



Benefits Available Exclusively for Association of Mendocino County Retired Employees Members

Dear Retiree:

The Association of Mendocino County Retired Employees (AMCRE) was established over 30 years ago as an independent, non-profit organization that works to protect your hard-earned benefits and promote a worry-free retirement for all. Among our many goals is to promote and maintain the fellowship and camaraderie of retiree members through social events, disseminate information relating to pension and legislative actions, and communicate vital information with our members via newsletter and website.

One of the popular benefits of AMCRE membership is access to various group insurance benefit plans. These plans are detailed in this Benefits Guide. All the plans listed in this guide are administered by Pacific Group Agencies and available exclusively to AMCRE members.

The annual Open Enrollment period for these benefit plans is upon us. This is your once-a-year opportunity to add or make changes to your coverages. Whether you're looking to add dental coverage or add a spouse to your vision coverage, now is the time to do it.

This year there is a change to the vision plan. In prior years the insurance carrier was MES. Starting January 1st, a new VSP plan with higher network benefits will replace the MES plan. If currently enrolled in the MES plan, you do not need to re-enroll in the VSP plan. You will be rolled over automatically.

Please take a moment to review all the benefits that are available to you. An Ameritas PPO Dental plan is available to members and includes a generous \$1,500 annual benefit maximum. Other plans available include legal protection, identity theft protection, pet care, travel insurance, and much more.

To add strength to our organization and become a AMCRE member making you eligible for these benefits, please complete Step 1 of the enclosed enrollment form. If also electing to enroll in any of the benefit plans, please also complete the remaining steps. **Open Enrollment ends November 11th.**

If you should have any questions on the benefit plans in this guide, please direct them 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 the plans discussed in this Benefit Guide. They will not be able to help you.**

Sincerely,

AMCRE Board of Directors

How To Enroll

You can enroll in the **Dental, Vision, Legal Shield, ID Shield, and Personal Accident** plans using the enclosed enrollment form. A postage paid envelope is provided for your convenience. 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 the form to: (800) 549-0059. Please make sure to fax both sides of the form.

An online form is available at: www.pgagencies.com/amcre

You can enroll in the **Pet plans** by calling the carrier direct or visiting their website. If calling, remember to mention you are an AMCRE member, so you get the discounted rates.

- Nationwide Pet Insurance (Premiums are credit card billed)
Visit www.petinsurance.com/amcre or call (877) 738-7874.
- United Pet Care
Visit www.unitedpetcare.com/amcre or call (877) 872-8800.

Travel Guard should be purchased within two weeks of booking your trip and is on a per-trip basis. To purchase coverage (credit card billed), visit: www.tiny.one/travelguard

Emergency Assistance Plus is purchased (credit card billed) on an annual basis. Visit www.emergencyassistanceplus.com/pedit or call (877) 883-1935.

Term Life is medically underwritten. Complete the information on the enclosed form and a quote will be mailed to you. Please note: Quotes are generally mailed to members in late January.

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

Frequently Asked Questions

When does the Open Enrollment period end?

Forms must be postmarked by November 11, 2022. We strongly recommend you submit your form as early as possible, so we may address any issues and make sure you receive an ID card before your coverage(s) start.

When do the coverages begin?

Coverages will begin January 1, 2023.

I'm not making any changes; do I have to do anything?

No! If you are not making any changes to your current coverages, you do not need to submit an enrollment form. Your current coverages will continue.

Can I add my spouse/domestic partner or dependent child to my coverage?

Yes. To add a dependent to your coverages, complete the enrollment form and select the appropriate Member + [Dependent] box. Please make sure to provide all the dependent's information.

How do I cancel a benefit I'm currently enrolled in?

If you wish to cancel a benefit, please write cancel across the benefit box. *Leaving the box unchecked will not cancel that benefit.* You may also send an email to cancel@pgagencies.com stating your name, date of birth, and which benefit plan you wish to cancel.

Who do I contact with questions?

With regards to *any benefit plan listed in this booklet*, please 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 help you.

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.

Dental PPO by Ameritas

Freedom to Use Any Dentist - No Network Restrictions

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

This comprehensive plan covers over 360 procedures, from the routine (cleanings, x-rays) to the major (crowns, dentures, implants). Whether you need routine care or something more extensive, this plan will have you covered.

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

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

This PPO plan allows you to use any dentist. While Ameritas does have the largest dental network nationwide with over 325,000 providers a very large dentist network, you are not required to use a dentist in this network and may use a non-network dentist. However, there are significant cost savings if you do use a network dentist. Ameritas Network Dentists have agreed to charge significantly reduced rates, typically saving you 25%-40% of their regular rates. Additionally, many Ameritas providers extend deep discounts on non-covered procedures.

Find Ameritas Classic PPO Network providers in your area at:
<https://dentalnetwork.ameritas.com/>

Coverage is available for the member, and you may also insure your spouse/domestic partner, and/or your dependent children up to age 26. Children aged 26 and older are eligible if they are permanently disabled and the member lists them as a dependent on their tax return. Grandchildren are only eligible if you have full legal custody.

Dental PPO Benefits

Description	Network Dentist	Non-Network Dentist*
Calendar Year Benefit	\$1,500	
Dental Rewards	\$400 / Year	\$250 / Year
Calendar Year Deductible <i>Waived for Preventative</i>	\$50 / Person	\$75 / Person
Preventative Services		
Cleaning, Oral Exam, Bitewings	100%	80%
Basic Services		
Periodontal Maintenance, Filling, Simple Extraction, Panoramic X-Ray, Denture Repair & Reline, Recement, Biopsy, Emergency Pain Relief	75% - Year 1 80% - Year 2 85% - Year 3	75%
Major Services <i>12-month waiting period applies unless you had other dental insurance for all of 2022. If so, please include proof of current coverage with the enrollment form.</i>		
Crown, Implant, Periodontic, Endodontic, Root Canal, Bridge, Denture, Complex Extraction, Anesthesia, Bone Augmentation, Inlay Restoration, Onlay Restoration, Crown Repair, Bridge Repair, Space Maintainer, Teeth Whitening	50%	50%

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

Comprehensive Vision by VSP

This plan replaces the MES plan effective January 1st, 2023.

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

Eye exams are vital to your overall wellbeing. Not only can they detect signs of potentially blinding conditions like glaucoma, diabetic eye disease, and macular degeneration, but they can also detect signs of cardiovascular disease, hypertension, diabetes, and high cholesterol - issues that may go unnoticed.

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

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

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

Personal Accident

Accidental Death 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%		

Accidents are the 5th leading cause of death in the United States. This low-cost policy is a great way to protect your loved ones should the unthinkable happen. This plan provides a significant cash benefit if you are seriously injured or killed in an accident.

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

Included with this plan is a **Secure Travel** rider that provides special benefits any time you travel more than 100 miles from your home. These benefits are included regardless of the level of accidental death benefits purchased. Use of or payment of any of these benefits does not have any effect on the accidental death benefit amount. These benefits are completely independent of the accidental death benefit.

- ✓ Emergency Medical Evacuation
- ✓ Repatriation of remains
- ✓ Prescription refill services
- ✓ Assistance with lost or stolen items
- ✓ Translation and interpretation services
- ✓ If traveling alone, transportation for a loved one if you're going to be hospitalized for 10+ days.
- ✓ Return travel for companion who is delayed due to your emergency.
- ✓ Return travel for dependent child (<16) who is left unattended because of your emergency.
- ✓ Up to \$10,000 upfront guarantee of payment for needed medical expenses so you can get the necessary care you need. You are responsible for repaying these funds to Secure Travel.
- ✓ Emergency Cash Advance - Up to \$1,500
- ✓ Pre-trip planning services
- ✓ Emergency message relay
- ✓ Medical / Dental referrals
- ✓ Legal, Embassy, & Consulate referrals

Pet Care by United Pet Care

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

Monthly Premium	Preferred & Partner Plans
1 Pet	\$17.50
Each Additional Pet	\$16.50

United Pet Care (UPC) offers a unique approach to pet care savings. Members receive **instant savings** on exams to surgeries, hospitalization, vaccines, spay/neutering, diagnostic, radiology, dental, and other preventative and sick care procedures. These savings are applied instantly at the vet office.

Starting January 1, 2023, all UPC memberships will include Televet. Televet is the perfect blend of technology and expertise to assist pet owners in the everyday health and care of their pets. It's available 24-hours a day, there are call, chat, and video features available. You will speak with vets who can provide real-time recommendations, and records of the calls will automatically be sent to your primary vet.

Extra Perks for members can include discounts on medications, grooming and grooming related product, pet sitting, day care, specialty foods, and toys.

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

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

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

www.UnitedPetCare.com/amcre

or call UPC at (877) 872-8800 and mention AMCRE.

Pet Insurance by Nationwide

Available for Dogs, Cats, Birds, & Exotic Animals

Nationwide Pet Insurance allows you to focus on what is truly 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 and allows you to focus on what is the best course of treatment for our loved ones.

Multiple plans are available to choose from. They offer both defined benefit plans that pay a set dollar amount for each covered issue and percentage reimbursement style plans that pay a percentage of the procedure cost. Two reimbursement levels are available, 50% & 70%.

All plans allow you to use any vet, including specialty and ER, of your choosing. Plans may include coverages for:

- Veterinary Exams
- Wellness Exams
- Vaccinations
- Prescription Medicine
- Hospitalization
- Surgeries
- Injuries
- Illnesses
- Cancer
- Specialty Vets
- Emergency Vets
- Hereditary Condition
- Chronic Condition
- X-Ray, MRI, CT Scan, Ultrasound
- Prescribed Therapeutic Diets
- Prescribed Nutritional Supplements
- Dental Diseases
- Congenital Conditions
- Blood Disorders
- Eye Disorders
- Musculoskeletal Disorders
- Respiratory Conditions
- Behavioral Exam & Treatment
- Flea & Heartworm Prevention
- Blood Work
- Urinalysis
- Diagnostic Testing
- 24/7 *vethelpline*

Rates are based on factors such as pet type, breed, age, and coverage level desired.

To enroll or for more information, visit www.petinsurance.com/amcre or call Nationwide direct at (877) 738-7874 and mention AMCRE for the special AMCRE discounted rates.

Premiums are paid directly to Nationwide

Emergency Assistance Plus

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

Emergency Assistance Plus (EA+) provides a crucial safety net that protects you when you travel away from home. This annual membership program 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? 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. 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+ services include:

Medical Evacuation

- Emergency medical monitoring by an EA+ medical expert.
- Air ambulance or emergency medical evacuation from an inadequate facility to the nearest appropriate facility.
- Medical specialist sent to you to assist in determining your medical condition and travel suitability.
- Continuous updates to designated family member or physician.

Medical Assistance

- Transfer of insurance information to medical providers to ensure your medical care is not delayed or denied.
- Cash advance for medical payments against a valid credit card.
- Prescription replacement assistance.
- Worldwide 24-hour doctor/ER/dentist/attorney locator.

Transportation Home

- Transportation home after hospitalization.
- Nurse escort during your trip home, if deemed necessary.
- Return of deceased remains.
- Vehicle returned home.

Assistance for Companions

- One round-trip economy-class airline ticket to bring a loved one to your hospital bedside if you're traveling alone.
- Airfare home for dependent children or grandchildren who are left unattended due to your hospitalization.
- Emergency message forwarding assistance.
- Pet care and return home assistance.
- Ticket home for a traveling companion if you are evacuated, transported home or pass away while away from home.

Vital Travel Assistance

- Intelligence regarding weather, travel, health, inoculations, travel restrictions, & special events.
- Real-time security intelligence on political unrest, social instability, weather, & health hazards.
- Emergency cash transfer assistance against a valid credit card.
- Lost luggage assistance.
- Document replacement assistance.
- Language interpretation assistance.
- Assistance making flight arrangements, securing visas, and with other logistics if you need to leave a threatening situation.

EA+ has been exclusively offered by Worldwide Rescue & Security (WRS) for 20+ years. WRS is a leading provider of emergency travel, rescue and security products to members of affinity clubs, loyalty groups, alumni associations, professional organizations, auto clubs and airline loyalty programs. WRS partners with top medical assistance companies to provide emergency related services to members.

With EA+, you will have access to:

- Customized medical, security and travel assistance 24 x 7, 365 days a year,
- Access to a network of 32 medical assistance companies located over 5 continents,
- 53 response centers throughout the world,
- Access to over 1500 air ambulances worldwide,
- Medical teams responsible for continual monitoring of travelers around the world receiving medical attention,
- Expert staff fluent in 70+ languages and in-depth knowledge of local cultures and procedures,

ID Shield

Millions of Americans will have their identity stolen this year. Will you be one of them?

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

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

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

Your Credit Bureau (TransUnion, Experian, or Equifax) credit report is monitored, and you're quickly alerted to credit checks, suspicious account activity, liens or judgements filed, cards reported lost/stolen or over limit, you incorrectly listed as deceased, derogatory remarks, charge offs, accounts opened, address changes, bankruptcy filings, inquiries, and address associated with your name.

Dark web scanning is performed on global black-market sites, chat rooms, file sharing networks, and social feeds, scanning is done looking for a member's Personally Identifiable Information, matches of name, birthday, SSN, email address, Driver's License, Passport, Medical ID, and phone number.

Social Media Monitoring checks for over 20 different sources of fraud and identity theft. You may not have a Facebook, Twitter, LinkedIn, or Instagram account, but someone impersonating you may!

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

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

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

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

Travel Guard

Insurance to Cover All Your Travel Needs

When on vacation, your worries should be left behind. Unfortunately, issues can arise. A sudden illness of a traveling companion or family member back home, a worldwide pandemic, a natural disaster, inhospitable weather, or unfriendly political situations can alter 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 offers several different plans that are customizable to meet your wants and needs. Their comprehensive policies include coverage for the cost of trip cancellation or interruption. Also included is coverage for missed connections, trip delays, lost or delayed baggage, and medical coverage.

Premium policies may include coverage for travel inconveniences such as closed attractions, transportation delays, rental vehicle breakdown, and transportation diversions. Numerous optional upgrades are available that will cover canceling for any reason, rental car damage, pet care, adventure sports coverage, security evacuation, and wedding cancelation.

Specialized policies are also available including medical for those needing medical coverage (Medicare does not cover you outside the US). A more basic annual policy is also available for frequent travelers.

Coverage for pre-existing medical conditions is excluded *unless you purchase coverage within 15 days of your initial trip payment*. Coverage for losses due to COVID-19 are not covered as these losses are not considered an “unforeseen event”.

Travel Guard Insurance

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.

For a quote, visit: **www.tiny.one/travelguard**

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

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

Legal Shield

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

Monthly Premium

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

Member & Family: \$14.95

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

No one ever plans on legal trouble, but the unpredictability of life often throws you a curveball. Instead of trying to navigate the legal system alone, Legal Shield can help you. Whether it's as simple as writing a demand letter, having an attorney make a call on your behalf, or a more serious issue that leads to time in court, you can breathe easy with Legal Shield by your side.

For more than 40 years, Legal Shield's goal has been to take a straightforward, practical approach to legal coverage. Legal Shield uses a nationwide network of affiliate lawyers with an average of 19 years of experience. When you need help, you won't have to talk to a rookie, a paralegal, or a law clerk, but rather you will deal directly with highly experienced lawyers.

All legal consultations start off with a call to the main provider law firm in your state. For California, the law firm of Parker Stanbury has been retained. Parker Stanbury is a full-service law firm providing legal service, advice, and representation in many areas of the law. With over 40 attorneys on staff, with a combined 700+ years of legal experience, Parker Stanbury can help with your legal issues.

With Legal Shield you'll experience the safety and security that over 4.1 million members enjoy. Access to convenient quality no-cost legal help is only a toll-free phone call away, all for less than 50¢ a day. Unlike insurance companies, Legal Shield has your best interests in mind. Their dedicated law firms are prepaid, so their sole focus is on serving you, not billing you. Benefits of Legal Shield membership include:

Advice - Your attorney may provide unlimited legal advice on a wide range of legal topics, both personal and professional.

Letters and Phone Calls on Your Behalf - Your attorney will write letters or make phone calls on your behalf at no cost to you. Whether it's a person or company that has taken advantage of you and refused to do as promised, or perhaps it was a store that didn't honor a return, or a poorly done repair job, or a merchant who didn't honor their low-price guarantee, once the other party sees that you have legal representation, they know you are serious and will work to get the situation resolved.

Standard Will Preparation with Annual Reviews/Updates - Having an up-to-date Will is part of being a responsible adult. However, 64% of Americans don't have one and the numbers are even higher for minorities. With Legal Shield, members may receive a Will with annual updates/reviews at no cost. Spouses and covered children may have a Will drafted for just \$20.

Wills can help protect your assets from probate and intestacy laws and significantly reduce the time spent in costly probate court. They also provide control of the gifting of assets to the specific people you choose. You also receive peace of mind, knowing that your assets are protected, and your loved ones will be cared for.

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

Legal Document Review - Your attorney will review contracts and legal documents up to 10 pages each. They will explain in “plain English” the meanings of any legal terms and will suggest any changes they deem necessary. If the other party has acted improperly, the attorney can contact them on your behalf to resolve the issue.

Whether signing a cell phone contract, booking a hotel, or wanting to ensure that you get your full security deposit back from your landlord, legal document review can save you thousands of dollars and countless headaches.

IRS Audit Legal Services – Upon notification 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.

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

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

Trial Defense - If you or your spouse are named as a defendant in a covered civil or criminal action, your Legal Shield attorney will provide up to 60 hours of defense at no additional cost to you.

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

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

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

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

Life Insurance

High Benefit Amounts - Low Costs

Estimated Monthly Rates per \$100,000 Benefit <i>(Average healthy non-smoker)</i>				
Age	Female		Male	
	10 Year	20 Year	10 Year	20 Year
60	\$36	\$53	\$41	\$73
65	\$51	\$89	\$71	\$123
70	\$78	\$153	\$111	\$212
75	\$139	N/A	\$199	N/A

Must be under age 76 to qualify for coverage.

Term life insurance allows you to protect your loved ones from outstanding debts such as a mortgage, credit cards, or hospital bills, or covering an obligation you made, such as college tuition for a grandchild. Minimum amount of coverage is \$100,000.

The “term” is a set amount of time during which the policy is in-force. During this time, the premium and benefit amount 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 20 minutes.

***Note:** People with diabetes, heart disease, high cholesterol, or high blood pressure, may not qualify. Those who do will have premium rates approximately 125% higher.*

People treated for cancer, depression, heart attack, or stroke within the last two years will not qualify for coverage.

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

Amplifon Hearing

Increase the quality of your life!

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, the longest-serving provider of hearing benefit solutions in the US, has partnered with AMCRE to offer members a FREE hearing aid discount program.

Members have access to Amplifon's expansive nationwide network of over 5,600 locations and can choose from more than 1,700 hearing aid models, from leading brands such as Miracle-Ear, Oticon, Phonak, and Starkey.

No cost 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.

Amplifon Hearing Health Care

Member + Family

FREE

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

To take advantage of this benefit, simply call Amplifon at **877-846-7075** and let them know you're an AMCRE member. A Patient Care Advocate will assist you.

Disclaimer & Member Requirements

In promoting the health, well-being, happiness, and continuing productivity of its members, AMCRE members have access to voluntary 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 guide contains summaries and highlights. Certain wording has been shortened or changed into “plain English”. Exclusions, limitations, and eligibility requirements may apply. While every effort has been made to ensure this information is accurate and fairly represents the coverage offered, mistakes can occur. This is not a Certificate of Insurance (COI) and nothing written or implied will change the COI terms.

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

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.

Some plans have a minimum commitment. Should you cancel coverage by any action, including stopping payment, before the commitment is up, PGA, at its sole discretion, reserves the right to retroactively cancel your insurance to the original effective date and refund your premiums paid. You acknowledge responsibility for any outstanding or paid claims and discounts received by utilizing a network provider.

Coverage may be terminated without warning should payment stop for any reason or your AMCRE membership lapse.

Cancellations:

- Cancellations must be received by the 5th of the month for processing for the next following month.
- **We do not accept phone cancellations.** Cancellations must be in writing to PGA, by email (cancel@pgagencies.com), mail, or fax (800-549-0059). Cancellations sent to the insurance carrier, retirement system, or AMCRE, may not be processed and under no circumstance is PGA liable to refund premiums taken due to us not receiving proper or timely notice. PGA may adjust your cancellation date to match deductions received.
- Payment cancellation may result in monies being owed to PGA for premiums advanced. You agree to reimburse PGA all monies owed, and costs associated with collection of these monies.
- We cannot retroactively cancel coverage.

It is the responsibility of the member to:

- Report to PGA changes that affect insurability or eligibility of dependents, including children becoming over-age. We do not track the age of your children. Notifying the retirement system or 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 License 0078489, at: (800) 511-9065 or AMCRE@pgagencies.com.