



2018 ALADS Open Enrollment

Oct 1st-Oct 31st

Carrier	ALADS CalCare HMO Anthem Blue Cross	LA County HMO Kaiser	CAPE Lite POS* Blue Shield
Deductible	None	None	None
Out-of-Pocket Maximum	\$500/Individual; \$1,500/Family	\$1,500/Individual, \$3,000/Family	\$1,500/Individual, \$3,000/Family
Preventive Care	\$0	\$10	\$0
Office Visit	\$10	\$10	\$10
Inpatient Care	\$0	\$0	\$0
Emergency Room	\$25	\$50	\$50
Chiropractic	\$10 (up to 35 visits**/ calendar year)	\$10 (up to 30 visits/calendar year)	\$15 (unlimited/calendar year, based on medical necessity)
Prescription Drug	\$5 generic/\$15 brand	\$5 generic/ \$20 brand	\$5 generic/ \$15 brand/ \$30 non-formulary

*HMO benefits listed

**Effective 1/1/2018, number of Chiropractic visits/calendar year will increase from 20 to 35.

ALADS ANTHEM BLUE CROSS PPO MEDICAL PLAN

ALADS Anthem Blue Cross PPO plan is the only PPO medical option available to ALADS members

	In-Network	Out-of-Network
Deductible	\$300/Individual; 900/Family	
Out-of-Pocket Maximum	\$450/Individual	\$6,000/Individual
Preventive Care	\$0	\$0
Coinsurance	10%	30%
Emergency Room	10%	10%

Dental Plan Comparison

	<u>ALADS Anthem Blue Cross</u>		<u>LA County Delta Dental</u>	
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Deductible	<i>\$50 Individual; \$150 Family</i>		None	\$50 Individual/ \$150 Family
Annual Maximum	<i>\$1,750/Individual</i>		\$1,500 Individual	\$1,200/Individual
Cleaning	<i>100%, 2 per year</i>		100%, 2 per year	80%, 2 per year
Basic	<i>90%</i>	<i>85% of R&C</i>	85%	80% of R&C
Major	<i>60%</i>	50% of R&C	50%	50% of R&C
Orthodontia	<i>50%, up to \$1,750 lifetime maximum</i>		Not Covered	

Enhancements Exclusive to ALADS Anthem Blue Cross Medical Plans



Body Scan

No cost to members enrolled in an ALADS Anthem Blue Cross Plan (\$895 for members in other plans)
Both members and spouses are eligible



Dedicated benefit support and member advocacy

The ALADS Benefit Service Center, staffed by Benefit Professionals, is an advocate for you in the event you experience claim issues, a need for understanding insurance bills and any other benefit related needs.
No other plan offers this!!!



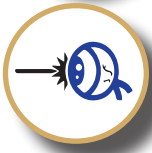
Gym membership at select fitness locations through Anthem Blue Cross Healthy Lifestyles

Available to enrolled members and covered dependents over the age of 18



LiveHealth Online

Access to doctors anytime via smartphone or computer
Covered as an office visit



Radial Keratotomy/Lasik coverage available on both ALADS Anthem Blue Cross Medical Plans*

Up to \$1,500/eye lifetime coverage



The Holman Group Behavioral Health

Specialized in behavioral health care for law enforcement families



Vision Service Plan (VSP) Vision

Exams every 12 months, Lenses/Frames/Contacts every 24 months
No copay for exams and most materials

* ALADS CalCare HMO Radial Keratotomy/Lasik benefit available 1/1/2018