



IBEW Local 18-Sponsored
Anthem Blue Cross Medical and Guardian Dental Plans
Effective July 1, 2026



CA Insurance License: 0602572

Changes for July 1, 2026

Exciting Changes

- * Local 18 Benefit Service Center updated contact information
 - * Phone: (805) BSC-4-L18
 - * Email: help@local18bsc.com
 - * Website: www.local18bsc.com
 - * Mailing Address: PO Box 3337, Thousand Oaks, CA 91359
 - * Scan the QR code for the contact card
- * VSP Vision benefit enhancements
 - * In-network Retail Frame Allowance and Elective Contact Allowance increasing from \$200 to \$210 effective July 1, 2026
- * Fertility benefit changes
 - * IBEW Local 18 Anthem Blue Cross medical plans will be compliant with SB 729 state mandated infertility testing and treatment guidelines effective July 1, 2026
 - * Additional information will be made available once approved and implemented
- * 24-Hour Fitness now included in the gym membership program



Anthem Blue Cross Medical

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
- * **Actives:** covers the entire family at no monthly premium cost to members
- * **Retirees:** costs vary based on tier and subsidy

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%
- * **Actives:** no changes to monthly member costs effective July 1, 2026
- * **Retirees:** costs vary based on tier and subsidy

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

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! Vision benefits through VSP**
 - * Increased in-network retail frame and elective contact lens allowance to \$210*
- * **NEW! Sharecare Gym Membership**
 - * Now includes access to 24-Hour Fitness locations
- * **NEW! Fertility benefits in compliance with SB 729 state mandated infertility testing and treatment guidelines***
 - * Additional information will be made available once approved and implemented
- * **Body Scan benefit**
 - * No cost to enrolled members and one adult dependent (Spouse/Domestic Partner) every 12 months
- * **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**

*Effective July 1, 2026

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

VSP Vision

Effective July 1, 2026

Benefit	VSP Vision (In-Network)
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	\$210 allowance for frames or non-prescription sunglasses* \$230 featured frames allowance
Elective Contact Lenses	\$210 allowance*
Lens Options	Fully-covered for progressive, anti-glare coating, tints/light reactive, impact and scratch-resistant, UV protection, polarized

*In lieu of glasses, includes benefit enhancements effective July 1, 2026

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

Sharecare Gym Membership

- * 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

Sharecare Gym Membership

- * Utilizes the Prime Fitness network
 - * Access to over 13,000 locations nationwide
 - * Popular locations include: **NEW!** 24-Hour Fitness, LA Fitness, Anytime Fitness, and Fitness 19
 - * Register at multiple gyms
 - * For a more comprehensive list:
www.primemember.com



Preventive Body Scan Benefit

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

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

Optum Behavioral Health

- * Specialized behavioral health and substance abuse treatment for IBEW Local 18 members and their families:
 - * Includes coverage for autism and other developmental disorders
 - * Comprehensive intake process:
 - * Initial conversation with a licensed clinician
 - * First call appointment provider searches
 - * 7-day follow-up service
- * Services are always confidential between you and your provider

Optum EAP

- * Customized EAP benefit for IBEW Local 18 members and their household members:
 - * Household members include spouses, parents, children (including out-of-state children), and roommates
- * Eight (8) confidential sessions with a counselor, per incident
- * Services are always confidential between you and your provider
 - * Separate from the LADWP EAP

Optum Onsite EAP

- * Karen Olivares, MA, LMFT is the dedicated, licensed clinician for IBEW Local 18 members and their household members
- * Confidential services are available using the EAP benefit
- * To get started:
 - * Phone: (952) 251-2230
 - * Email: karen_olivares@optum.com
 - * Scan the QR code to register and book an appointment



Guardian Dental

IBEW Local 18-Sponsored Guardian Dental Plans

- * Choice between DHMO and PPO dental plans
- * Both plans cover the entire family at no monthly premium cost for actives and retirees
- * Both plans include comprehensive orthodontia coverage for adults and children
- * Both plans include coverage for teeth whitening!*

**PPO benefit is treated separately from existing deductibles, annual benefit maximums, and coinsurance*

IBEW Local 18-Sponsored Guardian PPO Dental Plan

- * Flexibility of in and out-of-network dentists
- * Rich PPO benefits available
- * No annual deductible for in-network services
- * Includes coverage for implants
- * Includes coverage for teeth whitening!*

**PPO benefit is treated separately from existing deductibles, annual benefit maximums, and coinsurance*

IBEW Local 18-Sponsored Guardian DHMO Plan

- * Must select a Primary Care Dentist (PCD)
 - * Need referrals from PCD to see specialists
 - * Must use services in-network
- * No deductibles
- * No claim forms
- * Fixed copay schedule, varies based on procedure
- * Includes coverage for teeth bleaching

IBEW Local 18-Sponsored Guardian Dental Plans In-Network Benefits

	Guardian PPO	Guardian DHMO
Annual Deductible*	\$0	\$0
Annual Maximum Benefit*	\$3,000 per person	Unlimited
Orthodontia Lifetime Maximum	\$2,000 per person	Not Applicable
Preventive Care	100%	Copay varies
Basic Care	90%	Copay varies
Major Care	60%	Copay varies
Orthodontia	80%	\$1,500 - \$2,800 copay
Teeth Whitening	\$500 annual maximum benefit, covered once every 24 months per arch**	\$165 copay per arch for bleaching

*Annual benefits are based on calendar year

**PPO benefit is part of a Cosmetic Rider and treated separately from existing deductibles, annual benefit maximums, and coinsurance; member cost-shares vary based on Cosmetic Rider plan design.

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

Guardian Dental Teeth Whitening In-Network Benefits

Teeth Whitening	Guardian PPO	Guardian DHMO
Annual Deductible (Per Person)	\$25 per person	None
Annual Maximum (Per Person)	\$500*	N/A
Coinsurance/Copay	50%	\$165 copay per arch
Frequency	Once per 24 months per arch	N/A

**Does not apply to non-cosmetic PPO deductible and annual maximums*

Local 18 Benefit Service Center

Local 18 Benefit Service Center

Member Services

- * Licensed benefit specialists available to assist members and their families with:
 - * Eligibility questions
 - * Finding a provider
 - * Claim issues
 - * Open Enrollment and online enrollment
 - * Qualified life event changes
 - * And more!



Local 18 Benefit Service Center Digital Platform

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

Local 18 Benefit Service Center Contact Information

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Thousand Oaks, CA 91359
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Signing Up for IBEW Local 18- Sponsored Benefits

- * Open Enrollment will be Monday, April 27 - Friday, May 8 for both actives and retirees
 - * Enrollment changes are effective July 1, 2026
- * Only opportunity to change plans and add or remove dependents without a qualifying life event
- * Online enrollment is available for the IBEW Local 18-sponsored plans at www.local18bsc.com

(805) BSC-4-L18

Questions and Answers

