

2012 TLC RoadShow

- March 6, 2012
- through
- March 21, 2012

Agenda

- Welcome
- Eligibility Refresher
- PPACA
- HIPAA/COBRA
- Notices
- Kaiser
- Anthem
- Value Options
- Delta Dental
- Medco
- CommonHealth
- Benefits Eligibility System
- Medicare Eligibility
- Elected Officials
- Changes/QMEs/Time Frames
- Housekeeping
- Questions
- Adjourn

Eligibility Refresher

- The employee's legally married spouse
- The employee's natural, adopted children or children placed for adoption until the end of the year in which they turn 26
- Stepchildren. A stepchild is the natural or legally adopted child of the participant's legally married spouse
- Incapacitated children (if approved by the Administrator)
- Other children. A court must have ordered the employee to assume sole permanent custody (Shared custody OK if child of minor dependent)
- **Enroll adult children cautiously. Can't terminate without a QME except at Open Enrollment.**

Eligibility

- Retiree Coverage Not Automatic
- Employer Must Offer
 - Retirees Not Eligible for Medicare
 - Medicare Eligible Retirees (To Offer Medicare Supplement you must cover Retirees Not Eligible for Medicare)
 - Retiree Dependents (as outlined under employee's dependents)

Patient Protection and Affordable Care Act (PPACA)

- TLC Is Not a Grandfathered Plan
- Primary Changes
 - Expanded Wellness Benefits
 - Contraceptives at 100% - Effective Date October 1, 2012 or July 1, 2013
 - Summary Benefit Comparisons
 - All groups beginning OE after 9/23/2012. You Must Begin OE prior to 9/23/2012
 - New SBC for new hires and QME adds after 9/23/2012

HIPAA Notices

Privacy Notice

- Must Be Provided to All New Participants
- Current Participants Should Be Reminded that Notice Available on Request and from TLC Web Site.
- Revised 4/14/2003 Still Accurate and Current

HIPAA Notices

Certificate of Creditable Coverage

- All TLC Groups Must Provide to All Terminating Participants Regardless of Group Size or Reason for Termination

and/or

- Upon Request

COBRA Refresher

- Forms Available at:
www.thelocalchoice.virginia.gov
- 20+ Employees
- Must Have Qualifying Event and Loss of Coverage
- Any Doubts...CALL

COBRA/Extended Coverage

18 Month Events

- Hours of Employment Are Reduced
- Employment Ends for Any Reason Other than Gross Misconduct.

COBRA/Extended Coverage

36 Month Events for Dependents

- Death of Employee
- Divorce
- Dependent child loses eligibility
- Eligibility for Medicare

COBRA/Extended Coverage

- 11 Month Disability Extension **Is Not** Automatic
 - TLC Must Approve
 - Extension for Disability only if GBA Notified of Disability Determination within 60 Days of either:
 - 1.) Date of Disability Determination
 - 2.) Date of Qualifying Event
 - 3.) Date Coverage Lost Due to Qualifying Event or,
 - 4.) Date Qualified Beneficiary Informed of Obligation to Provide Disability Notice (e.g., General Notice),
AND
Within the first 18 months of Extended Coverage.

COBRA/Extended Coverage

- Beneficiary Has 60 Days to Decide if they Want Coverage
- All Covered Participants Have Right to Elect
- Effective Date Is Date Active Coverage Ended
- After Election - 45 Days to Pay Full Premium
- If Payment Not Made, Send Letter Restating Active Coverage End Date and Coverage No Longer Available

COBRA/Extended Coverage Non-Payment of Premium

- Feds Require 30 Day Grace Period
- If payment is late you should
 1. Remove from Monthly Bill and Report to Anthem Immediately
 2. Notify Anthem if Payment Is Received During Grace Period. We Will Retroactively Reinstate
 3. If No Payment Received, Send Termination Letter Stating Non-payment of Premium and Coverage End Date

Groups Under 20 Employees

- No COBRA Available
- Send 1st Class Letter to Terminating EEs saying
 - Coverage Ends at EOM
 - Will Receive Conversion Options
- Send HIPAA Certificate

When to Provide Notices

For New Hires and New Participants - When Coverage Begins
Give:

- COBRA General Notice,
- HIPAA Privacy Notice and
- Med D Notice of Creditable Coverage
- Member Handbook
- Brochure/Insert for Appropriate Plan
- The Plan Will Send ID cards

For Terminating Participants Give:

- If COBRA Eligible - COBRA Election Notice and HIPAA Certificate of Group Plan Coverage within 14 days of Coverage End
- If No COBRA Event or Not COBRA Eligible - HIPAA Cert as soon as Possible After End of Coverage.

How to Provide Notices

- Use Our Forms
- First Class Mail to Last Known Address
- Develop Standard Procedures and Always Follow
- Keep Log and Documentation
- Certificate of Mailing Possible
- Even if Subcontracted – Responsibility Is Yours

Women's Health and Cancer Rights Act of 1998 (WHCRA)

Mastectomy-related benefits provided in consultation with doc and patient for:

- Reconstruction of breast on which mastectomy performed
- Reconstruction of other breast for symmetrical appearance
- Prostheses
- Treatment of physical complications
- Benefits same as other medical and surgical benefits

Notice required annually to all employees

- Can be provided with OE materials
- Available to print from TLC Memo #11-02, or
- Included with OE materials packets when ordered



Welcome to Kaiser Permanente
Permanente Medical Group
Electronic Medical Record
Medical Centers



Coming August 2012

The Northern Virginia Superhub at Tysons Corner.

Tyson's Corner NOVA Superhub



- **236,000 SF at 8008 Westpark Drive**
- **Opening Scheduled for August 2012**
- **Multispecialty, Integrated, State of the Art Facility**
- **Primary Care, Specialty Care, Vision Services**
- **High Acuity 24 hour CDU/Urgent Care Facility**
- **Advanced Imaging, including IR, Nuc Med, CT/MRI**
- **High Acuity ASC with 24 hour Recovery capability**
- **Procedural Sedation Suites**
- **Blood Transfusion Capability**
- **Oncology/Infusion Center**
- **Peritoneal Dialysis**

Front Entrance



Lower Level

14D. INTERVENTIONAL RADIOLOGY

14A. MEDICAL IMAGING

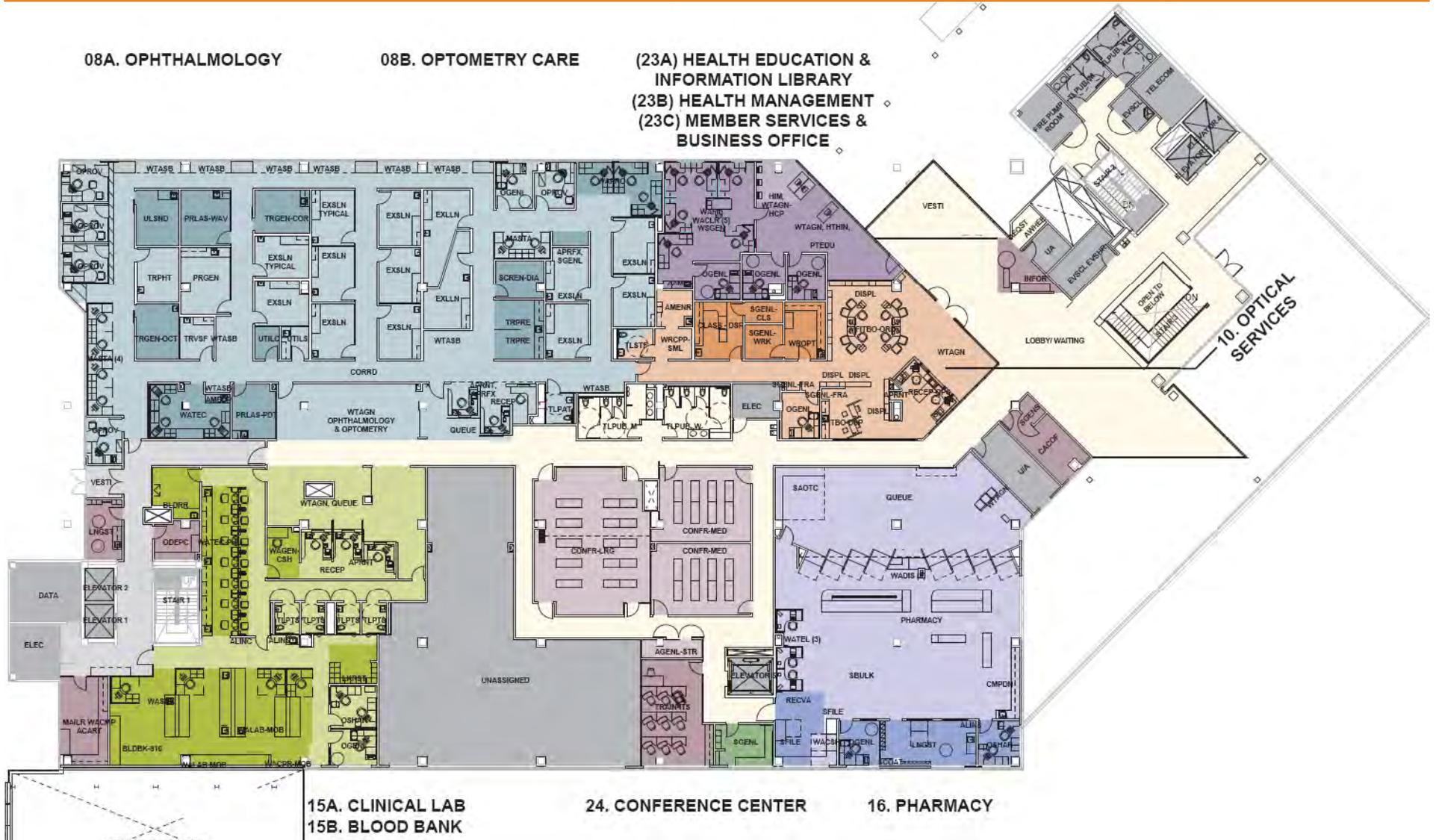


Lobby Level

08A. OPHTHALMOLOGY

08B. OPTOMETRY CARE

(23A) HEALTH EDUCATION & INFORMATION LIBRARY
 (23B) HEALTH MANAGEMENT
 (23C) MEMBER SERVICES & BUSINESS OFFICE



15A. CLINICAL LAB
 15B. BLOOD BANK

24. CONFERENCE CENTER

16. PHARMACY

Second Floor



Third Floor

22. MOB ADMIN

04c. MEDICINE - PULMONARY

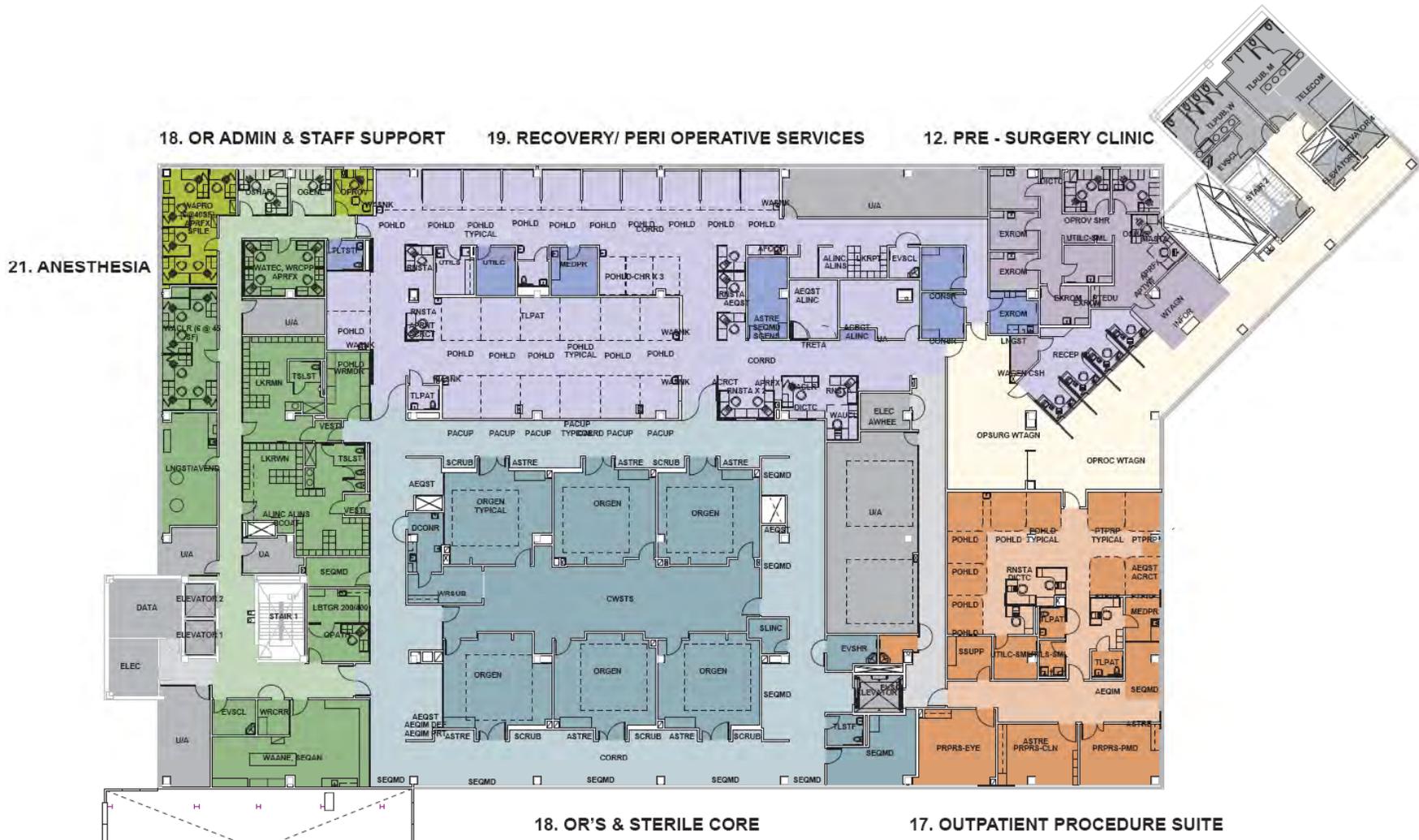
11. OUTPATIENT PHYSICAL,
OCCUPATIONAL,
SPEECH THERAPY



Fourth Floor



Fifth Floor



Lobby Atrium



Reception will be centralized on most floors

CENTRALIZED RECEPTION



Typical Hallways and Waiting Areas



Rear Patio Garden



Meditation Garden



The Local Choice Health Benefits Program

Anthem BCBS 2012



2012 Changes

Key Advantage plans

- Co-pays will go towards out-of-pocket maximum
- Effective July or October 2012

HDHP Plans

- No benefit changes



2012 Changes - PPACA

Autism Spectrum Disorder

- PT/OT/ST – covered under medical, no limits
- Applied Behavioral Analysis – covered under Behavioral Health

Women's Health

- 8 types of preventive services included in the guidelines
- Generic and single source brand contraceptives covered at 100%
- This will apply to October groups in 2012 and July groups in 2013

Group Bills – Changes March 2012

March 2012 - Anthem will replace Social Security Numbers (SSN) with the **Health Care Identification number (HCID)** on your group bill

This change is to protect TLC plan members and safeguard the confidentiality and security of their personal information.

To request an exception - complete a request form

- Give that form to me today
- Give it to your Anthem Account Executive

By completing and signing the form, you are requesting that SSN remain on future bills, and certifying this information is necessary for the plan's operational purposes

Customer Service – 1-800-552-2682

Customer Service Hours:

- Monday – Friday 8AM – 6PM, Saturday 9AM – 1PM

Calls that any customer service representative may answer:

- Member needs a new ID card (1-866-587-6713)
- Confirmation of coverage
- Change of address
- Claims questions
- Benefit questions

Calls for Aretha Young:

- Enrollment changes
- Billing questions
- Please leave a detailed message including member ID number

Take Care Package

Your Cost for Wellness and Preventive Care Benefits Is Zero!

Take advantage of all the preventive benefits and wellness programs included under The Local Choice Key Advantage and TLC HDHP plans.

Wellness Benefits and Preventive Care Screenings

Your plan covers one **routine check-up** each plan year, with **no copayment, coinsurance or deductible**.

Your plan also covers one of each of these services per plan year with **no copayment, coinsurance, or deductible**:

- Routine gynecological exam and Pap test
- Routine mammogram
- Prostate exam and PSA test
- Colorectal cancer screening

Early detection of these common cancers – breast, cervical, prostate and colon – dramatically increases your chances for a positive outcome. Please take your screenings seriously. When you schedule your appointment, let your doctor know that these are part of your routine preventive care benefits, and that they are **covered at 100% of the allowable charge**.

Quit For Life Tobacco Cessation | 866-784-8454

Quitting tobacco isn't a walk in the park. But when you're ready to quit, you don't have to do it alone. **Quit For Life** is here to help. This nationally acclaimed program is free, confidential, and it works! Call or go to www.quitnow.net/commonwealth. Before you know it, you'll be working with your own Quit Coach to help you quit and stay quit. Your coach can help you decide if your personal program should include nicotine patches, gum or covered smoking cessation drugs.

Future Moms | 800-828-5891

Expecting? After you tell your spouse, your family and your friends, tell us! The goal of **Future Moms** is to help you have a healthy, full-term pregnancy. We figure that's your goal, too. Even after you give birth, your Future Moms nurse is there to provide post-natal support. Call to enroll as soon as you know you are pregnant. You'll receive a pre-natal kit, including a book full of information about what to expect over the next nine months.

Enrolled in Key Advantage Expanded or Key Advantage 250?

Your plan will waive the hospital copayment for delivery if the covered Mom-to-be enrolls in Future Moms within the first trimester of pregnancy, has a dental cleaning during the pregnancy and completes the program.



- 24/7 NurseLine
- MyNurseOnline
- Wellness and preventive care screenings covered at 100%
- Future Moms
 - Incentive on KA Expanded and KA 250
 - Make sure expectant moms enroll in the program!
- Condition Care

MyHealth Note

Most recent claims, fully described, for each service/Rx.

Full Member ID data: to assist Physician who makes a copy for the patient's file.

Report of: **Jane W. Public**
Date of Birth: February 29, 1966

MHN Ref #: 00123456-01
Group #: GRX 123678

Your Medical and Pharmacy Claims

Your recent medical and pharmacy claims as of **July 23, 2008**

Date	Service / Prescription	Qty	Days	Doctor/Prescriber(*)
Visits				
06/10/08	Office Visit	--	--	Lynn, Samuel F.
05/17/08	Office Visit	--	--	Wilson, Michelle L.
05/15/08	Office Visit	--	--	Lynn, Samuel F.
04/12/08	Office Visit	--	--	Jones, Terry M.
02/02/08	Office Visit	--	--	Wilson, Michelle L.
Prescriptions				
05/25/08	Prilosec - 500 mg	30	30	Jones, Terry M.
03/28/08	Accupril - 20 mg	60	30	Lynn, Samuel F.
03/23/08	Prilosec - 500 mg	30	30	Wilson, Michelle L.
02/18/08	Accupril - 20 mg	60	30	Lynn, Samuel F.
02/12/08	Paxil - 20 mg	30	30	Lynn, Samuel F.
02/10/08	Lipitor - 20 mg	30	30	Lynn, Samuel F.
01/15/08	Lipitor - 20 mg	30	30	Lynn, Samuel F.
01/12/08	Accupril - 20 mg	60	30	Lynn, Samuel F.
01/10/08	Paxil - 20 mg	30	30	Lynn, Samuel F.
Other Medical Services				
05/26/08	Cholesterol Panel	--	--	LabCorp Laboratories
03/28/08	Ambulatory ER Visit	--	--	St. Lucy's Hospital ER
02/04/08	Chest CT Scan	--	--	Radiology Assoc. - SFSL
01/15/08	Complete Blood Count	--	--	LabCorp Laboratories

* Doctor/Prescriber listed may be another name from that medical office/practice.

Suggestions for You

Suggestions are based on your available claims as of **July 23, 2008**

- Call Your Doctor** **Keep taking LIPITOR as directed. [593] ***
Your prescription claims suggest you recently stopped taking LIPITOR. According to medical guidelines, this drug can help lower your risk of a heart attack. If you think your medication is not helping you, or if you are worried about cost or side effects, talk to your doctor soon. Unless your doctor stopped your medication, keep taking LIPITOR as directed until you talk to your doctor.
- Health Tip** **Ask your doctor about a mammogram. [2130] ***
Your medical claims suggest you should have a mammogram. Cancer guidelines recommend you have a mammogram every year to look for breast cancer. Finding breast cancer early makes it easier to treat and cure. If you haven't had this test recently, ask your doctor about it soon.
- Save Money** **Save money by switching from Prilosec. [3575] ***
Your prescription claims suggest you fill Prilosec. You can save money if you switch to omeprazole, the generic form of Prilosec. The FDA suggests omeprazole is as safe and as effective as Prilosec. If you have not tried omeprazole, ask your doctor if it is safe for you.
- Helpful Info** **Know the signs of depression. [1002] ***
Symptoms of depression include trouble sleeping or oversleeping, eating more or less than normal, and having trouble concentrating or doing everyday activities. If you have symptoms of depression that last for more than two weeks, medical guidelines recommend you see your doctor. Depression should be diagnosed by a doctor and treated with medications and therapy.

From HARVARD MEDICAL SCHOOL. Learn more information about each of the Suggestions for You shown above by visiting <http://www.anthem.com/myhealthnote> and entering the shortcut # shown at the end of each message in the [].

FOR PRESENTATION PURPOSES ONLY

Messages selected for member, based on their 24-month claims history and current benefits.

Web-based additional info for each message, from Harvard Medical School, via 1-5 digit shortcut.

My Health Advantage Statistics

Total of 16,749 MyHealth notes in 3rd & 4th quarter 2011

Reasons:

- Add beneficial medication
- Condition/event related screening needed
- Prevention/wellness reminder

Testimonials from members:

- *Feel the note is clear, easy to read and keeps me informed*
- *The reminder made me schedule a mammogram which I hadn't done in years*
- *Will now schedule an eye appointment for being a diabetic*

The BlueCard National Network

Our national network offers:

- A coast-to-coast network
- No balance billing for your employees
- No claim forms to file
- Savings for you and your employees

How to find a participating doctor:

- Blue Card PPO for national and international PPO providers
- 1-800-810-BLUE (2583)
- 24/7 Nurseline 1-800-337-4770
- www.anthem.com/tlc, www.bcbs.com,
www.anthem.com/mobilefinder



We're committed to offering nationwide access to superior, cost-effective and integrated networks to satisfy your employees' health care needs.

www.Anthem.com/tlc

Member Handbooks

Benefit Summaries

Provider Directory

- Multiple providers
- Multiple search parameters
- Personalized PDF directory
- Print or email

Member Self Service

- Check the status of claims
- Compare hospitals
- Learn about treatment options
- Communicate with us securely

Special Programs

- SpecialOffers@Anthem
- Preventive Health Guidelines

The screenshot shows the Anthem TLC website homepage. At the top left is the Anthem logo with a cross and shield icon. To the right is the 'The LOCAL CHOICE' logo with a checkmark. Below the logo is a large blue banner with a smiling woman's face on the left. The text in the banner reads 'Welcome' and 'The Local Choice Employees, Retirees and COBRA Members.' On the right side of the banner is a 'Tools & Information' section with links: 'Key Advantage Plans', 'TLC HDHP', 'Medicare Plans', and 'Forms'. Below the banner are two main columns. The left column has a 'Register Now' section with the text 'Sign up now and enjoy secure access to Member Services' and a 'Register' button. The right column has a 'Login' section with the text 'Access your personalized member services' and a 'Login' button. To the right of these columns is a 'Find a Doctor' section with links: 'Find a Doctor', 'Contact Us', 'ER Alternative', 'MyHealth@Anthem', and 'Special Offers'. Below these sections are two more columns: 'Learn More' with links 'MyNurseOnline', 'Special Programs', and 'Anthem Care Comparison'; and 'Members | Spotlight' with links 'Blue View Vision Benefits', 'Blue View Vision Providers', and 'Telemedicine Providers'. At the bottom right of the main content area is a 'Powered by WebMD' logo and a small image of a woman and child.

Questions?

Thank you for your business!

The Local Choice Behavioral Health Benefits



VALUEOPTIONS

- **Mental Illness/Substance Abuse and EAP Benefit Provider**
- **Dedicated toll free number: 866-725-0602**
- **Website: www.achievesolutions.net/tlc**



Employee Assistance Program Benefits

- **Four sessions per problem per rolling 12 months**
- **No cost to the member**
- **Everyone in the household is eligible**
- **Provides confidential, professional counseling, education and referral services**

Employee Assistance Program Benefits

EAP offers help with a variety of issues:

- **Marital and family problems**
- **Alcohol and /or drug abuse assessment**
- **Balancing work and family life**
- **Work-related concerns**
- **Financial or legal issues**
- **Grief and loss**
- **Personal growth and development**
- **Web based work life services**



Employee Assistance Program Benefits

EAP Supports Benefit Administrators

- **Workplace Seminars**
- **Critical Incidents**
- **Management Resources**



Workplace Seminars

Training topics available for groups:

- Emotional Health
- Personal Development
- Work / Life Issues
- Workplace Issues
- Manager and Supervisor Topics
- EAP orientation

Workplace Seminars

Most requested trainings in 2011

- **Managing Stress for Life**
- **Team Building Series**
- **Nurturing Respect in the Workplace**
- **Effective Communication in the Workplace**
- **Laugh It Off: Using Humor to Combat Stress**
- **The Power of Positive Thinking**

Request a training catalog today! Then call 866-725-0602 to consult with a Workplace Advisory team member and set up a training that best meets your agency needs.



Crisis Services

- **Death impacting the Workplace**
- **Major change within worksite**
- **Natural disaster**
- **Robbery**
- **Violent episode**
- **Terrorism**

Management Resources

Management Consultation & Referrals

- **Identification**
- **Consultation**
- **Documentation**
- **Discussion**
- **Monitor**

Manager Web Based Resources

Workplaceconsult.com is a web-based tool designed to assist the ***Benefit Administrator*** in accessing articles, resources and expert advice and counsel on:

- ❖ **managing aggression and potential for violence**
- ❖ **employee development and team building**
- ❖ **constructive confrontation and feedback**
- ❖ **managing through change and transitions**
- ❖ **conflict resolution**
- ❖ **impairment from alcohol or drugs**
- ❖ **enhancing communication skills**
- ❖ **management referrals**

Call 1-866-725-0602 to establish secure access



Achieve Solutions

www.achievesolutions.net/tlc

Online member resource

- **Child Care and Parenting**
- **Depression and Anxiety**
- **Drugs and Alcohol**
- **Elder Care and Aging**
- **Events and Transitions**
- **Health and Wellness**
- **Legal and Financial**
- **Work and Personal Growth**

Members also have access to a health library & health risk manager through the Achieve Solutions site.



Online Health & Wellness Programs

Through the **Achieve Solutions®** Web site, you can access and utilize interactive programs that address emotionally driven dependencies by clicking on **Health & Wellness Solutions** in the spotlight area.

1. **Living Lean™** for weight management
2. **Living Free™** for smoking cessation
3. **Living Smart™** for alcohol control
4. **Living Easy™** for resiliency and stress management
5. **Living Fit™** for a 90-day walking program

In addition to these interactive programs there are webinars available on a variety of topics all accessed through the website:

www.achievesolutions.net/tlc

Mental Illness/Substance Abuse

- **Call 866-725-0602 to verify provider network status**
- **Benefit coverage is based on provider status and medical necessity**
- **Out of Network benefit provides lower coverage and providers may balance bill the member**

Applied Behavioral Analysis (ABA)

- **Beginning 7/1/12, benefits for Applied Behavioral Analysis (ABA) for the treatment of autism will be implemented based on the following legislation:**
<http://lis.virginia.gov/cgi-bin/legp604.exe?ses=111&typ=bil&val=hb2467>
- **Covers eligible dependents age 2-6 up to an annual maximum of \$35,000 for qualified services and providers, subject to standard plan co-pays, co-insurance and out of pocket maximums.**
- **Members are strongly encouraged to contact ValueOptions prior to receiving services to ensure the provider meets credentialing standards, verify provider's network status and obtain authorization for the service and provider.**
- **Claims received without an authorization will prompt a retro-review which may delay payment or result in a denial if the provider does not meet the criteria outlined in legislation.**

Promotional Materials Available

Benefit Administrators may order promotional Employee Assistance Program and Behavioral Health materials.

ValueOptions has the following promotional materials available to promote the EAP and Behavioral Health programs:

- Integrated Program Brochure that addresses EAP and Behavioral Health Benefits
- EAP Wallet Cards
- Tipsheets addressing a variety of daily life issues...just let us know the topic
- 8 X 11 Posters

Benefit Administrators may also request the following supportive materials:

- Training Catalog
- Downsizing Packet
- Critical Incident Packet



The Local Choice RoadShow 2012



The Local Choice RoadShow 2012

Who is Delta Dental?

By far, the largest and most experienced provider of group dental benefits nationally.

- ✓ *Largest market share statewide and nationally.*
- ✓ *Contracts with over 85% of all dentists in VA, and close to 80% nationally*
- ✓ *Not-for-profit organization...with a mission to improve the public's oral health.*

One out of every four dental claims is paid by Delta Dental!



Key Advantage Expanded

- \$25 individual / \$75 family contract year deductible
- \$1,500 individual contract year maximum
- \$1,500 individual lifetime Orthodontic maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics



Key Advantage 250, 500 and 1000

- \$25 individual / \$75 family contract year deductible
- \$1,200 individual contract year maximum
- \$1,200 individual lifetime Orthodontic maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics



Medicare-Eligible Retirees

- No annual deductible
- \$1,500 annual calendar year maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 5% coverage for Major Services

Delta Dental Networks

Delta Dental participates with over 3,700 Virginia Dentists. Delta's large networks means access for TLC members and savings for TLC groups!

Network numbers by Region:

- ✓ *Southwest : 72% of licensed dentists participate with Delta Dental*
- ✓ *Northern: 81% of licensed dentists participate with Delta Dental*
- ✓ *Tidewater: 92% of licensed dentists participate with Delta Dental*
- ✓ *Richmond Metro: 82% of licensed dentists participate with Delta Dental*



Healthy Smile, Healthy You®

As a result of the growing evidence connecting oral health to overall health, Delta Dental has developed a program designed specifically with our members in mind: *Healthy Smile, Healthy You*®.

This innovative program provides one additional cleaning or periodontal maintenance procedure for important health conditions connected to oral health:

- ▲ **Pregnancy**
- ▲ **Diabetes**
- ▲ **Cardiac Conditions**

Covered TLC members are automatically eligible for their additional cleaning benefit when they enroll in Anthem programs for the above conditions.

Delta Dental strives to provide the best possible service and efficient claims processing for The Local Choice

Claims and Service by the numbers:

- ✓ *Average speed for human response of incoming calls: **6 seconds***
- ✓ *Average response time to written inquiries: **2.4 days***
- ✓ *Percentage of claims processed within 15 days: **99.89%***
- ✓ *Percentage of positive customer survey responses: **96.25%***



Web-Based Tools

With secure access to the entire system through www.deltadentalva.com members can:

- **NEW!** – Chat live with Benefit Services Representatives
- **NEW!** – Estimate potential claims cost with Cost Estimator
- Check benefits and eligibility
- Find a participating dentist
- Check claims status
- Email Customer Service



Community Involvement



- Educational kit on loan, free of charge, to all nurse coordinators and teachers in Virginia elementary schools
- Curriculum addresses the importance of nutrition, proper oral hygiene, and brushing and flossing techniques
- To order visit www.deltadentalva.com, or call 800.572.3044, ext. 3133



Community Involvement

DELTA DENTAL'S



In the Community

- Give Kids a Smile – Boys and Girls club members throughout Virginia receive cleaning, exam, and follow up care at no cost. In 2011 there were:
 - 42 Give Kids a Smile day events with almost 800 volunteers
 - Over 5,600 children were seen and treated by dentists and hygienists
 - Treatment value of these services totaled close to \$400,000



Outpatient Prescription Drugs

medco[®]

Medco is a registered trademark of Medco Health Solutions, Inc.

Welcome!

Medco administers the
prescription drug benefit
for The Local Choice.
You are in good hands.



medco[®]

Today's Agenda

- Your Fiscal Year 2012 Prescription Drug Plan
 - Plan Highlights
 - Frequently Asked Questions

- Tools to Help Manage the Prescription Benefit
 - **My Rx Choices**[®]
 - Other Available Resources

Your Medco Prescription Drug Plan



- Benefit includes both a retail and mail component
- Medco has its own mail-order pharmacy – the **Medco Pharmacy**[®] – where Medco Specialist Pharmacists focus on compliance and lower-cost options for patients. The automated filling system ensures that prescriptions are filled accurately.*

* Medco mail-order pharmacies fill about 2 million prescriptions per week through a highly automated process that is 99.9997% accurate and is 23 times more accurate than a retail pharmacy.

“Dispensing Error Rate in a Highly Automated Mail-Service Pharmacy Practice”; Nov. 2007, *Pharmacology*, a peer-reviewed journal of the American College of Clinical Pharmacy.

Prescription Drug Copay 2011

Effective upon group renewal date (July or October)	Participating Retail Pharmacy (per 34-day supply)	Medco Mail-Order Pharmacy (34-day supply or less charges retail copay; 35 to 90 days charges mail copay)
Tier 1 (Typically generic drugs)	\$10	\$20
Tier 2 (Typically lower-cost brand-name drugs)	\$20	\$40
Tier 3 (Typically higher-cost brand-name drugs)	\$35	\$70
Diabetes supplies (test strips and blood glucose meters)	20%	20%

If a brand-name drug has a generic equivalent, the member will pay the brand copay plus the difference between the two if the brand-name drug is requested.

Specific Rx Benefit Information

- **If you are taking a long-term medication, filling your prescriptions through the *Medco Pharmacy*, your mail-order service, provides several benefits:**
 - You receive up to a 90-day supply of your medication at a lower copay.
 - Prescriptions are delivered directly to you.
 - Dedicated primary mail pharmacy just for TLC and State Employees located in Richmond, VA
 - You can order refills online and check the status of your orders.
 - You have access to Medco Specialist Pharmacists.
 - Medco Specialist Pharmacists are specially trained in specific conditions.
 - They review your incoming prescriptions for potential safety issues and will contact you and your doctor to discuss apparent problems.
 - Medco only buys medication from the most reputable suppliers.

- **You have access to Medco Specialist Pharmacists whether you fill your prescription at a participating retail pharmacy or through the *Medco Pharmacy*.**
 - Your medication questions can be answered by calling **1 800 355-8279**.

Frequently Asked Questions

Q: How can I start using the *Medco Pharmacy*, mail-order service?

A: To get started using the **Medco Pharmacy** for medications you take on an ongoing basis, ask your doctor to write a prescription for up to a 90-day supply for up to 1 year, if appropriate.

To fill the prescription, you may:

- Mail your prescription(s) along with the enclosed “**Medco Pharmacy Mail Order Form**” in the **Medco Pharmacy** envelope provided.
- Ask your doctor to call **1 888 EASYRX1 (1 888 327-9791)** for instructions on how to fax the prescription. Your doctor must have your member ID number, which is on your prescription drug ID card, to fax your prescription.
- Order through our website after registering on **www.medco.com**.

Q: Is there an additional charge for shipping and handling?

A: No, medications are shipped via standard service at no cost to you. Express shipping is also available for an additional fee.

Q: How do I know if my medication is covered or if there is a generic equivalent?

A: When you fill a prescription at a participating retail pharmacy or through the **Medco Pharmacy**, you will be notified if your plan does not cover your medication. To find coverage and pricing details online, along with information about generics, visit **www.medco.com**, and choose “price a medication” from the left menu to review prescription pricing and coverage information. Or you can contact Member Services.

Frequently Asked Questions

Q: How soon will I receive my mail-order prescription, and how can I check the status of my order?

A: Orders are usually processed and mailed within 48 hours of receipt. For normal delivery, **please allow 7 to 11 days from the day you mail your prescription.** To check the status of your order, visit www.medco.com and choose “order status” from the left menu, or call Member Services and use the automated system.

Q: How do I pay for my *Medco Pharmacy* mail-order prescriptions?

A: You may pay by check, money order, or credit card. If you prefer to use a credit card, you have the option of joining our automatic payment program by calling **1 800 948-8779** or enrolling online.

If you pay by check or money order and happen to overpay, your account will be credited. If you send less than your cost of the prescription, in most cases you will get an invoice for the balance with your **Medco Pharmacy** order.

Frequently Asked Questions

Q: How do I refill my mail-order prescriptions?

A: Ordering mail-order prescription refills is easy. Be sure to have your ID number and your prescription number for the medication handy.

- **Online**—Each time registered users log in to www.medco.com available prescription refills will be displayed in the personalized “order center,” as well as in your prescription history. From the order center, simply check the box next to the items you want to order and follow the on-screen instructions to check out.
- **By telephone**—Call **1 800 4REFILL (1 800 473-3455)** to use the automated refill system.
- **By mail**—Use the refill order form that will accompany your prescription. Mail it with your co-payment to the **Medco Pharmacy** in the return envelope.

To make sure that you don't run out of medication, remember to reorder 14 days before your medication runs out. You can find the refill date on your prescription bottle, on the refill slip that comes with every order, or at www.medco.com.

Frequently Asked Questions

Q: How do I order additional mail-order forms?

A: Order via the Internet at www.medco.com or call Member Services toll-free at the number on your prescription drug ID card to use the automated system. We will mail the requested information to you right away.

Q: Who has access to my prescription information?

A: Medco has a strong commitment to your privacy. We have established effective administrative and technical safeguards to protect the confidentiality of your prescriptions and other information and to secure this information from unauthorized or improper access, disclosure, or use. In addition, Medco does not sell individually identifiable information, nor lists of members and their covered dependents to outside companies for solicitation or marketing purposes.

Tools to Help Manage the Prescription Benefit

- Tools to Help Manage the Prescription Benefit
 - **My Rx Choices**[®]
 - Other Available Resources



My Rx Choices®

Your online savings tool

▪ Lower your cost for prescriptions with **My Rx Choices**

– Features include:

- Personal assessment of cost-saving opportunities based on *your* prescription plan and the medications you use
- Print a kit to help your doctor better understand the economic impact of different medication alternatives.
- Alternative medications are based on the greatest cost savings to you and are presented in order, starting with the highest value.
- Brand-to-generic and retail-to-mail comparisons are shown.
- The average amount saved annually by **My Rx Choices** users is \$308!*

▪ Simply visit **www.medco.com/choices**. You'll need to take a moment to register before using this service.

*Mean average annual savings projected from a study through July 2009 of over 14 million lowest online savings opportunities on long-term prescriptions excluding Medicare and other non-qualifying participants. Your actual savings may not reach the projected average and may vary. For pertinent details and disclosures regarding My Rx Choices, visit **www.medco.com/choices**.

My Rx Choices®

Available through Medco Customer Service or medco.com

- The **My Rx Choices** home page allows the user to:
 - Select a patient within a household (prepopulated with information on spouse and all dependents under age 18; information will be shown only if authorization has been given.)
 - Select a drug to compare from a prepopulated list of prescriptions for the user.
- Your potential savings are clearly presented

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medco Prescriptions & benefits Health & wellness Nonprescription items

Go to: Prescriptions items in cart: 1 view details

My Rx Choices Have a question? Need help? [learn more >>](#)

Review your savings choices.
These choices could save you the most money based on your prescription plan.

Medication	You pay	Lower-cost choice	You pay	YOU SAVE
Chris (D.O.B. 07/01/1960)				
<input type="radio"/> Protonix 40 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail <small>Coverage rules may apply. How much does my plan pay?</small>	\$480.00 per year \$40.00 for 30 days	<input checked="" type="radio"/> omeprazole 20 MG Tablet (generic alternative ⓘ) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail <small>Coverage rules may apply. How much does my plan pay?</small>	\$40.00 per year \$10.00 for 90 days	\$440.00 per year Explain my savings Compare drugs <input type="button" value="view all alternatives"/>
<input type="radio"/> Allegra 60 MG Tablet (brand) Dosage: 1 Tablet, once a day Pharmacy: Retail <small>Coverage rules may apply. How much does my plan pay?</small>	\$434.16 per year \$36.18 for 30 days	<input checked="" type="radio"/> fexofenadine 60 MG Tablet (generic equivalent ⓘ) Dosage: 1 Tablet, once a day Pharmacy: Medco By Mail <small>Coverage rules may apply. How much does my plan pay?</small>	\$40.00 per year \$10.00 for 90 days	\$394.16 per year Explain my savings Compare drugs <input type="button" value="view all alternatives"/>
<input type="radio"/> Lipitor 40 MG Tablet (brand) Dosage: 1 Tablet, once a day  <small>View report >></small> Pharmacy: Retail <small>Coverage rules may apply. How much does my plan pay?</small>	\$300.00 per year \$25.00 for 30 days	<input checked="" type="radio"/> simvastatin 80 MG Tablet (generic alternative ⓘ) Dosage: 1 Tablet, once a day  <small>View report >></small> Pharmacy: Medco By Mail <small>Coverage rules may apply. How much does my plan pay?</small>	\$40.00 per year \$10.00 for 90 days	\$260.00 per year Explain my savings Compare drugs <input type="button" value="view all alternatives"/>

<< previous I choose to have my doctor review the choices listed above for a savings of \$1,094.16 per year based on today's prices.

My Rx Choices®

- Medco can facilitate generic equivalents via mail order.

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Prescriptions & benefits | Health & wellness | Nonprescription items

Go to: [Prescriptions](#) | items in cart: 1 [view details](#)

My Rx Choices

[Have a question? Need help? learn more >>](#)

Medco can contact your doctor for the following choices because:

- BOTH** the choice listed below and your current medication are [GENERIC EQUIVALENTS](#).
- AND**, you chose up to a 90-day supply through [MEDCO BY MAIL](#).

[Learn more about why Medco can contact your doctor for these savings choices](#)

Current prescription	Your choice	Who will contact my doctor?	My doctor is:
Allegra 60 MG Tablet (brand) Dosage: 1 Tablet, once a day	fexofenadine 60 MG Tablet (generic equivalent) Dosage: 1 Tablet, once a day Annual savings: \$394.16	<input checked="" type="radio"/> Medco will contact your doctor. Learn more <input type="radio"/> You will contact your doctor	Dr. Susan Johnston 455 Anystreet Franklin Lakes, NJ 07417 (201) 269-3400 Update doctor information

YOU must contact your doctor for the following choices because:

- EITHER** the choice listed below is a [GENERIC ALTERNATIVES](#) to your current medication
- OR**, you chose to receive your medication from a [PARTICIPATING RETAIL PHARMACY](#).

[Learn more about why you must contact your doctor for these savings choices](#)

Current prescription	Your choice	Who will contact my doctor?
Protonix 40 MG Tablet (brand) Dosage: 1 Tablet, once a day	omeprazole 20 MG Tablet (generic alternative) Dosage: 1 Tablet, once a day Annual savings: \$440.00	<input checked="" type="radio"/> You will contact your doctor. Learn more The information you need will be given to you at the end of this process.
Lipitor 40 MG Tablet (brand) Dosage: 1 Tablet, once a day	simvastatin 80 MG Tablet (generic alternative) Dosage: 1 Tablet, once a day Annual savings: \$260.00	<input checked="" type="radio"/> You will contact your doctor. Learn more The information you need will be given to you at the end of this process.

[<< previous](#) | [The information above is correct](#) | [continue >>](#)

- Members may print a kit to discuss lower-cost alternatives with their doctor.

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Prescriptions & benefits | Health & wellness | Nonprescription items

Go to: [Prescriptions](#)

My Rx Choices

[Have a question? Need help? learn more >>](#)

Follow these steps to complete your request:
Based on your benefit plan and today's prices, your choices, once approved by your doctor, will save you \$1,274.16.

1. Print your kit*
[View and print your savings kit](#) to get the information you need to have your doctor request new prescriptions. **You MUST print this kit now.** [view/print kit](#)

simvastatin 80 MG Tablet (generic alternative)
omeprazole 20 MG Tablet (generic alternative)

Your savings kit includes:

- A list of the lower-cost alternatives that you need to discuss directly with your doctor
- A fax form and instructions for your doctor to use to request new prescriptions from one of Medco's mail order pharmacies

Talking to your doctor could save you: \$700.00

2. Checkout
If you are finished reviewing lower-cost alternatives, you can [view your shopping cart and check out now](#). To review and choose lower-cost alternatives for other household members, [click here](#) and you can check out later. [checkout now](#)

Medco will contact your doctor about **fexofenadine** 60 MG Tablet (generic equivalent) after you checkout.
Allowing Medco to talk to your doctor could save you: \$394.16

- OR - Continue with other household members
To review and choose lower-cost alternatives for other household members, [click here now](#).

To print this information, you will need the Adobe® Reader® plug-in. If you do not have this plug-in, you will need to [download a free copy first](#).

[Get Adobe Reader](#)

Shopping cart

fexofenadine tabs 60

Total: \$40.00

[view cart details](#)

[checkout](#)

Tool and Resources

- Medco Member web site – **www.medco.com**
 - Formulary information/Formulary look-up
 - Locate a participating pharmacy
 - Health and wellness information
 - **My Rx Choices**[®]/Price a medication
 - Online Ordering
 - Order **Medco Pharmacy** mail-order refills
 - Download forms

- Medco Customer Service Number 1 800 355-8279

- Open Enrollment Websites
 - Website Address: www.medco.com/openenroll
 - Access codes: CVATLCALL2008





CommonHealth

Employee Wellness Program

All employees participating in The Local Choice Health Benefits Program are eligible.



- **FREE** Health Check Screening every 2 years
 - Total and HDL Cholesterol
 - Blood Pressure
 - Height/Weight and Body Mass Index
 - Diabetes Risk Assessment
 - Non-fasting and immediate results
 - For participating employees and their adult dependents

Contact Your Regional Coordinator to schedule

PROGRAM EXAMPLES



- *Home Safe Home* – vital topics for home safety including fire safety, food safety and emergency preparedness (runs thru June 30, 2012)

 - *Lighten Up* – a nutrition program designed to help overcome common hurdles with healthy eating “I don’t have time”, “It’s too expensive”, “I don’t know how to cook”, “I don’t like to cook” (July 1, 2012 – June 30, 2013)
-

Program Options to Meet Your Needs

- ❑ **Traditional Presentation** *15 - 45 minutes*
- ❑ **Learning Station** -high traffic area (e.g. break room)
- ❑ **Coupon** - *paper or electronic*
- ❑ **Video** – *web link or DVD*

Contact Your Regional Coordinator to schedule





Quit for Life

Tobacco Cessation Program

- FREE to health plan participants 18 and older
- Individualized program includes a personal Quit Coach
- May include free nicotine replacement or covered medications
- The support you need when you're ready
- Enroll online or by phone



Future Moms

Healthy pregnancies reduce risk of premature birth

- Unlimited access to experienced nurses
 - Excellent information on pregnancy and childcare
 - Support and guidance in areas like breastfeeding.
 - Enroll in the first trimester and the hospital co-pay for delivery is waived (KA+ and KA 250 only)
 - CALL 1-800-828-5891
-

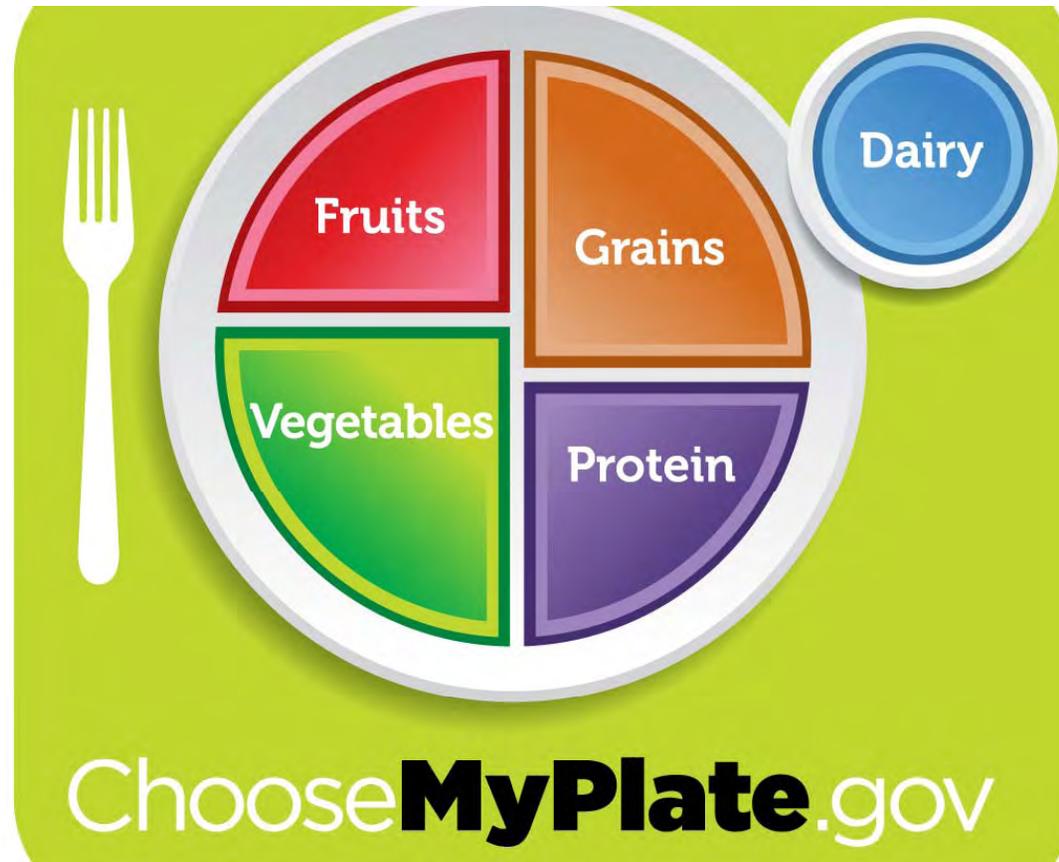


CommonHealth Compass

- Quarterly Newsletter
 - ❑ Program Highlights
 - ❑ Success Stories
 - ❑ Information & support materials
 - ❑ Recipes
 - ❑ Go green, save time and reduce program expenses – ask your coordinator for the **ELECTRONIC COMPASS**



Lighten Up
Eating Well can be Easy



Fill about $\frac{1}{2}$ of every plate
with fruits and vegetables

Serving Sizes

Typical Daily Consumption



Recommended Daily Consumption



No Time to Eat Right?

- Hit the grocery store instead of the drive through for fresh salads, steamed microwave veggies, or select hot bar items.
- Try roasting meals or use a slow cooker – low prep time for big nutritious payoff
- Prep foods for quick use when you bring them home from the store
- Make two meals and freeze one



Just Too Expensive?

- Make a list and stick to it
- Keep it simple – buy foods in their natural state - You pay extra for convenience
- Keep protein serving sizes in check
- Compare prices using store circulars
- Use coupons only for things you need
- Consider store brands



Never Learned How?

- Keep it simple
- Ask for help – you can't get better if you don't try
- Avoid cooking for big events or holidays – you don't need that kind of pressure
- Try foods that are in season for maximum deliciousness



Love to Eat.

Hate to Cook?

- Plan the meal
- Involve everyone in the household
- Try “Make Your Own” meals like personal pizzas, tacos, egg scrambles, and stir frys
- Make it fun by adding music to prep time



Lighten Up!

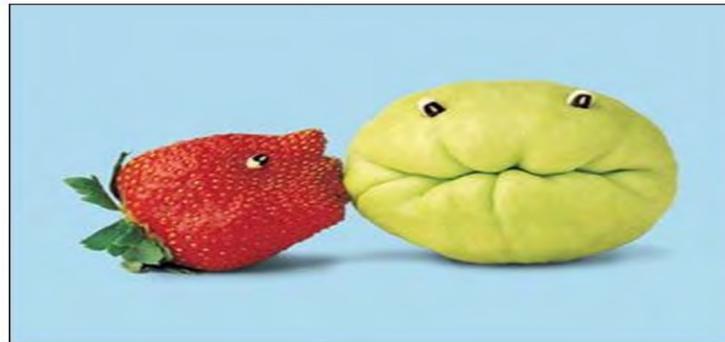
You have the power to make dinner easy

Stick with real food

Plan ahead to make cooking less of a chore

Get everyone involved

Have more fun



Take the kitchen back!

Visit your wellness website at
www.commonhealth.virginia.gov/tlc
for more information and resources



Regional CommonHealth Coordinators

Suzanne Meador – suzanne.meador@dhrm.virginia.gov - Lee, Scott, Wise, Dickenson, Buchanan, Russell, Washington, Tazewell, Smyth, Grayson, Carroll, Wythe, and Bland counties.

Sharon Buckner – sharon.buckner@dhrm.virginia.gov – Augusta, Clarke, Culpeper, Frederick, Greene, Madison, Page, Rappahannock, Rockingham, Shenandoah and Warren

Susan Perry - susan.perry@dhrm.virginia.gov – Bedford, Botetourt, Craig, Floyd, Franklin, Giles, Henry, Montgomery, Patrick, Pittsylvania, Pulaski, Roanoke

Kristina Fischbach – kristina.fischbach@dhrm.virginia.gov – Albemarle, Alleghany, Amherst, Appomattox, Bath, Buckingham, Campbell, Cumberland, Fluvanna, Goochland, Highland, Louisa, Nelson, Rockbridge counties and the cities of Charlottesville and Lynchburg.

Regional Coordinators, cont.

Cynthia Duncan - cynthia.duncan@dhrm.virginia.gov – Accomack, Isle of Wight, Northampton and Southampton counties and the cities of Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach.

Mary Louise Gerdes – marylouise.gerdes@dhrm.virginia.gov – Caroline, Charles City, Essex, Westmoreland, Northumberland, Richmond, Lancaster, Middlesex, Mathews, King and Queen, King William, New Kent, Gloucester, York, James City, Surry and Sussex counties and the cities of Hampton, Newport News, Poquoson and Williamsburg.

Craig Hicken – craig.hicken@dhrm.virginia.gov – Amelia, Brunswick, Chesterfield, Charlotte, Dinwiddie, Greensville, Halifax, Lunenburg, Mecklenburg, Lunenburg, Prince Edward, Nottoway, Chesterfield and Dinwiddie counties and the cities of Colonial Heights, Emporia and Hopewell.

Amy Moore - amy.moore@dhrm.virginia.gov - Fairfax, Fauquier, Loudoun, Orange, Stafford and Prince William counties and the city of Fairfax .

Denise Butler – denise.butler@dhrm.virginia.gov – Cumberland, Henrico, Hanover, King George, Louisa, Powhatan, Spotsylvania, Fredericksburg and the city of Richmond.

Questions?

Anne Dinterman

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**Easy enrollment.
Less paperwork.
More time for you.**

The Local Choice is taking enrollment to a whole new level. Get ready to go green with a proven streamlined, paperless online enrollment system. Coming in 2013, you'll have the same enrollment system the Commonwealth of Virginia uses today. It's the Benefits Eligibility System (BES).

You'll be able to:

- Receive only one bill per month
- View all enrolled members by plan
- Tap into new reporting options
- Let employees enter some of their own changes

**Learn more!
Be sure to attend
the upcoming
TLC road show
in March 2012.**



What is BES?

- BES is the System that Collects, Validates and Distributes Eligibility and Enrollment Data for the Commonwealth of Virginia (State) Health Benefit Plans.
- BES Transfers Data Directly to Claim Administrators for Benefits and Claims Payment

BES Advantages

- Simplifies Administration and Ensures Compliance with Built-in Rules and Regs
- Provides Access to Employee Direct, the Self-service Web Tool Used by State Employees to Manage Initial Enrollment, OE and QMEs
- COBRA and Retirees Can Be Billed by TLC Not by Group
- Your Choice: Real-time Enrollment or Send to TLC for Data Entry

Medicare Plan Participation

- Plan Placement Driven by Employee Status
 - Active Employees and All Dependents (Regardless of Medicare Status) Are In Active Plan
 - Once Employee Retires, Medicare Eligibility Determines Plan
 - Medicare Eligible Retirees and Medicare Eligible Dependents of Retirees Must Go to Medicare Supplemental Plan or Terminate. We Do Not Carve Out!
- BAs Must Inform Early Retirees of Notification Requirements
- When Discovered, Wrongly Placed Participants Will Be Moved to Correct Plan or Terminated and Claims Will Be Retracted or Adjusted

Medicare Solution

- Consider Advantage 65
 - Fully Pooled
 - No Contribution Requirement
 - No Direct Cost to Employer
 - No GASB Liability Unless ER Contribution
- ER Must Collect and Remit Premium Until BES Implementation

Coverage for Elected Officials

- A Group Must Choose Coverage for Elected Officials if they Are to Be Eligible
 - Can Only Be Added at Renewal
 - Board Resolution Required
- TLC Contracts Do Not Allow Elected Officials to Participate in Retiree Coverage
- Never Eligible for A65, A65 w/DV or Medicare Complementary
- Elected Officials Are Eligible for COBRA/Extended Coverage (20+)

Changes to Plan or Membership

- TLC Assumes All Groups Have Section 125 Pre-Tax Agreements
- Federal Regulations Prohibit Changes other than at Open Enrollment Unless you Have a Qualifying Mid-Year Event
- Any Change Outside Open Enrollment Must Be Consistent with and on Account of the QME
- Membership Changes Permit Plan Changes with Consistent QME

Qualifying Mid-Year Events

- Always Get Documentation for Your Files that Event Actually Occurred
 - Birth Certificate
 - Tax Forms
 - Marriage Certificate
 - Letter from Other Employer
- IRS May Audit You! TLC Advises but Responsibility for Compliance Is Yours
- List of Confirming Documents Available on TLC Web Site
- TLC Must Review Custody Orders and Adoption Agreements

New Time Frames to Enroll or Make Health Plan Changes

Newly Eligible

- If Hire Date Is 1st Day of Month – Coverage Begins on that Day
- If Hire Date other than 1st of Month – Coverage Begins on 1st of Month After Hire Date
- Forms Must Be Submitted Within 30 Days or EE Must Wait for OE or QME
- If Plan Has Waiting Periods, They Are Added to Hire Date but Can Not Exceed 90 Days

Coverage Begins with QME

60 Day Rule

TLC uses the most liberal requirements allowed by IRS. If your plan document calls for more restrictive time frames, you must comply with your document.

- EE has 60 calendar days to submit forms based on QME such as marriage, divorce or birth
 - For Marriage - Coverage begins on the first of month following date enrollment form is received
 - For Divorce (Drop) – Coverage ends EOM of Divorce. If 60 day not met must drop but can't reduce premium
 - For Divorce (Add) – Coverage begins on first of month following receipt of enrollment form
 - For birth or adoption – Coverage begins on 1st of month of birth or adoption
- Can't add until OE if 60 day requirement not met

POP and Flex Plan Amendments May Be Necessary

- All Groups Must Comply with Section 125 Pre-Tax Regulations
- To Comply with Changes Brought About by PPACA and Expanded TLC Dates, You May Need to Amend your Flex Documents
- For New Rule, We Will Allow 60 Days. If Your Document Says 30 Days, You Must Comply with Your Plan Document.

Free Standing Providers

- All Free Standing Clinics, ERs and Imagine Centers Are Not In-Network
 - Patient Should Confirm Participation
 - Out of Network Benefits Will Apply
 - Facility Can Balance Bill
-
- In True Emergency – Go to Nearest Facility

Premium Payment

- Premium Due on 1st of Month
- Late If Not Received by 10th
 - 1% per month Penalty of Overdue Premium
 - Code Compliance Issue
- Consider On-Line Enrollment and Premium Payment Options
- If COBRA and Retirees Are Late – Terminate and Apply for Retro Reinstatement when Paid

Enrollment Forms

- New Enrollment Forms Are Required for New Participants and Membership or Plan Changes
- BAs Must Complete and Sign Page 4 of Enrollment Form
- For Fastest Processing, Fax Forms to Aretha Young at Anthem (804) 354-4240
- No Not Send Enrollment Forms to TLC. That Will Delay Processing

Renewal Paperwork

- Due April 2, 2012
- 30 Day Extension to Return Materials Granted upon Request
- Can't Extend 90 Day Written Notice Requirement to Terminate
- Can't Decide...Submit Termination Letter and Rescind within 30 Days of Renewal Date

Materials Order Forms

- Order Forms for all Vendors Available at www.thelocalchoice.virginia.gov under Forms and in Renewal Notebook
- Please Fax or Mail Directly to Number or Address on Forms
- If Sent to TLC/DHRM May Be Delayed and Delivery Cannot Be Guaranteed

GASB 43 & 45

Actuarial Opinion

- Group's Only Liability to TLC Is for Fixed Prospective Premium Rate
- Actual Claims Experience Not Needed for Development of GASB Liability
- Should Use Charged Rates

Deceased Employee Option

- Primarily for Small Groups w/o COBRA
- Must Elect Annually
- No Changes Permitted
- Full Premium Due

Open Enrollment

- Between April 1 – May 15 for July 1 Renewals
- Select a Period No Longer than 30 Days
- October 1 Renewals May Select a 30 Day Period Prior to Renewal
- All Changes Should Be Submitted at least 30 Days Prior to Renewal Date
- After OE Closes – No Changes Permitted

Questions

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TLC Web – www.thelocalchoice.virginia.gov