



ASCA HEALTH PLAN OVERVIEW 2025

MEDICAL — BLUE CROSS BLUE SHIELD OF ALABAMA

BENEFITS OVERVIEW	PREMIER PLAN	VALUE PLAN
Calendar Year Deductible	\$500 single / \$1,000 family	\$4,000 single / \$8,000 family
Out-of-Pocket Maximum	\$3,300 single / \$6,600 family	\$6,800 single / \$13,600 family
Primary Care	\$45 Copay	\$45 copay
Specialist	\$65 Copay	\$65 Copay
In-Network Coinsurance	80% after deductible	80% after deductible
MONTHLY RATES		
COVERAGE TIER	PREMIER	VALUE
Employee Only	\$661.10	\$583.32
Employee + Spouse	\$1,384.19	\$1,213.07
Employee + Children	\$1,130.10	\$986.20
Family	\$1,963.88	\$1,726.64

DENTAL — BLUE CROSS BLUE SHIELD OF ALABAMA

BENEFITS OVERVIEW	ENHANCED PLAN	BASIC PLAN
Annual Deductible	\$25 single / \$75 family	\$50 single / \$100 family
Annual Maximum per Individual	\$1,500	\$1,000
Lifetime Orthodontia Maximum	\$1,500	\$1,000
Diagnostic and Preventive Services (cleanings, exams, fillings)	100%	100%
Basic Services (Oral Surgery, General Anesthesia, Periodontics, Endodontics)	80%	80%
Major Services (Crowns, Inlays, Onlays, Bridges, Dentures)	50%	50%
Orthodontic Services	50%	N/A
MONTHLY RATES		
COVERAGE TIER	ENHANCED	BASIC
Employee Only	\$32.22	\$23.37
Employee + Spouse	\$64.43	\$46.74
Employee + Children	\$80.54	\$52.63
Family	\$118.66	\$79.30

VISION — VSP

BENEFITS OVERVIEW	PREMIER PLAN
Exam Copay	\$10 per one visit every 12 months
Prescription Glasses	\$25 copay
Frame	\$130 allowance every 12 months
Lenses	Included in prescription glasses; Every 12 months
Lenses Enhancements	No-Copay
Standard Progressive Lenses	\$95-\$105
Premium Progressive Lenses	\$150-\$175
Custom Progressive Lenses	
Contacts (Instead of Glasses)	\$130 allowance every 12 months

MONTHLY RATES	
COVERAGE TIER	VISION
Employee Only	\$14.32
Employee + Spouse	\$21.12
Employee + Children	\$21.50
Family	\$32.82

FREQUENTLY ASKED QUESTIONS

WHO IS ELIGIBLE FOR THE ASCA HEALTH PLAN?

Active ASCA members must have at least one common law employee to be eligible for the ASCA Health Plan. Sole proprietors without at least one common law employee are not eligible to participate in the plan. Please contact CAC Group with questions.

WHAT IF I'M ALREADY OFFERING A GROUP HEALTH PLAN?

You may transfer to the ASCA Plan by submitting a Current Health Census to ASCA@cacgroup.com. Please note that you must notify all impacted employees of this change and allow them the option to opt out. Employees who wish to change their benefit election must be done in the SIMON portal at asca.simon365.com.

WHEN AND HOW DO I ENROLL?

The ASCA Health Plan renews January 1, and our Open Enrollment is held in November each year. Open Enrollment is the one time per year we are allowed to onboard new members to the plan. If your company is an existing plan member and has a new hire, you have the ability to enroll them in the SIMON portal at asca.simon365.com.

