

CoPower ONE™ Better

Plan Highlights: DeltaCare USA®

\$100,000 Enhanced Life

The Easiest Way to Have Dental, Vision, and Life

DeltaCare® USA

- DeltaCare USA is a prepaid plan that features:
 - set copayments
 - no annual deductibles
 - no maximums for covered benefits
- Members and their dependents must select a primary care dentist in the DeltaCare USA network from whom to receive treatment

VSP

- Care from VSP doctors who are qualified to detect problems and signs of health conditions, such as diabetes and high blood pressure, through WellVision Exams®
- Plus, when you see a VSP doctor, you'll get the most out of your benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed

Unum

- Group term life benefits include Accidental Death & Dismemberment (AD&D), Employee Assistance Program (EAP), and two other value-added coverage and service
- Available with conversion and portability options

DeltaCare USA is underwritten by Delta Dental of California; VSP Choice is underwritten by VSP; and Unum Basic Group Term Life is underwritten by Unum Life Insurance Company of America. These companies are financially responsible for their own products. These companies are financially responsible for their own products.

DeltaCare USA Plan 13B			
Sample Benefits	Sample Procedure	Code	Copay
Calendar Year Deductible		N/A	None
Calendar Year Maximum		N/A	None
Diagnostic & Preventive (D&P) Services	Intraoral—complete series (including bitewings)	D0210	No Cost
Basic Restorative	Fillings (amalgam filling-one surface)	D2140	No Cost
Periodontics	Scaling & root planing—four or more teeth per quadrant	D4341	\$50
Endodontics	Root canal—anterior (excluding final restoration)	D3310	\$95
	Root canal—molar (excluding final restoration)	D3330	\$335
Oral Surgery	Extraction—erupted tooth	D7140	\$5
	Removal of impacted tooth—completely bony	D7240	\$95
Restorative	Crown—full cast high noble metal	D2790	\$355
	Crown—porcelain fused with high noble metal	D2750	\$355
Prosthodontics	Complete denture—maxillary	D5110	\$285
	Maxillary partial denture—resin base (including any conventional clasps, rests and teeth)	D5211	\$245
Orthodontics	Child—Comprehensive orthodontic treatment of the transitional dentition (child or adolescent to age 19)	D8070	\$1,900
	Adult—Comprehensive orthodontic treatment of the adult dentition (adults, including covered dependent adult children)	D8090	\$2,100
Vision			
VSP Choice Network			
Annual Copayment	\$10 exam/\$25 prescription glasses		
Eye Exam	Covered after copayment	Reimbursed up to \$45	
Single-vision Lenses	Covered in full	Reimbursed up to \$30	
Bifocal Lenses	Covered in full	Reimbursed up to \$50	
Trifocal Lenses	Covered in full	Reimbursed up to \$65	
Frames	\$150 allowance	Reimbursed up to \$70	
Contact Lenses	\$150 allowance	Reimbursed up to \$105	
Frequency: Eye Exam	12 months		
Frequency: Lenses	12 months		
Frequency: Frames	24 months		
Frequency: Contact Lenses (in lieu of lenses & frame)	12 months		
Life			
Unum Basic Group Term Life with AD&D and EAP			
Policy	\$100,000 policy		
Age Reduction Schedule	65% at age 70	50% at age 75	

* The benefit information contained herein is summary in nature. It does not include all services, limitations or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage. While the information provided in this guide is believed to be accurate as of the print date, it is subject to change without notice. For the most up-to-date information, contact CoPower.

Delta Dental Contact Information

Customer Service

T: 800.422.4234

Monday through Friday,
5:00 AM to 5:00 PM, PST

Provider Search/Directory, Claims, Benefits, Eligibility:

T: 888.335.8227

www.deltadentalins.com

- Select 'DeltaCare USA network'

When covered by a DeltaCare USA plan, you:

- Won't be subject to annual deductibles or maximums
- Will know in advance what out-of-pocket costs will be
- Won't be subject to restrictions on pre-existing conditions, except for work in progress
- Will receive a plan in which all listed procedures are covered with set fixed copayments

VSP Contact Information

Member Services:

T: 800.877.7195

Monday through Friday,
5:00 AM to 7:00 PM, PST

Provider Search/Directory:

www.vsp.com

- Select 'Choice Network'

Using the DeltaCare® USA Plan

By covering many services at little or no cost to you, DeltaCare USA encourages regular preventive dental visits. You also enjoy great features including out-of-area emergency coverage, an orthodontic treatment in progress provision and expanded business hours for toll-free customer service.

Know the name and location of a DeltaCare USA dentist

DeltaCare USA dentists undergo a comprehensive credentialing process to ensure they meet high-quality standards. You must visit your selected DeltaCare USA dentist to receive benefits under the DeltaCare USA plan. If you change your dentist by the 21st of the month, the change will be effective on the first day of the following month.

How the plan works

Following enrollment in DeltaCare USA, you will receive an ID card and a plan booklet. The booklet contains a complete list of the procedures and copayments that are covered for the DeltaCare USA plan, as well as plan limitations and exclusions. Delta Dental will also include in the packet the name, address, and phone number of your DeltaCare USA dentist. You simply call the dental office to make an appointment.

Orthodontic treatment in progress

Following enrollment in DeltaCare USA, you will receive an ID card and a plan booklet. The booklet contains a complete list of the procedures and copayments that are covered for the DeltaCare USA plan, as well as plan limitations and exclusions. Delta Dental will also include in the packet the name, address, and phone number of your DeltaCare USA dentist. You simply call the dental office to make an appointment.

Vision Coverage: VSP

Your VSP benefit offers you the best in eyecare and eyewear. You get personalized care from your VSP doctor who focuses on keeping you and your eyes healthy year after year. Plus, when you see a VSP doctor, you get the most out of your vision benefit, have lower out-of-pocket costs, and your satisfaction is guaranteed.

Additional Vision Benefits You Receive:

- An average of 20 to 25 percent savings on the most popular lens enhancements
- A discount of 20 percent on pairs of prescription glasses and/or non-prescription sunglasses from any VSP doctor within 12 months of your WellVision exam
- An extra \$20 is available on select designer brands
- A discount of 15 percent on the cost of a contact lens exam (fitting and evaluation)
- An average of 15-20 percent discount on the regular price or 5 percent discount on the promotional price for laser vision correction services. Discounts are only available at contracted facilities. Visit vsp.com for savings on LASIK from The LASIK Vision Institute and TLC Laser Eye Centers
- Diabetic Eyecare Program - \$20 copay for services related to type 1 and type 2 diabetes. Ask your VSP doctor for details
- Save up to 60 percent on TruHearing® Digital Hearing Aids
- VSP's Participating Retail Chains - Access to thousands of nationwide retail locations such as Costco Optical. Members can enjoy a covered-in-full benefit experience with equivalent benefits at any of the participating retail chain locations

Using your VSP Benefit Is Easy:

- Find the right provider for you by visiting www.vsp.com and selecting the Choice network or calling 800.877.7195
- Review your benefit information before your scheduled appointment
- Tell your provider you have VSP coverage. No ID card is necessary

Basic Life Coverage: Unum

With Unum and CoPower *ONE's* group term life insurance, you get the peace of mind and protection you and your family deserve.

It is even portable—it gives you coverage you can keep if you ever leave your employer.

Value-added Coverage and Services:

1. Accidental Death and Dismemberment (AD&D)

This coverage provides additional benefits to you or your beneficiary in the event of a fatal accident or an accident that results in the loss of eyesight, speech, hearing or a limb.

- 100% benefit for loss of life or dismemberment; loss of sight, speech, and hearing; quadriplegia
- 75% benefit for triplegia or paraplegia
- 50% benefit for loss of one hand or foot, sight of one eye, speech or hearing
- 25% benefit for loss of thumb and index finger on the same hand, uniplegia
- Education benefit for the insured's qualified unmarried children
- Repatriation benefit
- Exposure and disappearance benefit
- Seatbelt and airbag benefit

2. Work-Life Balance—Employee Assistance Program (EAP)

- Confidential assistance to you and your family members with finding solutions for the everyday challenges of work and home, as well as for more serious issues involving emotional and physical well-being.
 - Childcare and/or eldercare referrals
 - Personal relationship information
 - Health information and online tools
 - Legal consultations with licensed attorneys
 - Financial planning assistance
 - Stress management
 - Career development
- Three face-to-face sessions with master-level consultants every six months per incidence, per family member.
- Available 365 days a year, 24 hours a day by phone (toll-free) or web

3. Life Planning Financial and Legal Resources

Available at no charge, these life planning services are available to your spouse and beneficiaries if you are terminally ill or die.

- Financial and legal resources
- Impartial, accurate advice
- Emotional counseling and support
- Customized service

4. Worldwide Emergency Travel Assistance

Whether traveling for business or pleasure anywhere in the world, help is available to you and your family in the event of a medical emergency. These worldwide emergency travel assistance services, provided by Assist America, Inc., are just a phone call away:

- Hospital admission guarantee
- Emergency medical evacuation
- Medically supervised transportation home
- Transportation for a friend or family member to join the hospitalized patient
- Prescription replacement assistance
- Access to multilingual crisis management professionals
- Medical referrals to Western-trained English-speaking medical providers
- Care and transport of unattended minor children

Unum Contact Information

Claim Information

T: 800.445.0402

www.unum.com

Benefits and Eligibility

T: 800.421.0344

Value-Added Coverage and Services Contact Information

AD&D

T: 800.421.0344

EAP

T: 800.854.1446

www.unum.com/lifebalance

Life Planning/Legal Resources

T: 800.422.5142

members.healthadvocate.com

Organization name:

Unum - Life Planning

Worldwide Emergency Travel Assistance

Ref. # 01-AA-UN-762490

E: medservices@assistamerica.com

Within the U.S.:

T: 800.872.1414

Outside the U.S.:

T: + (U.S. access code)

609.986.1234

CoPower VANTAGE

PLAN ADMINISTRATION:

For plan coverage, benefits, or eligibility, contact a CoPower Group Service Representative Monday through Friday, 8:00 am to 5:00 pm PST.
T: 888.920.2322
E: requests@copower.com
www.copower.com

CoPower VANTAGE is a portfolio of value-add services, available free of cost to all CoPower members!

Discount Rx Card

FREE discount prescription card to members with up to 75% discounts on prescription drugs (discounts average roughly 30%). Honored at more than 56,000 pharmacies!



BenefitHub

Stretch your paychecks with money-saving offers and exclusive discounts. Members enjoy savings on dining, theme parks, shopping and a host of other services.



Includes discounts on:

- Amusement parks
- Direct TV
- Legal Zoom
- Restaurant Gift Cards
- Hotel Deals
- Car Rental & Airfare

To learn more on how you can take advantage of these free services and offerings, visit www.copower.com/our-products/copower-vantage



Benefits made easy

While the information provided in this guide is believed to be accurate as of the print date, it is subject to change without notice. For the most up-to-date rates and information, contact CoPower.

The benefit information contained in this booklet is summary in nature. It does not include all services, limitations, or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage.