



CAPE/Blue Shield of California Lite and Classic Point of Service Plans*

2023 L.A. COUNTY CHOICES BENEFITS ANNUAL ENROLLMENT-REGISTER FOR A VIRTUAL PRESENTATION

OF THE CAPE/BLUE SHIELD LITE AND CLASSIC PLANS AT CHOOSECAPE.COM FOR A CHANCE TO WIN A PRIZE!

Following the challenging years we've been through, the CAPE Benefit Trust Board of Trustees knows the importance of having the most flexible, affordable medical plan when care is needed. The Trust consistently monitors the multitude of federal, state, and local regulations to ensure compliance by Blue Shield and to be sure our members receive the benefits they are entitled to. We are pleased to announce the *2023 CAPE/Blue Shield Lite and Classic medical plans' benefits including dental benefits through Ameritas, full VSP vision coverage and multiple telemedicine options, all at very competitive rates.* Our plans continue to be the most flexible compared to all the other Choices plans and *include HMO, PPO, and Out-of-Network coverage for one price.* You decide what provider you and your covered dependents choose to use every time you need services. Below are brief summaries of the 2023 benefits and rate comparisons. The CAPE Trust also offers two voluntary plans—Reliance Standard Short-Term Disability and *NEW* LifeLock Identity Theft plans. *Enclosed are the CAPE Benefit Trust and Blue Shield brochures with more details.* Blue Shield also offers several discount programs as well. The CAPE Trust has a dedicated CAPE Benefits Customer Service team-(800) 487-3092 to provide you with personal service for all CAPE Trust sponsored benefits. We're sure you'll find our plans have many features the others don't, and we hope you'll choose to enroll in one of our plans. More information is included on the reverse side. If you have questions, or need assistance, with any CAPE Benefit Trust sponsored plans, please contact our dedicated Customer Service team. You can find complete information on the CAPE Benefit Trust sponsored benefits at blueshieldca.com/cape, and choosecape.com. The County is allowing \$244 taxable cash back in your paycheck in 2023 per employee. *Our Lite plan gives you remaining funds in addition to the \$244 back in your paycheck to use for other County benefits including Flexible Spending Accounts.*

2023 COUNTY ALLOWANCE: SINGLE= \$1,099 TWO PARTY= \$2,005 FAMILY = \$2,369*
MAXIMUM CASH BACK ALLOWED BY COUNTY IN MONTHLY PAYCHECK = \$244.00

| 2023 Choices Plans: | CAPE LITE** | CIGNA HMO*** | Kaiser | ALADS**HMOs/PPOs | | Firefighters** | |
|-----------------------------|----------------------------|-----------------------|-----------------------|----------------------------|-----------------------------|----------------------------|-------------------|
| Monthly Rates: | POS-3 benefit tiers | 1 benefit tier | 1 benefit tier | HMOs-1 benefit tier | PPOs-2 benefit tiers | PPO-2 benefit tiers | |
| Single: | \$ 725.10 | \$1,033.75 | \$ 791.34 | \$ 819.86/\$ 839.34 | \$1,047.88/\$1,067.36 | \$1,016.00 | |
| Two-Party: | \$1,486.56 | \$2,079.04 | \$1,582.68 | \$1,700.13/\$1,732.57 | \$2,028.62/\$2,061.06 | \$1,932.56 | |
| Family: | \$1,875.94 | \$2,393.86 | \$1,835.89 | \$2,042.53/\$2,090.93 | \$2,427.57/\$2,475.97 | \$2,298.56 | |
| Remaining Allowance: | | | | | | | |
| Single | \$373.90 | \$ 65.25 | \$307.66 | \$279.14/\$259.66 | \$ 51.12/\$ 31.64 | \$ 83.00 | |
| Two-Party | \$518.44 | -\$ 74.04 | \$422.32 | \$304.87/\$272.43 | \$ -23.62/\$- 56.06 | \$ 72.44 | |
| Family | \$493.06 | -\$ 24.86 | \$533.11 | \$326.47/\$278.07 | \$ -58.57/\$-106.97 | \$ 70.44 | |
| CAPE Classic**: | Single \$1,689.03 | 2-Party \$3,284.11 | Family \$3,895.65 | CIGNA POS | Single 1,906.59 | 2-Party \$3,401.15 | Family \$3,567.88 |

*Based on 4% increase for 2023**CAPE Lite & Classic, ALADS (for Sworn Peace Officers only) and Firefighters (for Firefighters only) plans include dental benefits-see CAPE Trust and County Annual Enrollment kit for details***CIGNA Narrow network has limited access (not shown) Remaining Allowance includes \$244 cash back; 2-Party & Family rates include the \$5.44 County Subsidy; a negative red # is the amount the employee must pay above the County allowance

- The CAPE/Blue Shield plans are the only plans that let you decide which level of benefits you want to use—HMO, PPO or out-of-network every time you or your dependents need services—the only Choices medical plans with all three in one
- Dental Benefits - 25% preventative/fillings/basic root canal/ 60% implants combined up to \$1,500 yearly max/ortho-50%-up to \$2,500 lifetime max adult/child including Invisalign-pays in addition to County dental plans' benefits
- VSP full vision plan – exams, frames lenses, contacts, and discounts
- Unlimited ASHP chiropractic and acupuncture visits if medically necessary
- Telemedicine through Teladoc, Telebehavioral, Nurse Hotline - U.S. Board Certified doctors and nurses available 24/7/365 to resolve many medical issues via phone or video consults for no copay
- Durable Medical Equipment (DME) - Prosthetics and Orthotics covered 100%
- Diabetic supplies covered at 100% including testing strips
- You can visit our dedicated Blue Shield website to get more details on the CAPE medical plans visit blueshieldca.com/cape
- *NEW* Voluntary LifeLock Identity Theft Plans - our identities can be stolen at any time—protect yourself at lower family group rates w/LifeLock
- Voluntary Reliance Standard Voluntary Short Term Disability Plan – as a County employee you aren't eligible for the State disability plan – this plan can provide income when you can't work (subscribers only)
- \$20,000 Survivor Benefit for subscribers only—be sure to complete your beneficiary designation form inserted in the CAPE Annual Enrollment package if not already submitted or to make changes
-and much more!

Below are highlights showing how our Classic and Lite benefits compare to some of the other Choices plans: *

| Benefits | HMO | PPO | O-N-N | Chiro/Acup. | Generic RX | Brand RX | Non-Form. | HMO OV Copay | PPO OV Copay | 100% HMO Hospital |
|--------------------------------|-----|-----|-------|--|------------|----------|-----------|--------------|---------------------------|-------------------|
| CAPE/Blue Shield Lite/Classic* | yes | yes | 70% | yes (w/no visit limit) \$15/\$10 | \$5 | \$15 | \$30 | \$10 | \$25/Lite \$20/Classic | yes |
| Kaiser HMO | yes | no | no | chiro only-\$10 copay 30 max visits | \$5 | \$20 | no | \$10 | not offered | yes |
| CIGNA HMO** | yes | no | no | not covered | \$5 | \$20 | no | \$10 | not offered | yes |
| CIGNA POS | no | yes | 60% | 60% out-of-network | \$5 | \$20 | no | not covered | \$10 | no |

*Includes 3 benefit tiers-HMO/PPO/out-of-network coverage-see Choices annual enrollment package for full details-summaries of benefits in enclosed brochures**CIGNA HMO Narrow Network (not shown) has a very limited network of providers

Our medical plans include these additional benefits at no extra cost:

- ✓ only Choices plans with three options whenever you or your covered dependents need services: HMO/PPO/Out-of-Network
- ✓ Dental benefits through Ameritas – 25% preventative/fillings/basic root canals up to \$1,500 yearly combined maximum; ortho 50% up to \$2,500 lifetime maximum
- ✓ VSP vision plan every 12 months with exams, frames, lenses, contacts, and discounts
- ✓ Unlimited chiropractic and acupuncture visits through ASHP (if medically necessary)
- ✓ Discount programs through Blue Shield of California-see brochure
- ✓ Dedicated CAPE Benefits Customer Service team to provide personal service-(800) 487-3092
- ✓ Access to care 24/7/365 through medical plan providers for you and your covered dependents through Teladoc, Telebehavioral and Nurse Hotline
- ✓ \$20,000 Survivor Life Insurance

Voluntary Short Term Disability Plan - All CAPE/Blue Shield plan participants, or CAPE union members, are eligible to enroll in a voluntary short term disability plan through Reliance Standard. It pays a cash benefit during an absence from work due to a covered injury or illness (not workers comp related) at group rates. Details, rates, and application are in the enclosed CAPE Benefit Trust brochure. If you are newly enrolling in one of the CAPE Trust medical plans, you may be eligible for guaranteed issue-no medical questions asked. If you were eligible to enroll previously, your application will be subject to approval or declination by Reliance Standard (dependents are not eligible for this benefit.) This plan is paid through convenient payroll deduction (after tax making the benefits non-taxable.*) It's required that you stay in the plan a minimum of 12 months, or loss of eligibility, whichever occurs first. Termination of a CAPE/Blue Shield medical plan doesn't automatically terminate coverage with Reliance Standard. To cancel coverage after 12 months, contact your dedicated CAPE Benefits Customer Service team at (800) 487-3092 and they will assist you. Payroll deductions will continue until termination is requested in writing, or you lose active employment status. You must be actively at work a minimum of 30 hours a week as of the date of enrollment, and as of the date of any claim, to be eligible.

***NEW* Voluntary LifeLock Identity Theft Plans** - CAPE Union members are also eligible to enroll even if not a CAPE/Blue Shield medical plan member. The CAPE Benefit Trust has negotiated lower family group rates for the plans offered. Every day we hear about large scale identity and dark web theft occurring everywhere in our society. This is your chance to purchase identity theft protection for you and your eligible dependents, if you select a family plan, including restoration of your identity and fraud reimbursement protection. More information is included in the enclosed brochure. This plan is paid through convenient payroll deduction.

Please take a few moments to review the enclosed information on the 2023 CAPE/Blue Shield Point of Service medical plans offered to Choices eligible employees and the voluntary Short-Term Disability and LifeLock Identity Theft plans offered to CAPE/Blue Shield and CAPE union members. Also, REGISTER at choosecape.com to view a virtual presentation. You must register to be eligible for drawing prizes! In addition to all the above benefits, our dedicated Benefits Customer Service team is here to assist you with any issues you may have with any of the CAPE Trust sponsored benefits. If you have any questions, or would like further information, please contact our Benefits Customer Service team at (800) 487-3092, or go to blueshieldca.com/cape. We hope that you will consider choosing one of the CAPE/Blue Shield Point of Service medical plans - the only Choices plans that continue to give you complete freedom of choice at very affordable rates!

Sincerely,

**CAPE Benefit Trust Board
of Trustees**

**This contains very limited summaries – carriers' Evidence or Certificates of Coverage take precedence/consult your tax advisor regarding taxation of any CAPE Trust sponsored benefits/the CAPE Benefit Trust is not liable for any representations made by any of the insurance carriers or their vendors*