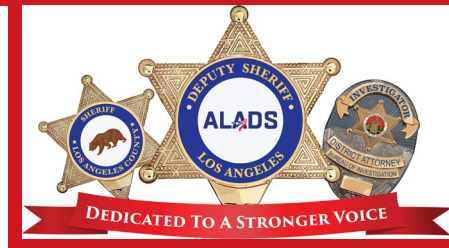


# ALADS



## 2024 BENEFITS GUIDE



## Welcome to the LASD on behalf of **ALADS**!

**ALADS** is the Association for Los Angeles Deputy Sheriffs. It was formed in February 1970, by ten Deputies who joined together to collectively resolve a dispute. Later **ALADS** expanded to include the District Attorney Investigators and Deputy Marshals, many of whom were former Deputy Sheriffs.

In 1976, **ALADS** was certified as the majority representative for Bargaining Unit 611, comprised of non-supervisory peace officer employees of the County of Los Angeles. **ALADS** Memorandums of Understanding have historically resulted in the best wages, benefits and working conditions negotiated for any County employee group.

This guide is an offering of benefits negotiated and managed by **ALADS**, solely for the benefit of **ALADS** members and their immediate family members. We encourage you to read through this guide to better understand the exclusive health benefits only available through **ALADS**. You may also be eligible for benefits through the Peace Officers Relief Fund (PORF).

Each year, **ALADS** negotiates with the County and the insurance companies to offer the best health plans to members. The Benefit Service Center is here as a resource to help you as well.

**More information, including important phone numbers and websites, can be found at the end of this guide...**

Very Truly Yours,  
ALADS Board of Directors

*ALADS office • 2 Cupania Circle • Monterey Park, CA 91755 • (800) 842.6635*

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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**

### **Medical (Included in the ALADS Anthem Blue Cross Basic and Premier Plans)**

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/Premier**

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

#### **Prudent Buyer PPO Basic/Premier**

The freedom and  
flexibility option

Both 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

### **Dental (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.

## **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 or 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.

## HMO vs. PPO

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

# 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

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)	\$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 (Self-Referred)	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 Supplemental PPO Dental	
	In-Network	Out-of-Network
Annual Deductible	\$50 Individual; \$150 Family	
Annual Maximum	\$1,250 per 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 person) lifetime maximum	

Please note, this is only a brief summary of benefits

## **ALADS Anthem Blue Cross Prudent Buyer 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 Prudent Buyer PPO Dental	
	In-Network	Out-of-Network
Annual Deductible	\$50 Individual; \$150 Family	
Annual Maximum	\$3,000 per 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 person) 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**

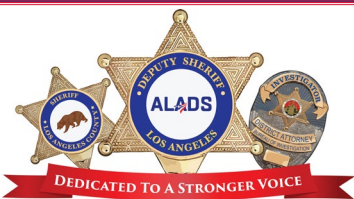
<b>Tier</b>	<b>County Contribution</b>	<b>Basic Plan Cost</b>	<b>Basic Taxable Cash*</b>	<b>Premier Plan Cost (Includes full coverage dental)</b>	<b>Premier Taxable Cash*</b>
Single	\$1,126.68	\$861.40	<b>\$244</b>	\$882.68	<b>\$244</b>
Two-Party	\$2,055.63	\$1,776.11	<b>\$244</b>	\$1,811.63	<b>\$244</b>
Family	\$2,428.33	\$2,131.21	<b>\$244</b>	\$2,184.33	<b>\$244</b>

\*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.

### **Anthem Blue Cross Prudent Buyer PPO**

<b>Tier</b>	<b>County Contribution</b>	<b>Basic Plan Cost</b>	<b>Basic Member Cost/ Taxable Cash*</b>	<b>Premier Plan Cost (Includes full coverage dental)</b>	<b>Premier Member Cost/ Taxable Cash*</b>
Single	\$1,126.68	\$1,130.84	<b>(\$4.16)</b>	\$1,152.12	<b>(\$25.44)</b>
Two-Party	\$2,055.63	\$2,204.51	<b>(\$148.88)</b>	\$2,240.03	<b>(\$184.40)</b>
Family	\$2,428.33	\$2,640.97	<b>(\$212.64)</b>	\$2,694.09	<b>(\$265.76)</b>

\*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.



# 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 \$1,315 per examination!)



## Gym Membership

No monthly or annual fees at over 10,000 fitness locations in the nationwide Prime network. Available for 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 insurance bills 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.

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Annual Deductible</b>	\$0	\$0
<b>Annual Eye Exam (Includes Retinal Imaging)</b> • Every 12 months	\$0 copay	\$50 allowance
<b>Standard Lenses</b> • Every 12 months	\$0 copay	\$50 allowance
<b>Frames</b> • Every 12 months	\$175 allowance then 20% off	\$70 allowance
<b>Contacts (instead of glasses)</b> • Every 12 months	\$175 allowance	\$105 allowance
<b>Non-Prescription Sunglasses (instead of glasses or contacts)</b>	\$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 one dependent enrolled in an ALADS Anthem Blue Cross medical plan

May screen for early detection of the following:

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

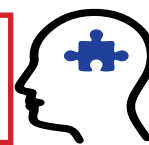
Detecting these life-threatening health conditions at an early stage can make a difference on the management and cure.

*Please note, each facility may have different restrictions.*

*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 any of 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.

- ◆ Waiver of ALADS Anthem Blue Cross monthly premium:
  - Participant must be an ALADS member and enrolled in an ALADS Anthem Blue Cross plan
  - Participant has an approved PORF Long Term Disability claim and receiving PORF Benefits
  - Participant loses his/her Choices contribution





## The Peace Officers Relief Fund (PORF) Exclusive Basic Life and Long Term Disability Benefits

The PORF benefit is the result of union negotiation and provides County-funded Basic Life and Long Term Disability (LTD) Insurance. All full-time, Active sworn peace officers, belonging to Bargaining Unit 611, are automatically enrolled in PORF upon graduation from the Academy or being hired laterally as a Deputy Sheriff. PORF offers exclusive benefits and services including:

### **Long Term Disability (LTD) Monthly Benefit\***

The LTD benefit provides up to 60% of your base salary, to a maximum of \$10,000 per month, after 90 consecutive days of injury or sickness. The benefit can continue up to Social Security Normal Retirement Age (SSNRA) and applies to both off and on-duty disabilities; however it will be offset by workers' comp, retirement income, and any formal salary continuance plan, excluding sick time.

### **Basic Life Insurance Benefit**

Eligible members receive \$125,000 of basic life insurance coverage without a medical examination! You will need to designate a beneficiary under the plan.\*\*

### **Accelerated Death Benefit**

If you are diagnosed with a terminal illness, with a life expectancy of 12 months or less, you may be eligible for a reduced living benefit of 75% of your basic life amount, up to a maximum of \$93,750.\*\*\*

### **Dedicated Benefit Support and Member Advocacy**

The PORF Benefit Service Center, staffed by Benefit Professionals, can assist you in filing LTD claims, assist your beneficiary in filing a Basic Life claim, help you understand your benefits, and designate or update your beneficiaries.

Please note, this is only a brief summary of benefits

\*Since the Long Term Disability premium is County-paid, your monthly benefit may be subject to federal income tax.

\*\* Please call 800-842-6635 to receive a beneficiary designation form.

\*\*\*You must be covered for at least 60 days and your doctor must be able to provide a certification of your terminal illness.



## **ALADS Voluntary Group Term Life Insurance**

ALADS is pleased to offer its members High Limit Voluntary Term life (VTL) insurance at affordable group rates. You may choose the amount of life insurance that fits your needs. You may also insure your spouse and children, whether or not you buy coverage for yourself.

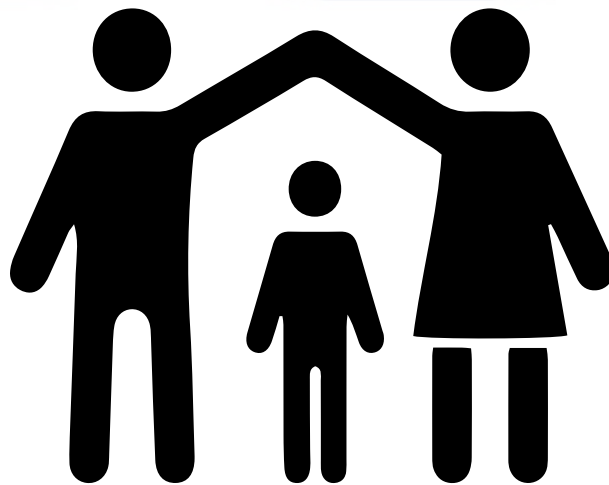
You are guaranteed insurance coverage for the following listed amounts if you apply for coverage within 30 days of hire, regardless of your health. Insurance coverage over this “guaranteed issue” amount is subject to medical underwriting and proof of good health.

### Guaranteed Issue Amounts

Member	\$100,000
Spouse	\$30,000
Children	\$10,000

You may purchase up to five times your annual salary, not to exceed \$500,000 for yourself, \$150,000 for your eligible spouse with proof of good health. You may also purchase \$10,000 for your eligible children.

In the event of your death, benefits will be paid to your named beneficiary. VTL insurance is exclusively for ALADS members actively working full-time. For further details regarding the insurance benefits offered by ALADS and rates, please call (800) 842-6635.



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Notes:

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## **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](http://www.mybenefitchoices.com/ALADS)

Anthem Blue Cross  
HMO  
PPO  
Dental

833.913.2237  
800.227.3771  
844.729.1565

[www.anthem.com/ca/ALADS](http://www.anthem.com/ca/ALADS)

CT Scan Plan Benefit

800.842.6635

[http://mybenefitsbrochure.com/alads/  
ALADS\\_CT\\_Scan\\_Plan\\_Benefit.pdf](http://mybenefitsbrochure.com/alads/ALADS_CT_Scan_Plan_Benefit.pdf)

Vision Service Plan  
(VSP)

800.877.7195

[www.vsp.com](http://www.vsp.com)

Peace Officers Relief Fund  
(PORF)

800.842.6635

[www.mybenefitchoices.com/PORF](http://www.mybenefitchoices.com/PORF)

Prime Fitness

877.238.6240

[www.primemember.com](http://www.primemember.com)

The Holman Group Managed  
Behavioral Healthcare Services

800.321.2843

[www.holmangroup.com](http://www.holmangroup.com)

Los Angeles County Benefits

213.388.9982

[www.mylacountybenefits.com](http://www.mylacountybenefits.com)

ALADS Field Representatives

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**ALADS**