

Health Programs

REAOC members are eligible to purchase dental and/or vision insurance through two sources, OCEA and Pacific Group Agencies, Inc. Members are encouraged to obtain and read details on all plans before making a decision. New retirees may also continue their present coverage through COBRA - contact your plan administrator for details. Additional discount and savings programs are available through HearPO and Pacific Group Agencies' Best Benefits Saver Plan.

OCEA
714-835-3355
www.oceamember.org

DeltaCare 600 is an HMO dental plan under which you must select from a list of participating dentists. This plan provides most preventive and diagnostic services at no charge and requires co-payments to the dentist for a variety of other dental procedures. There is no deductible, calendar year maximum, or waiting period for major services. This plan is only available within California.

Monthly Premiums for DeltaCare 600 Dental Plan

| | |
|-----------------------------------|---------|
| Individual only | \$16.36 |
| Individual + 1 dependent | \$31.08 |
| Individual + 2 or more dependents | \$45.81 |

VSP VISION PLAN enables you to select a doctor from a provider list and pay nominal co-payments for vision services and materials.

Monthly Premiums for VSP Vision Plan

| | |
|-----------------------------------|---------|
| Individual only | \$7.97 |
| Individual + 1 dependent | \$11.54 |
| Individual + 2 or more dependents | \$20.69 |

*Rates for the DeltaCare 588 and VSP Vision Plans
are guaranteed until January 1, 2005*

HearPO (Hearing Aid Discount)
1-888-432-7464

HearPO is a nationwide hearing healthcare company with convenient locations throughout the country. HearPO is a subsidiary of Sonus-USA, the largest provider of hearing healthcare services and products in North America, which offers discounted service & products. This is not insurance.

As a REAOC member you will receive a 20% discount for all hearing exams and services and up to a 58% discount on hearing aids at any HearPO provider location. Over 200 models of hearing aids are available to you and include all styles, including completely-in-the-canal, in-the-ear, and behind-the-ear hearing devices. The plan offers all technology levels including the newest programmable and digital technology.

To locate a participating HearPO specialist and schedule an appointment in your area call 1-888-432-7464 and tell them you are a REAOC member and are part of their Universal Referral Program. In most cases, you will receive an appointment approval within 30 minutes.

Pacific Group Agencies, Inc.
800-817-8838
www.pgagencies.com

Delta Premier is a managed fee-for-service table program which entitles you and your eligible dependent to use the dentist of your choice. Calendar year deductible of \$50 per person, up to a maximum of \$150 per family applies, but there is no deductible on diagnostic and preventive services. Benefits cover an annual maximum of \$1,000 for each enrollee. There is no waiting period for major services. This plan is available to members who reside outside of California.

Monthly Premiums for Delta Premier Dental Plan

| | |
|-----------------------------------|---------|
| Individual only | \$39.41 |
| Individual + 1 dependent | \$68.88 |
| Individual + 2 or more dependents | \$96.60 |

PacifiCare Dental HMO Plan 146 is an HMO dental plan under which you must select from a list of participating dentists. This plan provides most preventive and diagnostic services at no charge and requires co-payments to the dentist for a variety of other dental procedures. There is no deductible, calendar year maximum, or waiting period for major services. This plan is only available within California.

Monthly Premiums for PacifiCare Dental Plan 940

| | |
|-----------------------------------|---------|
| Individual only | \$20.38 |
| Individual + 1 dependent | \$25.32 |
| Individual + 2 or more dependents | \$39.11 |

*Rates for Delta Premier and PacifiCare Dental Plans
are guaranteed until October 1, 2004*

Delta Vision Plan enables you and your eligible dependents to select a doctor from a provider list and pay nominal co-payments for vision services and materials. This plan is only available within California.

PacifiCare Vision PPO Plan is a PPO plan that enables you to select a doctor from a provider list and pay nominal co-payments for vision services and materials. This plan is available to members who reside outside of California.

Please call for rates for Delta Vision and PacifiCare Vision Plans

Best Benefits Saver Plan is a health care savings product that can help reduce the cost of routine health care expenses for you and your family. This is not insurance. Do not cancel your medical insurance if you choose to purchase this product. It can be used in conjunction with the Delta Premier Dental Plan (above) for increased savings. A brochure is available on the website or call the office at 714-840-3995.

In the event of any conflict between the information set forth above and either the relevant Summary Plan Description or plan documents, the terms and provisions of the Summary Plan Description and/or plan documents shall prevail. Each plan is subject to modification at any time.

Who Do I Call??

For information regarding your **retirement check or pension benefits:**

Orange County Employees Retirement System (OCERS)

www.ocers.org

714-558-6200 or 888-570-6277

For information regarding **DeltaCare 588 Dental Plan or VSP Vision Plan:**

Orange County Employees Association (OCEA)

www.oceamember.org

714-835-3355

For information regarding **Delta Premier Dental Plan, Pacific Care Dental Plan 940, Delta Vision, Vision Plan of America, or Best Benefits Saver Plan:**

Pacific Group Agencies, Inc.

www.pgagencies.com

800-817-8838

For information regarding HearPO:

HearPO

www.hearpo.com

888-432-7464

For information regarding your **medical insurance:**

Orange County Employees Benefits Office

www.oc.ca.gov/

714-834-6282

Benefits Resource Center

866-325-2345

Other useful telephone numbers:

Orange County's Credit Union

www.orangecountyscu.org

714-755-5900

Medicare

www.medicare.gov/

800-633-4227

Social Security

www.ssa.gov/

800-772-1213

CalPERS (Long Term Care Insurance)

www.calpers.gov/

800-982-1775

Retired Employees Association of Orange County (REAOC)

PO Box 3266

Huntington Beach, CA 92605-3266

Phone: 714-840-3995 Fax: 714-840-7189

Website: www.reaoc.org Email: reaoc@reaoc.org

