

Your Healthcare.  
Your Choice.



# Welcome to the 2024 CAPE Benefit Trust Sponsored Benefits

A separate brochure with details on the CAPE/Blue Shield Lite and Classic Point of Service (POS) medical plans is enclosed

● view a virtual presentation at [choosecape.com](https://choosecape.com) ●

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(\*Please see the enclosed Blue Shield brochure.)

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## Who Do I Call If I Have Questions?

Call your resolute **CAPE Benefit Trust Customer Service Team** at **(800) 487-3092**, or go to **[choosecape.com](https://choosecape.com)** & post your questions.



# Welcome County of Los Angeles Choices Eligible Employees

The CAPE Benefit Trust Board of Trustees knows the importance of having access to flexible, affordable health care. We start by offering medical plans that provide the flexibility of three levels of coverage for you and your covered dependents to choose from every time services are needed. The CAPE/Blue Shield Point of Service plans have large networks of HMO and PPO providers to choose from, and our plans include out-of-network coverage for licensed providers who don't accept insurance. We negotiate competitive rates without compromising benefits, and we identify benefits to add that are not offered with other County plans. We are pleased to present the [2024 CAPE/Blue Shield Lite and Classic Point of Service \(POS\) medical plans](#). With our medical plans, you and your covered dependents have the freedom to choose any doctor and/or hospital each time you need medical care (pre-authorization may be needed.) Inside are the highlights of the plans we sponsor, including the two [CAPE/Blue Shield Lite and Classic POS plans](#) and two voluntary plans – [Short Term Disability](#) and [Norton LifeLock Identity Theft](#). We're sure you'll agree that the plans offer value, quality and the most flexibility at competitive rates.\*

## VALUE

- You get two plans in one—HMO and PPO—for one competitive price (see enclosed brochure and cover flier for details.)
- Dental benefits through Ameritas included with both medical plans for you and your covered dependents.
- VSP full vision plan for you and your covered dependents providing yearly eye exams, frames, lenses, or contacts.
- Multiple telemedicine and wellness programs with Blue Shield.
- [NEW Urgent Care at Home](#) (see Blue Shield brochure.)
- Unlimited chiropractic and acupuncture visits if medically necessary every calendar year for you and your covered family.
- \$20,000 of survivor life insurance is included with both plans through Symetra (a beneficiary form in enclosed.)
- Travel Assistance Program offers a broad range of worldwide travel and medical assistance services 24 hours a day/365 days a year for you and your CAPE/Blue Shield covered dependents.
- [Voluntary Norton LifeLock identity theft plans](#) at low family group rates. The plans include reimbursement of lost funds due to fraudulent activity.
- [Voluntary short term disability](#) plan through Reliance Standard pays members a cash benefit during an absence from work due to a covered illness or injury (not workers' comp related) at a low monthly cost.

\*These are limited plan summaries. Carriers' Evidence or Certificates of Coverage take precedence over summaries in the enclosed brochures. For more information, or questions, call **(800) 487-3092** to request copies of these documents or visit [blueshieldca.com/CAPE](https://blueshieldca.com/CAPE). You must be a member of your Coalition of County Unions (CCU) union by 7/31 to enroll in a CAPE plan.

## QUALITY

- Getting the right care at the right time is a big part of staying healthy. From preventative care to emergency care, the CAPE/Blue Shield POS plans cover a wide range of services and programs to help you get the care you need when and where you need it.
- You have a dedicated [CAPE Benefit Trust Customer Service Team](#) to assist you with your CAPE Benefit Trust sponsored plans. Call **(800) 487-3092** with questions or issues you may have with any of the Trust sponsored plans.
- Broad choice and flexibility are yours when you want and need medical, dental, or vision care. It's always your decision which provider or hospital you, or your covered dependents, will access care through at any time (may require pre-approval.).
- Blue Shield of California has one of the largest HMO and PPO provider networks to choose from in Southern California, Ameritas includes 98% of Delta Dental Premier providers and VSP has one of the most expansive vision networks.
- If you need assistance locating a carrier's provider, see Blue Shield "Find a Provider" in their enclosed brochure, and the instructions included on the dental and vision pages in this brochure. You can also call your [CAPE Benefits Customer Service Team](#) at **(800) 487-3092**, visit [blueshieldca.com/cape](https://blueshieldca.com/cape), or [choosecape.com](https://choosecape.com).

## It's your health care, and your choice

We hope you'll agree that the [CAPE/Blue Shield of California Lite and Classic Point of Service plans](#) and the CAPE Benefit Trust voluntary benefits offer you more choices at competitive rates!

Sincerely,

**CAPE Benefit Trust  
Board of Trustees**

# Why choose a CAPE/Blue Shield POS plan?

More provider choices and coverage flexibility -  
Dental and vision benefits for you and your covered dependents included with both CAPE plans

- Competitive rates: Compare our rates to the County's other Choices plans (see cover flier)
- Flexibility of choosing HMO or PPO in and out-of-network providers that give you and your family access to the right level of benefits and providers
- Participating pharmacy benefit (for up to a 30-day supply): \$5 generic, \$15 formulary brand name, \$30 non-formulary brand name and specialty prescription coverage
- Mail service prescriptions (for up to a 90-day supply): \$10 generic, \$30 formulary brand name, and \$60 non-formulary brand name copayments
- Preventive care, adult/well-baby immunizations covered under the HMO, PPO, and non-network benefit tiers at no additional cost
- Programs and services to help you and your family stay healthy
- Access to care through phone or virtual for medical and mental health; \*NEW\* urgent care at home through Dispatch Health
- \$20,000 survivor group term life insurance to provide security for your survivor(s) is included (complete the enclosed beneficiary designation form in this brochure if you haven't submitted one, or want to change it)
- Dental supplemental benefits--preventative, fillings, basic root canals, implants, and orthodontia for you and your covered dependents included
- Full vision plan through VSP every calendar year for you and your family included
- Unlimited chiropractic and acupuncture visits (if medically necessary) for you and your covered dependents included
- Voluntary Reliance Standard Short Term Disability plan (check to see if you're eligible for guaranteed Issue—don't miss the deadline!)
- Norton LifeLock Identity Theft plans to protect you, or you and your family members, at low group rates
- We have a dedicated CAPE Benefit Trust Customer Service Team to assist you at (800) 487-3092 – for more information go to [choosecape.com](https://www.choosecape.com)





## SUPPLEMENTAL DENTAL BENEFITS THROUGH AMERITAS INCLUDED WHEN ENROLLED IN THE CAPE/BLUE SHIELD LITE OR CLASSIC MEDICAL PLAN

*(NOT THROUGH BLUE SHIELD - DOES NOT REPLACE ANY OF LA COUNTY'S DENTAL PLANS)*

**EFFECTIVE DATE: 1/1/2024**

| <b>Dental Plan Benefits</b>  |                                  |
|--|----------------------------------|
| <b>Type 1 – including:</b> <ul style="list-style-type: none"> <li>Routine Exam (1 per benefit period)</li> <li>Bitewing X-rays (1 per benefit period)</li> <li>Cleaning (1 per benefit period)</li> <li>Fluoride for Children 18 and under (1 per benefit period)</li> </ul> | 25%                              |
| <b>Type 2 – including:</b> <ul style="list-style-type: none"> <li>Fillings – Silver OR White</li> <li>Root Canal (nonsurgical)</li> <li>Periodontal Cleaning and Scaling (nonsurgical)</li> <li>Simple Extractions</li> </ul>  | 25%                              |
| <b>Type 3 – including:</b> <ul style="list-style-type: none"> <li>Implants</li> </ul>  | 60%                              |
| <b>Dental Deductible</b>   | \$0/Calendar Year                |
| <b>Annual Maximum (per person)</b>   | <b>\$1,500 Per Calendar Year</b> |
| <b>Waiting Period</b>  | None                             |

### Orthodontia Plan Benefit - Adult and Child(ren) Coverage Including Invisalign

|                                      |                |
|--------------------------------------|----------------|
| <b>Plan Benefit</b>                  | 50%            |
| <b>Lifetime Maximum (per person)</b> | <b>\$2,500</b> |
| <b>Waiting Period</b>                | None           |

### Eye Care Reimbursement Plan (In addition to full VSP vision plan)

|                       |              |
|-----------------------|--------------|
| <b>Vision Maximum</b> | <b>\$100</b> |
|-----------------------|--------------|

### Dental Network Information

**To find a provider, visit [ameritas.com](https://ameritas.com) and select FIND A PROVIDER, then DENTAL.** Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553 – **BE SURE TO GIVE THEM THE INFORMATION ON YOUR SEPARATE AMERITAS ID CARD.**

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.





## AMERITAS INFORMATION

### We're Here to Help

This plan was designed specifically for the associates of **California Association of Professional Employees (CAPE)**. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 5 a.m. to 10:00 p.m. (Pacific Time) Monday through Thursday, and 5 a.m. to 4:30 p.m. on Friday.

After your coverage goes into effect, you can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to [ameritas.com](http://ameritas.com).

### Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

### Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

### Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

# A Look at your VSP Vision Coverage

With VSP and California Association of Professional Employees Benefit Trust, your health comes first.

As a member, you'll get access to savings and personalized vision care from a VSP® network doctor for you and your family.

## Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

## Provider choices you want.

With private practice doctors and Visionworks retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



## Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

## PROVIDER NETWORK:

VSP Advantage

## EFFECTIVE DATE:

01/01/2024

**Create an account today.**

Contact us at:  
**800.877.7195 or vsp.com**

+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](http://vsp.com).

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Classification: Restricted



| BENEFIT                                  | DESCRIPTION  | COPAY                                       |
|--|--|---|
| <b>YOUR COVERAGE WITH A VSP PROVIDER</b> |  |   |
| <b>WELLVISION EXAM</b>                   | <ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Every calendar year</li> </ul>   | \$10  |
| <b>ESSENTIAL MEDICAL EYE CARE</b>        | <ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> <li>Available as needed</li> </ul> | \$0 per screening<br>\$20 per exam          |
| <b>PRESCRIPTION GLASSES</b>              |  | <b>\$10</b>                                 |
| <b>FRAME*</b>                            | <ul style="list-style-type: none"> <li>\$150 featured frame brands allowance</li> <li>\$130 frame allowance</li> <li>20% savings on the amount over your allowance</li> <li>\$70 Walmart®/Sam's Club®/Costco® frame allowance</li> <li>Every calendar year</li> </ul>  | Included in Prescription Glasses            |
| <b>LENSES</b>                            | <ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>   | Included in Prescription Glasses            |
| <b>LENS ENHANCEMENTS</b>                 | <ul style="list-style-type: none"> <li>Polycarbonate lenses</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20-25% on other lens enhancements</li> <li>Every calendar year</li> </ul>  | \$0<br>\$0<br>\$95 - \$105<br>\$150 - \$175 |
| <b>CONTACTS (INSTEAD OF GLASSES)</b>     | <ul style="list-style-type: none"> <li>\$120 allowance for contact lenses</li> <li>Contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>  | \$60  |
| <b>EXTRA SAVINGS</b>                     | <b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>   |   |
|  | <b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>   |   |
|  | <b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>  |   |

## YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](http://vsp.com) to find an in-network provider. Your plan provides the following out-of-network reimbursements:

|                            |            |                             |             |
|----------------------------|------------|-----------------------------|-------------|
| Exam .....                 | up to \$45 | Lined Trifocal Lenses ..... | up to \$65  |
| Frame .....                | up to \$70 | Progressive Lenses .....    | up to \$50  |
| Single Vision Lenses ..... | up to \$30 | Contacts .....              | up to \$105 |
| Lined Bifocal Lenses ..... | up to \$50 |                             |             |

## Group Life Insurance

## Basic Life

### SUMMARY OF BENEFITS

**Sponsored By:** California Association of Professional Employees Benefit Trust  
**Effective Date:** January 1, 2024  
**Policy Number:** 01-020330-00

#### Eligibility

Los Angeles County Employees Enrolled in the CAPE Trust Sponsored  
 CAPE/Blue Shield Medical Plans-Eligibility Determined by the County

#### Member Life Benefit

Amount \$20,000  
 Guaranteed Issue \$20,000

#### Benefit Reduction Member

Original Benefit 65% at age 70  
 Amount Reduced To 50% at age 75

#### Additional Benefit Details

**Accelerated Death Benefit** If a member has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the member. Please refer to your member certificate for additional information.

**Conversion** A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply. Please refer to your member certificate for additional information.

**Waiver of Premium** With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for a member that becomes disabled. Certain restrictions apply. Please refer to your member certificate for additional information.

#### Value Added Services

**Beneficiary Companion** Support services for beneficiaries who have experienced a loss.

**Travel Assist** Travel assistance services for members and eligible dependents traveling more than 100 miles from home.

**Identity Theft Protection** Help is just a phone call away wherever members travel, including lost wallet protection, translation service and emergency cash.

**BENEFICIARY DESIGNATION FORM INSERTED IN BACK WITH  
 SUBMISSION INSTRUCTIONS**

This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-020330-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

## Voluntary Short Term Disability Insurance Plan through Reliance Standard, Rated A by A.M. Best

The CAPE Benefit Trust is pleased to offer CAPE/Blue Shield Lite & Classic members and CAPE Union members an opportunity to enroll in our Voluntary Short Term Disability Insurance plan. You must remain in the plan a minimum of 12 months, or loss of active employment status with the County, whichever is less. If you cease being an active Blue Shield or CAPE union member for any reason, or you go on non-deduct payroll status, your plan will terminate. After 12 months, voluntary termination must be requested in writing. As a group plan, with low group rates, it is not portable or convertible. If approved by Reliance prior to the 20th of a month, your coverage will be effective the 1st of the following month; if approved after the 20th, it will be effective the 1st of the second month.

- **You are qualified for guaranteed issue enrollment (without medical underwriting) if you are a newly enrolled CAPE/Blue Shield plan member or Union member – application must be received within first 60 days of new eligibility date.**
- Current CAPE/Blue Shield medical plan members or Union members may also apply during your County Annual Enrollment period, but subject to medical underwriting by Reliance Standard (eligibility and effective date of coverage determination based upon underwriting approval).

A paycheck is a terrible thing to lose. Virtually everyone needs one every month to pay for things like food, shelter, transportation — necessities of life. No paycheck, and suddenly the cash flow reverses. **As County employees, you aren't eligible for the State short term disability plan.**

### One Solution: Affordable Short Term Disability Insurance

The CAPE Benefit Trust has partnered with Reliance Standard Life Insurance Company to bring you Voluntary Short Term Disability Insurance.

Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance—just in case. But medical insurance is only designed to cover all or most of the healthcare costs an illness or injury brings—what happens to your paycheck if you can't work for a period of time and you've exhausted your paid time off? If your paycheck were to stop for a period of time, how would that affect you and your family? If you've never thought about the possibility, now is a good time.

### It won't happen to me

Disability is more common than most people realize. In the last ten minutes alone, 498 Americans became disabled. An illness or accident will keep one in five workers out of work for at least a year before the age of 65, and one in seven employees can expect to be disabled for five years or more before retirement.

### What is Short Term Disability?

Disability income protection insurance pays a benefit for a disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### What does “Voluntary” mean to you?

It means that it's your choice. Although voluntary insurance is paid for by you, the CAPE Benefit Trust has made it possible for you to obtain it with:

- Affordable group rates
- No medical questions or exam (available **only** during the above enrollment time frames)
- The convenience of payroll deduction

During the above enrollment periods only, CAPE/Blue Shield Lite & Classic members and CAPE union members can enroll in Reliance Standard's Short Term Disability plan that is based on 50% of your annual income, up to a maximum of \$1,000 per week. The benefit will be paid weekly after you have satisfied a consecutive 14-day waiting period. Should you remain disabled, the benefit will pay for up to 24 weeks for an accident or sickness-related disability. And, **it is paid in addition to any other sources of income, other than workers' compensation.** There are no other offsets. In addition:

- Maternity is covered as any other illness subject to pre-existing condition limitation\*.
- After 12 months on the plan, all pre-existing conditions are covered\*.
- Covers 50% of yearly earnings up to \$1,000 per week.
- 14 consecutive day waiting period for accident and sickness-related disabilities.
- If you are out on an approved short-term disability six months or less, you may be able to reinstate your coverage only if you return to work on a full-time basis within the six months, request reinstatement from CAPE in writing and reinstate your deductions.

**\*Pre-existing condition:** Claims for any condition an insured sought treatment for, or was diagnosed with, in the 3 months prior to the policy effective date will be covered after 1 year, but not during the first year.

## Enrollment is as easy as 1, 2, 3, 4!

- 1** Find your annual salary on the Semi-Monthly Short Term Disability Rates sheet (page 11), round down to the nearest \$1,000 and enter it under #5 on the inserted application
- 2** Find your weekly benefit next to your annual salary and enter it under #10 on the application (you can't elect a lower salary than your current salary).
- 3** Go across the top row – find your age band and next to your weekly benefit row you will find your semi-monthly deduction amount – enter it under #10 on the application.
- 4** Fill out #3-9 on the application inserted inside this package. Enter your employee information on the deduction card at the bottom of the application, sign and date at the bottom and send it in. The submission instructions are at the bottom of the application.



**SEMI-MONTHLY SHORT TERM DISABILITY RATES\***

| Annual Salary | Weekly Benefit | Age 18-39 | Age 40-59 | Age 60-70 |
|---------------|----------------|-----------|-----------|-----------|
| \$15,000      | \$144          | \$7.55    | \$10.73   | \$15.44   |
| \$16,000      | \$154          | \$8.12    | \$11.52   | \$16.55   |
| \$17,000      | \$163          | \$8.70    | \$12.31   | \$17.65   |
| \$18,000      | \$173          | \$9.28    | \$13.10   | \$18.75   |
| \$19,000      | \$183          | \$9.86    | \$13.89   | \$19.86   |
| \$20,000      | \$192          | \$10.43   | \$14.68   | \$20.96   |
| \$21,000      | \$202          | \$11.01   | \$15.47   | \$22.06   |
| \$22,000      | \$212          | \$11.59   | \$16.26   | \$23.17   |
| \$23,000      | \$221          | \$12.17   | \$17.05   | \$24.27   |
| \$24,000      | \$231          | \$12.74   | \$17.84   | \$25.38   |
| \$25,000      | \$240          | \$13.32   | \$18.63   | \$26.48   |
| \$26,000      | \$250          | \$13.90   | \$19.42   | \$27.58   |
| \$27,000      | \$260          | \$14.47   | \$20.21   | \$28.69   |
| \$28,000      | \$269          | \$15.05   | \$20.99   | \$29.79   |
| \$29,000      | \$279          | \$15.63   | \$21.78   | \$30.89   |
| \$30,000      | \$288          | \$16.21   | \$22.57   | \$32.00   |
| \$31,000      | \$298          | \$16.78   | \$23.36   | \$33.10   |
| \$32,000      | \$308          | \$17.36   | \$24.15   | \$34.20   |
| \$33,000      | \$317          | \$17.94   | \$24.94   | \$35.31   |
| \$34,000      | \$327          | \$18.52   | \$25.73   | \$36.41   |
| \$35,000      | \$337          | \$19.09   | \$26.52   | \$37.52   |
| \$36,000      | \$346          | \$19.67   | \$27.31   | \$38.62   |
| \$37,000      | \$356          | \$20.25   | \$28.10   | \$39.72   |
| \$38,000      | \$365          | \$20.82   | \$28.89   | \$40.83   |
| \$39,000      | \$375          | \$21.40   | \$29.68   | \$41.93   |
| \$40,000      | \$385          | \$21.98   | \$30.47   | \$43.03   |
| \$41,000      | \$394          | \$22.56   | \$31.26   | \$44.14   |
| \$42,000      | \$404          | \$23.13   | \$32.05   | \$45.24   |
| \$43,000      | \$413          | \$23.71   | \$32.84   | \$46.34   |
| \$44,000      | \$423          | \$24.29   | \$33.63   | \$47.45   |
| \$45,000      | \$433          | \$24.87   | \$34.42   | \$48.55   |
| \$46,000      | \$442          | \$25.44   | \$35.21   | \$49.65   |
| \$47,000      | \$452          | \$26.02   | \$36.00   | \$50.76   |
| \$48,000      | \$462          | \$26.60   | \$36.78   | \$51.86   |
| \$49,000      | \$471          | \$27.17   | \$37.57   | \$52.97   |
| \$50,000      | \$481          | \$27.75   | \$38.36   | \$54.07   |
| \$51,000      | \$490          | \$28.33   | \$39.15   | \$55.17   |
| \$52,000      | \$500          | \$28.91   | \$39.94   | \$56.28   |
| \$53,000      | \$510          | \$29.48   | \$40.73   | \$57.38   |
| \$54,000      | \$519          | \$30.06   | \$41.52   | \$58.48   |
| \$55,000      | \$529          | \$30.64   | \$42.31   | \$59.59   |
| \$56,000      | \$538          | \$31.22   | \$43.10   | \$60.69   |
| \$57,000      | \$548          | \$31.79   | \$43.89   | \$61.79   |
| \$58,000      | \$558          | \$32.37   | \$44.68   | \$62.90   |
| \$59,000      | \$567          | \$32.95   | \$45.47   | \$64.00   |
| \$60,000      | \$577          | \$33.53   | \$46.26   | \$65.11   |
| \$61,000      | \$587          | \$34.10   | \$47.05   | \$66.21   |
| \$62,000      | \$596          | \$34.68   | \$47.84   | \$67.31   |

| Annual Salary | Weekly Benefit | Age 18-39 | Age 40-59 | Age 60-70 |
|---------------|----------------|-----------|-----------|-----------|
| \$63,000      | \$606          | \$35.26   | \$48.63   | \$68.42   |
| \$64,000      | \$615          | \$35.83   | \$49.42   | \$69.52   |
| \$65,000      | \$625          | \$36.41   | \$50.21   | \$70.62   |
| \$66,000      | \$635          | \$36.99   | \$51.00   | \$71.73   |
| \$67,000      | \$644          | \$37.57   | \$51.79   | \$72.83   |
| \$68,000      | \$654          | \$38.14   | \$52.58   | \$73.93   |
| \$69,000      | \$663          | \$38.72   | \$53.36   | \$75.04   |
| \$70,000      | \$673          | \$39.30   | \$54.15   | \$76.14   |
| \$71,000      | \$683          | \$39.88   | \$54.94   | \$77.25   |
| \$72,000      | \$692          | \$40.45   | \$55.73   | \$78.35   |
| \$73,000      | \$702          | \$41.03   | \$56.52   | \$79.45   |
| \$74,000      | \$712          | \$41.61   | \$57.31   | \$80.56   |
| \$75,000      | \$721          | \$42.18   | \$58.10   | \$81.66   |
| \$76,000      | \$731          | \$42.76   | \$58.89   | \$82.76   |
| \$77,000      | \$740          | \$43.34   | \$59.68   | \$83.87   |
| \$78,000      | \$750          | \$43.92   | \$60.47   | \$84.97   |
| \$79,000      | \$760          | \$44.49   | \$61.26   | \$86.07   |
| \$80,000      | \$769          | \$45.07   | \$62.05   | \$87.18   |
| \$81,000      | \$779          | \$45.65   | \$62.84   | \$88.28   |
| \$82,000      | \$788          | \$46.23   | \$63.63   | \$89.39   |
| \$83,000      | \$798          | \$46.80   | \$64.42   | \$90.49   |
| \$84,000      | \$808          | \$47.38   | \$65.21   | \$91.59   |
| \$85,000      | \$817          | \$47.96   | \$66.00   | \$92.70   |
| \$86,000      | \$827          | \$48.53   | \$66.79   | \$93.80   |
| \$87,000      | \$837          | \$49.11   | \$67.58   | \$94.90   |
| \$88,000      | \$846          | \$49.69   | \$68.37   | \$96.01   |
| \$89,000      | \$856          | \$50.27   | \$69.16   | \$97.11   |
| \$90,000      | \$865          | \$50.84   | \$69.94   | \$98.21   |
| \$91,000      | \$875          | \$51.42   | \$70.73   | \$99.32   |
| \$92,000      | \$885          | \$52.00   | \$71.52   | \$100.42  |
| \$93,000      | \$894          | \$52.58   | \$72.31   | \$101.53  |
| \$94,000      | \$904          | \$53.15   | \$73.10   | \$102.63  |
| \$95,000      | \$913          | \$53.73   | \$73.89   | \$103.73  |
| \$96,000      | \$923          | \$54.31   | \$74.68   | \$104.84  |
| \$97,000      | \$933          | \$54.88   | \$75.47   | \$105.94  |
| \$98,000      | \$942          | \$55.46   | \$76.26   | \$107.04  |
| \$99,000      | \$952          | \$56.04   | \$77.05   | \$108.15  |
| \$100,000     | \$962          | \$56.62   | \$77.84   | \$109.25  |
| \$101,000     | \$971          | \$57.19   | \$78.63   | \$110.35  |
| \$102,000     | \$981          | \$57.77   | \$79.42   | \$111.46  |
| \$103,000     | \$990          | \$58.35   | \$80.21   | \$112.56  |
| \$104,000     | \$1,000        | \$58.93   | \$81.00   | \$113.67  |

\* Round your salary down to the nearest thousand.  
Salaries, benefits, deductions will be frozen until next contract renewal.



## Opt-in to Cyber Safety

No one intends to be unsafe online. Help protect your identity and devices with Norton LifeLock Benefit Plans at low group rates. Let us help you empower you and your family to live your digital lives safely.



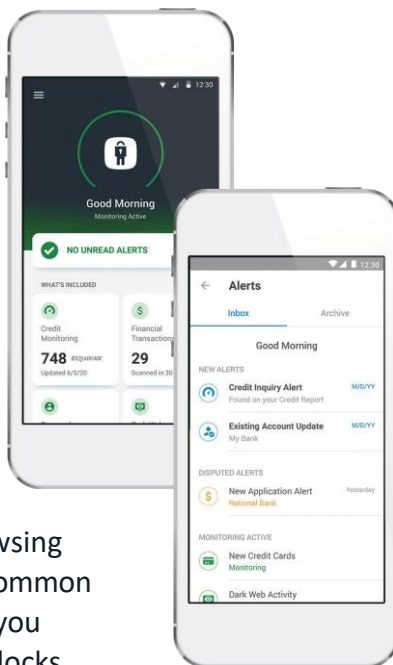
### Device Security

Anti-virus software and multi-layered, advanced security helps protect devices against existing and emerging threats, including malware and ransomware.



### Online Privacy

Norton Secure VPN protects devices and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out. And SafeCam alerts you and blocks attempts to access your webcam.<sup>1</sup>



Screen modified for demonstration purposes.  
Features may differ depending on plan.



### Identity

We monitor for fraudulent use of personal information, and send alerts when a potential threat is detected.<sup>†</sup>



### Home & Family

Take action to monitor your child's online activity with easy-to-use tools to set screen time limits, block unsuitable sites, and monitor search terms and activity history.

- ENROLL DURING ANNUAL ENROLLMENT OR WHEN NEWLY HIRED
- COMPLETE THE ENCLOSED APPLICATION-FOLLOW SUBMISSION INSTRUCTIONS
- IF YOU'RE CURRENTLY ENROLLED, YOUR PLAN WILL AUTOMATICALLY ROLL OVER FOR 2024.
- IF YOU HAVE A PLAN DIRECTLY WITH LIFELOCK AND CHOOSE TO ENROLL IN A CAPE PLAN, DON'T FORGET TO CANCEL THE INDIVIDUAL PLAN W/LIFELOCK EFFECTIVE 1/1/24

No one can prevent all identity theft or cybercrime.  
† We do not monitor all transactions at all businesses.

<sup>1</sup> Norton Cloud processed

# Enhanced Benefits & Lower Costs

|   |                             | BENEFIT ESSENTIAL | BENEFIT PREMIER |
|---|-----------------------------|-------------------|-----------------|
|  | Member Only (18+ Years Old) | \$8.50            | \$25.50         |
|  | Member + 1 or more          | \$14.86           | \$36.12         |

Enhanced Benefits are highlighted in red

|                                    |  |  |   |
|------------------------------------|--|--|---|
| LIFELock IDENTITY THEFT PROTECTION | Identity Lock <sup>1,5</sup>   | ●  | ●   |
|                                    | Home Title Monitoring <sup>4</sup>   |  | ●   |
|                                    | Social Media Monitoring <sup>4</sup>   | ●  | ●   |
|                                    | Credit, Bank & Utility Account Freezes <sup>**</sup>   | ●  | ●   |
|                                    | LifeLock Identity Alert™ System <sup>†</sup>   | ●  | ●   |
|                                    | • Identity Verification Monitoring <sup>†**</sup>  | ●  | ●   |
|                                    | • Telecom & Cable Applications for New Service   | ●  | ●   |
|                                    | • Payday - Online Lending Alerts <sup>†</sup>  | ●  | ●   |
|                                    | • Credit Alerts & Social Security Alerts <sup>†</sup>  | ●  | ●   |
|                                    | Mobile app (Android™ & iOS) <sup>**</sup><br><small>Downloading the app does not provide protection until enrollment has been completed.</small>   | ●  | ●   |
|                                    | Dark Web Monitoring <sup>**</sup>  | ●  | ●   |
|                                    | • Dark Web Monitoring – Gamer Tags <sup>**</sup>   | ●  | ●   |
|                                    | • Dark Web Monitoring – Password Combo List  | ●  | ●   |
|                                    | Court Records Scanning   |  | ●   |
|                                    | USPS Address Change Verification   | ●  | ●   |
|                                    | Stolen Wallet Protection   | ●  | ●   |
|                                    | Reduced Pre-Approved Credit Card Offers  | ●  | ●   |
|                                    | Fictitious Identity Monitoring   | ●  | ●   |
|                                    | Phone Takeover Monitoring  | ●  | ●   |
|                                    | Data Breach Notifications  | ●  | ●   |
|                                    | Bank & Credit Card Activity Alerts <sup>†**</sup>  | ●  | ●   |
|                                    | • Unusual Charge Alerts <sup>†</sup>   | ●  | ●   |
|                                    | • Recurring Charge Alert <sup>†</sup>  | ●  | ●   |
|                                    | Checking & Savings Account Application Alerts <sup>†**</sup>   |  | ●   |
|                                    | Bank Account Takeover Alerts <sup>†**</sup>  |  | ●   |
|                                    | 401k & Investment Account Activity Alerts <sup>†**</sup>   | ●  | ●   |
|                                    | File Sharing Network Searches  | ●  | ●   |
|                                    | Sex Offender Registry Reports  | ●  | ●   |
|                                    | Prior Identity Theft Remediation <sup>4</sup><br><small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small> | ●  | ●   |
|                                    | U.S.-based Identity Restoration Specialists  | ●  | ●   |
|                                    | 24/7 Live Member Support   | ●  | ●   |
|                                    | Million Dollar Protection™ Package <sup>†††</sup>  |  |   |
|                                    | • Stolen Funds Reimbursement   | Up to \$1 Million each                     | Up to \$1 Million each  |
|                                    | • Personal Expense Compensation  |  |   |
|                                    | • Coverage for Lawyers and Experts   |  |   |
| NORTON DEVICE SECURITY             | Credit Application Alerts <sup>2**</sup>   | One-Bureau <sup>1</sup>                    | One-Bureau <sup>1</sup>   |
|                                    | Credit Monitoring <sup>1**</sup>   | One-Bureau <sup>1</sup>                    | Three-Bureau <sup>1</sup>   |
|                                    | Credit Reports & Credit Scores <sup>1**</sup><br><small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>            | One-Bureau <sup>1</sup> Monthly            | On Demand – One Bureau Daily/<br>Three-Bureau <sup>1</sup> Annual |
|                                    | Monthly Credit Score Tracking <sup>1**</sup><br><small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>   |  | One-Bureau <sup>1</sup>   |
|                                    | Secures PCs, Mac & mobile devices <sup>**</sup>  | Up to 3 devices<br>(Family gets 6 devices) | Up to 5 devices<br>(Family gets 10 devices)                       |
|                                    | Online Threat Protection <sup>**</sup>   | ●  | ●   |
| ONLINE PRIVACY                     | Password Manager <sup>**</sup>   | ●  | ●   |
|                                    | Parental Control <sup>4**</sup>  | ●  | ●   |
|                                    | Smart Firewall <sup>**</sup>   | ●  | ●   |
|                                    | Cloud Backup <sup>3**</sup>  | 10 GB                                      | 50 GB   |
|                                    | Secure VPN <sup>**</sup>   | ●  | ●   |
|                                    | Privacy Monitor  | ●  | ●   |
|                                    | SafeCam <sup>3**</sup>   | ●  | ●   |

**Already a LifeLock Member? You will automatically be rolled over to the new plans based off your current plan.**

No one can prevent all identity theft or all cybercrime.

<sup>1</sup> If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax, and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

<sup>2</sup> If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

<sup>3</sup> Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor(s).

<sup>4</sup> Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile app, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

<sup>5</sup> Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion Credit File will be unlocked if your subscription is downgraded or canceled.

<sup>6</sup> Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

<sup>7</sup> The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

<sup>8</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Norton LifeLock Benefit Essential, Norton LifeLock Benefit Premier, Benefit Elite, and Ultimate Plus, up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal.

<sup>9</sup> Does not include monitoring of chats or direct messages.

<sup>10</sup> These features are not enabled upon enrollment. Member must take action to activate this protection.

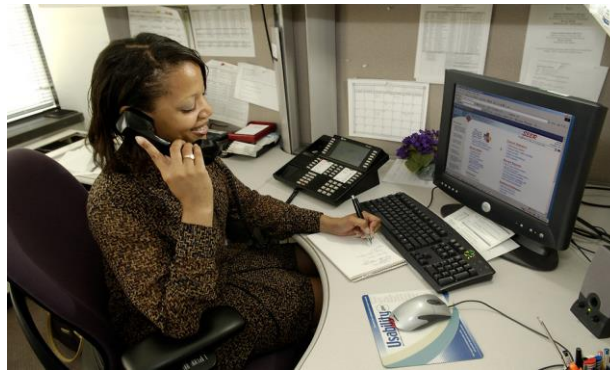
<sup>11</sup> Subject to eligibility requirements defined in [Terms & Conditions](#). Norton reserves the right to change and/or cease services at any time.

Not all products, services and features are available on all devices or operating systems. System requirement information on [Norton.com](#).

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**Need assistance? We're here to help!**



**Please call our Dedicated  
CAPE Benefit Trust Customer Service Team at  
(800) 487-3092**

For more information and complete benefit details, see the plans' Evidence of Coverage (EOC) or Summary of Benefits and Coverage (SBC) by going to the dedicated CAPE Trust website [blueshieldca.com/CAPE](http://blueshieldca.com/CAPE).\*

Go to [choosecape.com](http://choosecape.com) to view an  
Annual Enrollment Video and Brochures

\*Offered to Los Angeles County Choices' eligible employees only. Summaries and forms are included as a convenience and are not to be considered Evidence of Coverage, Certificates of Insurance or Summary Plan Descriptions or a guarantee of health plan coverage or benefits, or legal, financial or medical advice. All disputes, issues and inquiries regarding any of the carrier's benefits and services will be addressed by each respective carrier. All carriers' services and benefits will be subject to the terms and conditions of each carrier and each carrier is solely responsible for the provision of its benefits or services. In no event will the CAPE Benefit Trust, or any of their respective affiliates, subsidiaries, officers, directors, employees or agents, assume liability for any damage or injury, or for any loss incurred or sustained, as a result of any acts or omissions relating to any of the carriers' benefits or services, or as a result of information and statistics provided by the carriers. The CAPE Benefit Trust written agreement with each carrier should not be considered an inducement to purchase any benefits or services.