



IBEW Local 18-Sponsored
Anthem Blue Cross Medical Plans
Effective July 1, 2023



CA Insurance License: 0602572

What's New for July 1, 2023?

- * **NEW!** Fertility benefit included on all medical plans with a \$5,000 lifetime maximum*
- * Pharmacy benefit manager (PBM) IngenioRx changed name to CarelonRx

*Effective 7/1/2023

Coronavirus (COVID-19) Benefit Resources

- * COVID-19 testing and treatment is covered
- * LiveHealth online available at no cost
- * 24/7 Nurseline
- * CarelonRx early prescription refill limits
- * Optum Behavioral Health and EAP benefits
- * For more information, please refer to the IBEW Local 18 COVID-19 Benefit Resources flyer [HERE](#)

Coronavirus (COVID-19) Vaccine Information

- * No cost share for FDA-approved vaccines
 - * Vaccines can be received from in-network or out-of-network providers
- * For more information and eligibility, please refer to the California Department of Public Health's website
 - * <https://myturn.ca.gov/>
- * To find the COVID-19 vaccines available in your area please visit <https://vaccinefinder.org>

IBEW Local 18-Sponsored Anthem Blue Cross Medical Plans In-Network Benefits

	Anthem Blue Cross HMO	Anthem Blue Cross PPO	Anthem Blue Cross Owens Valley PPO*
Annual Deductible**	\$0	\$250 individual, \$500 two-party, \$750 family	\$0
Annual Out-of-Pocket Maximum**	\$500 individual, \$1,000 two-party, \$1,500 family	\$2,000 individual, \$4,000 family	\$1,000 individual, \$2,000 family
Primary Care Office Visit	\$0	\$0	\$0
Specialist Office Visit	\$0	\$35	\$0
Inpatient Hospital Stay	\$0	20%	\$0
Emergency Room	\$0	20% \$100 copay waived if admitted	\$25 copay waived if admitted
Chiropractic Care	\$10 copay 30 visits/year	\$0 copay 30 visits/year	\$0 copay 30 visits/year
LASIK	\$1,500/eye lifetime benefit	\$1,500/eye lifetime benefit	\$1,500/eye lifetime benefit
Fertility Coverage***	\$5,000 lifetime benefit	\$5,000 lifetime benefit	\$5,000 lifetime benefit
Retail Prescription Copays	\$5 generic \$10 brand	\$5 generic \$10 brand	\$5 generic \$10 brand

*Only for members working and living in Owens Valley and non-Medicare retirees living in Owens Valley

**Annual benefits are based on calendar year

***Effective 7/1/2023

Please note, this is only a brief summary of benefits, refer to the actual policies or certificates for complete details.

What's Included with the Medical Plans?

- * **NEW!** Fertility benefit included on all medical plans with a \$5,000 lifetime maximum*
- * Vision benefits through VSP
- * Optum Behavioral Health and Employee Assistance Program (EAP)
 - * Specialized care for members and their families
- * LiveHealth Online
 - * Online doctor visits available at \$0 copay for plan participants
- * Comprehensive Screening with Body Scan
 - * No cost to enrolled members and one adult dependent (Spouse/Domestic Partner) every 12 months
- * Covers LASIK at lifetime benefit of \$1,500 per eye

*Effective 7/1/2023

Please note, this is only a brief summary of benefits, refer to the actual policies or certificates for complete details.

IBEW Local 18-Sponsored VSP Vision Plan In-Network Benefits

	VSP Vision
Frequency – In Months (Exams/Lenses/Frames)	12/12/12
Exam	\$0 (Includes Retinal Imaging)
Retinal Screening	\$0
Single Vision Lenses	\$0
Bifocal Lenses	\$0
Trifocal Lenses	\$0
Retail Frames	\$220 featured frames allowance \$200 allowance for frames or non-prescription sunglasses*
Elective Contact Lenses	\$200 allowance*
Lens Options	Fully-covered for progressive, anti-glare coating, tints/light reactive, impact and scratch-resistant, UV protection, polarized

*In lieu of glasses

Please note, this is only a brief summary of benefits, refer to the actual policies or certificates for complete details.

IBEW Local 18-Sponsored Optum Behavioral Health and EAP

- * Behavioral health and substance use disorder benefits mirror those of Anthem Blue Cross
- * Optum services are always confidential between you and your provider
- * Includes an EAP benefit for you and your family members
 - * Enrolled members and household members have eight (8) confidential sessions with a counselor, per incident
 - * Household members include spouses, parents, children (including out-of-state children), and roommates
 - * This benefit is separate from the LADWP EAP

Please note, this is only a brief summary of benefits, refer to the actual policies or certificates for complete details.

Signing Up

- * Open Enrollment will be Monday, April 24, 2023, through Friday, May 5, 2023
 - * Enrollment changes are effective July 1, 2023
- * Access to convenient online enrollment and benefit resources at www.mybenefitchoices.com/Local18
 - * Please note, online enrollment is only available for IBEW Local 18-sponsored plans
- * For assistance with Open Enrollment please contact the Benefit Service Center (800) 842-6635

Questions and Answers

