



IBEW Local 18-Sponsored
Anthem Blue Cross Medical Plans
Effective July 1, 2024



CA Insurance License: 0602572

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
 - * Retiree 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%
- * Effective July 1, 2024 minor changes to monthly member costs
 - * Retiree 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
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

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?

- * 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
- * Fertility benefit included on all medical plans with a \$5,000 lifetime maximum

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

Signing Up for IBEW Local 18- Sponsored Benefits

- * Open Enrollment will be Monday, April 29, 2024, through Friday, May 10, 2024
 - * Enrollment changes are effective July 1, 2024
- * 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 IBEW Local 18 Benefit Service Center (800) 842-6635

Questions and Answers

