



The Local Choice Health Benefits Program

July 1, 2004

Comparison of Benefits



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Benefit	STANDARD PACKAGE	
	Key Advantage You Pay	Cost Alliance With Dental You Pay
<i>Deductible</i>	None	None
<i>Out-of-Pocket Expense Limit</i>	\$1,000 per member, per plan year, not to exceed \$3,000	\$2,500 per member, per plan year
<i>Primary Care Physician Office Visit Copayment</i>	\$15	\$20
<i>Specialist¹ Visit Copayment</i>	\$25	\$35
<i>Inpatient Hospital Care Copayment</i>	\$200 per confinement	\$100 per day up to \$500 per admission
<i>Outpatient Hospital Visit for Urgent Care or Life-Threatening Emergency</i>	\$75 per visit (waived if admitted)	\$75 per visit (waived if admitted)
<i>Outpatient Diagnostic Tests and Lab Services</i>	10% coinsurance	\$35 for outpatient facility only
<i>Routine Gynecological Annual Exam</i>	\$15 per PCP visit; \$25 per specialist ¹ visit	\$20 per PCP visit; \$35 per specialist ¹ visit
<i>Per Prescription* Copayment at Participating Retail Pharmacy</i>	Up to a 34-day supply: Tier 1: \$15 Tier 2: \$20 Tier 3: \$35	Up to a 34-day supply: Tier 1: \$15 Tier 2: \$20 Tier 3: \$35
<i>Mail Service Pharmacy (up to 90-day supply)</i>	Tier 1: \$18 Tier 2: \$33 Tier 3: \$63	Tier 1: \$18 Tier 2: \$33 Tier 3: \$63
<i>Dental Benefits</i>	Yes	Yes
<i>Vision Benefits</i>	No	No
<i>Employee Assistance Program</i>	Yes	Yes
<i>Optional Benefits</i>	Yes, under Key Advantage With Expanded Benefits – routine vision care, expanded dental benefits, and preventive care	No

* All plans use a **mandatory generic** prescription drug program. Additional costs apply for brand name drugs when generic drugs are available.

¹ Specialist = any provider other than a primary care physician.

VALUE PACKAGE

KeyShare You Pay	Value Alliance With Dental You Pay	Kaiser Permanente You Pay
\$200 per member, per plan year, not to exceed \$600	\$300 per member, per plan year, not to exceed \$900	None
\$2,000 per member, per plan year, not to exceed \$6,000	\$2,500 per member, per plan year, not to exceed \$7,500	Two times the total annual premium
\$20 (no deductible)	\$20 (no deductible)	\$10
\$30 (no deductible)	\$35 (no deductible)	\$10
20% coinsurance after deductible	20% coinsurance after deductible	\$100 per admission
20% coinsurance after deductible	20% coinsurance after deductible	\$50 copayment per emergency room visit (waived if admitted); \$5 copayment for urgent care center
20% coinsurance after deductible	20% coinsurance after deductible	No copayment
\$20 per PCP visit; \$30 per specialist ¹ visit	\$20 per PCP visit; \$35 per specialist ¹ visit	\$10
Up to a 34-day supply: Tier 1: \$15 Tier 2: \$20 Tier 3: \$35	Up to a 34-day supply: Tier 1: \$15 Tier 2: \$20 Tier 3: \$35	\$10 at Kaiser on-site pharmacy; \$20 at participating community pharmacy (both up to a 60-day supply)
Tier 1: \$18 Tier 2: \$33 Tier 3: \$63	Tier 1: \$18 Tier 2: \$33 Tier 3: \$63	\$8 for up to 90-day supply
Yes	Yes	Yes
No	No	Yes
Yes	Yes	Yes
Yes, under KeyShare With Expanded Benefits – routine vision care and expanded dental benefits	No	No

This chart is only a brief comparison of in-network plan benefits. For a complete plan description, including benefits, limits, and exclusions, see the appropriate plan member handbook.

The Local Choice Advantage

PLAN SERVICE AREAS

STATEWIDE SELF FUNDED PLANS

Standard Package

- Key Advantage
- Key Advantage With Expanded Benefits
- Cost Alliance With Dental Benefits

Value Package

- KeyShare
- KeyShare With Expanded Benefits
- Value Alliance With Dental Benefits

For Medicare Eligible Retirees/Dependents

- Advantage 65
- Advantage 65 With Dental/Vision
- Medicare Complementary

REGIONAL PLAN

Northern Virginia

(includes Washington, D.C. and parts of Maryland)

- Kaiser Foundation Health Plan of the Mid-Atlantic States Inc. – HMO

PROGRAM HIGHLIGHTS

- Premium stability through well managed benefit plans, strong cash reserves, provider discounts, and low administrative costs for statewide plans
- Dedicated customer service for The Local Choice members for statewide plans
- Well-established provider networks offering members a wide choice of providers
- The Local Choice compliance with the Virginia Procurement Act, eliminating the costly and complex procurement process for localities
- CommonHealth Wellness Program, at no cost to the group, promoting employee health improvement
- Professional program management and Benefits Administrator training from the Department of Human Resource Management

For information about The Local Choice Program, contact:

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