

ABOUT YOUR ENROLLMENT GUIDE

WELCOME TO THE OCEA BENEFIT PLANS!

This Enrollment Guide is intended to help you make very important benefit decisions that affect you and your family. We hope that you will keep this guide and continue to use it after you enroll. Take a look at what's inside the guide...

About OCEA—Join Us Today!

Learn about OCEA and the benefits of membership! OCEA is comprised of thousands of workers who stand together to improve the lives, pay and working conditions and benefits of its members.

Supplemental Benefit Costs

Provides information on what you can expect to pay for various supplemental benefit options.

General Information

- How to contact OCEA and insurance carriers
- Enrollment and eligibility information
- Effective date of coverage
- How and when you can change your enrollment options
- Terms you need to know

Enrollment Guidelines

Use your enrollment guidelines along with your Health & Welfare benefits enrollment form and your supplemental benefits enrollment forms to ensure that you enroll properly.

Health & Welfare Benefits Plan

Choose the dental, vision, disability, and life insurance plans that best suit your needs.

Supplemental Benefits

- OCEA members may buy dental and vision benefits beyond those provided under the Health & Welfare benefits plan.
- OCEA members may buy life and accidental death and dismemberment insurances beyond any insurance provided under the Health & Welfare benefits plan.
- OCEA members may buy supplemental disability insurance for protection beyond that provided under the Health & Welfare benefits plan.
- **OCEA members may buy NEW Group Accident, Critical Illness, and Hospital Indemnity Insurances.**

Retiree Benefits

You may be eligible to enroll in the Retiree benefits if:

1. Your application to purchase certain coverages is received by OCEA within 31 days of your retirement date; and,
2. You were an active member of OCEA for at least one year immediately preceding your retirement date; and,
3. You are a current member of the Retired Employees Association of Orange County (REAOC); and,
4. You will be receiving a retirement check from the Orange County Employees Retirement System (OCERS).
5. Other requirements may apply. Refer to the Retiree Benefits insert in this enrollment guide.