



IBEW Local 18-Sponsored  
Anthem Blue Cross Medical Plans  
Effective July 1, 2021



CA Insurance License: 0602572

# What's New for July 1, 2021?

- \* VSP Vision benefit enhancements
  - \* Increased frames and contact lens allowance from \$150 to \$170
  - \* Use your frame allowance towards non-prescription sunglasses or prescription sunglasses
- \* Lower monthly premiums for members and retirees
  - \* HMO plan continues to be available for members and their entire family at no cost



# Coronavirus (COVID-19)

## Benefit Resources

- \* COVID-19 testing and treatment is covered
- \* LiveHealth online available at no cost
- \* 24/7 Nurseline
- \* IngenioRx 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](#)

# 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*
<b>Annual Deductible**</b>	\$0	\$250 individual, \$500 two-party, \$750 family	\$0
<b>Annual Out-of-Pocket Maximum**</b>	\$500 individual, \$1,000 two-party, \$1,500 family	\$2,000 individual, \$4,000 family	\$1,000 individual, \$2,000 family
<b>Primary Care Office Visit</b>	\$0	\$0	\$0
<b>Specialist Office Visit</b>	\$0	\$35	\$0
<b>Inpatient Hospital Stay</b>	\$0	20%	\$0
<b>Emergency Room</b>	\$0	20% \$100 copay waived if admitted	\$25 copay waived if admitted
<b>Chiropractic Care</b>	\$10 copay 30 visits/year	\$0 copay 30 visits/year	\$0 copay 30 visits/year
<b>LASIK</b>	\$1,500/eye lifetime benefit	\$1,500/eye lifetime benefit	\$1,500/eye lifetime benefit
<b>Retail Prescription Copays</b>	\$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
  - \* Includes benefit enhancements effective July 1, 2021!
- \* Optum Behavioral Health and Employee Assistance Program (EAP)
  - \* Specialized care for members and their families
- \* LiveHealth Online
  - \* Online doctor visits available 24/7/365
- \* Comprehensive Screening with Body Scan
  - \* No cost to enrolled members and one adult dependent (Spouse/Domestic Partner) every 12 months

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

	VSP Vision
Frequency – In Months (Exams/Lenses/Frames)	12/12/12
Exam includes Retinal Imaging	\$0
Single Vision Lenses	\$0
Bifocal Lenses	\$0
Trifocal Lenses	\$0
Retail Frames	\$170 allowance* may be used towards non-prescription sunglasses*
Elective Contact Lenses	\$170 allowance*
Lens Options	Fully-covered for progressive, A/R coating, tints/photochromic adaptive, polycarbonate, scratch-resistant, UV protection, polarized

\*Benefit enhancement effective July 1, 2021

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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

# Signing Up

- \* Open Enrollment will be Monday, April 26, 2021 through Friday, May 7, 2021
  - \* Enrollment changes are effective July 1, 2021
- \* Access to convenient online enrollment and benefit resources at [www.mybenefitchoices.com/Local18](http://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

