

Financial Services

ALADS Anthem Blue Cross Members and their family members are entitled to a no cost telephonic consultation with a staff financial counselor. These services are provided by seasoned financial professionals and licensed CPAs. Telephone consultations are generally limited to between thirty and sixty minutes per issue. Local referrals are available for more complex financial planning issues.

A staff financial counselor can assist you in dealing with issues such as:

- College planning
- Credit counseling
- Complex tax issues
- Investments
- Insurance
- Consumer debt and budgeting assistance
- Financial aspects of retirement and estate planning
- Financial issues related to the loss of a wage earner as a result of a divorce or retirement

Financial Counselors assist members in developing a financial planning strategy. They will not make specific recommendations, for example, concerning purchase or sale of particular stocks, bonds or insurance policies. There is no limit to the number of times you can call.



Wellness Programs

Included in your Anthem Blue Cross benefit through The Holman Group:

- **Relaxation Training:** Seminar & Individual Training.
- **Migraine Headache Cure:** Learn to Self Regulate in 1 hour.
- **Pre-Surgery Preparation:** Prepare for Surgery in a Stress Free Environment.
- **Pre-Dental Preparation:** Fear of going to the dentist, waiting ONLY makes it worse.

For a video preview please go to www.holmangroup.com Public Access Videos - Pre-Dental, Pre-Surgery, Migraine-Headache Cure (4:50 minutes).

Contacting The Holman Group

How do I get Help if I need it?

To maximize your benefits prior to receiving services, simply call The Holman Group during business hours; 7:30AM-6:30PM PST, Monday through Friday. A specialist will explain your benefits and will assist you with finding a provider.

In a crisis or emergency situation, assistance is available 24 hours a day, seven days a week at 800-321-2843.

How do I get more information?

(800) 321-2843

or at

www.holmangroup.com

Username: ALADS Password: ALA2569

Representatives are available from 7:30 AM TO 6:30 PM PST, Monday through Friday.



The Holman Group
Managed Behavioral Health Care Services

The Holman Group

Mental Health and Substance Abuse
Benefit Program for ALADS
Anthem Blue Cross Members



- LifeSolutions
- Personal Financial Counseling
- Wellness Programs



The Holman Group
Managed Behavioral Health Care Services

Who is The Holman Group?

The Holman Group was founded in 1979 and is dedicated to providing top quality confidential Mental Health & Substance Abuse services through early problem identification and resolution.

They are a California-based company with a comprehensive network that extends to a nationwide provider network.

The Holman Group has tailored plan designs that meet the unique needs of ALADS Anthem Blue Cross members and their law enforcement culture.

Who can access The Holman Group Services?

All ALADS Anthem Blue Cross HMO and Prudent Buyer PPO members and their covered dependents.

What types of issues can The Holman Group help with?

- Marital Issues
- Child/Adolescent Behavioral Problems
- Mid-Life Crisis
- Alcohol & Drug Dependency
- Depression
- Job-related Problems
- Stress
- Psychological Problems



Anthem HMO Plan^{1,3}

Annual Co-pay Maximum⁴:
Individual - \$500; Family - \$1,500

Mental Health & Substance Abuse	In Network ²	Out of Network
Outpatient	\$10 co-pay/visit	Not Covered
Inpatient	\$0 co-pay/day	Emergency Only ²
Sub-Acute 100 Days/Year	\$0 co-pay/visit	Not Covered

¹ See "Evidence of Coverage" for complete benefit schedule.

² Authorization required.

³ Emergency Hospital co-pay of \$25; waived if admitted.

⁴ Coordinated with Medical Plan.

Anthem Prudent Buyer PPO^{1,4,5} Plan

Annual Out-of-Pocket Maximum (based on percent co-pay only)⁵:
In Network - \$450/per individual/per year;
Out of Network - \$6,000/per individual/per year

Mental Health & Substance Abuse	In Network ²	Out of Network ²
Outpatient	10% co-pay/visit	30% co-pay/visit
Inpatient	10% co-pay/day	10% co-pay of covered expenses ³
Sub-Acute	10% co-pay/visit	30% co-pay/visit

¹ See "Evidence of Coverage" for complete benefit schedule.

² Authorization required.

³ Emergency Hospital 10% co-pay.

⁴ Calendar year deductible for all providers - \$300/per member; maximum of \$900 per family.

⁵ Annual Out-of-Pocket Maximums & Deductibles are Coordinated with Medical Plan.

LifeSolutions

All ALADS Anthem Blue Cross Members are being provided the benefit of **Holman LifeSolutions** at **no cost**, as part of their membership with the Anthem Blue Cross Plan.

Solutions at Your Fingertips

Holman LifeSolutions is a full-service resource and referral program that provides rapid and complete responses to you and your family's work/life needs. Whether you choose to access the program on-line or through our nationwide toll-free telephone number, you can be assured that you will receive top-quality referrals to resources located in your community.

Assisting You With the Issues that Matter Most

Holman LifeSolutions gives you and your family members the tools necessary to successfully fully cope with the issues that occur in your everyday life such as:

- ✓ **Family:** Prenatal Care, Child Care, Summer Camps, Adoption, Parenting, Adult Care
- ✓ **Everyday Issues:** Automotive, Home Improvement, Pet Care, Relocation, Travel, Cleaning Services
- ✓ **Health and Wellness:** Diet/Nutrition, Fitness Programs, General Health
- ✓ **Education:** Pre-School, Kindergarten, Special Education, Elementary or Secondary, Colleges/Universities and Financial Aid

