



DEPUTY SHERIFFS' ASSOCIATION OF SAN DIEGO COUNTY

Important Notice!

Open Enrollment 2021

Dear Member,

The Deputy Sheriffs' Association strives to deliver excellent service and quality benefits to our Members. In keeping with this, we are pleased to inform you that the Dental, Vision, and MetLife Legal Plans rates will remain the same for plan year 2021.

The Hartford Life Insurance rates are increasing slightly, effective January 1, 2021. Group life insurance rates are typically lower than individual life insurance rates. Now may be the time to consider obtaining additional life insurance coverage for you and your family. Please see below Life Insurance section for more details.

Open Enrollment

Open Enrollment is the time of year to evaluate your current benefit selections and plan for the future. This year, Open Enrollment will be held October 1-30, 2020. Benefit changes made during this Open Enrollment period are effective January 1, 2021. All Enrollment Forms must be returned to the DSA no later than **Friday, October 30**.

If you do not enroll in the Dental and Vision plans now, you will have to meet certain IRS guidelines to enroll in these plans outside of the annual Open Enrollment period. Therefore, it is important to evaluate the benefit designs and rates at this time. If you are not making changes to your existing Dental and Vision coverage, you **DO NOT** need to complete the enclosed Enrollment Form.

Vision Insurance

Please refer to the enclosed Schedule of Benefits for your UnitedHealthcare Vision plan details. A Vision ID Card is available at myuhcvision.com. An ID card is not required to obtain vision services, but a card is available for your convenience if you prefer to have one on hand. The Vision rates for 2021 are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM	PER-PAY-PERIOD PREMIUM
Member Only	\$8.03	\$4.02
Member + 1	\$12.51	\$6.26
Member and 2 or More	\$20.59	\$10.30

Dental Insurance (PPO and HMO)

The DSA provides both an HMO and PPO Dental plan option through UnitedHealthcare. Members residing in California have the option of selecting the Dental HMO or Dental PPO plan. Members living outside of California are eligible to enroll in the Dental PPO plan. Please refer to the enclosed Schedule of Benefits for plan details. The 2021 Dental rates are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM		PER-PAY-PERIOD PREMIUM	
	PPO	HMO	PPO	HMO
Member Only	\$38.55	\$12.93	\$19.28	\$6.47
Member + 1	\$75.32	\$24.56	\$37.66	\$12.28
Member and 2 or More	\$123.11	\$37.38	\$61.56	\$18.69

OPEN
ENROLLMENT:

OCTOBER 1
to
OCTOBER 30

MetLife Legal Plans

MetLife Legal Plans (formerly known as Hyatt Legal or MetLaw) is a legal services plan that provides legal representation for you, your spouse and dependents at a cost of \$8.25 per pay period, paid through the convenience of automatic payroll deductions. MetLife Legal Plans gives you access to legal advice and services for a wide range of personal legal matters, including court appearances, document review and preparation, debt collection defense, wills, family and real estate matters.

To enroll in the MetLife Legal Plans, complete the Enrollment Form found on the DSA website. Once you enroll, you must remain in the Plan for the entire plan year. You will automatically be re-enrolled in this benefit each year unless you elect to discontinue your participation during the annual Open Enrollment.

Life Insurance

As an active member, you are also eligible for additional, or supplemental, life insurance through The Hartford. At a rate of \$12.90 per pay period (or \$25.79 monthly), The Hartford provides an additional \$100,000 of group term life insurance, with double indemnity for accidental death or dismemberment (AD&D), plus \$7,500 for your spouse and \$5,000 for your children.

You must be enrolled in The Hartford Life insurance for no less than 6 months prior to retirement, to qualify for enrollment as a Retiree. If you do not currently have life coverage with The Hartford and would like to obtain additional life coverage, please visit the DSA website to obtain the Enrollment Form and return it to the DSA no later than October 30th. You will need to complete a Personal Health Application, available on the DSA website, prior to approval. The coverage effective date will follow underwriting approval.

Supplemental ALFAC Benefits

The DSA offers voluntary supplemental benefits through AFLAC (American Family Life Assurance Company) including: Cancer, Hospitalization and Accident Insurance. Rates are determined on an individual basis. To obtain additional information about the AFLAC benefits and enroll for coverage, please contact Jill Krenkler at 760-473-8023.

Home and Auto Insurance

As a DSA Member, you may be eligible for discounted Auto and Home insurance rates through one of our three carrier options: MetLife Auto and Home (877-491-5089), Liberty Mutual (760-795-0452, Option 1) or California Casualty (888-497-5926). Contact these Auto and Home carriers to see if they offer coverage and a premium that fits your needs.

Disability Insurance

Disability insurance is available through CLEA. The cost is \$19.50 per month or \$9.75 per paycheck. To enroll for coverage through CLEA, please visit the website or contact the DSA directly.

If you have additional questions regarding these or any of your DSA benefits, contact the DSA at 858-486-9009 ext. 102. Please visit the DSA website at dsasd.org for additional information. All forms and plan documents are posted on the website.

On behalf of your Board of Directors, we thank you for your support of the DSA benefit programs and appreciate the opportunity to be of service to you.

Sincerely,



David Leonhardi
President