



The Local Choice Health Benefits Program

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

From: The Local Choice Health Benefits Programs (TLC)

Date: December 2010

Important Information Regarding Your Health Benefits

This memo includes information about coverage for Medicare-eligible retirees or Medicare eligible dependents of retirees for 2011. 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.

This memo has been sent to all Medicare eligible TLC retiree participants. Since we offer several different benefit packages, receiving a copy of this memo does not guarantee that you have all of the benefits listed.

How much is my health plan premium for 2011?

Even though benefits are improved, your rates will not change until your next renewal on July 1, 2011 (or October 1, 2011 for certain school groups.)

Will my medical benefits change?

Your Medicare supplemental benefit under Advantage 65, Advantage 65 with Dental/Vision or Medicare Complementary/Option I have been expanded to provide an additional 365 days of coverage after Medicare Part A benefits are exhausted. Original Medicare has also been improved to include new wellness and preventive services available at no cost in 2011. You should consult your "*Medicare and You 2011*" publication regarding Medicare coverage.

Will my dental benefits change?

Beginning on January 1, 2011, participants enrolled in Dental/Vision coverage will have dental benefits administered by **Delta Dental of Virginia**. A Delta Dental brochure is included with this memo.

Enhanced dental benefits include:

- Your annual maximum benefit will increase to \$1,500.
- You will have a new 5% benefit for the cost of covered major restorative services such as crowns and bridges, dentures and dental implants. While you will still be responsible for 95% of the cost for covered services, if you use a Delta Dental participating provider, your out of pocket cost will be based on Delta's negotiated discounted rates. This can provide substantial savings.
- You will have access to Delta Dental's national network of over 220,000 providers. This is significant for participants living outside of Virginia who will now enjoy the benefit of network discounts for covered services.
- You will have access to the "Healthy Smiles, Healthy You" program which allows an additional dental cleaning for participants with certain health conditions. Your member handbook includes more information.

Be sure to check with your dentist to confirm that he/she participates with Delta Dental. You may contact Delta Dental at 1-888-335-8296 to check on the status of your provider or to refer your non-network dentist for possible participation in the Delta 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, 2011, participants enrolled in Dental/Vision coverage will have routine vision benefits administered by **Anthem Blue View Vision**. Included with this memo is a brochure which provides additional information about Blue View Vision benefits, including new discount opportunities. Be sure to review this information so that you make the best use of your benefits. Even if you have received your covered exam, frames and lenses less than 24 months ago, you will have access to other specified discounts on January 1, if you use a network provider. Because Blue View Vision has a national network of providers, participants living outside of Virginia will have access to network discounts. If you use an Out-of-Network provider, your routine vision benefits will be covered at a lower payment level and you will not be entitled to Blue View Vision discounts.

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, Advantage 65 with Dental/Vision and Medicare Complementary/Option I will receive a new ID card from **Anthem Blue Cross and Blue Shield** before January 1, 2011. You should use this ID card when you seek treatment or services covered by your Medicare supplemental plan.

All participants enrolled in Dental/Vision coverage will receive a new ID card from **Delta Dental of Virginia** before January 1, 2011.

Will I get a new Member Handbook?

In 2011 you will receive a new Medicare-Coordinating Plans Member Handbook. If you are enrolled in Dental/Vision you will also receive inserts describing those benefits for 2011.

Enclosures: Delta Dental Brochure
Blue View Vision Brochure
24/7 NurseLine Brochure