waggin Wheels Vet House Call
 30 Avondale Ave
 Redwood City, CA 94062
 (650) 298-8508

Alta Wood Animal Hospital
 955 Woodside Rd
 Redwood City, CA 94061
 (650) 369-1768

Companion Animal Hospital
 255 Old County Rd.
 San Carlos, CA 94070
 (650) 591-8387

United Pet Care Monthly Premium	
1 Pet	\$8.75 - \$10.60
2 Pets	\$16.60 - \$20.20
3 Pets	\$24.30 - \$29.60
Each Additional Pet	\$7.70 - \$9.30

To enroll or for more information:

Call United Pet Care at (888) 781-6622 and mention you are an SCORPA member or visit: www.unitedpetcare.com/scorpa

Liberty Mutual

Homeowners, Car, Renters, Condominium, Landlord, Personal Liability, & Flood Insurance

As a SCORPA member, our exclusive partnership with Liberty Mutual allows you to take advantage of special discounted group rates that could save you hundreds of dollars a year. Liberty Mutual offers coverage for:

Homeowners Insurance - We know how important your home is. It's your family headquarters, your sanctuary, and the hub of all activity. A homeowners policy can protect your home and possessions against a variety of losses including fire, theft, vandalism, plumbing failure, and much more. Liability coverage can be included so that if someone is accidentally injured or has property damaged while on your premises, Liberty Mutual will defend any claims against you and pay those claims up to your policy limits. We'll also pay for reasonable and necessary medical expenses up to the limit you purchased, regardless of who was at fault.

Renters Insurance - Your landlord likely has insurance to protect the building you live in, but that doesn't protect you and your belongings. Renters insurance protects the possessions that matter to you, at home and away, and also provides limited personal liability coverage.

Condominium Insurance - As a condo owner, your HOA's insurance won't cover the interior of your unit, your personal possessions, or personal liability. We'll provide the affordable coverage you need.

Landlord Insurance - As a landlord, renting out your investment property is stressful enough. With Landlord Insurance, you'll have one less thing to worry about. Rental property insurance protects your property from damages and loss of income should covered damages make your property unlivable.

Personal Liability Protection - You don't have to be a millionaire to be sued for a million dollars. A serious accident or mishap on your property could trigger a costly jury award. Umbrella Insurance protects your assets from large verdicts or settlements due to a covered accident, with additional coverage beyond the limits on your other policies.

Flood Insurance - You don't need to live near water to need flood insurance. Floods can be caused by storms, hurricanes and even melting snow. Flood damage is not covered under homeowner policies. Liberty Mutual offers Flood Insurance through the federal government's National Flood Insurance Program.

Mobile Home Insurance - Protect your mobile home from unexpected damages.

Car Insurance - Liberty Mutual has you and your wheels covered with a variety of auto insurance options. They will make sure you have the right coverages for you and your car.

Coverages can include Collision, Comprehensive, Bodily Injury Liability, Property Damage Liability, Medical Payments, Injury Protection, Uninsured / Underinsured Motorists.

We believe responsible drivers deserve more than just basic coverage; that's why we provide additional benefits including: Accident Forgiveness, New Car Replacement, Unlimited Rental, and Lifetime Repair Guarantee.

Multi-Policy Discount - Save on your home insurance when you insure your home and car with Liberty Mutual.

Liberty Mutual has been helping people live safer, more secure lives since 1912. They operate in all 50 states and are among the Fortune 100 largest U.S. corporations. As a leading provider of car, home and life insurance, they offer competitive rates and hassle free service.

Policies are tailored to meet your specific needs. A Liberty Mutual representative can explain your options in clear terms and recommend the best match for you - whether you need to protect your car, home, watercraft or motorcycle.

Liberty Mutual

For a quote, visit: www.libertymutual.com/scorpa
or call: (800) 524-9400. You **Must** Mention Group 119512 in order to get the special SCORPA discounted rates.

Disclaimer: Coverages may not be available in all 50 states and may vary. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

Whole Life Insurance

Guaranteed Issue - No Medical Exam

No one wants to burden their family with outstanding debts, funeral costs and other bills when they pass away. Ensuring these costs are taken care of in advance can be your way of helping make sure your family won't have to struggle to quickly come up with cash.

MetLife's Guaranteed Issue Whole Life Insurance is an easy and affordable way to provide financial stability for your loved ones. Coverage face amounts of \$5,000, \$10,000 and \$20,000 are available. This plan was specially designed for those age 55 and older.

Unique plan features include:

- Guaranteed issue and guaranteed renewable for life.
- Does not require a medical exam or underwriting.
- Level premiums for the life of the policy.
- Simplified application process.

Monthly Rates - Female		
Age	\$5,000	\$10,000
55	\$25	\$48.50
60	\$29.50	\$57.50
65	\$35.50	\$69.50
70	\$45	\$88.50
75	\$60	\$118.50

Monthly Rates - Male		
Age	\$5,000	\$10,000
55	\$31	\$60.50
60	\$38	\$74.50
65	\$49	\$96.50
70	\$64	\$126.50
75	\$82.50	\$163.50

If the insured dies other than by accident within the first two years, the beneficiary will receive a limited graded death benefit of 110% of premiums paid. After two years, full death benefits will be paid for any cause of death.

Coverage is not in force until MetLife has confirmed enrollment in writing. Rates will be based on your age at the coverage effective date. Coverage cannot begin earlier than January 1, 2014.

Travel Insurance

Trip Cancellation or Interruption and Medical Coverage Available

A vacation is supposed to be a personal reward to yourself for all your hard work. To provide you will stress relief, relaxation, and quality time with loved ones. However, when it comes to travel, the unforeseen can happen without warning and can be very costly.

The sudden illness of a traveling companion or family member, a natural disaster, inhospitable weather, or terrorism alters your traveling plans. Instantly, all the money paid for a vacation vanishes. Travel insurance is there to provide you peace of mind against the unexpected.

Travel Guard comprehensive travel insurance is customizable to meet your needs. Whether you're going on a cruise, wildlife safari, resort vacation, tour package, or just a quick self-booked trip, travel insurance can protect you for a variety of circumstances. Coverage is available for:

- Trip Cancellation to cover prepaid, nonrefundable expenses.
- Missed Connection coverage for flight change fees or transportation costs required to meet a missed connection.
- Trip Interruption can pay for travel arrangements to return home.
- Medical coverage for bills if you become sick or injured.
- Medicare and most insurance does not cover you outside the US.
- Emergency evacuation to the nearest appropriate care facility.
- Baggage Delay/Loss coverage.
- Travel Delay covers flight delay, etc.

Comprehensive Travel Insurance	
Age	Approximate Cost of Insurance
65	7% of Trip Cost
70	9% of Trip Cost
75	11% of Trip Cost
80	15% of Trip Cost

Visit: www.pgagencies.com/scorpa & click the Travel Insurance icon. If you do not have internet, for assistance call: (800) 511-9065.

HearPO Hearing Benefit

A Johns Hopkins University School of Medicine study found that 63% of people over age 70 have hearing loss. Yet, only about 20% used a hearing aid. Unfortunately, denial and embarrassment are the main reasons cited for not getting a hearing aid.

Hearing impairment lowers the overall quality of life for those suffering from it. People with untreated hearing loss suffer more from depression and social isolation compared to those of similar age who wear hearing aids. It can also cause Auditory Deprivation, which is a decrease in speech understanding resulting from a hearing loss.

The good news is that clinical studies have shown that when hearing aids are properly fitted, they significantly improve the overall quality of life for their users. Many hearing aids are virtually invisible and still deliver outstanding performance in challenging environments.

HearPO has partnered with SCORPA to offer a **FREE** hearing aid discount program. Benefits include:

- ✓ 40% off hearing testing and diagnostics.
- ✓ Approximate savings of 25% off hearing aids including ReSound, Starkey, Siemens, and more.
- ✓ Hearing aid low price guarantee. We beat local quotes by 5%!
- ✓ Free one year supply of batteries.
- ✓ One-year free follow-up care.
- ✓ Risk-free 60-day, 100% money-back satisfaction guarantee.
- ✓ 3-year warranty - one of the longest in the industry.
- ✓ Convenient hearing clinics near you.
- ✓ Financing available.

HearPO Premium	
Retiree + Family	FREE
<p>To take advantage of this free program, call HearPO directly at (877) 846-7075 and let them know you're an SCORPA member. They will assist you and explain the process.</p>	

To Enroll

Please Note: Enrollment in all of these plans requires active membership in SCORPA. If not currently a member of SCORPA, please make sure to complete the SCORPA Membership section (Step 4) on the enclosed Enrollment Form.

Dental, Vision, Legal Shield, Identity Theft Shield, and Personal Accident & Secure Travel can be enrolled in by completing the enclosed enrollment form. Monthly premiums are payroll deducted.

Guaranteed Issue Whole Life Insurance requires an enrollment form based on your state of residence. Please select the Whole Life Insurance box on the enclosed enrollment form and the correct state application will be mailed to you. Premiums are arranged directly with the insurance company.

VPI "PPO" Pet Insurance can be enrolled by calling VPI directly at (877) 738-7874 and mentioning that you are a SCORPA member. You may also visit: www.petinsurance.com/affiliates/scorpa to enroll. Monthly premiums are payroll deducted.

United Pet Care "HMO" Pet Care can be enrolled by calling UPC directly at (888) 781-6622 and mentioning that you are a SCORPA member. You may also visit: www.unitedpetcare.com/scorpa to enroll. Monthly premiums are payroll deducted.

Liberty Mutual Homeowners, Car, Renters, Condominium, Landlord, Personal Liability, & Flood Insurance can be enrolled by calling Liberty Mutual directly at (800) 524-9400 and mentioning you belong to Group 119512. You must mention this group to get the exclusive discounted SCORPA rates. You may also visit: www.libertymutual.com/scorpa to enroll. Premiums are arranged directly with the insurance company, but *can* be payroll deducted.

Comprehensive Travel can be enrolled by visiting www.pgagencies.com/scorpa & clicking on the Comprehensive Travel Insurance icon. If you need assistance or do not have internet access, please call (800) 511-9065 for assistance.

HearPO Hearing Benefit is FREE and there is no need to enroll. Call HearPO directly at (877) 846-7075 and let them know you're a SCORPA member. They will explain the HearPO process and assist you.

Questions or need assistance? Contact the Plans Administrator at SCORPA@pgagencies.com or call (800) 511-9065.

Disclaimer

In promoting the health, well-being, happiness, and continued productivity of its members, SCORPA has endorsed the offering and administration of these benefits through Pacific Group Agencies, but SCORPA itself does not provide or administer any of these benefits, nor does SCORPA receive any financial compensation for their sale.

This booklet contains summaries and highlights of the plans. Additional exclusions, limitations, and eligibility requirements may apply. Certain wording has been shortened due to space limitations. Every attempt has been made to ensure this booklet and referred to websites are accurate and factually represents the coverages being offered; however, mistakes can occur. This booklet is not a Certificate of Insurance and nothing contained herein, either written or implied, will change the terms of the Certificates of Insurance.

Insurance carriers have the right to change the rules, regulations, terms of coverage, availability, guidelines that are placed on the application, policies, enrollment, rates, and offering of products at any time.

While infrequent, providers may, without warning, 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 have submitted an application. An individual cannot assume that they have coverage until the carrier has sent the individual a verification of coverage with the appropriate effective date.

It is the responsibility of the member to contact Pacific Group Agencies regarding any change in their status that affects the ability to be insured under any of these plans. It is the responsibility of the member to confirm that they have been enrolled in the correct plan and it is suitable for their needs. Members must maintain membership status in SCORPA in order to retain these benefits. Coverages may be terminated without warning should your retirement check, checking account, or credit card deduction stop for any reason or your membership in SCORPA lapses.

For questions on the plans or the enrollment process, contact the plan administrator, Pacific Group Agencies, CA Lic. 0078489, at: (800) 511-9065.



PACIFIC GROUP AGENCIES, INC.

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Attachment 5

California Government Code Section 31452.5.

(a) The board may comply with and give effect to a revocable written authorization signed by a retired member or beneficiary of a retired member entitled to a retirement allowance or benefit under this chapter, authorizing the treasurer or other entity authorized by the board to deduct a specified amount from the retirement allowance or benefit payable to any retired member or beneficiary of a retired member for any of the following purposes:

- (1) Paying premiums on any policy or certificate of group life insurance or group disability insurance issued by an admitted insurer.
 - (2) Paying premiums for a prepaid group medical or hospital service plan.
 - (3) Paying premiums for a vision care program or dental plan, approved by the board, for the benefit of the retired member or his or her dependents.
 - (4) Paying premiums on national service life insurance or United States government converted insurance.
 - (5) Payment for the purchase of shares in or the payment of money to any regularly chartered credit union.
 - (6) Payment to a charitable organization or a federally chartered veterans' organization that is approved by the board.
 - (7) Payments to a recognized retiree organization.
 - (8) Payment for the purchase of United States savings bonds.
 - (9) The payment of personal income taxes to the government of the United States or the State of California.
 - (10) Payment for any retiree benefit programs available through the recognized retiree organization. The board may require that this payment be to a single party designated by the recognized retiree organization, either to itself or to a third-party administrator.
- (b) Each month the order shall be drawn in favor of the insurer, institution, credit union, organization, or government named in the written authorization for an amount equal to the deductions authorized in subdivision (a) and made during the month.
- (c) The board may charge a reasonable fee for the making of the deductions and payments.

(Amended by Stats. 2012, Ch. 178, Sec. 1. Effective January 1, 2013.)