



## The Local Choice Health Benefits Program

**To:** Advantage 65 with Dental/Vision, and Medicare  
Complementary Participants

**From:** The Local Choice Health Benefits Programs (TLC)

**Date:** December 2015

### **Important Information Regarding Your Health Benefits**

This memo includes information about coverage for Medicare-eligible retirees or Medicare eligible dependents of retirees for 2016. There will be changes in claims administrators and improvements in benefits. Be sure to read these materials carefully so that you understand the changes and your benefits.

### **How much is my health plan premium for 2016?**

Even though benefits are improved, your rates will not change until your next renewal on July 1, 2016 (or October 1, 2016 for certain school groups.)

### **Will my medical benefits change?**

Your Medicare supplemental and any other medical benefit under your Advantage 65 with Dental/Vision and Medicare Complementary (Option I) will not change for 2016.

### **Will my dental benefits change?**

Beginning on January 1, 2016, participants enrolled in Dental/Vision coverage will have dental benefits administered by **Anthem Dental**. An Anthem Dental brochure is included with this memo.

***While there are no changes to your dental benefits, please be sure to review the following transition issues related to the change in your dental claims administrator.***

- You will now have access to the Anthem dental network, which includes over 6,300 provider locations in Virginia and over 255,000 provider locations nationwide, all of which offer discounts for covered services. Your benefit will not decrease if you use a non-network provider, but your out-of-pocket cost may be higher since services will not be limited to the network discount. Also, you may be balance billed by out-of-network providers. Check with your current provider or contact Anthem Dental at 1-855-648-1411 to determine any provider's network status. If your provider does not participate, you may refer him or her to the same number to discuss network participation.
- You will have access to the Anthem Whole Health Connection – Dental Program. This allows an additional dental cleaning for participants with certain health conditions. An additional exam and dental cleaning or periodontal treatment will be provided each plan year for members with the following conditions:
  - Diabetes
  - Pregnancy
  - Certain cardiac conditions
  - Organ or bone marrow transplant candidate

- Cancer diagnoses and undergoing chemotherapy and/or radiation treatment
- Processes are in place to ensure a smooth transition of any treatment in progress on December 31, 2015. Endodontics (root canals) and major restorative services (crowns, prosthodontics, dental implants) may be in progress when the transition to Anthem administration takes place. If this applies to services you are receiving on December 31, 2015, your provider should send claims for completing those services to Delta Dental until the service is complete. Any service started January 1, 2016, or later will be administered by Anthem. Your new ID card will have all of the information that your provider will need.
- Once all services that began in 2015 are completed, you may discard your Delta Dental ID card.

Be sure to check with your dentist to confirm that he/she participates with Anthem Dental. You may contact Anthem Dental at 1-855-648-1411 to check on the status of your provider or to refer your non-network dentist for possible participation in the Anthem Dental network. You may use a non-network provider if you wish but this generally results in higher out-of-pocket cost to you.

#### **Will my routine vision benefits change?**

Beginning on January 1, 2016, participants enrolled in Dental/Vision coverage will continue to have routine vision benefits administered by **Anthem Blue View Vision**. Routine vision benefits will now be available once per calendar year. This includes the routine vision examination and eyeglasses (frames and lenses) or contact lenses.

#### **New 24/7 NurseLine and AudioHealth Library**

Illness or injury can happen, no matter what time of day. You now have access to a team of nurses to assist with your questions or concerns 24 hours a day, seven days a week. These registered nurses can discuss symptoms you are experiencing, how to get the right care in the right setting and more. You can call as often as you like. Call **800-337-4770**. For those who aren't comfortable discussing their health concerns with someone else or those just looking for more information on a health topic, the AudioHealth Library has more than 300 recorded health topics. Call **800-337-4770** to access this line. For the list of topics, go to **anthem.com/tlc** and select 24/7 NurseLine under Special Programs.

#### **Will I get a new ID card?**

All participants in the Advantage 65 with Dental/Vision and Medicare Complementary (Option I) plans will receive a new combined medical/dental ID card from **Anthem Blue Cross and Blue Shield** before January 1, 2016. You should use this ID card when you seek treatment or services covered by your Medicare supplemental plan or your dental coverage.

#### **Will I get a new Member Handbook?**

In 2016 you will receive a new Medicare-Coordinating Plans Member Handbook and Dental/Vision insert describing those benefits for 2016.

Enclosures: Anthem Dental Brochure