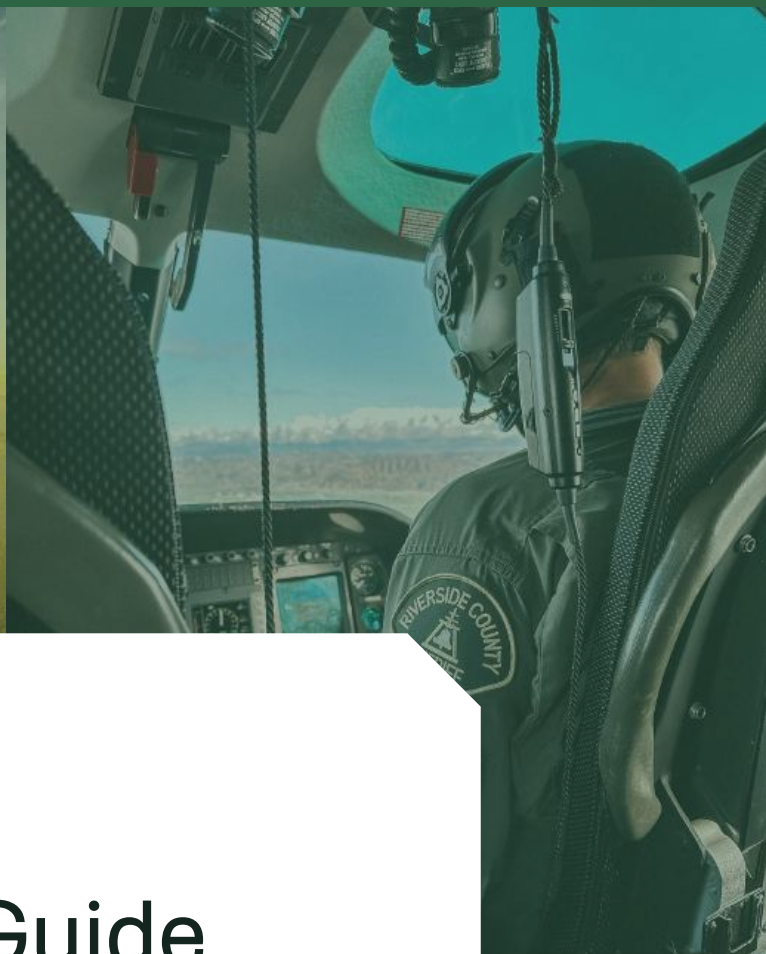




2027

## Retiree Benefits Guide



Riverside County Sheriffs'  
Association Benefit Trust



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# Chairman's Announcement

The benefits in this  
summary are effective  
**January 1, 2027** through  
**December 31, 2027**

Welcome to the RSA Benefits Trust Retiree Benefits Guide.

As a retired RSA member, you dedicated your career to protecting and serving others. RSA Benefits Trust remains committed to supporting you and your family with reliable, high-quality benefits throughout retirement. Below is a summary of the 2027 benefit changes.

Due to the rising cost of healthcare, medical premiums will have the following increases:

- **Kaiser plan: 6%**
- **Anthem plans: 7.9%**

*The specific impact will depend on the plan selected and whether you are enrolled in Medicare.*

New this year Delta Dental PPO plan will be replaced by Ameritas PPO with enhanced benefits:

- Monthly costs will remain the same.
- **Annual In-Network Benefit Maximum: Increasing from \$1,000 to \$1,500**
- New opportunity to increase annual maximum benefit over time
- High reimbursement levels for non-network providers. Reduced balance billing for any out-of-network services.

This guide outlines your available benefits, important 2027 updates, and information to help you make informed decisions about your coverage. While healthcare costs continue to rise, we remain focused on preserving the value of your benefits, maintaining stability, and minimizing the impact on retirees. If you have any questions or need assistance, please contact the RSA Benefits Team at: **951-653-8014** or **rsabenefits@rcdsa.org**.

**NOTE:** Even if you don't plan to make any changes, we encourage all members to log into PlanSource to verify your current benefits, review updates to your plans, and update your beneficiaries. However, if you do not wish to make any changes to your current benefits, no action is required during Open Enrollment.

**RSA Benefits Trust**

# Who is Eligible?

**To be eligible to participate in the Trust's programs as a retiree**, a participant, who is no longer an active full-time employee, must have retired from the County of Riverside, must be receiving CalPERS retirement benefits, must have retired from a job class in a bargaining unit represented by or affiliated with the Riverside Sheriffs' Association and must maintain continuous membership with the Riverside Sheriffs' Association at all times.

**The following dependents are eligible for benefits:**

- Legally married spouse.
- Registered Domestic Partner (RDP), where applicable by state law, is eligible for coverage if you have completed a Domestic Partner Affidavit. Review the Affidavit carefully because it will include important information regarding the guidelines for adding, ending or changing your domestic partner.
- Natural, adopted or stepchildren, or children of a domestic partner up to age 26.
- Children over age 26 who are disabled and depend on you for support.
- Children named in a Qualified Medical Child Support Order (QMCSO).

**Members who are NOT eligible for coverage include (but are not limited to):**

- Parents, grandparents, and siblings.



## When you can enroll

|                              |                                                                                                                                                                                         |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Open Enrollment</b>       | The one time each year that you can make changes to your benefits for any reason. Open enrollment is generally held in October every year for a January 1 <sup>st</sup> effective date. |
| <b>Qualifying Life Event</b> | A qualifying life event is a significant change in your life that allows you to make changes to your benefits outside of open enrollment. See the next page for more information.       |

# Changing Your Benefits

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event). Any change you make must be consistent with the change in status. All proper documentation is required to cover dependents (marriage certificates, birth certificates, etc.).

**You must submit your change within 30 days after the event.**

| Qualified Life Event               |                                                  | Documentation Needed                                                                                                                                 |
|------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Change in Marital Status           | Marriage                                         | <ul style="list-style-type: none"><li>• Copy of marriage certificate</li></ul>                                                                       |
|                                    | Divorce/Legal Separation                         | <ul style="list-style-type: none"><li>• Copy of divorce decree</li><li>• Or legal separation</li></ul>                                               |
|                                    | Death                                            | <ul style="list-style-type: none"><li>• Copy of death certificate</li></ul>                                                                          |
| Change in Number of Dependents     | Birth or Adoption                                | <ul style="list-style-type: none"><li>• Copy of birth certificate</li><li>• Or legal adoption papers</li></ul>                                       |
|                                    | Stepchild(ren)                                   | <ul style="list-style-type: none"><li>• Copy of birth certificate <b>plus</b> a copy of the marriage certificate between member and spouse</li></ul> |
|                                    | Death                                            | <ul style="list-style-type: none"><li>• Copy of death certificate</li></ul>                                                                          |
| Change in Spouse/DP Group Benefits | Change in spouse's benefits or employment status | <ul style="list-style-type: none"><li>• Notification of spouse's employment status that results in a loss or gain of coverage</li></ul>              |
| Change in Address                  | Moving out of state                              | <ul style="list-style-type: none"><li>• Updated address</li></ul>                                                                                    |

## Domestic Partnership

A Domestic Partner of an eligible member shall satisfy the Trust's general eligibility so long as both the members of the partnership meet the following criteria:

- Provide a copy of a valid Declaration of Domestic Partnership filed with the Secretary of State pursuant to Section 297 of the Family Code
- Submit a signed Affidavit of Partnership for Insurance Carriers
- Are at least 18 years of age
- Share a common residence
- Are unmarried and not a member of another domestic partnership
- Are not related by blood that would prevent you from being married in the state of California

Contact the benefits office for a list of required documents showing proof of Domestic Partnership.

# Enrolling in Benefits

## PlanSource

### Before you enroll

- Know the date of birth, social security number, and address for each dependent you will cover.
- Review your enrollment materials to understand your benefit options and costs for the coming year.

### Getting started

- LOG IN to PlanSource

<https://benefits.plansource.com/>

**Username:** Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN. For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username would be twillia1234.

**Password:** Your initial password is your birthdate in the YYYYMMDD format. So, if your birthdate is June 4, 1979, your password would be 19790604. The first time you log in, you will be prompted to change your password. If you need help resetting your password, call the RSA Benefits Office at (951) 653-8014.

### Open Enrollment

- On the Homepage, click “Get Started” to begin.
- **All changes made during Open Enrollment will take effect January 1**
- **Any OE elections will be effective January 1, 2027 and will continue through December 31, 2027. Payroll deductions for new elections will begin with the first paycheck on January 1, 2027.**
- For those who need in-person access, laptops will be available at the RSA Benefits Office from 8:00 a.m. to 5:00 p.m., Monday through Thursday, excluding Monday, October 12 (Columbus Day Observance).

### Mid-Year changes

- On the Homepage, click “Update My Benefits” to begin.
- If you need a password reset or have trouble logging in, please contact our office at (951) 653-8014.

Link to PlanSource  
Scan the QR Code  
or visit

[www.benefits.plansource.com](https://www.benefits.plansource.com)



# Turning 65? Understand Your Medicare Options



## Turning 65 This Year?

Make sure to contact the RSA Benefits Office (951-653-8014) to get switched over to Medicare eligible plans. RSA requests you reach out 90 days in advance of turning 65 to enroll in the Medicare compatible plans which will significantly decrease cost to you!

All members and spouses who turn 65 must enroll in Medicare Parts A and/or B. Do NOT enroll in Part D if you are planning to enroll in an RSA Medicare-compatible plan.

## Medicare Assistance Program

When you have questions about Medicare, turn to SGIA first. SGIA's Medicare specialists can answer all of your questions – all at no cost to you. They understand your current medical plan and how Medicare can affect your benefits package. Whether you're turning 65 and continuing to work, 65+ and ready to retire, or your spouse is turning 65, making the most of Medicare depends on your needs.

## Medicare D Information

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Plan Information section for more details.



## Learn More

Please contact SGIA for Medicare information and assistance:

Call: 888-284-3314

Email: [info@sgiamedicare.com](mailto:info@sgiamedicare.com)

Visit: [sgiamedicare.com/employee-benefits](https://sgiamedicare.com/employee-benefits)

# Medical Plan Changes



## 2027 Plan Changes

### All Medical Plans

The Infertility and Fertility Services benefit has been updated to provide a more detailed list of covered services, including diagnostic services, fertility treatments, donor/surrogate services, and cryopreservation.

While the mandate originally took effect on January 1, 2026, these updates apply to EOCs effective January 1, 2027, and later.

### All Medical Plans

The Preventive Care benefit has been expanded for breast cancer screenings. Coverage now includes additional imaging, such as MRI, ultrasound, and mammography, as well as pathology and biopsy evaluations needed to complete the screening process.

### Anthem HMO and EPO Plans

Anthem HMO and EPO plans no longer have out-of-network pharmacy benefits.

### Anthem PPO HSA \$1,750/\$3,500/\$4,500 (Prudent Buyer PPO)

The IRS increased the minimum deductibles for HSA-qualified HDHPs:

Individual coverage:

- In-network deductible rose from \$1,700 to \$1,750 / out-of-network from \$5,100 to \$5,250.

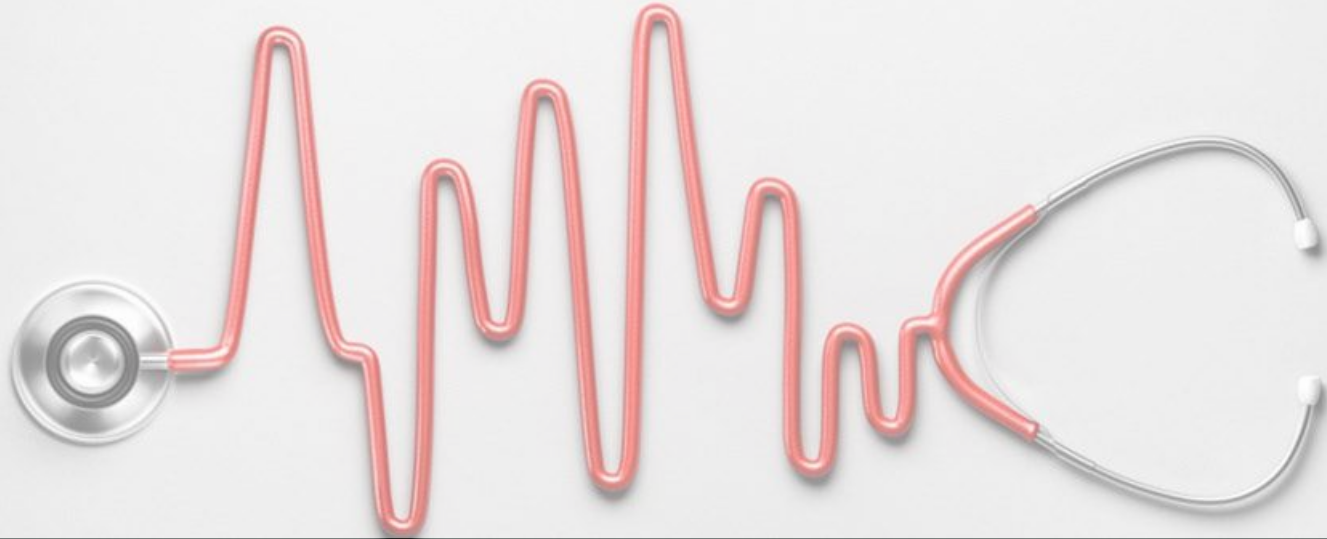
Individual with family members:

- In-network deductible rose from \$3,400/\$4,100 to \$3,500/\$4,500/ out-of-network from \$5,100/\$10,200 to \$5,250/\$10,500.



## Important Plan Notices

A summary of the health plan notices you are entitled to receive annually are available online by scanning the QR code.



# Medical

## Non-Medicare Plans

Our medical plans offer comprehensive coverage. Preventive care is fully covered under all plans if obtained in-network. Your costs for other services will depend on which plan you choose.

### Non-Medicare Medical Plan Overview

This guide serves as a summary of the medical plans. Please review the plan documents before selecting a plan.

|                                                                              | What you need to know                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kaiser HMO</b><br><i>Kaiser Network</i>                                   | <ul style="list-style-type: none"> <li>• Access to Kaiser providers/facilities exclusively</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                              |
| <b>Anthem HMO</b><br><i>California Care Network</i>                          | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• Requires PCP to see specialist</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                      |
| <b>Anthem Select HMO</b><br><i>Select HMO Network</i>                        | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• Requires PCP to see specialist</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                      |
| <b>Anthem EPO</b><br>(Blythe Residents Only)<br><i>EPO Network</i>           | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                                                                |
| <b>Anthem PPO</b><br><i>Prudent Buyer PPO Network</i>                        | <ul style="list-style-type: none"> <li>• Must meet deductible for some services before the plan begins to pay a % of the cost</li> <li>• Out-of-network coverage; higher costs</li> </ul>                                                                |
| <b>Anthem High Deductible (HDHP) PPO</b><br><i>Prudent Buyer PPO Network</i> | <ul style="list-style-type: none"> <li>• Access to HSA account to offset out-of-pocket costs</li> <li>• Must meet deductible for most services before the plan begins to pay a % of the cost</li> <li>• Out-of-network coverage; higher costs</li> </ul> |

# Non-Medicare HMO Medical Plans

This table shows member cost share.

|                                                                                                      | KAISER HMO                                       | ANTHEM HMO                                                  | ANTHEM SELECT HMO                                          |
|------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------|
|                                                                                                      | In-Network Only                                  | In-Network Only                                             | In-Network Only                                            |
| <b>Network Name</b>                                                                                  | Kaiser Network                                   | California Care                                             | Select HMO                                                 |
| <b>Accumulation Period</b>                                                                           | Calendar year from January 1 through December 31 |                                                             |                                                            |
| <b>Calendar Year Deductible</b>                                                                      | None                                             | None                                                        | None                                                       |
| <b>Calendar Year Medical &amp; Rx Out-of-Pocket Maximum<sup>1,2</sup></b>                            |                                                  |                                                             |                                                            |
| Individual Coverage                                                                                  | \$1,500 individual                               | \$1,000 individual                                          | \$2,000 individual                                         |
| Family Coverage                                                                                      | \$1,500 per individual / \$3,000 family          | \$1,000 per individual / \$2,000 two-party / \$3,000 family | \$2,000 per individual / \$4,000 family                    |
| <b>Office Visit</b>                                                                                  |                                                  |                                                             |                                                            |
| Primary Care/Specialist                                                                              | \$5 copay per visit                              | \$5 copay per visit                                         | \$5/\$40 copay per visit                                   |
| Online/Telehealth                                                                                    | No charge                                        | (office and virtual)                                        | (office and virtual)                                       |
| <b>Preventive Services</b>                                                                           | No charge                                        | No charge                                                   | No charge                                                  |
| <b>Urgent Care</b>                                                                                   | \$5 copay per visit                              | \$5 copay per visit                                         | \$5 copay per visit                                        |
| <b>Emergency Room</b><br>(Waived if admitted)                                                        | \$50 copay per visit                             | \$50 copay per visit                                        | \$150 copay per visit                                      |
| <b>Lab and Imaging</b>                                                                               | No charge                                        | No charge                                                   | No charge for basic / Advanced Imaging \$100 copay per day |
| <b>Outpatient Surgery</b>                                                                            | \$5 copay per procedure                          | No charge                                                   | \$125 copay per visit                                      |
| <b>Inpatient Hospitalization</b>                                                                     | No charge                                        | No charge                                                   | \$250 copay per admission                                  |
| <b>Manipulation Therapy</b>                                                                          |                                                  |                                                             |                                                            |
| Plan Benefit <sup>4</sup>                                                                            | N/A                                              | \$5 copay per visit                                         | \$5 copay per visit                                        |
| Chiropractic Rider <sup>5</sup>                                                                      | \$5 copay per visit <sup>5</sup>                 | \$5 copay per visit <sup>5</sup>                            | \$5 copay per visit <sup>5</sup>                           |
| <b>PRESCRIPTION DRUGS</b>                                                                            |                                                  |                                                             |                                                            |
| <b>Calendar Year Deductible</b>                                                                      | None                                             | None                                                        | \$250 per individual \$500 per family                      |
| <b>Retail- 30 Day Supply</b>                                                                         |                                                  |                                                             |                                                            |
| Generic                                                                                              | No charge                                        | No charge                                                   | No charge                                                  |
| Preferred Brand                                                                                      | \$10 copay                                       | \$10 copay                                                  | \$35 copay <sup>3</sup>                                    |
| Non-Preferred Brand                                                                                  | \$10 copay                                       | \$40 copay                                                  | \$50 copay <sup>3</sup>                                    |
| Specialty                                                                                            | \$10 copay                                       | 20% up to \$100 max per prescription                        | 20% up to \$150 max per prescription <sup>3</sup>          |
| <b>COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable)</b> |                                                  |                                                             |                                                            |
| <b>Retiree Only</b>                                                                                  | \$1,046.00                                       | \$1,235.00                                                  | \$1,033.00                                                 |
| <b>Retiree + 1</b>                                                                                   | \$1,723.00                                       | \$1,849.00                                                  | \$1,540.00                                                 |
| <b>Retiree + Child(ren)</b>                                                                          | \$1,682.00                                       | \$1,793.00                                                  | \$1,494.00                                                 |
| <b>Retiree + Family</b>                                                                              | \$2,156.00                                       | \$2,294.00                                                  | \$1,912.00                                                 |

<sup>1</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>2</sup>All covered expenses including your medical and prescription copays accumulate towards the out-of-pocket maximum.

<sup>3</sup>After pharmacy deductible is met.

<sup>4</sup>Combined with Physical Therapy. Limited to 60-day period of care after illness or injury.

<sup>5</sup>Up to 20 visits per calendar year. Must use ASH providers.

## Non-Medicare EPO Medical Plan (Blythe Only)

| ANTHEM EPO (BLYTHE ONLY)                                                                                 |                                                                           |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| In-Network Only                                                                                          |                                                                           |
| <b>Network Name</b>                                                                                      | EPO Network                                                               |
| <b>Accumulation Period</b>                                                                               | Calendar year from January 1 through December 31                          |
| <b>Calendar Year Deductible</b>                                                                          | None                                                                      |
| <b>Calendar Year Medical &amp; Rx Out-of-Pocket Maximum<sup>1,2</sup></b><br>Individual /Family Coverage | None                                                                      |
| <b>Office Visit</b><br>Primary Care/Specialist<br>Online/Telehealth                                      | \$5 copay per visit<br>\$5 copay per visit (Specialist: No Charge)        |
| <b>Preventive Services</b>                                                                               | No charge                                                                 |
| <b>Urgent Care</b>                                                                                       | \$5 copay per visit                                                       |
| <b>Emergency Room</b><br>(Waived if admitted)                                                            | \$50 copay per visit                                                      |
| <b>Lab and Imaging</b>                                                                                   | No charge                                                                 |
| <b>Outpatient Surgery</b>                                                                                | No charge                                                                 |
| <b>Inpatient Hospitalization</b>                                                                         | No charge                                                                 |
| <b>Manipulation Therapy</b><br>(Physical and Occupational)                                               | No charge, up to 40 visits combined per calendar year                     |
| PRESCRIPTION DRUGS                                                                                       |                                                                           |
| <b>Calendar Year Deductible</b>                                                                          | None                                                                      |
| <b>Retail- 30 Day Supply</b><br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty           | No charge<br>\$10 copay<br>\$40 copay<br>20% up to \$100 per prescription |
| COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable)            |                                                                           |
| <b>Retiree Only</b>                                                                                      | \$1,235.00                                                                |
| <b>Retiree + 1</b>                                                                                       | \$1,849.00                                                                |
| <b>Retiree + Child(ren)</b>                                                                              | \$1,793.00                                                                |
| <b>Retiree + Family</b>                                                                                  | \$2,294.00                                                                |

<sup>1</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>2</sup>All covered expenses including your medical and prescription copays accumulate towards the out-of-pocket maximum.

# Non-Medicare PPO Medical Plan

*This table shows member cost share.*

|                                                                                                              | ANTHEM PPO                                                        |                                                                                                 |
|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
|                                                                                                              | In-Network                                                        | Out-of-Network                                                                                  |
| Network Name                                                                                                 | Prudent Buyer PPO Network                                         | N/A                                                                                             |
| Accumulation Period                                                                                          | Calendar year from January 1 through December 31                  |                                                                                                 |
| Calendar Year Deductible <sup>1</sup><br>Individual Coverage<br>Family Coverage                              | \$250 individual<br>\$250 per individual/\$750 per family         |                                                                                                 |
| Calendar Year Medical & Rx<br>Out-of-Pocket Maximum <sup>2,3</sup><br>Individual Coverage<br>Family Coverage | \$2,000 individual<br>\$2,000 per individual/\$4,000 per family   |                                                                                                 |
| Office Visit<br>Primary Care/Specialist<br>Online/Telehealth                                                 | \$20 copay<br>(office and virtual)                                | 40% <sup>4</sup><br>(office and virtual)                                                        |
| Preventive Services                                                                                          | No Charge                                                         | 40% <sup>4</sup>                                                                                |
| Urgent Care                                                                                                  | \$20 copay                                                        | 40% <sup>4</sup>                                                                                |
| Emergency Room<br>(copay waived if admitted)                                                                 | \$25 copay per visit                                              |                                                                                                 |
| Lab and X-ray                                                                                                | 20% <sup>4</sup>                                                  | 40% <sup>4</sup>                                                                                |
| Outpatient Surgery                                                                                           | 20% <sup>4</sup>                                                  | 40% <sup>4</sup>                                                                                |
| Inpatient Hospitalization                                                                                    | 20% <sup>4</sup>                                                  | \$500 copay per admission + 40% <sup>4</sup>                                                    |
| Manipulation Therapy<br>(Physical and Occupational)                                                          | \$5 copay per visit, up to 40 visits combined per calendar year   |                                                                                                 |
| PRESCRIPTION DRUGS                                                                                           |                                                                   |                                                                                                 |
| Calendar Year Deductible                                                                                     | None                                                              | None                                                                                            |
| Retail- 30 Day Supply<br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty                      | \$5 copay<br>\$10 copay<br>\$40 copay<br>20% up to \$100 per drug | 50% up to \$250 per drug<br>50% up to \$250 per drug<br>50% up to \$250 per drug<br>Not covered |
| COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable)                |                                                                   |                                                                                                 |
| Retiree Only                                                                                                 | \$910.00                                                          |                                                                                                 |
| Retiree + 1                                                                                                  | \$1,716.00                                                        |                                                                                                 |
| Retiree + Child(ren)                                                                                         | \$1,679.00                                                        |                                                                                                 |
| Retiree + Family                                                                                             | \$2,252.00                                                        |                                                                                                 |

<sup>1</sup>This family deductible is embedded, meaning that the plan begins to make payments for a member once they reach their individual deductible.

<sup>2</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>3</sup>All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

<sup>4</sup>After deductible.

# Non-Medicare Out-of-State PPO Medical Plan

*This table shows member cost share.*

|                                                                                                                     | ANTHEM PPO                                                        |                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
|                                                                                                                     | In-Network                                                        | Out-of-Network                                                                                  |
| <b>Network Name</b>                                                                                                 | Prudent Buyer PPO Network                                         | N/A                                                                                             |
| <b>Accumulation Period</b>                                                                                          | Calendar year from January 1 through December 31                  |                                                                                                 |
| <b>Calendar Year Deductible<sup>1</sup></b><br>Individual Coverage<br>Family Coverage                               | \$250 individual<br>\$250 per individual/\$750 family             | \$250 individual<br>\$250 per individual/\$750 family                                           |
| <b>Calendar Year Medical &amp; Rx Out-of-Pocket Maximum<sup>2,3</sup></b><br>Individual Coverage<br>Family Coverage | \$2,000 individual<br>\$2,000 per individual/\$4,000 family       | \$6,000 individual<br>\$6,000 per individual/\$12,000 family                                    |
| <b>Office Visit</b><br>Primary Care/Specialist<br>Online/Telehealth                                                 | \$10 copay<br>No charge (Specialist: \$10 copay per visit)        | 40% <sup>4</sup><br>40% <sup>4</sup>                                                            |
| <b>Preventive Services</b>                                                                                          | No Charge                                                         | 40% <sup>4</sup>                                                                                |
| <b>Urgent Care</b>                                                                                                  | \$10 copay                                                        | 40% <sup>4</sup>                                                                                |
| <b>Emergency Room</b><br>(copay waived if admitted)                                                                 | \$100 copay + 20% <sup>4</sup>                                    |                                                                                                 |
| <b>Lab and X-ray</b>                                                                                                | 20% <sup>4</sup>                                                  | 40% <sup>4</sup>                                                                                |
| <b>Outpatient Surgery</b>                                                                                           | 20% <sup>4</sup>                                                  | 40% <sup>4</sup>                                                                                |
| <b>Inpatient Hospitalization</b>                                                                                    | 20% <sup>4</sup>                                                  | \$500 copay + 40% <sup>4</sup>                                                                  |
| <b>Manipulation Therapy</b><br>(physical and occupational)                                                          | 20% <sup>4</sup> 40 visits combined<br>per calendar year          | 40% <sup>4</sup>                                                                                |
| <b>PRESCRIPTION DRUGS</b>                                                                                           |                                                                   |                                                                                                 |
| <b>Calendar Year Deductible</b>                                                                                     | None                                                              | None                                                                                            |
| <b>Retail- 30 Day Supply</b><br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty                      | \$5 copay<br>\$10 copay<br>\$40 copay<br>20% up to \$100 per drug | 50% up to \$250 per drug<br>50% up to \$250 per drug<br>50% up to \$250 per drug<br>Not covered |
| <b>COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable)</b>                |                                                                   |                                                                                                 |
| <b>Retiree Only</b>                                                                                                 | \$910.00                                                          |                                                                                                 |
| <b>Retiree + 1</b>                                                                                                  | \$1,716.00                                                        |                                                                                                 |
| <b>Retiree + Child(ren)</b>                                                                                         | \$1,679.00                                                        |                                                                                                 |
| <b>Retiree + Family</b>                                                                                             | \$2,252.00                                                        |                                                                                                 |

<sup>1</sup>This family deductible is embedded, meaning that the plan begins to make payments for a member once they reach their individual deductible.

<sup>2</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>3</sup>All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

<sup>4</sup>After deductible.

# Non-Medicare HDHP Medical Plan

This table shows member cost share.

|                                                                                                                     | ANTHEM HDHP PPO                                                                                                               |                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                     | In-Network                                                                                                                    | Out-of-Network                                                                                                                                                 |
| <b>Network Name</b>                                                                                                 | Prudent Buyer PPO Network                                                                                                     | N/A                                                                                                                                                            |
| <b>Accumulation Period</b>                                                                                          | Calendar year from January 1 through December 31                                                                              |                                                                                                                                                                |
| <b>Calendar Year Deductible<sup>1</sup></b><br>Individual Coverage<br>Family Coverage                               | \$1,750 individual<br>\$3,500 per individual/\$4,100 family                                                                   | \$5,100 individual<br>\$5,100 per individual/\$10,200 family                                                                                                   |
| <b>Calendar Year Medical &amp; Rx Out-of-Pocket Maximum<sup>2,3</sup></b><br>Individual Coverage<br>Family Coverage | \$4,250 individual<br>\$4,250 per individual/\$8,500 family                                                                   | \$12,750 individual<br>\$12,750 per individual/\$25,500 family                                                                                                 |
| <b>Office Visit</b><br>Primary Care/Specialist<br>Online/Telehealth                                                 | 10% coinsurance <sup>4</sup><br>No charge (Specialist: 10% coinsurance <sup>4</sup> )                                         | 30% coinsurance <sup>4</sup><br>Not covered                                                                                                                    |
| <b>Preventive Services</b>                                                                                          | No Charge (Deductible waived)                                                                                                 | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>Urgent Care</b>                                                                                                  | 10% coinsurance <sup>4</sup>                                                                                                  | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>Emergency Room</b><br>(copay waived if admitted)                                                                 | 10% coinsurance <sup>4</sup>                                                                                                  |                                                                                                                                                                |
| <b>Lab and X-ray</b>                                                                                                | 10% coinsurance <sup>4</sup>                                                                                                  | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>Outpatient Surgery</b>                                                                                           | 10% coinsurance <sup>4</sup>                                                                                                  | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>Inpatient Hospitalization</b>                                                                                    | 10% coinsurance <sup>4</sup>                                                                                                  | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>Manipulation Therapy</b><br>(up to 30 visits per calendar year, includes chiropractic)                           | 10% coinsurance <sup>4</sup>                                                                                                  | 30% coinsurance <sup>4</sup>                                                                                                                                   |
| <b>PRESCRIPTION DRUGS</b>                                                                                           |                                                                                                                               |                                                                                                                                                                |
| <b>Calendar Year Deductible</b>                                                                                     | Combined with Medical                                                                                                         | Combined with Medical                                                                                                                                          |
| <b>Retail- 30 Day Supply</b><br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty                      | \$5 copay <sup>4</sup><br>\$10 copay <sup>4</sup><br>\$40 copay <sup>4</sup><br>20% up to \$100 per prescription <sup>4</sup> | 50% up to \$250 per prescription <sup>4</sup><br>50% up to \$250 per prescription <sup>4</sup><br>50% up to \$250 per prescription <sup>4</sup><br>Not covered |
| <b>COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable)</b>                |                                                                                                                               |                                                                                                                                                                |
| <b>Retiree Only</b>                                                                                                 | \$767.00                                                                                                                      |                                                                                                                                                                |
| <b>Retiree + 1</b>                                                                                                  | \$1,440.00                                                                                                                    |                                                                                                                                                                |
| <b>Retiree + Child(ren)</b>                                                                                         | \$1,410.00                                                                                                                    |                                                                                                                                                                |
| <b>Retiree + Family</b>                                                                                             | \$1,889.00                                                                                                                    |                                                                                                                                                                |

<sup>1</sup>This family deductible is embedded, meaning that the plan begins to make payments for a member once they reach their individual deductible.

<sup>2</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>3</sup>All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

<sup>4</sup>After deductible.

# Health Savings Account (HSA)

**IMPORTANT:** You must be enrolled in the Anthem HDHP PPO plan to be eligible for an HSA.

A Health Savings Account (HSA) is a powerful tool for managing healthcare costs and saving for the future. This program is administered through WealthCare Saver, an Anthem company.

## How the HSA Works

You can use your HSA debit card to pay for eligible expenses like office visits, lab tests, prescriptions, dental and vision care, and even some drugstore items. You will need to complete Customer Identification Program (CIP) directly with Anthem/WealthCare Saver to receive the company contribution.

### 2027 IRS Contribution Limits

**Individual:** \$4,500 per year  
**Family:** \$9,000 per year  
**Are you age 55 or over?** You can contribute an additional \$1,000 per year

## You are ELIGIBLE for an HSA if:

- You are currently enrolled in the Anthem HDHP PPO plan. You are not enrolled in any other non-HDHP medical coverage.
- You do not have a general-purpose healthcare FSA through your own or your spouse's benefit plan. Limited purpose FSAs, which cover dental and vision expenses only, are allowed.

## You are NOT ELIGIBLE for an HSA if:

- You are enrolled in Medicare, Medicaid or Tricare, or if you are someone else's tax dependent.

What about using your HSA for your dependents? Review this article to learn more: [neb.alliant.com/hsa-eligibility-what-you-need-to-know/](https://neb.alliant.com/hsa-eligibility-what-you-need-to-know/).

## Unlock the Power of Your HSA

### Tax Advantages

Contributions, growth and eligible withdrawals are all tax-free.\*

### Rollover Capability

Unused funds roll over from year to year, so you don't lose them.

### Retirement Savings

You can use HSA funds for healthcare expenses in retirement.\*\*

### Flexibility

Use funds for a wide range of qualified healthcare expenses.

### Portability

Keep your HSA even if you change jobs or health plans.

\*California and New Jersey tax HSA contributions and interest.

\*\*For more information regarding HSAs, Retirement and Medicare, please contact your tax advisor for advice.

## Find out more

- [WealthCare.com](https://www.wealthcare.com)
- [Eligible Expenses](#)
- [Ineligible Expenses](#)



*Experience*

# HEALTH AS IT SHOULD BE

RSA is partnered with Crossover to make it easier for members and their families to access fast, convenient, and personalized healthcare.

By bringing primary care, mental health support, physical therapy, health coaching, and care navigation together, Crossover helps members manage their overall health in one connected place.

**Appointment availability is less than 3 business days on average, often with same day availability.** The goal is to provide high-quality care, and a best-in-class healthcare experience for our members and their families.



## ONE SIMPLE PLACE TO GO

Crossover believes that overall health and well-being shouldn't be considered in pieces. That's why we bring providers from different specialties together to collaborate on your care.

- ✓ Primary Care
- ✓ Mental Health
- ✓ Health Coaching
- ✓ Physical Therapy
- ✓ Select Pediatric Care (2+)\*
- ✓ Care Navigation

\*Only available at Crossover Frederick.



**Crossover San Bernardino**  
711A West 2<sup>nd</sup> Street, Suite A  
San Bernardino, CA 92410

**Crossover Eastvale**  
5379 Hamner Avenue, Suite 801  
Eastvale, CA 91752

**Crossover Frederick**  
14329 Frederick Street, Suite 8  
Moreno Valley, CA 92553



Sign up or sign in  
to start care today!

# Crossover Fee Schedule

Below is a brief copay schedule for Crossover services based on your RSA medical plan election.

| Crossover Health Center Member Copays                |            |            |                                             |        |
|------------------------------------------------------|------------|------------|---------------------------------------------|--------|
| Type of Service                                      | Anthem PPO | Anthem HMO | Anthem HDHP Pre Deductible/ Post-Deductible | Kaiser |
| Preventive Care (Annual Physicals/ Well Women Exams) | \$0        | \$0        | \$0                                         | \$35   |
| Primary Care Visit (in Person)                       | \$0        | \$10       | \$35/\$0                                    | \$35   |
| Primary Care Visit (Virtual)                         | \$0        | \$0        | \$0                                         | \$35   |
| Pediatric Sick Care*                                 | \$0        | \$10       | \$35/\$0                                    | \$35   |
| Pediatric Sports Physicals*                          | \$0        | \$0        | \$0                                         | \$35   |
| Nurse Visit                                          | \$0        | \$10       | \$35/\$0                                    | \$35   |
| Mental Health Care                                   | \$0        | \$10       | \$35/ \$0                                   | \$35   |
| Physical Therapy                                     | \$0        | \$10       | \$35/\$0                                    | \$35   |
| Health Coaching                                      | \$0        | \$0        | \$0                                         | \$35   |

*\*Only available in-person at a Crossover Frederick*

To schedule an appointment, log in or sign up at [care.crossoverhealth.com](https://care.crossoverhealth.com)



# Mail Order Rx

When you enroll in Medical coverage, you will also receive prescription benefits. Here you can see the basics but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.



|                     | HMO   | HMO                                           | SELECT HMO                                                         | PPO                                           |
|---------------------|-------|-----------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------|
| Generic             | \$0*  | \$0**                                         | \$0**                                                              | \$10                                          |
| Preferred Brand     | \$20* | \$20**                                        | \$70;<br>\$250 deductible**                                        | \$20                                          |
| Non-Preferred Brand | N/A*  | \$80**                                        | \$100;<br>\$250 deductible**                                       | \$80                                          |
| Specialty           | N/A   | 20% up to<br>\$100 max per<br>prescription*** | 20% up to<br>\$150 max per<br>prescription<br>\$250 deductible *** | 20% up to<br>\$100 max per<br>prescription*** |

\* Kaiser will ship a 100-day supply of your prescribed medication. After orders are shipped, they should arrive within 7 to 10 business days and are shipped “Postage Paid.”

\*\* CaelonRx mail service pharmacy will fill a 90-day supply of your prescribed medication. Orders are shipped within 14 days of receipt of your prescription. Their standard shipping is free, (expedited shipping is available for an additional charge).

\*\*\*Up to 30 days

## SAVE ON PRESCRIPTION DRUGS

### ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

### HOME DELIVERY

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.



# Medical

## Medicare A & B Plans

Our medical plans offer comprehensive coverage. Preventive care is fully covered under all plans if obtained in-network. Your costs for other services will depend on which plan you choose.

### Medicare Part A and B Medical Plan options

This guide serves as a summary of the medical plans. Please review the plan documents before selecting a plan. The following plans are for those retired members who are enrolled on Medicare Part A and B.

| Medicare Part A & B Medical Plans                                     | What you need to know                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kaiser</b><br><b>Senior Advantage HMO</b><br><i>Kaiser Network</i> | <ul style="list-style-type: none"> <li>• Access to Kaiser providers/facilities exclusively</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                            |
| <b>Anthem HMO</b><br><i>California Care Network</i>                   | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• Requires PCP to see specialist</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                    |
| <b>Anthem Select HMO</b><br><i>Select HMO Network</i>                 | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• Requires PCP to see specialist</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                    |
| <b>Anthem EPO</b><br>(Blythe Residents Only)<br><i>EPO Network</i>    | <ul style="list-style-type: none"> <li>• In-network only</li> <li>• No deductible</li> <li>• Predictable costs</li> </ul>                                                                                                                              |
| <b>Anthem PPO</b><br><i>Prudent Buyer PPO Network</i>                 | <ul style="list-style-type: none"> <li>• Must meet deductible for some services before the plan begins to pay a % of the cost</li> <li>• Out-of-network coverage; higher costs</li> </ul>                                                              |
| <b>Anthem PPO Out-of-State</b><br><i>Prudent Buyer PPO Network</i>    | <ul style="list-style-type: none"> <li>• Only for Retirees who do not reside in California</li> <li>• Must meet deductible for some services before the plan begins to pay a % of the cost</li> <li>• Out-of-network coverage; higher costs</li> </ul> |

# Medicare Parts A and B | HMO Medical Plans

This table shows member cost share.

|                                                                                                         | KAISER SENIOR<br>ADVANTAGE HMO                         |             | ANTHEM HMO                                                                |             | ANTHEM<br>SELECT HMO                                                 |             |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-------------|---------------------------------------------------------------------------|-------------|----------------------------------------------------------------------|-------------|
|                                                                                                         | In-Network Only                                        |             | In-Network Only                                                           |             | In-Network Only                                                      |             |
| Network Name                                                                                            | Kaiser Network                                         |             | California Care                                                           |             | Select HMO                                                           |             |
| Accumulation Period                                                                                     | Calendar year from January 1 through December 31       |             |                                                                           |             |                                                                      |             |
| Calendar Year Deductible                                                                                | None                                                   |             | None                                                                      |             | None                                                                 |             |
| Calendar Year Medical<br>Out-of-Pocket Maximum <sup>1,2</sup><br>Individual Coverage<br>Family Coverage | \$1,000 individual<br>\$1,000 per individual in family |             | \$1,000 individual<br>\$1,000 single/\$2,000 two-party/<br>\$3,000 family |             | \$2,000 individual<br>\$2,000 per individual /<br>\$4,000 per family |             |
| Office Visit<br>Primary Care/Specialist<br>Online/Telehealth                                            | \$10 copay per visit<br>No charge                      |             | \$5 copay per visit<br>No charge (Specialist: \$5 copay)                  |             | \$5/\$40 copay per visit<br>No charge (Specialist: \$40<br>copay)    |             |
| Preventive Services                                                                                     | No charge                                              |             | No charge                                                                 |             | No charge                                                            |             |
| Urgent Care                                                                                             | \$10 copay per visit                                   |             | \$5 copay per visit                                                       |             | \$5 copay per visit                                                  |             |
| Emergency Room <sup>6</sup><br>(Waived if admitted)                                                     | \$50 copay per visit                                   |             | \$50 copay per visit                                                      |             | \$150 copay per visit                                                |             |
| Lab and Imaging                                                                                         | No charge                                              |             | No charge                                                                 |             | No charge                                                            |             |
| Outpatient Surgery                                                                                      | \$10 copay per procedure                               |             | No charge                                                                 |             | \$125 copay per visit                                                |             |
| Inpatient Hospitalization                                                                               | No charge                                              |             | No charge                                                                 |             | \$250 copay per admission                                            |             |
| Manipulation Therapy<br>Plan Benefit <sup>4</sup><br>Chiropractic Rider <sup>5</sup>                    | N/A<br>\$5 copay per visit                             |             | \$5 copay per visit<br>\$5 copay per visit                                |             | \$5 copay per visit<br>\$5 copay per visit                           |             |
| PART D PRESCRIPTION DRUGS                                                                               |                                                        |             |                                                                           |             |                                                                      |             |
| Calendar Year Deductible                                                                                | None                                                   |             | None                                                                      |             | \$250                                                                |             |
| Calendar Year Prescription<br>Out-of-Pocket Maximum                                                     | \$2,400                                                |             | \$2,400                                                                   |             | \$2,400                                                              |             |
|                                                                                                         | Copays                                                 | Days Supply | Copays                                                                    | Days Supply | Copays                                                               | Days Supply |
| Retail Pharmacy                                                                                         |                                                        |             |                                                                           |             |                                                                      |             |
| Generic                                                                                                 | \$5/\$10/\$15                                          | 30/60/100   | \$5/\$15                                                                  | 30/90       | \$10/\$30                                                            | 30/90       |
| Preferred Brand                                                                                         | \$10/\$20/\$30                                         | 30/60/100   | \$10/\$30                                                                 | 30/90       | \$35/\$105 <sup>3</sup>                                              | 30/90       |
| Non-Preferred Brand                                                                                     | \$10/\$20/\$30                                         | 30/60/100   | \$40/\$120                                                                | 30/90       | \$50/\$150 <sup>3</sup>                                              | 30/90       |
| Specialty                                                                                               | \$10/\$20/\$30                                         | 30/60/100   | \$100/\$300                                                               | 30/90       | \$100 copay <sup>3</sup>                                             | 30          |
| Mail Order Service                                                                                      |                                                        |             |                                                                           |             |                                                                      |             |
| Generic                                                                                                 | \$10 copay                                             | 100         | \$10 copay                                                                | 60          | \$10 copay                                                           | 90          |
| Preferred Brand                                                                                         | \$20 copay                                             | 100         | \$20 copay                                                                | 60          | \$70 copay <sup>3</sup>                                              | 90          |
| Non-Preferred Brand                                                                                     | \$20 copay                                             | 100         | \$80 copay                                                                | 60          | \$100 copay <sup>3</sup>                                             | 90          |
| Specialty                                                                                               | N/A                                                    | N/A         | \$150 copay                                                               | 30          | \$100 copay <sup>3</sup>                                             | 30          |

<sup>1</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>2</sup>All covered expenses including your medical and prescription copays accumulate towards the out-of-pocket maximum.

<sup>3</sup>After pharmacy deductible is met.

<sup>4</sup>Combined with Physical Therapy. Limited to 60-day period of care after illness or injury.

<sup>5</sup>Up to 20 visits per calendar year. Must use ASH providers.

<sup>6</sup>Out-of-network emergency room services are covered as in-network.

## Medicare Parts A and B | EPO Medical Plan (Blythe Only)

|                                                                                   | ANTHEM EPO (BLYTHE ONLY)                                           |             |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------|
|                                                                                   | In-Network Only                                                    |             |
| Network Name                                                                      | EPO Network                                                        |             |
| Accumulation Period                                                               | Calendar year from January 1 through December 31                   |             |
| Calendar Year Deductible                                                          | None                                                               |             |
| Calendar Year Out-of-Pocket Maximum <sup>1,2</sup><br>Individual /Family Coverage | None                                                               |             |
| Office Visit<br>Primary Care/Specialist<br>Online/Telehealth                      | \$5 copay per visit<br>No charge (Specialist: \$5 copay per visit) |             |
| Preventive Services                                                               | No charge                                                          |             |
| Urgent Care                                                                       | \$5 copay per visit                                                |             |
| Emergency Room <sup>3</sup><br>(Waived if admitted)                               | \$50 copay per visit                                               |             |
| Lab and Imaging                                                                   | No charge                                                          |             |
| Outpatient Surgery                                                                | No charge                                                          |             |
| Inpatient Hospitalization                                                         | No charge                                                          |             |
| Manipulation Therapy                                                              | No charge, up to 30 visits per calendar year                       |             |
| PART D PRESCRIPTION DRUGS                                                         |                                                                    |             |
| Calendar Year Out-of-Pocket Maximum                                               | \$2,400                                                            |             |
|                                                                                   | Copays                                                             | Days Supply |
| Retail Pharmacy                                                                   |                                                                    |             |
| Generic                                                                           | \$5/\$15                                                           | 30/90       |
| Preferred Brand                                                                   | \$10/\$30                                                          | 30/90       |
| Non-Preferred Brand                                                               | \$40/\$120                                                         | 30/90       |
| Specialty                                                                         | \$100/\$300                                                        | 30/90       |
| Mail Order Service                                                                |                                                                    |             |
| Generic                                                                           | \$10 copay                                                         | 60          |
| Preferred Brand                                                                   | \$20 copay                                                         | 60          |
| Non-Preferred Brand                                                               | \$80 copay                                                         | 60          |
| Specialty                                                                         | \$150 copay                                                        | 30          |

<sup>1</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>2</sup>All covered expenses including your medical and prescription copays accumulate towards the out-of-pocket maximum.

<sup>3</sup>Out-of-network emergency room services are covered as in-network.

## Medicare Parts A and B | HMO Medical Monthly Plan Rates

|                                                                                               | KAISER<br>HMO | ANTHEM<br>HMO | ANTHEM<br>SELECT HMO | ANTHEM EPO<br>(BLYTHE ONLY) |
|-----------------------------------------------------------------------------------------------|---------------|---------------|----------------------|-----------------------------|
| COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable) |               |               |                      |                             |
| Retiree w/A&B                                                                                 | \$283.00      | \$557.96      | \$548.96             | \$557.96                    |
| Retiree w/A&B +<br>Spouse w/o Medicare                                                        | \$960.00      | \$1,135.96    | \$1,036.96           | \$1,135.96                  |
| Retiree w/A&B +<br>Spouse w/A&B                                                               | \$529.00      | \$1,083.92    | \$1,060.92           | \$1,083.92                  |
| Retiree w/A&B +<br>Spouse w/o Medicare +<br>Child(ren)                                        | \$1,393.00    | \$1,570.96    | \$1,392.96           | \$1,570.96                  |
| Retiree w/A&B +<br>Spouse w/A&B +<br>Child(ren)                                               | \$962.00      | \$1,127.92    | \$1,105.92           | \$1,127.92                  |
| Retiree w/A&B + 1 Child                                                                       | \$919.00      | \$1,135.96    | \$1,036.96           | \$1,135.96                  |
| Retiree w/A&B + 2 or<br>more Children                                                         | \$919.00      | \$1,570.96    | \$1,392.96           | \$1,570.96                  |
| Spouse w/A&B +<br>Retiree w/o Medicare                                                        | \$1,292.00    | \$1,757.96    | \$1,546.96           | \$1,757.96                  |
| Spouse w/A&B +<br>Retiree w/o Medicare +<br>Child(ren)                                        | \$1,725.00    | \$2,315.96    | \$2,007.96           | \$2,315.96                  |

# Medicare Parts A and B | PPO Medical Plan

*This table shows member cost share.*

|                                                                                                            | ANTHEM PPO                                                  |                                              |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------|
|                                                                                                            | In-Network                                                  | Out-of-Network                               |
| <b>Network Name</b>                                                                                        | Prudent Buyer PPO Network                                   | N/A                                          |
| <b>Accumulation Period</b>                                                                                 | Calendar year from January 1 through December 31            |                                              |
| <b>Calendar Year Deductible<sup>1</sup></b><br>Individual Coverage<br>Family Coverage                      | \$250 individual<br>\$250 per individual/\$750 family       |                                              |
| <b>Calendar Year Medical Out-of-Pocket Maximum<sup>2,3</sup></b><br>Individual Coverage<br>Family Coverage | \$2,000 individual<br>\$2,000 per individual/\$4,000 family |                                              |
| <b>Office Visit</b><br>Primary Care/Specialist<br>Online/Telehealth                                        | \$20 copay<br>(office and virtual)                          | 40% <sup>4</sup><br>(office and virtual)     |
| <b>Preventive Services</b>                                                                                 | No Charge                                                   | 40% <sup>4</sup>                             |
| <b>Urgent Care</b>                                                                                         | \$20 copay                                                  | 40% <sup>4</sup>                             |
| <b>Emergency Room</b><br>(copay waived if admitted)                                                        | \$25 copay per visit                                        |                                              |
| <b>Lab and X-ray</b>                                                                                       | 20% <sup>4</sup>                                            | 40% <sup>4</sup>                             |
| <b>Outpatient Surgery</b>                                                                                  | 20% <sup>4</sup>                                            | 40% <sup>4</sup>                             |
| <b>Inpatient Hospitalization</b>                                                                           | 20% <sup>4</sup>                                            | \$500 copay per admission + 40% <sup>4</sup> |
| <b>Manipulation Therapy</b><br>(Physical and Occupational)                                                 | 20% <sup>4</sup> 40 visits combined per calendar year       | 40% <sup>4</sup>                             |
| <b>PART D PRESCRIPTION DRUGS</b>                                                                           |                                                             |                                              |
| <b>Calendar Year Deductible</b>                                                                            | None                                                        |                                              |
| <b>Calendar Year Prescription Out-of-Pocket Maximum</b>                                                    | \$2,400                                                     |                                              |
|                                                                                                            | Copays                                                      | Days Supply                                  |
| <b>Retail Pharmacy</b>                                                                                     |                                                             |                                              |
| Generic                                                                                                    | \$5/\$15 copay                                              | 30/90                                        |
| Preferred Brand                                                                                            | \$10/\$30 copay                                             | 30/90                                        |
| Non-Preferred Brand                                                                                        | \$40/\$120 copay                                            | 30/90                                        |
| Specialty                                                                                                  | \$100/\$300 copay                                           | 30/90                                        |
| <b>Mail Order Service</b>                                                                                  |                                                             |                                              |
| Generic                                                                                                    | \$10 copay                                                  | 60                                           |
| Preferred Brand                                                                                            | \$20 copay                                                  | 60                                           |
| Non-Preferred Brand                                                                                        | \$80 copay                                                  | 60                                           |
| Specialty                                                                                                  | \$150 copay                                                 | 30                                           |

<sup>1</sup>This family deductible is embedded, meaning that the plan begins to make payments for a member once they reach their individual deductible.

<sup>2</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>3</sup>All covered expenses including your medical deductibles and prescription copays accumulate towards the out-of-pocket maximum.

<sup>4</sup>After deductible.

# Medicare Parts A and B | Out-of-State PPO Medical Plan

*This table shows member cost share.*

|                                                                                                  | ANTHEM PPO                                                                 |                                                                      |
|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------|
|                                                                                                  | In-Network                                                                 | Out-of-Network                                                       |
| <b>Network Name</b>                                                                              | Prudent Buyer PPO Network                                                  | N/A                                                                  |
| <b>Accumulation Period</b>                                                                       | Calendar year from January 1 through December 31                           |                                                                      |
| <b>Calendar Year Deductible<sup>1</sup></b><br>Individual Coverage<br>Family Coverage            | \$250 per individual<br>\$250 per individual/\$750 per family              | \$250 per individual<br>\$250 per individual/\$750 per family        |
| <b>Calendar Year Out-of-Pocket Maximum<sup>2</sup></b><br>Individual Coverage<br>Family Coverage | \$2,000 per individual<br>\$2,000 per individual/\$4,000 per family        | \$6,000 per individual<br>\$6,000 per individual/\$12,000 per family |
| <b>Office Visit</b><br>Primary Care/Specialist<br>Online/Telehealth                              | \$10 copay<br>No charge (Specialist: \$10 copay per visit)                 | 40% <sup>3</sup><br>Not covered                                      |
| <b>Preventative Services</b>                                                                     | No Charge                                                                  | 40% <sup>3</sup>                                                     |
| <b>Urgent Care</b>                                                                               | \$10 copay                                                                 | 40% <sup>3</sup>                                                     |
| <b>Emergency Room</b><br>(copay waived if admitted)                                              | \$100 copay + 20% <sup>3</sup>                                             |                                                                      |
| <b>Lab and X-ray</b>                                                                             | 20% <sup>3</sup>                                                           | 40% <sup>3</sup>                                                     |
| <b>Inpatient Hospitalization</b>                                                                 | 20% <sup>3</sup>                                                           | \$500 copay + 40% coinsurance                                        |
| <b>Manipulation Therapy</b><br>(up to 30 visits per calendar year)                               | \$10 copay per visit                                                       | 40% <sup>3</sup>                                                     |
| <b>PART D PRESCRIPTION DRUGS</b>                                                                 |                                                                            |                                                                      |
| <b>Calendar Year Deductible</b>                                                                  | None                                                                       |                                                                      |
| <b>Calendar Year Out-of-Pocket Maximum</b>                                                       | \$2,400                                                                    |                                                                      |
|                                                                                                  | Copays                                                                     | Days Supply                                                          |
| <b>Retail Pharmacy</b><br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty         | \$5/\$15 copay<br>\$10/\$30 copay<br>\$40/\$120 copay<br>\$100/\$300 copay | 30/90<br>30/90<br>30/90<br>30/90                                     |
| <b>Mail Order Service</b><br>Generic<br>Preferred Brand<br>Non-Preferred Brand<br>Specialty      | \$10 copay<br>\$20 copay<br>\$80 copay<br>\$150 copay                      | 60<br>60<br>60<br>30                                                 |

<sup>1</sup>This family deductible is embedded, meaning that the plan begins to make payments for a member once they reach their individual deductible.

<sup>2</sup>This family maximum is embedded, meaning that the plan will cover 100% for a member once they reach their individual maximum.

<sup>3</sup>After deductible.

## Medicare Parts A and B | PPO Medical Monthly Plan Rates

|                                                                                               | ANTHEM PPO | ANTHEM PPO<br>OUT-OF-STATE |
|-----------------------------------------------------------------------------------------------|------------|----------------------------|
| COST OF COVERAGE – PER MONTH (rates do not reflect RAP or county contribution, if applicable) |            |                            |
| Retiree w/A&B                                                                                 | \$634.96   | \$842.96                   |
| Retiree w/A&B + Spouse w/o Medicare                                                           | \$1,442.96 | \$1,650.96                 |
| Retiree w/A&B + Spouse w/A&B                                                                  | \$1,215.92 | \$1,639.92                 |
| Retiree w/A&B + Spouse w/o Medicare + Child(ren)                                              | \$1,976.96 | \$2,184.96                 |
| Retiree w/A&B + Spouse w/A&B + Child(ren)                                                     | \$1,249.92 | \$1,669.92                 |
| Retiree w/A&B + 1 Child                                                                       | \$1,442.96 | \$1,650.96                 |
| Retiree w/A&B + 2 or more Children                                                            | \$1,976.96 | \$2,184.96                 |
| Spouse w/A&B + Retiree w/o Medicare                                                           | \$1,505.96 | \$1,682.96                 |
| Spouse w/A&B + Retiree w/o Medicare + Child(ren)                                              | \$2,274.96 | \$2,451.96                 |

# Find a Medical Provider



Use your carrier's Find a Provider tool to search for doctors, specialists, or facilities based on specific criteria like location, specialty, or network. Input your preferences to receive a list of healthcare providers that match your needs, making it easier to find the right care.

## Kaiser Medical

1. Visit [www.kp.org](http://www.kp.org)
2. Log in or to search as a guest, click on **Doctors & Locations** at the top
3. Make sure your Region is set to California – Southern. Under “Search for”, select either **Doctors** or **Locations**. Enter your zip code.
4. In the Keywords box, you may enter any provider or facility names, type of provider, or location information. Click **Search** when you are ready.
5. A list of Kaiser providers will come up. Use the filters located above list to filter your results further.

## Anthem Medical

1. Visit [www.anthem.com/ca/find-care/](http://www.anthem.com/ca/find-care/)
2. Log in or click **Basic search as a guest** at the bottom of the page
3. Make the following selections under the drop-down menus:
4. Select the type of plan or network: **Medical Plan or Network**
5. Select the state where the plan or network is offered: **California**

6. Select how you get health insurance: **Medical(Employer-Sponsored)**
7. Under the “Select a plan or network” drop-down, select the network that matches your medical plan:
  - Anthem HMO plan: **California Care HMO**
  - Anthem Select HMO plan: **Select HMO**
  - Anthem EPO plan: **EPO**
  - Anthem PPO, PPO Out-of-State, or Anthem HDHP plan: **Prudent Buyer PPO**
8. Enter your location
9. You can search for providers or facilities by name, procedure, or keywords. Or select a type of Care provider from the options below the search bar
10. A list of providers or facilities will populate. Use the filters above the list and map to narrow your results.



# Dental

We offer dental coverage through UnitedHealthcare, Delta Dental, and Ameritas. Dental insurance makes it easier and less expensive to get the care you need to maintain good oral health.

## Dental Plan Overview

This guide serves as a summary of the dental plans. Please review the plan documents before enrolling in coverage.

|                                                                                            | What you need to know                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>UnitedHealthcare HMO D125H</b><br><i>CA Select DHMO</i>                                 | <ul style="list-style-type: none"><li>• In-network only</li><li>• Requires primary care dentist</li><li>• No deductible</li><li>• Costs vary by service</li></ul>                      |
| <b>UnitedHealthcare HMO Union D1065</b><br><i>CA Direct Compensation- General Dentists</i> | <ul style="list-style-type: none"><li>• In-network only</li><li>• Requires primary care dentist</li><li>• No deductible</li><li>• No charge for most basic services</li></ul>          |
| <b>Delta Dental HMO CA11A</b><br><i>DeltaCare USA</i>                                      | <ul style="list-style-type: none"><li>• In-network only</li><li>• Requires primary care dentist</li><li>• No deductible</li><li>• Predictable costs</li></ul>                          |
| <b>Ameritas DPPO</b><br><i>Classic (PPO) &amp; Plus</i>                                    | <ul style="list-style-type: none"><li>• Must meet deductible for some services before the plan begins to pay a % of the cost</li><li>• Out-of-network coverage; higher costs</li></ul> |

# Dental HMO Plans

*This table shows member cost share.*

|                                                         | UHC<br>HMO D125H               | UHC<br>HMO UNION D1065                      | DELTA DENTAL<br>HMO CA11A      |
|---------------------------------------------------------|--------------------------------|---------------------------------------------|--------------------------------|
|                                                         | In-Network                     | In-Network                                  | In-Network                     |
| <b>Network Name</b>                                     | CA DHMO Plan Network           | CA Direct Compensation-<br>General Dentists | DeltaCare USA                  |
| <b>Annual Deductible</b>                                | None                           | None                                        | None                           |
| <b>Annual Plan Maximum</b>                              | None                           | None                                        | None                           |
| <b>Diagnostic &amp; Preventive</b>                      | \$0 - \$35                     | \$0                                         | \$0 - \$45                     |
| <b>Restorative Benefits</b>                             | \$0-\$560                      | \$0                                         | \$0-\$220                      |
| <b>Crown Benefits</b>                                   | \$90-\$215                     | \$0                                         | \$50-\$240                     |
| <b>Endodontic Benefits</b>                              | \$0-\$250                      | \$0                                         | \$0-\$280                      |
| <b>Periodontic Benefits</b>                             | \$0-\$275                      | \$0                                         | \$0-\$280                      |
| <b>Sealants</b>                                         | \$5                            | \$0                                         | \$10                           |
| <b>Prosthodontics<br/>(Bridges or Dentures)</b>         | \$0-\$450                      | \$0                                         | \$0-\$240                      |
| <b>Implants</b>                                         | \$0-\$1,185                    | \$0-\$1,950                                 | Not Covered                    |
| <b>Oral Surgery</b>                                     | \$0-\$670                      | \$0                                         | \$0-\$110                      |
| <b>Orthodontia</b><br>Adults<br>Children (up to age 26) | Up to \$1,895<br>Up to \$1,895 | Up to \$750<br>Up to \$750                  | Up to \$1,900<br>Up to \$1,700 |
| <b>COST OF COVERAGE – Per Month</b>                     |                                |                                             |                                |
| <b>Member Only</b>                                      | \$18.00                        | \$31.79                                     | \$18.53                        |
| <b>Member + 1 dependent</b>                             | \$32.00                        | \$52.11                                     | \$33.15                        |
| <b>Member + 2 or more dependents</b>                    | \$49.00                        | \$76.94                                     | \$47.78                        |

# Dental PPO Plan

*This table shows member cost share.*

|                                                           | Ameritas DPPO                      |                            |
|-----------------------------------------------------------|------------------------------------|----------------------------|
|                                                           | In-Network                         | Out-of-Network             |
| Network Name                                              | Classic (PPO) & Plus Network       | N/A                        |
| Annual Deductible                                         | None                               | \$50 per member (lifetime) |
| Annual Plan Maximum                                       | \$1,500 per person                 | \$1,000 per person         |
| Diagnostic & Preventive<br>Exams, X-rays & Cleanings      | No charge                          | No charge                  |
| Basic Services<br>Fillings, Root Canals &<br>Periodontics | 20%                                | 50%                        |
| Major Services<br>Crowns, Bridges & Implants              | 40%                                | 50%                        |
| Orthodontia<br>Adults/ Children (up to age 26)            | 50% up to \$2,000 lifetime maximum |                            |
| COST OF COVERAGE – MONTHLY                                |                                    |                            |
| Retiree Only                                              | \$49.00                            |                            |
| Retiree + 1 dependent                                     | \$85.26                            |                            |
| Retiree + 2 or more dependents                            | \$140.14                           |                            |

## What you need to know about this plan

**Do I have to select a primary dentist?** No.

**Can I use my HSA?**

If you participate in an HSA, you can use your account to pay for dental expenses.

**Where can I get more details?**

Visit the Ameritas website or app.

**What is a Calendar Year Maximum Rollover?**

The Calendar Year Maximum Rollover allows you to carryover up to \$1,000 to your next plan year. To receive a rollover of \$250, you must:

- Have 1 dental claim submitted

AND

- Use less than \$500 of the annual plan maximum
- Additional bonus carryover amount of \$100 if you saw an in-network provider.

# Find a Dental Provider



Use your carrier's Find a Provider tool to search for dentists, specialists, or dental groups based on specific criteria like location, specialty, or network. Input your preferences to receive a list of healthcare providers that match your needs, making it easier to find the right care.

## Ameritas Dental

1. Visit [dentalnetwork.ameritas.com](https://dentalnetwork.ameritas.com)
2. In the Network drop-down menu, select **Classic (PPO) & Plus**
3. In the Location box, enter your location
4. Optional: click the Additional Filters button and make any selections you wish to further narrow your search. Click the Search button when finished
5. A list of in-network providers will appear below the search filters

## Delta Dental

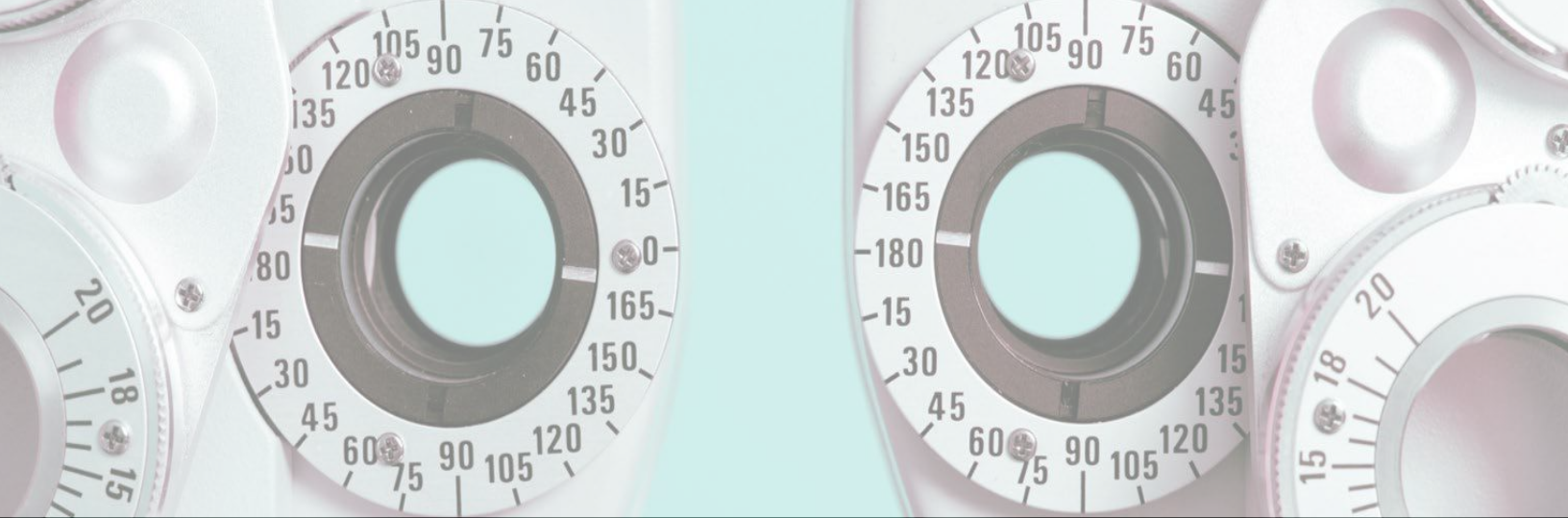
1. Visit [deltadental.com/member/find-a-dentist](https://deltadental.com/member/find-a-dentist)
2. In the Plan Network drop-down menu, select **DeltaCare USA**
3. Under the "Search by current location": you may select "**Yes**" to allow the site to use your location. Select "**No**" to enter a location yourself
4. Optional: Use the Specialty drop-down menu or Dentist Last Name box to further narrow your search
5. Click the Find Dentists button when finished
6. A list of in-network providers and a corresponding map will appear
7. To narrow your search results even more, click Advanced Search at the top of your

results. Adjust your search criteria in the filters and click the Search button

8. Your search results will refresh along with the map

## UHC Dental

1. Visit [myuhc.com](https://myuhc.com)
2. Log in or click on Find a Dentist in the middle of the page to search as a guest
3. On the next page, select "**Employer and Individual**"
4. Enter your location information, then click the Select button
5. Next, select your network
  - For the DHMO 125H Plan, select: **CA DHMO Plan**
  - For the DHMO Union D1065 Plan, select: **CA Direct Compensation- General Dentists**
6. On the next page, enter your search criteria in the box at the top of the page. You may search by provider name, procedure type, or condition. Or you may use the results at the bottom of the page to view dentists by provider type
7. A list of in-network providers will appear. Use the filters at the top to narrow your search results further.



# Vision

We offer vision coverage through VSP. Vision coverage helps with the cost of eyeglasses or contacts.

## Vision Plan Overview

This guide serves as a summary of the vision plan. Please review the plan documents before enrolling in coverage.

|                                                     | What you need to know                                                                                                                                                                |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>VSP Vision Care</b><br><i>VSP Choice Network</i> | <ul style="list-style-type: none"><li>• Out-of-network coverage will have higher costs</li><li>• The plan will reimburse up to a specific dollar amount for most materials</li></ul> |

## Find a Vision Provider

### VSP Vision

1. Visit [vsp.com/eye-doctor](https://vsp.com/eye-doctor)
2. Click on the Advanced Search button. Under the Network drop-down menu, select **Choice**, then click the Apply Filters button. Once complete, click on Hide Advanced Search.
3. To search by location, enter your location information. You may also search by Office or by Doctor. Once you have entered information, click the Search button
4. A list of in-network providers will appear. To filter your results or adjust your search criteria, click the Advanced Search button at the top right of the page above the map
5. Once you have adjusted the filters, click the Apply Filters button. Your results and map will refresh

## Vision Plan

*This table shows member cost share for in-network services and reimbursements for out-of-network services.*

|                                                                                                                    | VSP Vision Care                             |                                        |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------|
|                                                                                                                    | In-Network                                  | Out-of-Network Reimbursement           |
| <b>Network Name</b>                                                                                                | Choice Network                              | N/A                                    |
| <b>Exams</b><br><i>Once every 12 months</i>                                                                        | \$10 copay                                  | Up to \$45                             |
| <b>Eyeglass Lenses</b><br>Single Vision Lenses<br>Bifocal Lenses<br>Trifocal Lenses<br><i>Once every 12 months</i> | Combined with exam                          | Up to \$30<br>Up to \$50<br>Up to \$65 |
| <b>Frames</b><br><i>Once every 12 months</i>                                                                       | \$200 allowance, then 20% off the remainder | Up to \$75                             |
| <b>Contacts (Elective)<sup>1</sup></b><br>Conventional<br><i>Once every 12 months</i>                              | \$200 allowance                             | Up to \$105                            |
| <b>COST OF COVERAGE – MONTHLY</b>                                                                                  |                                             |                                        |
| <b>Retiree Only</b>                                                                                                | \$8.50                                      |                                        |
| <b>Retiree + 1 dependent</b>                                                                                       | \$15.50                                     |                                        |
| <b>Retiree + 2 or more dependents</b>                                                                              | \$22.00                                     |                                        |

<sup>1</sup>In lieu of frames/lenses

### VSP Vision Perks

- **What's Included?**
  - Fully covered retinal screening for members with diabetes.
  - Exams and services to treat immediate issues like pink eye and sudden changes in vision
  - Treatment options to monitor ongoing health conditions such as dry eye, diabetic eye disease, glaucoma, and more.
- **Eyeconic** is the preferred VSP online retailer where you can shop in-network with your vision benefits.
- **Lightcare** – for those who don't wear prescription glasses, you can use your frame and lens benefit to get non-prescription eyewear from your VSP network doctor.

Visit [VSP.com/offers](https://www.vsp.com/offers) to access all of these perks and more!

# Personify Health

## Enhance your well-being

Being well involves more than just using your healthcare plans. Wellness is a daily commitment to eating healthy, staying active, managing stress and maintaining balance.

Personify Health helps you create healthy habits and reach your highest level of well-being. **You can earn points yearly** by taking some small steps that lead to big changes. Those earned points then turn in to earned rewards cash.

All members and spouses are eligible to participate in the wellbeing program and earn rewards.

## Ways to earn:

### Getting Started

- ✓ Complete Registration
- ✓ First login to mobile app
- ✓ Connect first activity device
- ✓ Complete the Health Check
- ✓ Complete your health screening

### Daily

- ✓ Upload steps from your activity tracker (1,000 steps)
- ✓ Do your Daily Cards (2 per day)
- ✓ Track your Health Habits (3 per day)
- ✓ Track sleep nightly
- ✓ Sleep > 7 hours in a night
- ✓ Complete RethinkCare session
- ✓ Browse healthy recipes
- ✓ Complete a step in Journeys®

### Monthly

- ✓ Win the promoted Health Habit challenge
- ✓ Complete 20 Daily Cards in a month
- ✓ Track Healthy Habits 20 days in a month
- ✓ Track sleep 10 days a month

### Quarterly

- ✓ Choose your eating type
- ✓ Choose your sleep profile
- ✓ Set your interests

### Yearly

- ✓ Set a wellbeing goal
- ✓ Complete the Nicotine-Free Agreement
- ✓ Invite a colleague to join

## Use Your Rewards Cash:



Donate it



Get a gift card

Get started at [app.personifyhealth.com](https://app.personifyhealth.com). Not a member yet?  
Sign up today at [join.personifyhealth.com/RSAWellness](https://join.personifyhealth.com/RSAWellness) or scan the code to download the app.

# Body Scan International

## Onsite Body Scan

Body Scan International offers ONSITE body scanning right on location at the RSA and RSA-West Offices! You and your enrolled spouse can schedule a full body scan\* at your convenience. The BSI Body Scan Program screens for diseases of greatest concern to the public safety sector — heart/cardiovascular disease, lower back, and neck pathologies, over 20 different types of cancer, chronic lung disease, and many others. Over 300 RSA members and enrolled spouses have completed a Body Scan. Some of those people discovered serious health issues that they were not aware of. We encourage all RSA members to take advantage of this amazing program!

The Trustees of the RSA Benefit Trust negotiated a very favorable contract with Body Scan International. In addition, the Benefit Trust is subsidizing a large portion of that discounted rate. As a result, you and your qualified adult dependent (spouse or registered domestic partner) on an active RSABT medical insurance plan, are each eligible for one fully covered **Body Scan every 2 years for a \$140 copay. A full scan normally costs \$2,495!**

Using state-of-the-art mobile CT technology, you will receive a full 3-D visualization inside your body followed by a complete physician consultation. This is a non-invasive exam that provides a comprehensive, confidential look inside your torso to early-detect, or rule-out, “silent” lesions and anomalies

\*Body Scan covers the region from neck to pelvis.

## Learn more

Follow the QR code below to watch a video about Body Scan International



Body Scan  
International

## Schedule Your Appointment

For more information, or to schedule your appointment, scan the QR code to the right, contact BSI directly at (877)-274-5577 or go to [healthview.com](http://healthview.com).

BSI will be onsite at RSA one week (Monday – Thursday) each month from October to May.



# Plan Contacts

If you need to reach our plan providers, here is their contact information:

| Plan Type               | Provider         | Phone Number                 | Website/Email                                                                | Policy No. |
|-------------------------|------------------|------------------------------|------------------------------------------------------------------------------|------------|
| <b>Medical</b>          | Anthem           | 800-227-3771                 | <a href="http://Anthem.com/ca">Anthem.com/ca</a>                             | C23688     |
|                         | Kaiser           | 800-390-3510                 | <a href="http://KP.org">KP.org</a>                                           | 115027     |
| <b>Dental</b>           | Ameritas         | 800-487-5553                 | <a href="http://Ameritas.com">Ameritas.com</a>                               | TBD        |
|                         | Delta Dental     | 800-765-6003<br>800-422-4234 | <a href="http://DeltaDental.com">DeltaDental.com</a>                         | 00712      |
|                         | UnitedHealthcare | 800-228-3384<br>800-999-3367 | <a href="http://myUHCDental.com">myUHCDental.com</a>                         | 730706     |
| <b>Vision</b>           | VSP Vision       | 800-877-7195                 | <a href="http://VSP.com">VSP.com</a>                                         | 41056460   |
| <b>Voluntary Plans</b>  | AFLAC            |                              | <a href="mailto:Nicki_Albright@us.Aflac.com">Nicki_Albright@us.Aflac.com</a> |            |
|                         |                  |                              | <a href="mailto:Lisa_Coots@aflac.com">Lisa_Coots@aflac.com</a>               |            |
| <b>CalPERS</b>          | CalPERS          | 888-223-7377                 | <a href="http://CalPERS.CA.gov">CalPERS.CA.gov</a>                           |            |
| <b>Retirement</b>       | Nationwide       | 877-677-3678                 | <a href="http://Nationwide.com">Nationwide.com</a>                           |            |
|                         | Valic            | 800-982-5558                 | <a href="http://CorebridgeFinancial.com">CorebridgeFinancial.com</a>         |            |
| <b>Wellness Program</b> | Personify Health | 888-671-9395                 | <a href="http://PersonifyHealth.com">PersonifyHealth.com</a>                 |            |

## RSA Benefits Office

Office Hours:

Monday – Thursday: 8 a.m. – 5 p.m.

Friday – Sunday: Closed

Contact Information

[RCDSA.org/benefit-trust/benefits-information](http://RCDSA.org/benefit-trust/benefits-information)

951-653-8014

[RSABenefits@rcdsa.org](mailto:RSABenefits@rcdsa.org)

Lauren Hernandez, Benefits Manager

[Lauren@rcdsa.org](mailto:Lauren@rcdsa.org)

## Union First

Third Party Administrators

CA License# 0F95476

949-570-1162

[UnionFirstSolutions.com](http://UnionFirstSolutions.com)



Unionfirst

CA License # 0F95476

