

East San Gabriel Valley Regional Occupational Program & Technical Center

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SUMMARY OF BENEFITS

East San Gabriel Valley Regional Occupational Program and Technical Center (ESGVROP/TC) believes that one of its primary obligations to its employees is to offer high quality benefit programs at affordable prices. **The employee benefit program is based on choice, quality, and convenience.** The benefits may continue after termination of employment through the Consolidated Omnibus Budget Reconciliation Act (COBRA) or retirement benefit plans offered from PacifiCare Secure Horizons, Kaiser Senior Advantage, and Delta Dental Plan of California. **All benefits are available to dependent children up to age 25 regardless of student status.**

Benefit Eligibility Requirements

Except for classified hourly personnel, all employees working in excess of 10 hours per week are eligible for benefits. Classified monthly employees and certificated personnel are eligible for benefits on a pro-rated basis (see rate schedule).

Medical Plans

ESGVROP/TC offers a choice between either the PacifiCare or Kaiser medical programs. Participants in Kaiser must use Kaiser facilities and its providers for all medical care, except in an emergency. In PacifiCare, they must use the private hospitals and doctors that have signed contracts to provide medical and emergency services to the Health Maintenance Organization (HMO) members.

PacifiCare of California makes an HMO plan available with a \$10.00 office and prescription co-payment. The HMO Plan provides a selection of medical groups and providers (see directory) from which one selects a primary care physician. One can change primary care physicians as often as one likes, as long as they are part of the HMO group. **In addition, a Point-Of-Service (POS) plan is offered through PacifiCare.** The POS plan provides enrolled participants with a choice of using the PacifiCare HMO; a panel of preferred providers on a fee-for-service basis, or any other doctor on a fee-for-service basis. This high option plan includes upgraded benefits for outpatient prescription drugs, chiropractic services, mental health, substance abuse, and an extensive wellness program. Dependent children are covered to age 25 regardless of student status.

The Kaiser HMO Plan A has no co-payment for office visits that is very similar to the Kaiser program included as an option in the California Public Employees' Retirement System (CalPERS) health care program. Other HMO programs might have the requirement that specialist referrals be administratively reviewed before authorization to see the specialist is given. At Kaiser, physicians are given the freedom to refer patients based on their own judgment, without a review process. Dependent children are covered to age 25 regardless of student status.

Dental Plan

The Delta Dental Premier Plan, Delta's most popular plan, is a fee-for-service plan. When using one of Delta's 17,000 enrolled dentists, the fees charged have been pre-filed with Delta. There is never a balance *bill* for amounts over the maximum allowable fee for the procedure. If a non-Delta-contracted dentist is selected, the fees are based on the usual, customary, and reasonable (UCR) fee in that geographical area. Delta provides freedom of choice. A covered participant can change dentists at any time, can select a different dentist for any family member, can self-refer to any specialist, and is covered for dental services anywhere in the world. Dependent children are covered to age 25 regardless of student status.

Your dental plan provides for a \$ 2,000 annual maximum (Jan-Dec) and a \$ 500 lifetime maximum for dependent children orthodontics. There is no co-payment for the basic exam, X-rays, preventative, diagnostic, restorative services, crowns, jackets, and cast restorations. There is a separate \$ 1,000 maximum for dental services in case of an accident.

Vision Plan

Vision Service Plan (VSP) has over 4,000 participating vision care providers in California. There is usually a VSP provider in close proximity to where you live or work. Non-VSP providers can also be used by the employee and their dependents, but is on a UCR (usual, customary, and reasonable) fee basis. VSP providers must meet VSP's standards for the vision examination and agree to certain conditions regarding the offering of frames and lenses. **VSP Plan B covers expenses for examinations and lenses every 12 months. The frames are covered every 24 months up to a maximum set limit. The annual deductible is \$ 15.** The patient is responsible for the cost of frames over the frame allowance and non-covered lens enhancements, such as larger sizes, special tints, etc. Dependent children are covered to age 25 regardless of student status.

Life Insurance Plan

The Hartford Life Insurance plan offers \$10,000 of basic employee life and \$ 10,000 of Accidental Death and Dismemberment (AD&D) coverage. The LARISA (Los Angeles Regionalized Insurance Services Authority) life insurance program through Hartford offers several features for both life insurance and AD&D that enhance the value of the coverage. The premium for life insurance will be waived for an employee that becomes disabled prior to age 60 and remains disabled for at least nine months. In addition, employees who lose coverage due to termination, reduction in hours, unpaid leave, or retirement may continue their Hartford life coverage as term or whole life coverage.

Another benefit, one specifically designed for terminally ill employees and their families, is the **accelerated death benefit**. With this benefit, a terminally ill employee with less than one year to live is eligible to receive 50 percent of the life benefit amount prior to death. Finally, a **Survivor Support Financial Counseling Service** is available for beneficiaries who need objective financial planning and advice following the death of an insured employee.

The AD&D benefit also has some important other features. If an insured employee dies by accident and has eligible dependent children either in the 12th grade or enrolled in an institution of higher learning, an additional **child education benefit** equal to five percent of the principle sum is payable annually for up to four years. In order to encourage the use of seat belts, the AD&D program pays an additional ten percent **seat belt benefit**, to a maximum of \$ 10,000 should an insured employee die in an automobile crash while wearing a seat belt. As a final benefit, that will be of value to all insured employees who travel, Hartford offers **Worldwide Assistance** that provides defined medical and legal assistance when traveling more than 150 miles from home.

For more information, please refer to the individual plan booklets or check out these web sites:

Delta PMI	www.deltadentalca.org
E-mail to	CMS@delta.org
Pacificare	www.pacificare.com
Vision Service Plan	www.vsp.com
Kaiser Permanente	www.kaiserpermanente.org
Hartford Life	www.hartford.com