



DEPUTY SHERIFFS' ASSOCIATION OF SAN DIEGO COUNTY

Important Notice!

Open Enrollment 2025

Dear Member,

The Deputy Sheriffs' Association of San Diego County strives to deliver excellent service and quality benefits to our members. Please see the below information for this years' Open Enrollment. We are happy to announce, our Dental and Vision rates only have a slight increase this year and our MetLife Legal Plan and The Hartford Voluntary Life rates will remain the same in 2025.

All Open Enrollment election forms, overviews, summaries and plan documents are now posted on the Deputy Sheriffs' Association of San Diego County website – www.dsasd.org. Click on **Benefits** at the top of the home page, select **Insurance** from the drop-down menu, then scroll down the page to select a benefit product. If you need assistance accessing the DSA website or have questions regarding your benefits, please contact Apryle Bryan, Member Services/Accounts Payable Specialist, at: 858-486-9009 ext. 115.

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 1st through October 24, 2024. Benefit changes made during this Open Enrollment period are effective January 1, 2025. All Enrollment Forms must be returned to the DSA no later than **Thursday, October 24th**.

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 an Enrollment Form.

Vision Insurance

Vision plan summaries can be found on the DSA website at www.dsasd.org. 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 2025 Vision rates are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM	PER-PAY-PERIOD PREMIUM
Member Only	\$8.35	\$3.86
Member + 1	\$13.01	\$6.01
Member and 2 or More	\$21.41	\$9.89

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. Dental benefit plan summaries can be found on the DSA website at www.dsasd.org. The 2025 Dental rates are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM		PER-PAY-PERIOD PREMIUM	
	PPO	HMO	PPO	HMO
Member Only	\$41.70	\$13.99	\$19.25	\$6.46
Member + 1	\$81.47	\$26.57	\$37.61	\$12.27
Member and 2 or More	\$133.17	\$40.45	\$61.47	\$18.67

MetLife Legal Plans

MetLife Legal Plans is a legal services plan that provides legal representation for you, your spouse, and dependents at a cost of \$8.22 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.

In addition to the above services, your MetLife Legal Plans provides access to experienced attorneys to help with identity management, establishing guardianship or conservatorship, second or vacation home equity loans and refinancing. You are also eligible for 4 hours of attorney services for non-covered 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 and 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 eligible for additional, or supplemental, life insurance through The Hartford. At a rate of \$33.64 per pay period (or \$72.89 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 Personal Health Application. Return your forms to the DSA no later than October 24, 2024. The coverage effective date will follow underwriting approval.

AFLAC Supplemental Benefits

The DSA offers voluntary supplemental benefits through Aflac (American Family Life Assurance Company) including: Cancer, Hospital, Accident, Critical Illness and Short-Term Disability Insurance. Rates are determined on an individual basis. To obtain additional information and apply for coverage please contact Jill Krenkler at 760-473-8023 or jill_krenkler@us.aflac.com.

Home and Auto Insurance

As a DSA Member, you may be eligible for discounted Auto and Home insurance rates through California Casualty. Contact California Casualty at 800-800-9410 for coverage and premium quotes.

Disability Insurance

Disability insurance is available through CLEA. The cost is \$22.00 per month or \$10.16 per paycheck. To enroll for coverage through CLEA, please visit the DSA website to obtain the Enrollment Form or contact the DSA directly.

Again, unless you are enrolling in dental and/or vision for the first time or you need to make a change to your existing coverage, you **DO NOT** need to complete the enrollment form. Your benefits will remain the same for 2025. If you have additional questions regarding these or any of your DSA benefits, contact the DSA at 858-486-9009 ext. 115 or visit the DSA website at dsasd.org. 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,



Michael O'Deane
President