



IBEW Local 18 Members

2024 Open Enrollment

April 29 - May 10, 2024

Benefits you select during Open Enrollment will be effective July 1, 2024

NEW for 7/1/2024!

Guardian Dental PPO
Includes Teeth Whitening Coverage



Online Enrollment

Available during open enrollment for IBEW Local 18-sponsored plans at: www.mybenefitchoices.com/local18 or the QR code. Resource materials can be found on this site throughout the year.



IBEW Local 18 Benefit Service Center

Personalized assistance with enrollment, questions, claims, and eligibility issues for Anthem and Guardian plans. Call the IBEW Local 18 Benefit Service Center at **800-842-6635**.

Hours are Mon-Fri 8:30am – 12:00pm and 12:45pm – 5:00pm

What can you do during Open Enrollment?

- Enroll in an Anthem medical plan and/or Guardian dental plan
- Switch plans, add and remove dependents



Medical: Choose between Anthem HMO and PPO medical plans

Anthem HMO

- Select a Primary Care Physician (PCP) or Medical Group
- Specialists need referrals from Primary Care Physician (PCP)
- No copays for most services
- Chiropractic care and acupuncture available for \$10 a visit
- No monthly premium cost to members and their dependents

Anthem PPO

- Flexibility of choosing physicians and no need for referrals to see specialists
- In-Network Benefits:
 - \$250 deductible per year (per person)
 - No copay for Primary Care Physician (PCP) office visits
 - Most benefits covered at 80%
- Out-of-Network Benefits:
 - Access to any doctor



Other Features Included in Both HMO and PPO Plans:

- Specialized Behavioral Health and Substance Abuse Treatment and Employee Assistance Program (EAP) through Optum Behavioral Health
- Prescription drug copay is \$5 for generic and \$10 for brand
- Vision coverage through Vision Service Plan (VSP)
 - Exams, lenses, and frames every 12 months
- Anthem plans include body scan benefit for member and spouse/DP
- LiveHealth Online is a convenient way for members to interact with a doctor via live, two-way video on your computer or mobile device

IBEW Local 18 Anthem Blue Cross Microsite:

<https://www.anthem.com/ca/ibewlocal18/>

- Customized for IBEW Local 18 members
- Anthem website information, phone numbers and documents specific to IBEW Local 18 plans

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



IBEW Local 18-Sponsored Health Benefits

This is a great opportunity to enroll in an IBEW Local 18-sponsored medical and/or dental plan!

IBEW Local 18-sponsored Anthem medical plans offer exclusive benefit enhancements, such as:



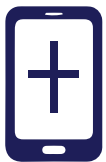
Fertility Benefits:
Up to \$5,000 lifetime benefit for infertility treatment



Vision Benefits Through VSP: Benefits for exams, lenses, frames, and contact lenses



Optum Behavioral Health and EAP: Tailored and specialized behavioral health and substance abuse treatment for IBEW Local 18 members and their families



Insurance Mobile App: Access all of your health information in one place: ID card, claims, benefit information, provider locator, LiveHealth Online, and much more!



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



Comprehensive Screening with Body Scan: No cost to enrolled members and one adult dependent (Spouse/DP)



Access to a Doctor-Anytime, Anywhere: Online doctor visits available 24/7/365 with LiveHealth Online



Dedicated Benefit Support Specialists for Local 18 Members: The Benefit Service Center is there to assist you in the event you experience claim issues, need enrollment assistance and any other benefit related needs

Enroll online at: www.mybenefitchoices.com/local18





Dental: Choose between Guardian DHMO and PPO dental plans

Both Guardian plans cover the entire family at no monthly premium cost to the member

Guardian DHMO

- Select a Primary Care Dentist (PCD)
- No deductibles or claim forms
- Copays vary based on procedure
- Over 5,900 DHMO providers in California

Guardian PPO

- **NEW** Includes Teeth Whitening Coverage effective July 1, 2024!
- \$3,000 calendar year annual maximum per person
- Flexibility of in and out-of-network dentists
- Rich benefits and coinsurance schedule
- One of the nation's largest dental PPO networks
- No annual deductible for in-network services
- Includes coverage for composite (white) fillings on posterior teeth
- Includes coverage for implants



Both dental plans have orthodontia coverage for children & adults!

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