



2026

Member Benefits Guide



Retired Employees of Los Angeles County



Scan to visit our RELAC benefits website: www.benefitsdetails.com/relac





Welcome.



Let RELAC help protect what is most important to you.

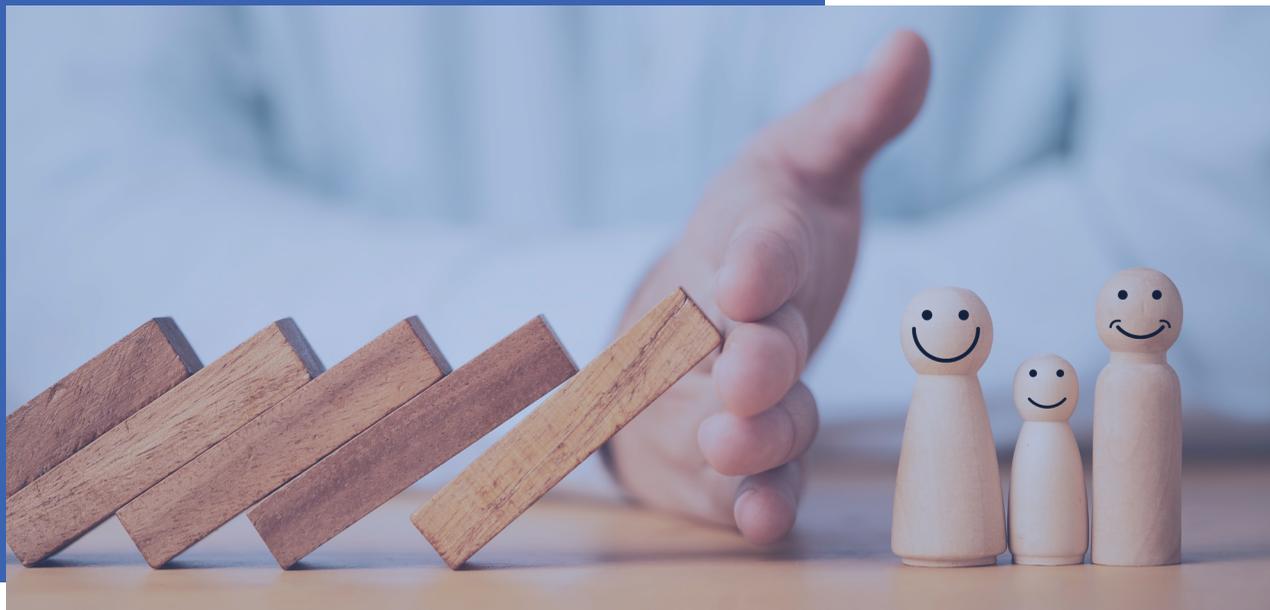
Each year, RELAC strives to offer comprehensive benefit plans to our members. In this member benefit guide, you will learn more about the benefits offered for this plan year and how to use them.

Throughout this guide you will find interactive QR codes that will take you deeper into your member benefit plan information and give you quick access to needed documents. To access, scan with a camera on your personal device, cell phone, or by clicking, if viewing electronically.



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Eligibility & Enrollment

The benefits you elect become effective the first day of the month following your enrollment.

RELAC encourages the health and financial well-being of its members by providing access to quality and affordable coverage. The group insurance coverage described in this guidebook is available to all RELAC members. The coverage effective date will begin on the first day of the month following your date of enrollment.



Call Now to Enroll

Speak to a benefits counselor who can answer questions or help you enroll.

1-877-201-0544.

**Monday - Friday
6am - 3pm PT**

Please have the following information ready:
dependents' names, birth dates, Social Security numbers, addresses, and phone numbers.



Dental

MetLife

Summary of Benefits

Schedule Plan

Deductible	
Deductible (Type B & C Services Only)	\$50 per insured per policy year
Calendar Year Maximum	\$1,500
Benefit Reimbursement	
Cleaning	\$41
Oral Exams	\$30
X-Rays	Up to \$62
Periodontal Maintenance	\$57
Fillings	Up to \$105
Oral Surgery	Up to \$380
Root Canal	Up to \$494
Inlay (Porcelain/Ceramic)	\$364
Onlay (Porcelain/Ceramic)	\$414
Denture	Up to \$518
Implant (Surgical Placement)	Up to \$2,433



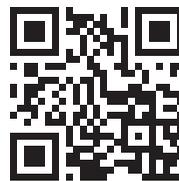
Dental Coverage

Monthly Cost

Member Only	\$41.18
Member + 1 Dependent	\$77.45
Member + Family	\$115.69



Want more info?



Scan or click for Superior Vision website.



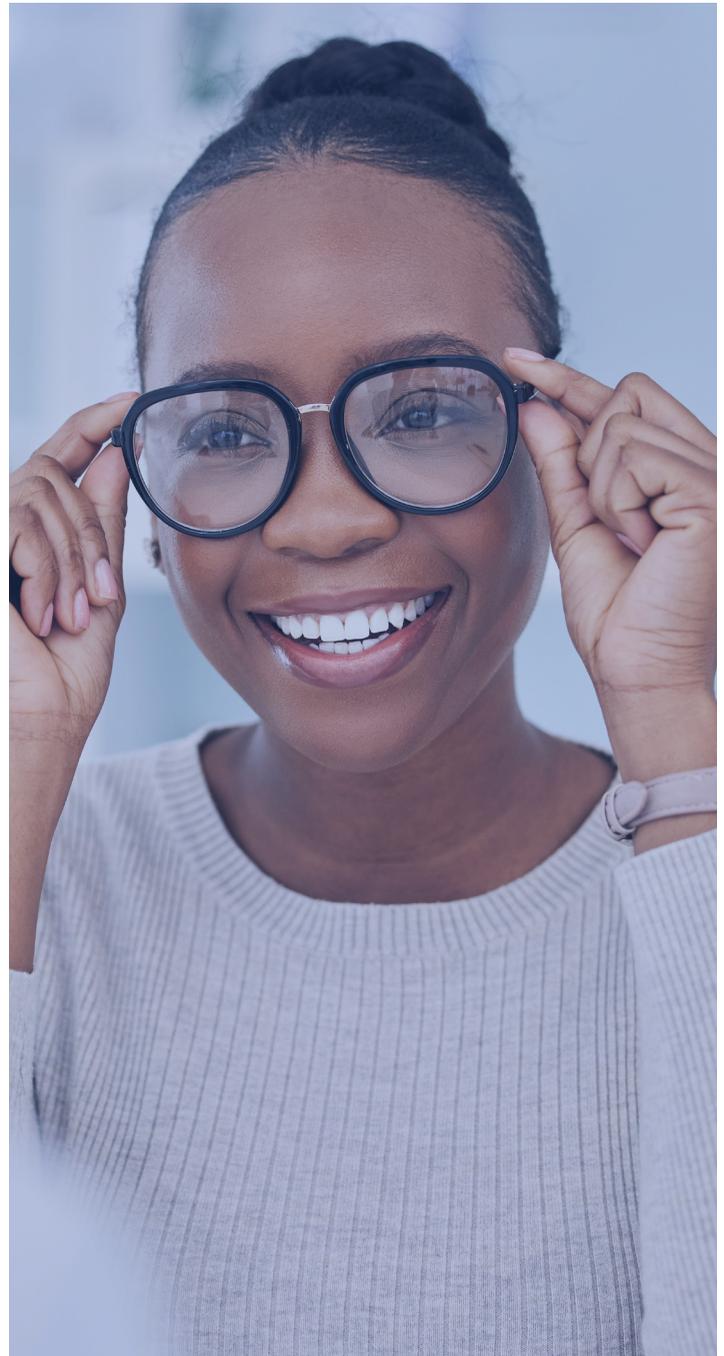
Scan or click for the specific plan details at https://bit.ly/RELAC_Dental



Vision

MetLife powered by Superior Vision

Vision Care Services	In-Network	Out-of-Network
Annual Eye Exam	\$10 copay	\$45 allowance after \$0 copay
Standard Plastic Lenses		
Single Vision Lenses	\$25 copay	\$30 allowance
Bifocal Lenses	\$25 copay	\$50 allowance
Trifocal Lenses	\$25 copay	\$65 allowance
Lenticular Lenses	\$25 copay	\$100 allowance
Frame Allowance	\$130 allowance	\$70 allowance
Contact Lenses		
Standard Fit & Follow-up	Covered in full after \$25 copay	Applied to the contact lens allowance
Premium Fit & Follow-up	\$50 allowance after \$25 copay	
Contact Lenses (Elective)	\$130 allowance	\$105 allowance
Contact Lenses (Necessary)	Covered in Full	\$210 allowance
Frequency		
Frequency	1 per 24 months; either glasses OR contacts allowed per frequency	
Monthly Cost		
Member Only	\$5.62	
Member + 1 Dependent	\$10.18	
Member + Family	\$15.28	



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Senior Term Life

MetLife



Supplemental Term Life (Member and Dependent)

RELAC gives you the opportunity to elect supplemental life insurance through MetLife.

Supplemental Life Benefit Summary

Available to All
Active Members
between the ages
of 50 and 70

- 10,000 increments to a maximum of \$150,000
- A minimum benefit of \$10,000
- Medical Evidence is required
- Benefit reduces to 50% of full benefit at age 75, then reduces to 25% of full benefit at age 85
- Coverage terms at Age 95
- Conversion is included in this quote
- Accelerated Benefit Option: 24 months or less to live, up to 80% of coverage, to a maximum of \$120,000, based on the amount available for acceleration at the time requested



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info?



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Voluntary AD&D

MetLife



MetLife's Accidental Death and Dismemberment coverage can be a relatively low-cost way to protect against unexpected events that result in loss of life, speech, hearing, sight, paralysis, and more. As a RELAC member, you can enroll in this coverage for yourself, your spouse, and your dependent children, if you choose.

Policy Also Includes:

- Grief Counseling
- Will Preparation
- Estate Resolution Services
- Funeral Discounts & Planning Services



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Summary of Voluntary AD&D Benefits - All Active Members

Benefit Amount	\$25,000 increments to a maximum of \$500,000
Benefit Minimum	\$25,000
Age-Based Reductions	Benefits will reduce to: 65% of full-face amount at age 70 45% of full-face amount at age 75 30% of full-face amount at age 80
Guaranteed Issue	Included. No medical evidence is required.

Coverage for Your Spouse and Dependent Children

Spouse	Spouse: 50% of member amount
Spouse + Child(ren)	Spouse: 40% of member amount Each Child: 10% of member amount
Dependent Child(ren) (No Spouse)	Each Child: 15% of member amount

Rate Summary per \$1,000 of Coverage

	Go Forward Plan
Member Only	\$0.049
Member + Dependents	\$0.066

Call the RELAC Benefits Center at 877-201-0544 for pricing estimate.



Accident

MetLife

Nobody plans to have an accident - and most people don't budget for one, either. Accident insurance pays benefits directly to you for treatment you receive due to an accident, regardless of any other medical insurance you are enrolled in or receive. It helps cover your out-of-pocket costs like medical deductibles and co-pays.

Plan Type	Low Plan	High Plan
Accident/Injury		
Emergency Room Treatment	\$150	\$200
Physician Office	\$75	\$100
Urgent Care	\$75	\$100
Ambulance	Ground: \$300 Air: \$1,000	Ground: \$400 Air: \$1,250
Hospital Emergency Admission	\$1,000	\$1,500
Hospital Daily Confinement	\$200 up to 15 days per accident	\$300 up to 15 days per accident
ICU Supplemental Admission (paid in addition to Hospital Emergency Admission)	\$1,000	\$1,500
ICU Supplemental Confinement (paid in addition to Hospital Daily Confinement)	\$200 up to 15 days per accident	\$300 up to 15 days per accident
Physician Follow-Up Office Visit	\$75 up to 6 times per year	\$100 up to 6 times per year
Therapy Services	\$35 - 10 times per accident	\$50 - 10 times per accident
Fractures (Closed)	Up to \$4,000	Up to \$5,000
Fractures (Open)	Up to \$8,000	Up to \$10,000
Dislocations (Closed)	Up to \$4,000	Up to \$5,000
Dislocations (Open)	Up to \$8,000	Up to \$10,000
Laceration	Up to \$400	Up to \$700
Burns	Up to \$10,000	Up to \$15,000
Coma	\$7,500	\$10,000
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	\$150	\$200
Lodging	\$100/day, up to 15 days per calendar year	\$200/day, up to 15 days per calendar year
Medical Appliance Limit	\$750	\$1,000
Prosthesis	One device only: \$750 More than one device: \$1,500	One device only: \$1,000 More than one device: \$2,000
Surgery	Up to \$1,500	Up to \$2,000
Transportation (1 time per accident; 2 times per calendar year)	\$300	\$400



Paralysis Benefit		
Plan Type	Low Plan	High Plan
Two Limbs (Paraplegia or Hemiplegia)	Member: \$10,000 Spouse: \$10,000 Child: \$10,000	Member: \$20,000 Spouse: \$20,000 Child: \$20,000
Four Limbs (Quadriplegia)	Member: \$20,000 Spouse: \$20,000 Child: \$20,000	Member: \$40,000 Spouse: \$40,000 Child: \$40,000
Guaranteed Issue		Yes
Portable Coverage		No

Monthly Rates		
	Low Plan	High Plan
Member Only	\$13.41	\$18.36
Member + Spouse or Children	\$30.33	\$41.53
Member + Spouse + Children	\$37.06	\$50.76



Want more info?



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Hospital Indemnity

MetLife



Hospital Indemnity coverage pays you cash benefits directly if you are admitted to the Hospital or an Intensive Care Unit (ICU) for a covered stay. You can receive this benefit regardless of any other insurance you are enrolled in. You can use the benefits to help pay for your medical expenses such as deductible and co-pays, travel costs, food and lodging, or everyday expenses such as groceries and utilities.

Hospital Benefits	Benefit	
	Low Plan	High Plan
Hospital Admission	\$500	\$1,000
Hospital Confinement	\$100 - 15 days per calendar year	\$200 - 15 days per calendar year
ICU Supplemental Admission (Paid concurrently with the Admission Benefit)	\$500	\$1,000
ICU Supplemental Confinement (Paid concurrently with the Confinement Benefit)	\$100 - 15 days per calendar year	\$200 - 15 days per calendar year
Confinement Benefit for Newborn Nursery Care (2 days per confinement)	\$25	\$50

Plan Provisions

Guaranteed Issue	Yes
Portability	Not Included
Pre-existing Condition Limitation	Not Included

Monthly Rates

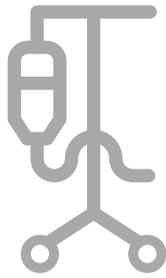
	Low Plan	High Plan
Member Only	\$34.27	\$67.16
Member + Spouse	\$68.89	\$135.01
Member + Children	\$39.80	\$78.01
Member + Spouse and Children	\$74.41	\$145.87



Want more info?



Scan or click.



A major illness can blindside anyone, even a member with medical insurance. Co-pays, deductibles, alternative treatments and other out-of-pocket expenses can add up quickly. Critical Illness insurance pays cash benefits directly to you to help reduce the financial burden that can come with a serious illness. You can receive this benefit regardless of any other insurance you are enrolled in.

Critical Illness

MetLife



Benefit Amounts

Member	\$15,000 or \$30,000
Spouse	50% of the Member Benefit
Child	50% of the Member Benefit
Guarantee Issued	Yes
Portable Coverage	Not Included
Health Screening Benefit	\$50

Benefit Type

	Initial Benefit	Recurrence Benefit
Heart Attack	100%	100% of initial benefit
Severe Stroke	100%	100% of initial benefit
Invasive Cancer	100%	100% of initial benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	NONE
Coronary Artery Disease w/ Bypass	50%	100% of initial benefit
Major Organ Transplant	100%	NONE

Monthly Premium for \$1,000 of Coverage (non-Tobacco users)

Attained Age	Member Only	Member + Spouse or Child(ren)	Member + Spouse and Child(ren)
<25	\$0.52	\$0.84	\$1.15
25 - 29	\$0.58	\$0.92	\$1.24
30 - 34	\$0.67	\$1.04	\$1.37
35 - 39	\$0.89	\$1.32	\$1.67
40 - 44	\$1.16	\$1.67	\$2.06
45 - 49	\$1.52	\$2.14	\$2.60
50 - 54	\$1.89	\$2.73	\$3.29
55 - 59	\$2.45	\$3.58	\$4.29
60 - 64	\$3.07	\$4.53	\$5.41
65 - 69	\$3.84	\$5.65	\$6.70
70 - 74	\$5.03	\$7.33	\$8.63
75+	\$7.21	\$10.22	\$11.87



Want more info?



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Scan the QR or [click here](#) to watch a short product video

Identity & Fraud Protection

MetLife powered by Aura



FINANCIAL FRAUD PROTECTION

Monitors credit, asset titles, and financial accounts for suspicious activity, one-tap credit lock, and financial tools to help keep money and assets safe.



FAMILY SAFETY (WITH FAMILY PLANS)

Fully integrated family safety tools help parents and caregivers keep a pulse on loved ones' online safety. Inclusive family plans cover unlimited dependent minors and up to 10 additional adult loved ones with no restrictions.



IDENTITY THEFT PROTECTION

Get alerted to threats to personal information, online accounts, social media and more. Plus, we automatically request removal of personal info from data broker sites to protect it from thieves and spammers.



SERVICES & SUPPORT

24/7 US-based customer support, white glove fraud resolution services, access on-the-go via the all-in-one Aura app, and more.



PRIVACY & DEVICE PROTECTION

Tools to manage passwords, protect devices from malware and viruses, secure public Wi-Fi connections, keep browsing activity private, and more



ID THEFT INSURANCE POLICY

Each adult is backed by their own separate \$5M ID theft insurance policy to reimburse for eligible losses and expenses resulting from ID theft.

Program Pricing		
Plan Type	Individual	Family
Protection	\$7.95	\$13.95
Protection Plus	\$11.95	\$20.95



Want more info?



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Pet Insurance

MetLife

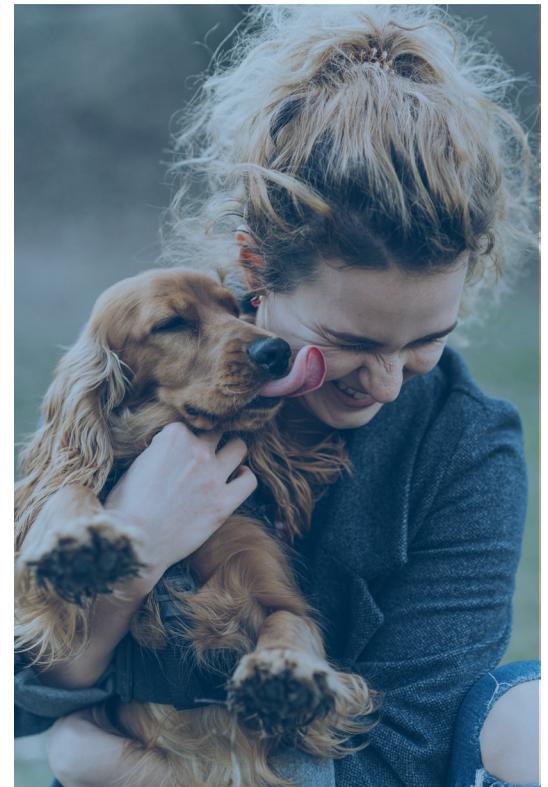
Pet Insurance Plan Design	
Core Coverage	
Exam Fee Coverage	✓
Telemedicine Visit Coverage	✓
Prescription Food Coverage	✓
Hereditary Conditions	✓
Congenital Conditions	✓
Chronic Conditions	✓
No Waiting Period for Orthopedic Conditions	✓
Physical Therapy	✓
Crucial Repair	✓
Bi-Lateral Conditions	✓
Holistic/Alternative Therapy	✓
Periodontal Diseases	✓
Vaccinatable Diseases	✓
Dermatological Conditions	✓
Injuries Caused by Housemates	✓
Aging Pet Ear & Eye Conditions	✓
Coverage for Dental Services	
Telehealth Concierge Service	✓
Boarding Fees While You're Hospitalized (When human is hospitalized for at least 48 hours)	✓
Advertising and Reward Benefit	✓
Loss Due to Theft or Straying	✓
Cremation Benefits	✓
Burial Benefits	✓
Mortality Benefit	✓
Grief Counseling Upon Death of Pet	✓

ENROLLMENT EXPERIENCE

- Covers all breeds and ages
- No initial exam/past vet notes required
- No cancellation fee
- Accident coverage starts at midnight
- No annual care requirements to keep coverage
- No neuter/spay requirement

BENEFITS & LIMITS

- No schedule of benefits
- No lifetime limit or per-incident limit
- Optional wellness coverage (preventive care)
- No diagnostic test limit
- \$50 healthy pet incentive
- Automatic annual limit increase



Web: <http://metlifepetinsurance.com/RELAC>

Call: 1-877-201-0544



Scan or click.



Legal Plan

MetLife

A Legal Plan provides the cost-effective professional help members can use to proactively handle expensive legal matters. We know personal finances are a top stressor for retirees. The legal plan provides full coverage of attorney fees for common personal legal matters with no additional out-of-pocket cost to members.

	STANDARD PLAN	PREMIUM PLAN	
Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense 	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense 	<ul style="list-style-type: none"> Financial Wellness Programs² Identity Restoration³ Personal Bankruptcy Tax Audit Representation
Home & Real Estate	<ul style="list-style-type: none"> Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations 	<ul style="list-style-type: none"> Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations 	<ul style="list-style-type: none"> Boundary & Title Disputes Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills 	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts
Family & Personal	<ul style="list-style-type: none"> Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Properties Issues Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings 	<ul style="list-style-type: none"> Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Properties Issues Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings 	<ul style="list-style-type: none"> Adoption Immigration Assistance Juvenile Court Defense, Including Criminal Matters Parental Responsibility Matters Prenuptial Agreement
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense Small Claims Assistance 	<ul style="list-style-type: none"> Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense Small Claims Assistance 	<ul style="list-style-type: none"> Civil Litigation Defense Pet Liabilities
Elder-care Issues	<ul style="list-style-type: none"> Same as High Plan 	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> Deeds Leases Medicaid Medicare 	<ul style="list-style-type: none"> Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Same as High Plan 	<ul style="list-style-type: none"> Defense of Traffic Tickets Driving Privileges Restoration 	<ul style="list-style-type: none"> Repossession
Rate Cost per member per month (Covers spouse and dependents)	\$14.00	\$22.00	



Want more info?



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Retiree Discounts

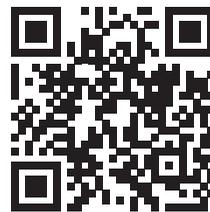
LifeBalance

“Never get so busy making a living that you never make life.”

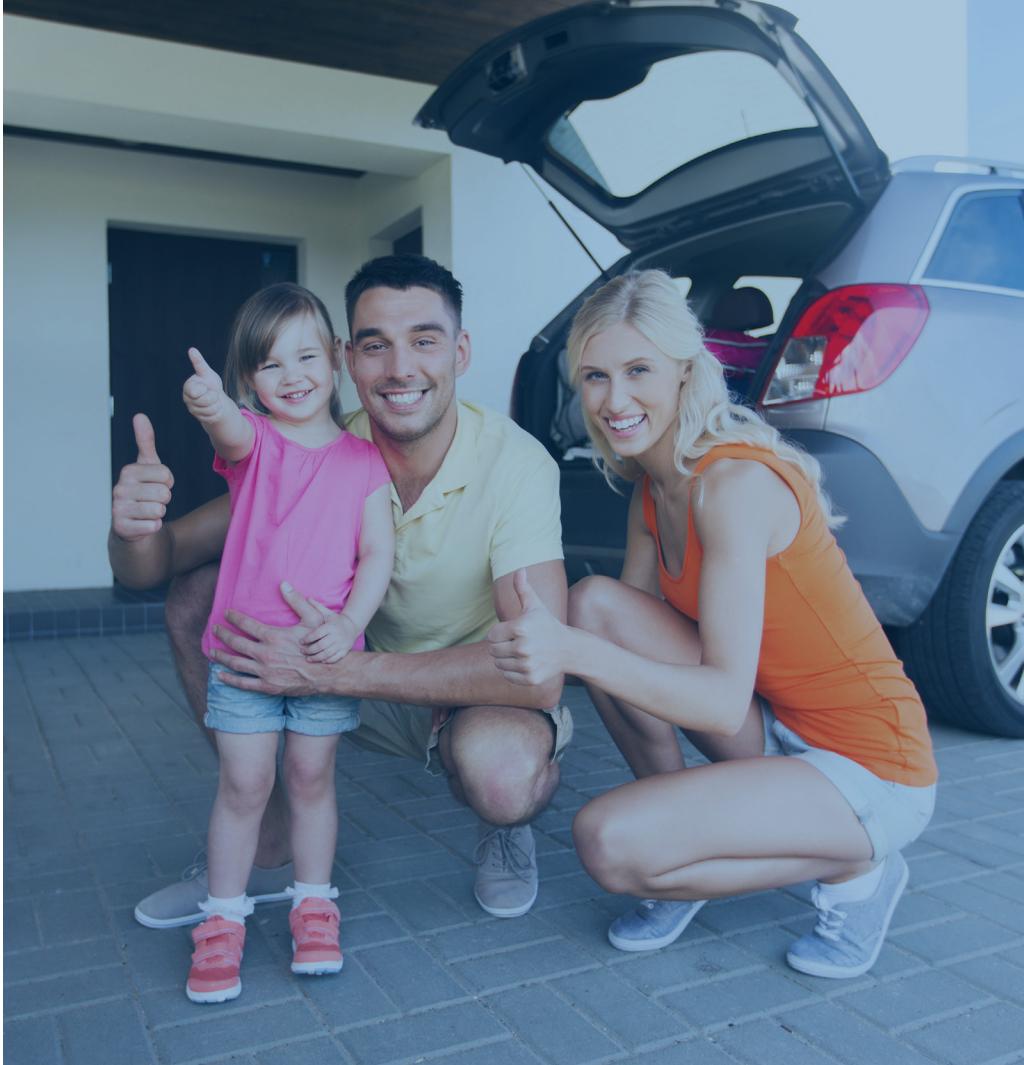
As their name implies, LifeBalance believes in balance. Like balancing to-do lists with bucket lists. Balancing work with fun. Balancing our bodies and minds so that we can be our best -- whether it's at work, at home, or anywhere else life takes us. They've built an exciting, customizable savings network that offers meaningful discounts for everyone, regardless of age, income, or ability.

- **Over 20,000 recreational, cultural, well-being, and travel-related offers.**
- **Deals that support well-being initiatives and overall health.**
- **Easy-to-use online LifeBalance platform.**

Visit our website:



RELAC.LifeBalanceProgram.com



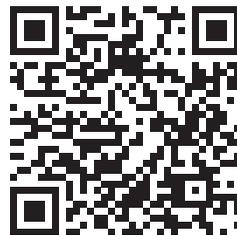
Auto & Home

InsureOne

InsureOne works with a number of top national and regional insurance carriers to help you obtain quality insurance coverage. They compare quotes from top insurance carriers to ensure you get the best coverage and great rates.

- Best in class service
- Customized insurance packages
- Anytime, anywhere convenience

Visit our website:



<https://alliantpublicsector.insureonepremier.com/>



Contact Information

Benefit	Administrator	Phone	Website
Dental Vision Term Life Voluntary AD&D Accident Hospital Indemnity Critical Illness Identity Fraud & Protection Legal Plan	MetLife	1-877-201-0544	https://www.metlife.com/
Pet Insurance <i>(Does not enroll until 1/1/2026)</i>	MetLife	1-877-201-0544	http://metlifepetinsurance.com/RELAC
Retiree Discounts	LifeBalance	1-503-406-2172	RELAC.LifeBalanceProgram.com
Auto & Home	InsureOne	1-877-755-5281	https://alliantpublicsector.insureonepremier.com/
Benefits Service Center	RELAC Benefits Center	1-877-201-0544	www.benefitsdetails.com/RELAC



Need Help?

If you have any questions about your benefits or need to enroll, please reach out to speak to a dedicated benefits counselor.

1-877-201-0544

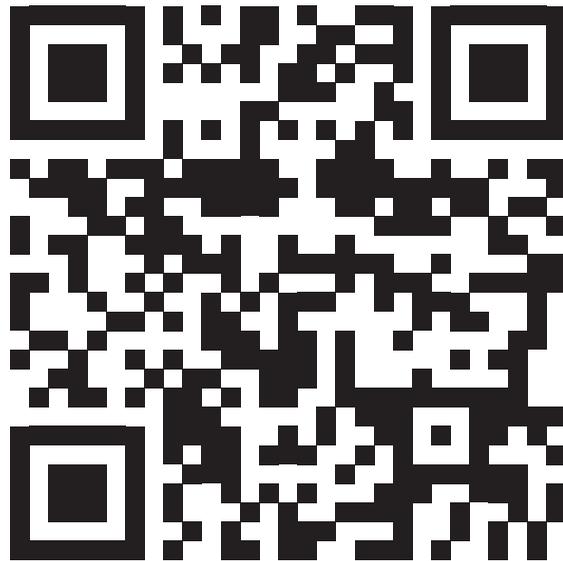
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6:00am-3:00pm PT

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