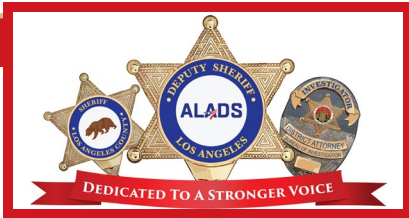


ALADS



BENEFITS GUIDE

**2025
CHOICES
OPEN
ENROLLMENT**



2025 Choices Open Enrollment

As your Union, we understand that our members and their families are going through a lot right now. When negotiating and creating our health benefit plan offerings, our priority is always to offer what is best for our membership and their families and to provide benefits that are designed specifically for law enforcement families. For the 2025 plan year, ALADS has negotiated with our benefit partners to continue to provide rich benefits at a low cost when our members need it the most.

ALADS is excited to announce the 2025 Choices Open Enrollment which will be held from October 1st to October 31st, 2024. The benefits you select and changes you make to your coverage will be effective January 1, 2025. Use this opportunity to enroll in an ALADS Anthem Blue Cross Medical Plan.

Some highlights of the ALADS Anthem Blue Cross Medical and Dental Plans for January 1, 2025 include:

Competitive taxable cash back on the ALADS Anthem Blue Cross CaliforniaCare HMO

Flexible coverage through the ALADS Anthem Blue Cross Prudent Buyer PPO

- The only PPO plan available to ALADS members

Comprehensive and exclusive benefits included with all plans

- VSP vision coverage, gym memberships, LASIK, Computed Tomography (CT) Scan Plan Benefit, and more!

Use 2025 Choices Open Enrollment during the month of October as your opportunity to enroll in an ALADS Anthem Blue Cross Plan! Confused? Not sure which plan is best for you? Just refer to the information included in this guide or call (800) 842-6635 and discuss your options with an ALADS Benefit Specialist.

Very Truly Yours,
ALADS Board of Directors

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Eligibility / Who Can Be Covered

ALADS members and their immediate family members.

Dependent Eligibility

Your dependents may be eligible for the ALADS medical and dental plans. Eligible dependents include:

- Spouse
- Domestic Partner
- Any Dependent Children up to the age of 26 to include: biological, step-children, adopted, and Domestic Partner children
- Unmarried children over the age of 26 with disabilities

ALADS Health Plan Options

ALADS sponsors two types of medical plans through Anthem Blue Cross, including our HMO available at NO MONTHLY COST for members and eligible covered dependents!

CaliforniaCare HMO Basic or Premier*

The low-cost, managed care option
Includes no copays for HMO
office visits!

Prudent Buyer PPO Basic or Premier*

The freedom and flexibility option

All medical plans also include:

- Vision benefits through VSP
- Gym memberships to over 10,000 fitness locations
- LiveHealth Online virtual doctor visits
- CT Scan Plan Benefit
- Specialized behavioral health for law enforcement families
- Dedicated benefit support and member advocacy
- Enhanced ALADS Insurance Trust Secure Website
- LASIK coverage
- ALADS Waiver of Premium

PPO Dental Coverage Options (Included in the ALADS Anthem Blue Cross Basic and Premier Plans)

ALADS sponsors 2 PPO dental plans* through Anthem Blue Cross. You must be enrolled in an ALADS Medical plan to access the ALADS Dental plan.

*Basic plans include supplemental dental coverage, and Premier plans include full dental coverage.

Key Words to Know

Annual Deductible

A fixed annual dollar amount that you pay during the year towards health care services before the insurance company begins to pay.

Copay

A flat dollar amount that you pay at the time of a health care service or when prescription drugs are received. Copays are fixed regardless of the total health care charges and the medical plan pays the rest.

Coinsurance

A fixed percentage of covered health care services or prescription drug costs that you pay after you meet your annual deductible. The medical plan pays the rest.

Medical Annual Out-of-Pocket Maximum

The most you will pay for covered health care services in a year. After you meet this maximum, the medical plan pays 100% of any covered charges.

Dental Annual Maximum

The maximum amount an insurance company will pay for certain covered services in a year.

In-Network

Doctors, dentists, and facilities that are contracted with the medical, pharmacy, or dental insurance company to provide services at a negotiated rate. You will pay a lower amount for in-network services.

Out-of-Network

Health care providers and facilities that are not contracted with the medical, pharmacy, or dental insurance company to provide services. Using an out-of-network provider or facility, as covered by your plan, will cost you more.

Generic Prescription Drugs

Medications which have the same active ingredients, dosage, and strength as their brand-name counterparts. You will usually pay the least for these medications.

Brand-Name Prescription Drugs

Medications that are not available as Generic Prescription Drugs or that generally have a lower-cost alternative. You'll usually pay more for brand-name prescription drugs.

Difference between Basic & Premier Health Plans

Basic medical plans include a supplemental PPO dental plan. However, you will be required to enroll in a county dental plan.

Premier medical plans include a full PPO dental plan. This election replaces county dental plan options.

HMO vs. PPO

	Health Maintenance Organization (HMO)	Preferred Provider Organization (PPO)
Coverage	<p>Provides comprehensive coverage based on the type of plan you elect, may include (but not limited to):</p> <ul style="list-style-type: none"> • Preventive care • Routine medical or dental care • Major medical or dental care • Behavioral health care 	
Seeking Care	<ul style="list-style-type: none"> • You must choose a primary care physician (PCP) who oversees your care and refers you to HMO specialists • You have a network of HMO providers to choose from • You must be treated by an HMO network physician or hospital to receive benefits, except for emergency care 	<ul style="list-style-type: none"> • You can see any licensed doctor or specialist and are not required to designate a primary care physician (PCP) • Your out-of-pocket expenses will be lower when you use in-network PPO providers
Determining Costs for Services	<ul style="list-style-type: none"> • There are no deductibles • You pay a copay for services, if applicable, but most services are available at no copay • Without the cost of a deductible and with generally lower co-pays, HMOs typically cost less than PPO plans 	<ul style="list-style-type: none"> • You must meet the deductible before the plan pays benefits for most services • The plan pays 100% of preventive care when you use in-network PPO providers • Out-of-pocket expenses are lower when you use in-network PPO providers

ALADS Medical Plan Options

Anthem Blue Cross CaliforniaCare HMO

- Must select a Primary Care Physician (PCP)
- Need referrals from PCP to see specialist
- No copay for most services - including office visits

Benefits	ALADS CalCare HMO Anthem Blue Cross
Annual Deductible	\$0
Annual Out-Of-Pocket Maximum	\$500 single/\$1,500 family
Preventive Care	\$0
Office Visit	\$0
Inpatient Care	\$0
Outpatient Surgery	\$0
Emergency Room	\$25 (waived if admitted)
Chiropractic Care (Self-Referred - ASHP Network)	\$10 (up to 35 visits/calendar year)
Retail Prescription	\$5 generic/\$15 brand
LASIK	Coverage up to \$1,500/eye (lifetime benefit)

Please note, this is only a brief summary of benefits

Anthem Blue Cross Prudent Buyer PPO

- The only PPO medical option available to ALADS members
- Flexibility of choosing physicians and no need for referrals to see specialists

Benefit	ALADS Prudent Buyer PPO Anthem Blue Cross (In-Network Benefits)
Annual Deductible	\$300 single/\$900 family (combined with out-of-network)
Annual Out-Of-Pocket Maximum	\$450 single/\$1,350 family
Preventive Care	\$0
Office Visit	10%
Inpatient Care	10%
Outpatient Surgery	10%
Emergency Room	10%
Chiropractic Care	10% (no limitation on visits)
Retail Prescription	\$5 generic/\$15 brand
LASIK	Coverage up to \$1,500/eye (lifetime benefit)

Please note, this is only a brief summary of benefits

ALADS Dental Plan Options - Included in ALADS Medical Plans

ALADS Anthem Blue Cross “Basic” Supplemental PPO Dental *Included in the ALADS Anthem Blue Cross “Basic” Plans*

- Flexibility of in and out-of-network dentists
- No copay for diagnostic and preventive care
- Utilizes the Dental Complete Grid+ network
- Includes orthodontia coverage for adults and children
- **Must be enrolled in a LA County Choices Dental Plan**

Benefit	ALADS Anthem Blue Cross “Basic” PPO Dental	
	In-Network	Out-of-Network
Annual Deductible	\$50 Individual; \$150 Family	
Annual Maximum	\$1,250, Individual	
Cleaning (Deductible Waived)	100%, 2 per year	
Basic Care (Fillings, sealants, oral surgery)	90%	85% of R&C
Major Care (Dentures, crowns, bridges)	60%	50% of R&C
Orthodontia Care	50% up to \$1,800 (per individual) lifetime maximum	

Please note, this is only a brief summary of benefits

ALADS Anthem Blue Cross “Premier” Full Coverage PPO Dental *Included in the ALADS Anthem Blue Cross “Premier” Plans*

- Flexibility of in and out-of-network dentists
- No copay for diagnostic and preventive care
- Utilizes the Dental Complete Grid+ network
- Includes the **highest orthodontia lifetime maximum** with coverage available for adults and children
- Includes the **highest annual maximum**
- **Satisfies your LA County Choices Dental Plan requirement**

Benefit	ALADS Anthem Blue Cross “Premier” PPO Dental	
	In-Network	Out-of-Network
Annual Deductible	\$50 Individual; \$150 Family	
Annual Maximum	\$3,000, Individual	
Cleaning (Deductible Waived)	100%, 2 per year	
Basic Care (Fillings, sealants, oral surgery)	90%	85% of R&C
Major Care (Dentures, crowns, bridges)	60%	50% of R&C
Orthodontia Care	50% up to \$3,000 (per individual) lifetime maximum	

Please note, this is only a brief summary of benefits

ALADS Sponsored Health Benefits

Member Monthly Plan Costs

Anthem Blue Cross CaliforniaCare HMO

Tier	County Contribution	"Basic" Plan Cost	"Basic" Taxable Cash	"Premier" Plan Cost (Includes full coverage dental)	"Premier" Taxable Cash*
Single	\$1,149.21	\$944.96	\$204.25	\$968.54	\$180.67
Two-Party	\$2,096.74	\$1,950.02	\$146.72	\$1,989.47	\$107.27
Family	\$2,476.90	\$2,342.31	\$134.59	\$2,401.46	\$75.44

*You may use any remaining balance from your contribution towards other County Choices benefits or you will receive it in your paycheck as a taxable benefit. Please note the maximum taxable cash you may receive is \$244 per month.

Please note: Published as of 9/1/2024. May be subject to change pending Board of Supervisors' approval.

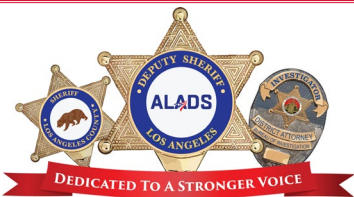
Anthem Blue Cross Prudent Buyer PPO

Tier	County Contribution	"Basic" Plan Cost	"Basic" Member Cost	"Premier" Plan Cost (Includes full coverage dental)	"Premier" Member Cost*
Single	\$1,149.21	\$1,235.02	(\$85.81)	\$1,258.60	(\$109.39)
Two-Party	\$2,096.74	\$2,411.07	(\$314.33)	\$2,450.52	(\$353.78)
Family	\$2,476.90	\$2,888.00	(\$411.10)	\$2,947.15	(\$470.25)

*You may use any remaining balance from your contribution towards other County Choices benefits or you will receive it in your paycheck as a taxable benefit. Please note the maximum taxable cash you may receive is \$244 per month.

Please note: Published as of 9/1/2024. May be subject to change pending Board of Supervisors' approval.

Basic plans include supplemental dental coverage, and Premier plans include full dental coverage.



Enhanced Benefits

ALADS offers unique medical plan benefits for you and your family not available in any other Choices plan



Vision Benefits Through VSP

Benefits for exams, lenses, frames, and contact lenses



Access to a Doctor- Anytime, Anywhere!

Online doctor visits available 24/7/365 with LiveHealth Online



CT Scan Plan Benefit

No cost to members and dependents on an ALADS Anthem Blue Cross medical plan (up to \$1,595 per examination!)



Gym Membership

No monthly or annual fees at over 10,000 fitness locations in the nationwide Prime network. Available for ALADS members and enrolled dependents over age 18



Specialized Behavioral Health for Law Enforcement Families

The Holman Group Behavioral Health



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, need help understanding your coverage and all other benefit related needs. No other plan offers this!!!



Enhanced ALADS Insurance Trust Secure Website

Access all of your ALADS Insurance Trust (AIT) benefit information in one place: personal enrollment, dependent enrollment, premiums, Anthem ID card, Gym membership ID Card, comprehensive AIT health plan information, provider locator, LiveHealth Online, dental information, and so much more!



LASIK Coverage

Up to \$1,500 per eye lifetime benefit for refractive eye surgeries



ALADS Waiver of Premium

Waiver of ALADS Anthem monthly premium when a participant experiences a disabling event

Please note, this is only a brief summary of benefits



VSP Vision Benefits



Comprehensive vision coverage through VSP vision is included with both ALADS Anthem Blue Cross medical plans.

Benefit	In-Network	Out-of-Network
Annual Deductible	\$0	\$0
Annual Eye Exam (Includes Retinal Imaging) • Every 12 months	\$0 copay	\$50 allowance
Standard Lenses • Every 12 months	\$0 copay	\$50 allowance
Frames • Every 12 months	\$175 allowance then 20% off	\$70 allowance
Contacts (instead of glasses) • Every 12 months	\$175 allowance	\$105 allowance
Non-Prescription Sunglasses (instead of glasses or contacts)	\$175 allowance	\$70 allowance

Please note, this is only a brief summary of benefits.

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



Gym Memberships



The ALADS Anthem Blue Cross medical plans include gym memberships to over 10,000 fitness locations in the nationwide Prime network

- ◆ No enrollment or annual fees
- ◆ Available to ALADS members and covered dependents over age 18 enrolled in an ALADS Anthem Blue Cross medical plan
- ◆ Some popular gyms include: LA Fitness, Anytime Fitness, and Fitness 19

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



LiveHealth Online



- ◆ Access to a United States board certified doctor via smartphone or computer
- ◆ Doctors are available 24/7, 365 days/year
- ◆ Visits covered at the same copay as office visits for both plans
- ◆ Ease and convenience of accessing care for non-emergency situations anytime and anywhere
- ◆ Allergy and pediatric specialists
- ◆ Doctors can write prescriptions and doctor's notes

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



CT Scan Plan Benefit



Includes coverage for a 3-dimensional examination with physician consultation provided every 24 months for members and dependents enrolled in an ALADS Anthem Blue Cross medical plan

May screen for early detection of the following:

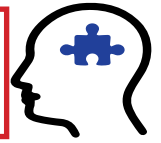
- ◆ Heart Disease
- ◆ Emphysema
- ◆ Benign Tumors
- ◆ Prostate Disease
- ◆ Cancer
- ◆ Back Disease
- ◆ Ovarian Disease
- ◆ Kidney & Gall Stones
- ◆ Endocrine Disease
- ◆ Osteoporosis
- ◆ Vascular Disease
- ◆ Aneurysms

Detecting these life-threatening health conditions at an early stage can make a difference on the management and cure.

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



The Holman Group Behavioral Health and Substance Abuse



Exclusive behavioral health plan included for all members and dependents enrolled in an ALADS Anthem Blue Cross medical plan. Includes the same benefit levels and copays/coinsurance as the ALADS Anthem Blue Cross medical plans

The Holman Group offers a specialized network of behavioral health and substance abuse professionals with over 200 providers and facilities in-network with law enforcement specialty. They have a specialized process for mental health care which includes:

- ◆ Unique process for matching members with providers
- ◆ Crisis counselors available 24/7

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



ALADS Benefit Service Center



The ALADS Benefit Service Center is staffed by Benefit Professionals that are here to serve you and your family. Benefit Professionals can issue ID cards, help you with eligibility information and answer your benefit questions.

Benefit Service Center Professionals will serve as advocates for you in the event that you experience claim issues. They have expertise in understanding insurance bills and can assist you in resolving unpaid medical and dental claims.

Just call the toll-free number at (800) 842-6635 and you will be connected with a live dedicated Benefit Professional who is an expert in the ALADS health plans.

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



Enhanced ALADS Insurance Trust Secure Website



ALADS' customized secure website is here to help you and your family understand your benefits and manage your care.

- ◆ Anthem ID Cards
- ◆ Gym Membership ID Number
- ◆ Link to LiveHealth Online
- ◆ Access to all AIT benefit plan programs
- ◆ Links to medical & dental providers
- ◆ Link to gym locator
- ◆ Secure login for all enrolled members and dependents over 18 years old
- ◆ Functions across all platforms (no updates required)

Secure access is included with enrollment in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Basic & Premier Medical Plans



LASIK Coverage



Coverage for refractive eye surgeries used to correct vision defects like nearsightedness, farsightedness, and astigmatism.

- ◆ Lifetime benefit of up to \$1,500 per eye
- ◆ Covered refractive eye surgeries include: LASIK, LASEK, LTK, PRK, PARK or PRK-A, and more
- ◆ HMO members can visit licensed Ophthalmologists in both the Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO networks
- ◆ PPO members have both in-network and out-of-network coverage
- ◆ In order to receive reimbursement for services, both HMO and PPO members are required to submit a claim form within 90 days

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Medical Plans



ALADS Waiver Premium



When enrolled in the ALADS Anthem Blue Cross Plan, members are protected if a participant experiences a disabling event.

- ◆ Eligibility for the waiver of ALADS Anthem Blue Cross monthly premium:

Participant must meet all of the following:

- Be an ALADS member (on date of disability to present)
- Have continuous coverage (enrolled) in an ALADS Anthem Blue Cross plan on the date of disability to present
- Experience a disabling event on or after January 1, 2003
- Have an approved PORF Long Term Disability claim
- Lose his/her Choices contribution because they are off work without pay



ALADS Benefits Contact Information

ALADS Benefit Service Center 9500 Topanga Canyon Blvd Chatsworth, CA 91311	800.842.6635 818.678.0040	www.mybenefitchoices.com/ALADS
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Anthem Blue Cross HMO PPO Dental	833.913.2237 800.227.3771 844.729.1565	www.anthem.com/ca/ALADS
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CT Scan Plan Benefit	800.842.6635	http://mybenefitsbrochure.com/alads/ALADS_CT_Scan_Plan_Benefit.pdf
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Vision Service Plan (VSP)	800.877.7195	www.vsp.com
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Prime Fitness	877.238.6240	www.primemember.com
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The Holman Group Managed Behavioral Healthcare Services	800.321.2843	www.holmangroup.com
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Los Angeles County Benefits	213.388.9982	www.mylacountybenefits.com
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Please note, for members electronically enrolling in an ALADS Anthem Blue Cross medical and/or dental plan or changing coverage via the www.mylacountybenefits.com website, please be advised that any enrollment or changes will waive certain legal rights in the event of a dispute with Anthem Blue Cross, including but not limited to right to a jury trial and participation in a class action lawsuit. Your plan enrollment or changes require that any disputes between you and Anthem Blue Cross and/or Anthem Blue Cross Life and Health Insurance Company be resolved by binding arbitration in most circumstances.

Your agreement with these terms will be assumed per your electronic enrollment or changes submitted at www.mylacountybenefits.com, along with additional information found on the website and via the Evidence of Coverage (located on the www.mybenefitchoices.com/alads website). Should you have any questions, please do not contact the Los Angeles County Benefits Department. Instead, please call the ALADS Benefit Service Center using the contact information above.



ALADS