

California Vineyard, Orchard and Groves Plan

PROUDLY
SERVING
**AMERICA'S
WORKFORCE**

ELIGIBLE EMPLOYERS

To be considered for participation, an employer is required to have a minimum of one hundred (100) employees and meet certain prerequisites of the Plan.

ELIGIBLE EMPLOYEES

A full-time employee who is working a minimum of thirty (30) hours per week is eligible to enroll for coverage

PacFed.com
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The **California Vineyard, Orchard and Groves Plan (CVOG)** is an organization of industry-related agriculturalists in California's Coastal Regions, Sierra Foothills and Central Valley involved in the cultivation, promotion, marketing and sale of their products. The Plan is being established for CVOG as a multiple employer welfare arrangement under state and federal law for the purpose of providing group health benefits to their employees.

PacFed Benefit Administrators (PacFed) is an affiliate of Zenith American who is one of the nation's largest third-party administrators serving nearly 2 million families with 47 offices across the U.S. PacFed has specialized in the administration of multiemployer and multiple employer fully insured health and welfare programs for more than 30 years.

CVOG allows participating employers to use their collective purchasing power to obtain health insurance and other group coverage, reduce costs, transfer risk to insurers, empower employees to make better health care choices and create a more sustainable health care benefit program. Advantages to employers include:

Lower Premium Cost

Lower administration and broker commissions typically reduce the premium cost by 4-10%.

Greater Selection of Coverages

The Plan sponsors a wide range of health insurance options, enabling employers to select a health plan that is best suited to their employees and their families.

Member Assistance and Field Service Support

Member Assistance staff respond to inquiries from both employers and employees regarding coverage, enrollment and claims. Field Service staff provide on-site assistance with employee enrollment and education, and serve as a point of contact for employers.

Premium Renewal Stability

Annual premium renewals are less volatile because claims experience is spread over a large purchasing pool of employers.

Reduced Administrative Work

One employer invoice and one enrollment form for all employee coverage (health, dental, vision and life) provide less administrative work for employers.

COBRA, Certificates of Coverage and ERISA Compliance

COBRA administration and the issuance of Certificates of Coverage are provided at no additional cost to the employer. ERISA compliance, including ACA and HIPAA regulatory compliance, are shifted from the employer to the Plan.

PacFed Benefit Administrators

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