



Health & Welfare Benefits Plan

... for employees in OCEA-represented units

2017

OCEA-Administered Health & Welfare Benefits Plan

These benefits are provided at no additional cost to employees in regular or limited-term positions in bargaining units represented by OCEA!

These benefits were negotiated by OCEA for all employees in regular or limited-term positions in OCEA-represented bargaining units, **regardless of whether or not you are an OCEA member.**

31-Day Time Limit

If you are a new employee, you must **complete and return the Health & Welfare benefits enrollment form "A" within 31 days of your hire date.** (If you do not do this, you will automatically be assigned to Option 3.) You may change your elections during "open enrollment" periods. Also, certain events (such as divorce, marriage, birth of a child, or change of employment status) may allow you to make changes, although conditions apply. For further information call OCEA at (714) 835-3355.

Bargaining Units Represented by OCEA

Community Services—County General
Fire Authority General—Fire Authority Supervisory Management
Healthcare Professional—Law Library—Office Services
Probation Services—Probation Supervisory Management
Sheriff's Special Officer/Deputy Coroner
Superior Court Clerk—Superior Court General
Superior Court Supervisor—Supervisory Management

Which of the Three Options Should I Choose?

If you are a part-time employee, you will automatically be assigned Option 3. Court Reporters (class code 0786SG) will be deemed full-time employees, as long as the Employment Status is not reported as Extra Help.

If you are a full-time employee, you have a choice. The option that is right for you will depend on your individual circumstances. Court Reporters (class code 0786SG) will be deemed full-time employees, as long as the Employment Status is not reported as Extra Help. For general information about the choice you should make, see *Simplified Guidelines*, below.

Simplified Guidelines

- **If you have no dependents (or if you have dependents and do not wish to include them for benefits coverage), and if you are a full-time employee, you should choose Option 1.**
- **Most full-time employees with families will choose Option 2.** Your family will be covered with you on the DeltaCare CAM43 (DHMO) dental plan. Your dependents *do not* receive vision coverage.
- **Do not choose Option 3.** Since Option 3 is a "default" package (with benefits of less value overall), you should take the initiative to choose either Option 1 or Option 2.

Again, all part-time employees will be assigned to Option 3. Court Reporters (class code 0786SG) will be deemed full-time employees, as long as the Employment Status is not reported as Extra Help. All new full-time employees not returning their enrollment forms within the 31-day period will also be assigned to Option 3.

Overview of the Three Options

OPTION 1

EMPLOYEE ONLY

- **One of the following:**
Delta Dental PPO Plan A
OR
DeltaCare CAM43 (DHMO)
- **VSP Vision Plan**
- **Basic Disability Plan**
- **Life/AD&D Insurance Plans**

OPTION 2

EMPLOYEE + DEPENDENTS

- **DeltaCare CAM43 (DHMO)**
- #### EMPLOYEE ONLY
- **VSP Vision Plan**
 - **Basic Disability Plan**
 - **Life/AD&D Insurance Plans**

OPTION 3

EMPLOYEE ONLY

- **Delta Dental PPO Plan A Limited**
- **Basic Disability Plan**
- **Life/AD&D Insurance Plans**

Plan Descriptions Are Available for All Benefit Plans

Plan benefits are limited by plan provisions. To obtain a more detailed plan description with information on limitations and exclusions, please contact OCEA at (714) 835-3355.

Orange County Employees Association Health & Welfare Trust

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These materials are for comparison purposes only. Plan participants will receive Summary Plan Descriptions, the terms of which shall prevail in the event of any conflict with these materials. Each plan is subject to modification at any time. (2017)

Option 1 Plan Highlights

With this option, the employee has a choice of two dental plans: Delta Dental PPO Plan A, or DeltaCare CAM 43 (DHMO). The plan you select must be indicated on the Health & Welfare Enrollment—Form A.

Delta Dental PPO Plan A (Employee Only)		or	DeltaCare CAM43 (DHMO)
	PPO Provider	Non-PPO Provider	
	<i>(You may use your own dentist, but you must use a PPO dentist to receive the highest level of benefits.)</i>		
Deductible	\$50 per person (waived for preventive and diagnostic services)	\$75 per person (deductible applies to all services)	No Deductible
Preventive/Diagnostic Services	Payable at 100%	Payable at 50%	No Copayment
Basic Services	Payable at 80%	Payable at 50%	Copayment
Major Services	Payable at 50% after you have been on this plan for six (6) months.	Payable at 50% after you have been on this plan for six (6) months.	Copayment
Maximum Payable	\$1,000 per calendar year	\$750 per calendar year	No Maximum
Orthodontic Services			
Deductible	None	None	No Deductible
Percentage Payable	50% of covered charges after you have been on this plan for six (6) months.	50% of covered charges after you have been on this plan for six (6) months.	Copayment
Maximum Payable	\$750 Lifetime	\$750 Lifetime	Copayment

VSP Vision Plan (Employee Only)					
BENEFITS:	Exam	Once each calendar year	COPAYMENT:	Exam	\$5
	Lenses	Once each calendar year		Materials	\$20
	Frames	Once every other calendar year			
		Services from a VSP Doctor		Services from an Out-of-Network Provider	
Exam		Covered in full		up to \$45	
Single Vision Lenses		Covered in full		up to \$30	
Bifocal Lenses		Covered in full		up to \$50	
Progressive Lenses		Covered in full after \$55 copay		up to \$50	
Trifocal Lenses		Covered in full		up to \$65	
Anti-Reflective Coating		Covered in full after \$40 copay		Not a covered benefit	
Frame		A wide selection of frames are covered up to \$175		up to \$70	
Contact Lenses (in lieu of glasses)		Exam: Covered in full after a maximum copay of \$60. Contact Lenses: Up to \$175		up to \$105	

Basic Disability (Employee Only)					
Monthly Benefit Payable					
	Day 0-20	Day 21-90	Day 91 +	Benefit Period	Cost
Basic Disability Plan	Waiting Period	60% \$1,080 max.	60% \$900 max.	24 Months maximum	Provided at no additional cost in specified units

All disability benefits are coordinated with all other sources of income (including holiday pay, sick leave and annual leave) and are subject to certain other benefit limitations.

Life/Accidental Death & Dismemberment Insurance (Employee Only)

The benefit is \$25,000 of Life/Accidental Death & Dismemberment insurance.

Option 2 Plan Highlights

With this option, you receive family coverage under the DeltaCare CAM43 (DHMO) dental plan with no cost to you. You must include the names of your dependents on the Health & Welfare Enrollment—Form A in order to enroll.

DeltaCare CAM43 (DHMO) (Employee and Eligible Dependents) (You must use a participating dentist)

Dental

Deductible	No deductible
Preventive and Diagnostic Services	No copayment
Basic Services	Copayment
Major Services	Copayment
Maximum Amount Payable	No maximum

Orthodontic Services

Copayment

VSP Vision Plan (Employee Only)

BENEFITS:	Exam	Once each calendar year	COPAYMENT:	Exam	\$5
	Lenses	Once each calendar year		Materials	\$20
	Frames	Once every other calendar year			

	Services from a VSP Doctor	Services from an Out-of-Network Provider
Exam	Covered in full	up to \$45
Single Vision Lenses	Covered in full	up to \$30
Bifocal Lenses	Covered in full	up to \$50
Progressive Lenses	Covered in full after \$55 copay	up to \$50
Trifocal Lenses	Covered in full	up to \$65
Anti-Reflective Coating	Covered in full after \$40 copay	Not a covered benefit
Frame	A wide selection of frames are covered up to \$175	up to \$70
Contact Lenses (in lieu of glasses)	Exam: Covered in full after a maximum copay of \$60. Contact Lenses: Up to \$175	up to \$105

Basic Disability (Employee Only)

Monthly Benefit Payable

	Day 0-20	Day 21-90	Day 91 +	Benefit Period	Cost
Basic Disability Plan	Waiting Period	60% \$1,080 max.	60% \$900 max.	24 months maximum	Provided at no additional cost in specified units

All disability benefits are coordinated with all other sources of income (including holiday pay, sick leave and annual leave) and are subject to certain other benefit limitations.

Life/Accidental Death & Dismemberment Insurance (Employee Only)

The benefit is \$25,000 of Life/Accidental Death & Dismemberment insurance.

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Option 3 Plan Highlights

For full-time employees who fail to select an option and all part-time employees.

Delta Dental PPO Plan A (Employee Only)

	PPO Provider	Non-PPO Provider
	<i>(You must select a Delta PPO provider for the highest benefit level.)</i>	
Deductible	\$75 per person (waived for preventive and diagnostic services)	\$75 per person (deductible applies to all services)
Preventive/Diagnostic Services	Payable at 80%	Payable at 50%
Basic Services	Payable at 80%	Payable at 50%
Major Services	Payable at 50% after you have been on this plan for six (6) months.	Payable at 50% after you have been on this plan for six (6) months.
Maximum Payable	\$375 per calendar year	\$375 per calendar year
Orthodontic Services		
Deductible	None	None
Percentage Payable	50% of covered charges after you have been on this plan for six (6) months.	50% of covered charges after you have been on this plan for six (6) months.
Maximum Payable	\$375 Lifetime	\$375 Lifetime

Basic Disability (Employee Only)

	Monthly Benefit Payable			Benefit Period	Cost
	Day 0-20	Day 21-90	Day 91 +		
Basic Disability Plan	Waiting Period	60% \$1,080 max.	60% \$900 max.	24 months maximum	Provided at no additional cost in specified units

All disability benefits are coordinated with all other sources of income (including holiday pay, sick leave and annual leave) and are subject to certain other benefit limitations.

Life/Accidental Death & Dismemberment Insurance (Employee Only)

The benefit is \$25,000 of Life/Accidental Death & Dismemberment insurance.

About Your Health & Welfare Dental Plans

About Delta Dental PPO Plan A

Delta Dental PPO Plan A allows members the flexibility to choose their own dentists, and to self refer for specialty care services. To receive the highest level of benefits with the lowest out-of-pocket expense, you should consider visiting a Delta PPO dentist. PPO dentists agree to provide treatment to PPO patients at discounted fees prenegotiated by Delta. In addition, the percentages paid by Delta will be significantly higher when you visit a Delta PPO dentist.

Dentists who are not part of Delta Dental have not agreed to discounted fees. These dentists will be paid the usual, customary, and reasonable fees for services. Since these fees can be higher than Delta's discounted fees, you will spend more money with a dentist who is not participating with Delta Dental. You may also be required to file your own claims with Delta.

Who is Eligible?

Employees only. Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

Finding a Delta PPO Dentist

You can access Delta directly by going to www.deltadentalins.com. Be sure to click on the link that specifies Delta Preferred Providers Option. Additionally, you can call your dental office to ask if your dentist is a member of the Delta PPO or Delta Dental in network dentist. (Note: In California, Delta endodontists, periodontists, and oral surgeons are considered Delta PPO dentists even if they have not signed a PPO agreement.)

Predetermination of Benefits

If you are thinking about having extensive or expensive dental work you may consider obtaining a predetermination review before the service begins. Predeterminations are free and usually take about 3 weeks to process. You may obtain a predetermination/claim form from your dentist, or your dentist can submit on your behalf to:

Delta Dental
P.O. Box 997330, Sacramento, CA 95899-7330
(800) 765-6003 • www.deltadentalins.com

Customer Service

Delta Dental provides its members with customer service at (800) 765-6003. Customer service can provide assistance on benefit questions, eligibility, changing dentists, or explaining claim procedures. You may also e-mail Delta Dental at cms@delta.org.

About DeltaCare CAM43 (DHMO)

The DeltaCare DHMO offers you a comprehensive program of dental care with no annual benefit limit. Most preventive services like cleanings and examinations are covered in full. Other procedures will require copayments at the time the dentist performs the service.

This is a "managed" dental care program in which you must select a dentist from an extensive network to be your personal provider. This dentist will perform, arrange, or refer all of your dental care needs. You must receive services from your DeltaCare dentist for contract benefits to apply. There is no coverage for care not received from your DeltaCare dentist.

Who is Eligible?

Employees and eligible dependents. Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

Dependents are generally your legal spouse or registered domestic partner, and children.

Your children can be covered under your dental and vision plans until they reach age 26:

- Child must **not** be eligible for any other Employer dental and/or vision plan.
- Child does not need to be a full-time student.
- Child can be married or unmarried.
- Spouses and children of dependent children are **not** eligible for coverage.
- Any child of the employee regardless of dependency status under IRS rules.

Finding a DeltaCare Dentist

The DeltaCare Dental Network is a large, carefully selected list of dentists who meet the DeltaCare credentialing requirements and have agreed to a contractual relationship with DeltaCare.

Once you are enrolled in DeltaCare, you may choose or change dentists. Just visit the Delta Dental/DeltaCare website at www.deltadentalins.com, or call the DeltaCare customer service line at (800) 422-4234. Changes are usually effective the first of the month following your request. DeltaCare will advise you of the new effective date.

Customer Service

DeltaCare provides its members with customer service at (800) 422-4234. Customer service can provide assistance on benefit questions, eligibility, changing dentists, or explaining claim procedures. You may also visit the DeltaCare website at www.deltadentalins.com to view provider lists, obtain benefit information and view your current assigned provider.

About Your Health & Welfare Vision Plan (Employee Only)

About Vision Service Plan (VSP)

Vision Service Plan (VSP) has the nation's largest eye-care doctor network, with thousands of participating doctors. If you choose to receive services from a VSP provider, benefit coverage is more comprehensive, and your out-of-pocket expenses may be less.

If you choose to receive services from an out-of-network provider, VSP will reimburse you up to the amount allowed under the plan's out-of-network provider reimbursement rate. Services obtained through out-of-network providers are subject to the same copayments and limitations as services obtained through VSP doctors.

Be aware your out-of-network provider reimbursement rate does not guarantee full payment, and VSP cannot guarantee patient satisfaction when services are received from an out-of-network provider.

Who is eligible?

You must be a full-time employee and not enrolled in Option 3. Among other things, you must be an "active" employee (actually at work) on the date you enroll in the

plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

Finding a VSP Provider

It's easy to find a VSP provider. You may log on to the VSP website at www.vsp.com and use the doctor directory to look for a provider in the Choice Network. Or you can call the VSP Member Services phone number at (800) 877-7195.

Filing a Claim

If you choose to use an out-of-network provider, claims must be filed with VSP within six months from the date of service. Please keep a copy for your records, and send the originals to:

VSP
 P.O. Box 997105
 Sacramento, CA 95899-7105

Vision Plan Highlights

BENEFITS:	Exam	Once each calendar year	COPAYMENT:	Exam	\$5
	Lenses	Once each calendar year		Materials	\$20
	Frames	Once every other calendar year			

	Services from a VSP Doctor	Services from an Out-of-Network Provider
Exam	Covered in full	up to \$45
Single Vision Lenses	Covered in full	up to \$30
Bifocal Lenses	Covered in full	up to \$50
Progressive Lenses	Covered in full after \$55 copay	up to \$50
Trifocal Lenses	Covered in full	up to \$65
Anti-Reflective Coating	Covered in full after \$40 copay	Not a covered benefit
Frame	A wide selection of frames are covered up to \$175	up to \$70
Contact Lenses (in lieu of glasses)	Exam: Covered in full after a maximum copay of \$60. Contact Lenses: Up to \$175	up to \$105

About Your Health & Welfare Disability Plan

About Your Basic Disability Plan

OCEA provides a Basic Disability Plan at no additional cost to all employees in regular or limited-term positions in OCEA-represented bargaining units in the County of Orange, the Fire Authority, the Superior Court and the Law Library, regardless of whether or not you are an OCEA member. This plan is designed to help replace your income when you incur a disability. The Basic Disability Plan pays up to \$1,080 per month from the 21st calendar day through the 90th calendar day of your disability and up to \$900 per month from the 91st calendar day, for a maximum of 24 months. The Basic Disability Plan benefit amounts coordinate with all other sources of income received for the period of your disability (including, but not limited to, sick leave and annual leave).

Pre-Existing Condition

You may not be able to collect benefits beyond 90 days if your injury or illness is because of a pre-existing condition. A pre-existing condition is one in which a reasonably prudent person would have consulted a physician, received medical treatment, services or advice, undergone diagnostic procedures, including self-administered procedures, or taken medication in the 90-day period prior to your effective date. Please note that the pre-existing condition limitation only applies to disabilities which continue beyond 90 days.

For the **Basic Disability Plan**, disabilities which are not a result of a pre-existing condition are covered per the terms of the contract. Coverage for a pre-existing condition is not provided beyond 90 days if the disability begins during the first 12 months of your coverage. If the disability begins after you have been covered on the plan for more than 12 months, there is no pre-existing limitation.

Who is eligible?

Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage

would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

If you are on a leave of absence, the following rules apply depending on how long you have been on leave:

- **Leave of absence up to one year:** The H&W disability coverage you had before your leave of absence will remain in force during the first year.
- **Leave of absence greater than one year:** After one year, your disability coverage will be canceled. When you return to active employment, if eligible, you are automatically enrolled in the H&W plan. Benefits will become effective on the first of the month following 60 calendar days of continuous active employment.

Definition of Disability

You will be considered disabled if, as a result of an illness, non-work related injury, or pregnancy, you are unable to perform with reasonable continuity the material duties of your own occupation.

Waiting Period

No benefits are payable during the waiting period.

Benefit Period or Duration

Benefits may be payable up to 24 months. In some cases, the maximum length of time benefits may be payable will depend on your age when you become disabled.

How to File a Claim

Contact OCEA at (714) 835-3355 for claims forms.

About Your Health & Welfare Life/Accidental Death & Dismemberment Insurance Plan

Life Benefit

This plan is available to full-time and part-time employees. The plan pays a benefit of \$25,000 to the beneficiary upon the death of the employee. The policy has no cash value.

Who is eligible?

Among other things, you must be an "active" employee (actually at work) on the date you enroll in the plan and on the date coverage would otherwise become effective. (If you are on a leave of absence, you are not an "active" employee.)

If you are on a leave of absence, the following rules apply depending on how long you have been on leave:

- **Leave of absence up to one year:** The H&W Life/Accidental Death and Dismemberment coverage you had before your leave of absence will remain in force during the first year.
- **Leave of absence greater than one year:** After one year, your Life/Accidental Death and Dismemberment coverage will be canceled. When you return to active employment, if eligible, you are automatically enrolled in the H&W plan. Benefits will become effective on the first of the month following 60 calendar days of continuous active employment.

About Your Health & Welfare Life/Accidental Death & Dismemberment Insurance Plan *(continued)*

"Living Benefit" Option

The living benefit allows you the opportunity while living and under age 60 to receive 75% of your life insurance coverage should you be diagnosed with a terminal illness with a life expectancy of twelve months or less. The minimum amount that can be requested is \$5,000 or 10% of your insurance, whichever is greater.

Upon your death, your beneficiary will receive any remaining benefit.

Matching Accidental Death & Dismemberment Benefit

If the death of the employee is the result of an accident, this plan pays an additional \$25,000 benefit to the beneficiary.

Conversion Policy

You may convert your basic life insurance to an individual whole life policy without evidence of insurability if:

- 1) Your insurance ends or is reduced due to a qualifying event, and
- 2) You apply in writing and pay the first premium within 31 days after your employment terminates.

The maximum you are eligible to convert is the amount of your life insurance before coverage ended.

Portability

If your life insurance ends because your employment terminates, you may be eligible to continue group life insurance without evidence of insurability. To be eligible, you must satisfy the following requirements:

- 1) On the date your employment terminates, you must be able to perform the material duties of your occupation.
- 2) On the date your employment terminates, you are under the age of 65.
- 3) On the date your employment terminates, you must have been covered under this plan for at least 12 months.
- 4) You must apply in writing within 31 days after your employment terminates.

The maximum amount you are eligible to buy is the amount of life insurance before coverage ended.

How to File a Claim

Contact OCEA at (714) 835-3355 for claim forms.