

ALADS



BENEFITS GUIDE

**2024
OPEN
ENROLLMENT**

Table of Contents / What You'll Find Inside

Key Words to Know / HMO Overview

Eligibility / Who Can Be Covered

Medical Plan Overview

Dental Plan Overview

ALADS Exclusive Benefits

- VSP Vision
- LASIK Coverage
- Gym Memberships
- LiveHealth Online
- CT Scan Plan Benefit
- The Holman Group
- Benefit Service Center
- Enhanced ALADS Insurance Trust Secure Website

Contact Information

Eligibility / Who Can Be Covered

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 an HMO medical plan through Anthem Blue Cross.

CaliforniaCare HMO Basic/Premier

The low-cost, managed care option

Includes no copays for HMO office visits!

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

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, 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 Overview

	Health Maintenance Organization (HMO)
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
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 copays

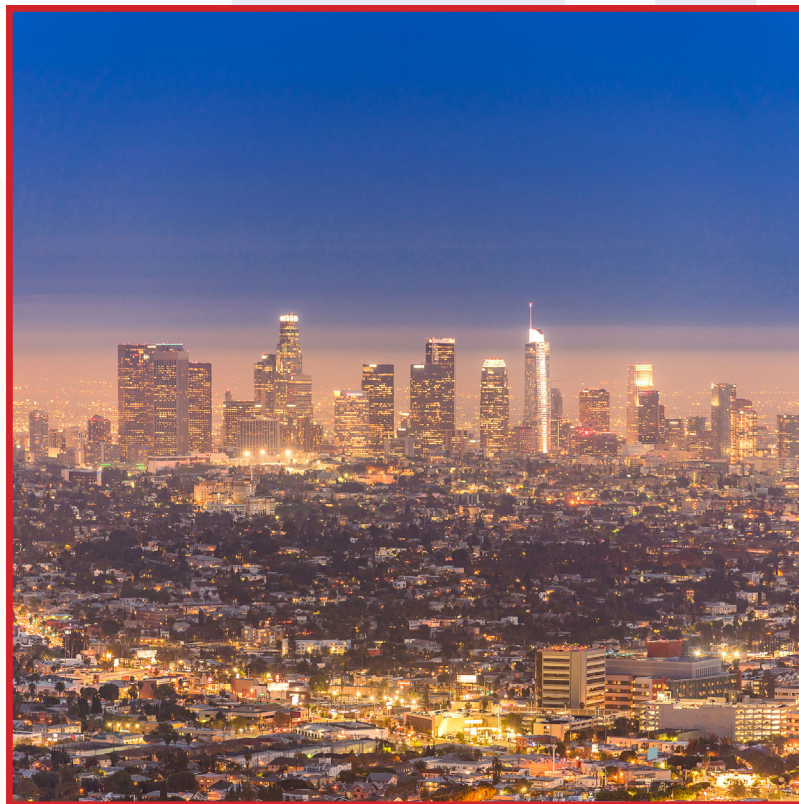
ALADS Medical Plan

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)	\$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



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

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**

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

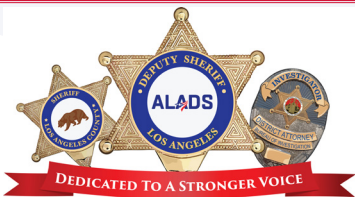
Member Monthly Plan Costs

Anthem Blue Cross CaliforniaCare HMO

Tier	Basic Plan Cost*	Premier Plan Cost* (Includes full coverage dental)
Single	\$861.40	\$882.68
Two-Party	\$1,781.55	\$1,817.07
Family	\$2,136.65	\$2,189.77

Please note, the total monthly rates listed above are effective January 1, 2024 and exclude any employer contributions/subsidies. Please contact or refer to your employer's Open Enrollment materials to calculate your per pay period out-of-pocket expenses, as applicable.





Enhanced Benefits

ALADS offers unique medical plan benefits for you and your family



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

Please note, this is only a brief summary of benefits



VSP Vision Benefits



Comprehensive vision coverage through VSP vision is included with the 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 Medical Plan



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 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 Medical Plan



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
- ◆ 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 Medical Plan



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 |

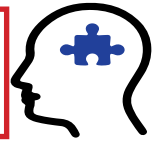
Detecting these life-threatening health conditions at an early stage can make a difference on the management and cure.

Please note, each facility may have different restrictions.

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO Medical Plan



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 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 Medical Plan



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 Medical Plan



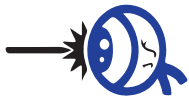
Enhanced ALADS Insurance Trust Secure Website



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 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
- ◆ In order to receive reimbursement for services, members are required to submit a claim form within 90 days

Included in the ALADS Anthem Blue Cross CaliforniaCare HMO Medical Plan

ALADS Benefits Contact Information

SDPOA Benefit Service Center 9500 Topanga Canyon Blvd Chatsworth, CA 91311	800.842.6635 818.678.0040	www.mybenefitchoices.com/SDPOA
Anthem Blue Cross HMO Dental	833.913.2237 844.729.1565	www.anthem.com/ca
CT Scan Plan Benefit	800.842.6635	http://mybenefitsbrochure.com/alads/ ALADS_CT_Scan_Plan_Benefit.pdf
Vision Service Plan (VSP)	800.877.7195	www.vsp.com
Prime Fitness	877.238.6240	www.primemember.com
The Holman Group Managed Behavioral Healthcare Services	800.321.2843	www.holmangroup.com
City of San Diego Risk Management	619.236.7300	https://www.sandiego.gov/riskmanagement



ALADS