

**CITY OF SAN FERNANDO**  
Benefit Offerings

**LIFE/AD&D – THE STANDARD**

All sworn police and management of the City of San Fernando working 20 hours or more per week are eligible for Life and AD&D coverage through The Standard. Premiums for both Life and AD&D are paid in full by the City. Supplemental life coverage for employees and their dependents is paid for by the employee.

City paid insurance amounts for all eligible employees:  
\$50,000 Life \$50,000 AD&D

**DISABILITY – THE STANDARD**

All active Management, Department Heads, Lieutenants, Sergeants, and Sworn Police employees of the City of San Fernando working 30 hours or more per week are eligible for Disability coverage through The Standard. Premiums for Disability are paid in full by the City.

**Short Term Disability (STD)**

|                                       |          |
|---------------------------------------|----------|
| Elimination Period                    | 30 days  |
| Duration                              | 180 days |
| Benefit                               | 66 2/3 % |
| Weekly Maximum Benefit (Sworn Police) | \$1,385  |
| Weekly Maximum Benefit (Management)   | \$1,850  |

**Long Term Disability (LTD)**

|  |  |
|--|--|
| Elimination Period                     | 180 days   |
| Benefit                                | 66 2/3 %   |
| Maximum Monthly Benefit (Sworn Police) | \$6,000  |
| Maximum Monthly Benefit (Management)   | \$8,000  |
| Duration                               | To age 65 or Social Security normal retirement age |
| Conversion                             | Included   |
| Survivor Benefit                       | 6 Month Lump Sum                                   |

**MEDICAL – CALPERS**

For information on CALPERS medical, please contact your Personnel Office.

**DENTAL – DELTA DENTAL**  
PPO PLAN  
DELTA CARE USA  
PREPAID PLAN

Annual Deductible  
In-Network \$15 Ind. / \$45 family  
Out-of-Network \$25 Ind. / \$75 family  
None

Annual Benefit Maximum \$1,500  
Unlimited

Diagnostic & Preventive Services 100% (Deductible waived)  
No co-pay

Basic Services (Extractions, Fillings, Root Canals) 80%  
Scheduled co-pays (See DeltaCare/Repaid brochure)

Major Services (Crowns, Jackets & Other Cast Restorations) 50%  
Scheduled co-pays (See DeltaCare/Repaid brochure)

Prosthetic Services (Bridges, Dentures) 50%  
Scheduled co-pays (See DeltaCare/Repaid brochure)

Orthodontics – (adults and children up to age 24 only for PPO) 50%  
\$350 Start-up fee  
\$1,800 Adult co-pay  
\$1,600 Child co-pay

**VISION – VSP**

All eligible employees of the City and their eligible dependents are eligible for vision coverage through VSP. (If a non-participating provider is used, member is reimbursed based on allowances.) Please see the Personnel Office for a list of participating VSP doctor or with a non-participating provider. The provider's office will verify your eligibility.

Exam Deductible \$10  
Exam Every 12 months  
Lenses Every 12 months  
Frames Every 24 months  
Cosmetic Contact Lens Allowance (in lieu of glasses) \$130

**IMPORTANT PHONE NUMBERS**

San Fernando Personnel Office 818 – 898 – 1220  
CALPERS Contact City Personnel Office

Delta Dental Customer Service/Claims (PPO) 888 – 335 – 8227  
Delta Dental USA Customer Service/Claims (Prepaid) 800 – 422 – 4234

Delta Dental Website www.deltadental.org  
VSP Customer Service 800 – 877 – 7195

VSP Website www.vsp.com  
The Standard Customer Service (Life/AD&D) 800 – 628 – 8600


The Standard Customer Service (Disability) 800 – 368 – 1135

This is merely a brief outline of benefits and does not constitute a contract or policy. Please refer to your plan certificate booklet for complete details and provisions.



## SUMMARY OF BENEFITS

**EFFECTIVE  
JANUARY 1, 2009**

PROVIDED BY:  
  
**ABD Insurance & Financial Services, Inc.**  
21250 Hawthorne Boulevard, Suite 600  
Torrance, CA 90503

**SWORN POLICE & MANAGEMENT**