



SPECIAL DISTRICT RISK MANAGEMENT AUTHORITY



2012 HEALTH BENEFITS PROGRAM
Ancillary Coverage Summary Brochure

800.537.7790
www.sdrma.org

Delta Dental PPO - Rates Guaranteed until January 1, 2013

Dental Benefits	Low Plan	
	PPO	Non-PPO
Calendar Year Maximum	\$1,000	\$750
	(Per patient per calendar year)	
Calendar Year Deductible Individual / Family	\$50 / \$150 (Waived for Preventive)	
Age Limitations	Children to Age 19 Full-time Students to Age 25	
Diagnostic and Preventive	100%	100%
Oral Exam		
Routine Cleaning		
X-Rays		
Fluoride Treatment		
Space Maintainers		
Specialist Consultations		
Basic Services	80%	80%
Fillings		
Endodontics (Root Canal)		
Periodontics (Gum Treatment)		
Tissue Removal (Biopsy)		
Extractions & Other Oral Surgery		
Sealants		
Major Services	50%	50%
Crown Repair		
Inlays, Onlays		
Cast Restorations		
Bridges		
Partial and Full Dentures		
Orthodontics	Not Covered	
Eligible for Benefit	Not Covered	
Lifetime Maximum		

*Entities must contribute a minimum of 100% of the cost for active employees only and must have at least 75% of eligible employees enrolled to participate.
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VSP Vision - Rates Guaranteed until January 1, 2013

Vision Benefits	Option 1 - Plan A		Option 2 - Plan B	
	In-Network	Non-Network	In-Network	Non-Network
Exam	Copay	Plan pays up to:	Copay	Plan pays up to:
	\$25	\$45	\$25	\$45
Lenses				
Single	\$25	\$45	\$25	\$45
Bifocal	\$25	\$65	\$25	\$65
Trifocal	\$25	\$85	\$25	\$85
Frames	\$120 Allowance	\$47	\$120 Allowance	\$47
Contact Lenses - Elective	\$105 Allowance	\$105	\$105 Allowance	\$105
Contact Lenses - Medically Necessary	No Copay	\$105	No Copay	\$105
Frequency of Services				
Eye Examination	12 months		12 months	
Lenses	24 months		12 months	
Frames	24 months		24 months	
Contact Lenses ¹	24 months		12 months	

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¹Contact lenses are in lieu of spectacle lenses and frames

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VSP Vision - Rates Guaranteed until January 1, 2013

Option 3 - Plan B		Option 4 - Plan C		Option 5 - Plan C	
In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Copay	Plan pays up to:	Copay	Plan pays up to:	Copay	Plan pays up to:
\$15	\$45	\$25	\$45	\$0	\$45
\$15	\$45	\$25	\$45	\$0	\$45
\$15	\$65	\$25	\$65	\$0	\$65
\$15	\$85	\$25	\$85	\$0	\$85
\$120 Allowance	\$47	\$120 Allowance	\$47	\$120 Allowance	\$47
\$105 Allowance	\$105	\$105 Allowance	\$105	\$105 Allowance	\$105
No Copay	\$105	No Copay	\$105	No Copay	\$105
12 months		12 months		12 months	
12 months		12 months		12 months	
24 months		12 months		12 months	
12 months		12 months		12 months	

ING Basic Life and AD&D (Accidental Death & Dismemberment) - Rates Guaranteed until July 1, 2012

For Groups with 10(+) lives Basic Life and AD&D Benefits			For Groups with less than 10 lives Basic Life and AD&D Benefits		
Eligibility:	All Eligible Employees working at least 24 hrs/wk		Eligibility:	All Eligible Employees working at least 24 hrs/wk	
Life Benefits:	Groups must elect a flat amount of: \$10,000-\$100,000 in \$10,000 increments Basic life benefits have to be defined by class of employee; i.e. City manager, confidential employees, etc. or All employees as one class or 1x Annual Salary or 2x Annual Salary		Life Benefits:	Groups must elect a flat amount of: \$10,000-\$100,000 in \$10,000 increments Basic life benefits have to be defined by class of employee; i.e. City manager, confidential employees, etc. or All employees as one class or 1x Annual Salary or 2x Annual Salary	
AD&D Benefits:	Same as Life		AD&D Benefits:	Same as Life	
Guaranteed Issue Amount	\$100,000		Guaranteed Issue Amount	\$100,000	
Benefit Reduction Formula	Age	% of Original Benefit	Benefit Reduction Formula	Age	% of Original Benefit
	65	65%		65	65%
	70	50%		70	50%
Accelerated Death Benefit	50% of Life Benefits if less than 6 Month Life Expectancy		Accelerated Death Benefit	50% of Life Benefits if less than 6 Month Life Expectancy	
Waiver of Premium	Included		Waiver of Premium	Included	
Seat Belt Benefit (AD&D)	Included		Seat Belt Benefit (AD&D)	Included	

Sample for 10+ lives and SDRMA Member

\$100,000 of life insurance:

\$30.00 ($\$100,000 \div \$1,000 \times \0.30)

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ING Supplemental Life - Rates Guaranteed until July 1, 2012

Supplemental Life Benefits*		
Eligibility	All Eligible Employees working at least 24 hrs/wk	
Employee Benefit		
Minimum	\$20,000	
Maximum	\$250,000	
Increments of:	\$10,000	
Guaranteed Issue Amount	Under Age 60: \$100,000 Age 60 and Over: \$50,000	
Spouse Benefit	Not to Exceed 50% of Employee's Supplemental Life Benefit	
Minimum	\$20,000	
Maximum	\$125,000	
Increments of:	\$5,000	
Guaranteed Issue Amount	\$25,000	
Dependent Child(ren) Benefit		
Minimum	\$5,000	
Maximum	\$10,000	
Increments of:	\$5,000	
Guaranteed Issue Amount	\$10,000	
Benefit Duration	Age	% of Original Benefit
	65	65%
	70	50%
Waiver of Premium	Included	
Portability	Included	

(1) The age of the employee is used when calculating the premium for Supplemental Life for the spouse.

(2) The spouse or dependents can only enroll in Supplemental Life if the employee is enrolled in Supplemental Life.

* Supplemental Life is only available if the Entity is enrolled in ING Basic Life and AD&D.

ING Long Term Disability - Rates Guaranteed until July 1, 2012

For Groups with 10(+) lives		
Long Term Disability Benefits	Option 1	Option 2
Eligibility:	All Eligible Employees working at least 24 hrs/wk	All Eligible Employees working at least 24 hrs/wk
Elimination Period	90 Days (1)	180 Days (2)
Monthly Benefit Percentage	60%	60%
Maximum Monthly Benefit	\$5,000	\$5,000
Own Occupation Definition	24 Months	24 Months
Disability Earnings Test	80%	80%
Definition of Disability	Earnings & Occupation	Earnings & Occupation
Recurrent Disabilities	6 Months	6 Months
Mental Health/Substance Abuse Limitations	24 Months	24 Months
Maximum Benefit Duration	To Age 65 or SSNRA	To Age 65 or SSNRA
Pre-Existing Condition	3/12	3/12

- (1) Benefit begins after 90 days
 (2) Benefit begins after 180 days

Definitions:

Elimination period - Benefits begin the day after the elimination period ends.

Own occupation - Employee's disability will be evaluated on their ability to perform their own occupations to a certain degree.

Recurrent disabilities - Refers to the instance where an employee recovers temporarily from a disability and returns to work, but then the disability resurfaces. If the disability resurfaces within a set time frame, the elimination period does not have to be satisfied again.

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ING Long Term Disability - Rates Guaranteed until July 1, 2012

For Groups with less than 10 lives		
Long Term Disability Benefits	Option 1	Option 2
Eligibility:	All Eligible Employees working at least 24 hrs/wk	All Eligible Employees working at least 24 hrs/wk
Elimination Period	90 Days (1)	180 Days (2)
Monthly Benefit Percentage	60%	60%
Maximum Monthly Benefit	\$5,000	\$5,000
Own Occupation Definition	24 Months	24 Months
Disability Earnings Test	80%	80%
Definition of Disability	Earnings & Occupation	Earnings & Occupation
Recurrent Disabilities	6 Months	6 Months
Mental Health/Substance Abuse Limitations	24 Months	24 Months
Maximum Benefit Duration	To Age 65 or SSNRA	To Age 65 or SSNRA
Pre-Existing Condition	3/12	3/12

(1) Benefit begins after 90 days

(2) Benefit begins after 180 days

MHN Employee Assistance Program - Rates Guaranteed until July 1, 2012

Employee Assistance Program	
Number of Sessions	3 Sessions per incident per family member
Frequency	No limit in frequency or time of telephone Counseling/Consultation Sessions
Employee Services	Telephonic Counseling & Referral for Counselling Sessions
Work Life	Life Management Services
Legal	Legal Referral Service - Up to 30 minutes/session & 25% rate reduction off hourly fee
Dependent Care	Child & Elder Care Referral Service
Financial	Financial Consultations to include Pre-retirement and tax consultations
Education Referrals	Education and Schooling Referrals
Concierge	Concierge Services
Employer Services	
Brown Bag Seminars	5 hours/year/member group
CISD - Critical Incident Stress Debriefing	20 hours per incident/member group
Management Consultations	Unlimited
Management Training	Unlimited
On-site Orientation	No Limits
Reports	Quarterly Utilization reports
Newsletter and Collateral Materials	Yes, No Charge
Internet Service	http://www.mhn.com

Ancillary Coverage Eligibility Requirements

1. Entity must be a public agency formed under California law.
2. Entity must have a minimum of two active full-time employees to join. An active full-time employee is an employee who is eligible for enrollment in employee sponsored benefits paid for by the Entity. Part-time employees may be considered active employees only if they are currently part of the benefit eligible population and work a minimum of twenty hours weekly.
3. Active Employees: Entity must contribute a minimum of 100% of the cost for active employees.
4. Public Officials: Entity's public officials (board members, etc) may participate in the program only if they are currently being covered and Entity's enabling act, plans and policies allow it. Entity is required to cover 100% of the cost for public officials when enrolling them for ancillary coverages. Participation for public officials is limited to the term of their office.
5. Retirees: Retirees are not eligible for coverage.
6. Entity must have at least 75% of eligible employees (and public officials if they are covered) enrolled in the base package (dental and/or vision) in order for the Entity to participate. After enrolling in the base package, Entity can add any of the available additional coverages; life, LTD and employee assistance.
7. If Entity is currently enrolled in Delta Dental, it will not be able to participate in the Delta Dental portion of our ancillary coverage program. This is a Delta Dental limitation. Entity is still required to enroll in VSP vision to be able to add any of the available additional coverages.
8. Entity chooses the particular dental and/or vision plan option to offer its employees and the employees then enroll in the selected plan. The employees are only allowed to enroll in that particular plan. Employees who do not enroll themselves and/or their dependents in the dental plan upon initial group enrollment or upon hire will not be allowed to enter into the plan at a later date. Employees are allowed to make dependent election changes if they have an IRS Section 125 Qualifying Event.
9. The maximum dependent child age is 19. If the dependent is a full time student, they may be covered until age 25. Proof of student enrollment may be required. Once a dependent child is married, they are no longer covered. Disabled dependent children are not subject to the dependent age restrictions.
10. Ancillary coverage premiums are based on a full month. Ancillary coverage will begin the first day of the month following notification of enrollment. There are no partial months or prorated premiums. Each Entity can establish the waiting period for ancillary coverages to become effective.
11. Each prospective new Entity must complete and submit the SDRMA Interest Form and Entity Enrollment Form. Each entity is subject to underwriting review and may or may not be accepted for coverage. The underwriting process may take up to two weeks for completion.
12. Entity's governing body must approve a resolution authorizing participation in SDRMA's health benefits program and execute the Memorandum of Understanding (MOU).

Value-Added Program Features

1. Easy Switch From Prior Plans
2. Simple Enrollment Process
3. Fixed Rates – Not Based on Age
4. COBRA Administration Assistance
5. Consolidated Billing
6. Pooled Renewal Rating to Ensure More Predictable Rates

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