



IBEW Local 18-Sponsored
Anthem Blue Cross Medical Plans
Effective July 1, 2025



CA Insurance License: 0602572

What's New for July 1, 2025*

- * IBEW Local 18-sponsored Anthem Blue Cross medical plans will now include the Sharecare Gym Membership program!
- * IBEW Local 18-sponsored Body Scan benefit will be expanded to include:
 - * Coverage for preventive full body MRIs
 - * Coverage for out-of-state plan members
 - * Up to \$2,495 maximum per scan
- * Enhancements to IBEW Local 18 Benefit Service Center digital platform

*Effective 7/1/2025

IBEW Local 18-Sponsored Anthem Blue Cross HMO Plan

- * Must select a Primary Care Physician (PCP) assigned to a medical group
 - * Need referrals from PCP to see specialists
 - * Must use services in-network/medical group
- * No copays for most services
- * Self-referred chiropractic and acupuncture available for \$10 a visit
- * Covers the entire family at no monthly premium cost to members

IBEW Local 18-Sponsored Anthem Blue Cross PPO Plan*

- * Flexibility of in and out-of-network physicians
 - * No need for referrals to see specialists
- * In-network office visits covered at \$0 copay prior to deductible
 - * Specialist visits covered at \$35 copay prior to deductible
- * Most other in-network services covered at 80%
- * Effective July 1, 2025, minor reductions to monthly member costs

**PPO benefits listed, but please note Owens Valley PPO plan design is available per members working and living in Owens Valley*

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

**Annual benefits are based on calendar year

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! Sharecare Gym Membership!***
- * **NEW! Enhanced digital platform – access ID cards and more!***
- * **NEW! Body Scan Benefit enhancements!***
 - * No cost to enrolled members and one adult dependent (Spouse/Domestic Partner) every 12 months
- * 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
- * Covers LASIK at lifetime benefit of \$1,500 per eye
- * Fertility benefit included on all medical plans with a \$5,000 lifetime maximum

**Effective 7/1/2025*

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Sharecare Gym Membership Program

Effective July 1, 2025*

- * Included as part of the IBEW Local 18-sponsored Anthem Blue Cross medical plans
 - * No annual fees or enrollment fees
- * Available to all enrolled members, spouses/domestic partners, and adult dependents aged 18 and older

*Effective 7/1/2025

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Sharecare Gym Membership Program

Effective July 1, 2025*

- * Utilizes the Prime Fitness network
 - * Access to over 10,000 locations nationwide
 - * Popular locations include: LA Fitness, Anytime Fitness, and Fitness 19
 - * Register at multiple gyms
 - * For a more comprehensive list, visit www.primemember.com (or scan the QR code) and select “Locations” to search for an in-network facility



*Effective 7/1/2025

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Body Scan International (BSI)

- * Detailed high resolution CT scan can detect certain conditions, including, but not limited to:
 - * Coronary artery conditions
 - * Lung cancer, emphysema, and other lung diseases
 - * Renal (kidney), thyroid, and stomach cancers
 - * Lymphoma
 - * Osteopenia and osteoporosis
 - * Diabetes and prediabetes
- * Scan appointments available onsite at the Local 18 Union Hall, or at a variety of locations ranging from Bishop to San Diego
 - * Virtual review of results with board-certified doctor

Body Scan Benefit Enhancements

Effective July 1, 2025*

- * **NEW!** Includes coverage for preventive full body MRIs in addition to CT body scans
- * **NEW!** Services are available to out-of-state plan members
- * **NEW!** Maximum reimbursement of up to \$2,495
 - * Services must be received from a licensed body scan provider
- * One scan is available to enrolled members and one adult dependent (Spouse/Domestic Partner) every 12 months
 - * Non-BSI scan costs will be reimbursed by Anthem Blue Cross

*Effective 7/1/2025

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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

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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

Benefit Service Center Digital Platform

Effective July 1, 2025*

- * Securely access your digital ID cards:
 - * Anthem Blue Cross Medical
 - * Optum Behavioral Health
 - * VSP Vision
 - * **NEW!** Sharecare Gym Membership
- * Find an in-network gym
- * Available to spouses/domestic partners and enrolled dependents over 18 years old

*Effective 7/1/2025

Signing Up for IBEW Local 18-Sponsored Benefits

- * Active Open Enrollment will be Monday, March 31, 2025, through Friday, April 11, 2025
 - * Enrollment changes are effective July 1, 2025
- * 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
 - * **NEW!** Digital platform enhancements*
- * For assistance with Open Enrollment please contact the IBEW Local 18 Benefit Service Center (800) 842-6635

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Questions and Answers

