2013 TLC RoadShow



March 12, 2013 through March 27,2013

Agenda

- Welcome
- TLC RFP New Contracts
- Legislative Rundown
- Affordable Care Act (ACA)
- Benefits Eligibility System
- Kaiser (For Northern Virginia Only)
- Anthem
- CommonHealth
- Housekeeping
- Questions
- Adjourn

COVA - TLC RFP Results

- Year Long Process
- Medical, Dental, MISA and Rx all Bid Individually and as Bundle
- Bundle Proved Superior Awarded to Anthem
 - Anthem Subcontracting as Needed
 - Performance Guarantees Remain
 - Should Result in Better Overall Customer Service

Legislation Update

SB 1089 - CILs and AAAs - Signed by House and Senate

- HB 1356 Teachers to state plan Left in House Appropriations
- SB 1367 Teachers and Local Gov to state plan PBI Senate Finance

- SB 1275 Nationwide Health Information Network PBI Senate Education and Health
- HB 1422 Biosimilars Signed by House and Senate

Affordable Care Act (ACA)

- TLC Can't Give Formal Advise Not Attorneys,
 Accountants or Paid Advisors
- Each Group Responsible for Non-compliance Penalties
- Anthem to Discuss Later
 - SBCs
 - Women's Health
 - W-2
 - Fees

Affordable Care Act (ACA)

- 30 Hour Full Time
 - No TLC Changes Required (20 Hr allowed)
 - 50+ Employees
 - Anniversary after 1/1/2014
 - Changes Definition of FTE
 - Average hours, previous year
 - Special Rules for Schools
 - Penalty if Employee Goes to Exchange
 - Reporting Requirements

Affordable Care Act (ACA)

- Notice about Availability of Exchanges
 - Delayed until Late Summer or Early Fall
- We Will Comply with ACA Benefit Mandates
 - Reviewing Tobacco Cessation as Preventative
 - Reviewing Essential Benefits
- ACA Information Available
 - http://www.dol.gov/ebsa/faqs/faq-aca.html
 - www.Anthem.com click Health Care Reform
 - http://healthreform.kff.org/timeline.aspx

Benefits Eligibility System (BES) 7-1-2013

- Proven, Streamlined, Paperless, Online Enrollment System
- Same Enrollment System as COVA
- Now (7/1/2013)
 - Receive Only One Bill per Month
 - Direct Bill for COBRA and Retirees
 - e-Direct Can Be Available
- Later
 - View All Enrolled Members by Plan
 - New Reporting Options

Benefits Eligibility System (BES)

- Transparent to You
- Enrollment Forms to DHRM After 6/1/2013
- Direct calls to DHRM after 6-1-2013 (9/1 for Schools)
 - (804) 255-3642 or (888) 642-4414
- New Renewal Data Sheet Required
- Training Coming Soon
 - Kits
 - Online Classes



Kaiser Permanente

Different. Better.



Typical U.S. health care model

Typical: Fragmented, uncoordinated

Result: High cost, frequent duplication of efforts, low efficiency, difficult to navigate



The model for quality and convenience

Kaiser Permanente model: Highly coordinated care through state-of-the-art technology and the area's largest multi-specialty physician group practice

Results: Superior patient experience and quality outcomes

Labs

Inpatient

Outpatient

Emergency

Pharmacy

Imaging

Immunization

Membership

Financial & Benefits

KP Health Connect

Secure Web-Based Universal Access

Real Time

Linked to Delivery System

Electronic Ordering

Digital Imaging

Secure Messaging

KP.org and My Health Manager

Population Management Tools

Disease registries

Risk stratification

Identification of subgroups needing care

Patient management tools

Targeted panel lists

Inreach- Prompts, reminders for clinicians

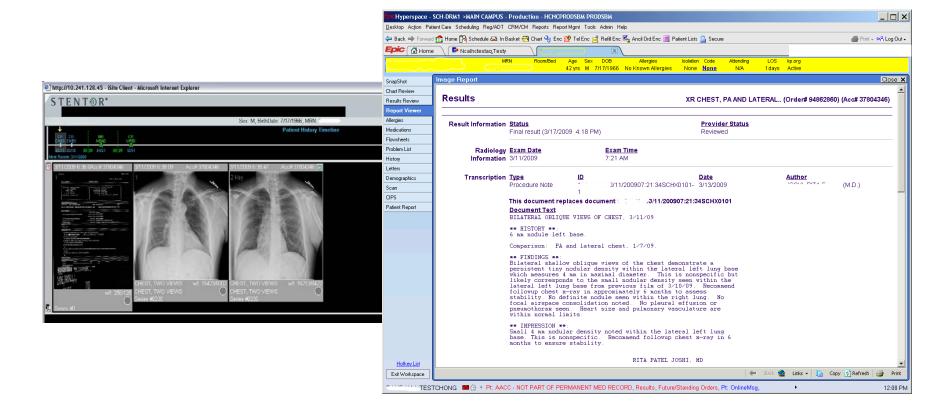
Outreach- Letters and automated telephone outreach to members

Monitoring and process improvement measures and reports

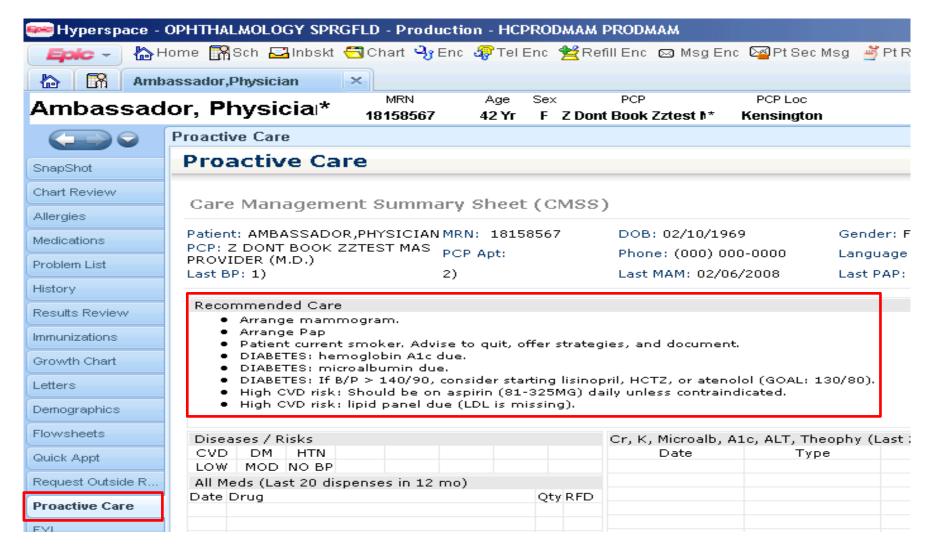
KP HealthConnect:

The tool that helps make us the quality leader

From any computer with an internet connection, our physicians can view x-rays (or any other radiology image) with the member moments after the film is taken.



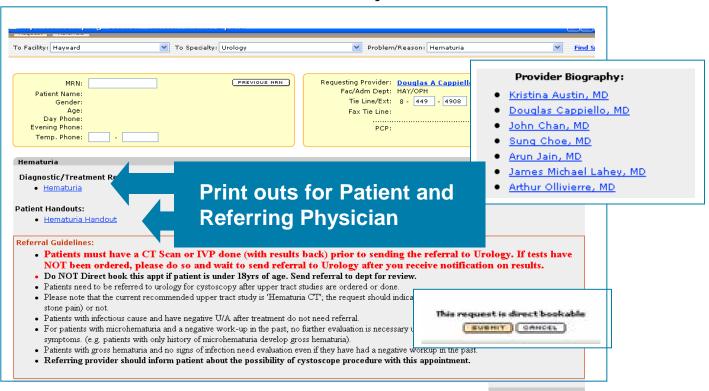
Integrated model at work – proactive care (Inreach) at every visit in every department.



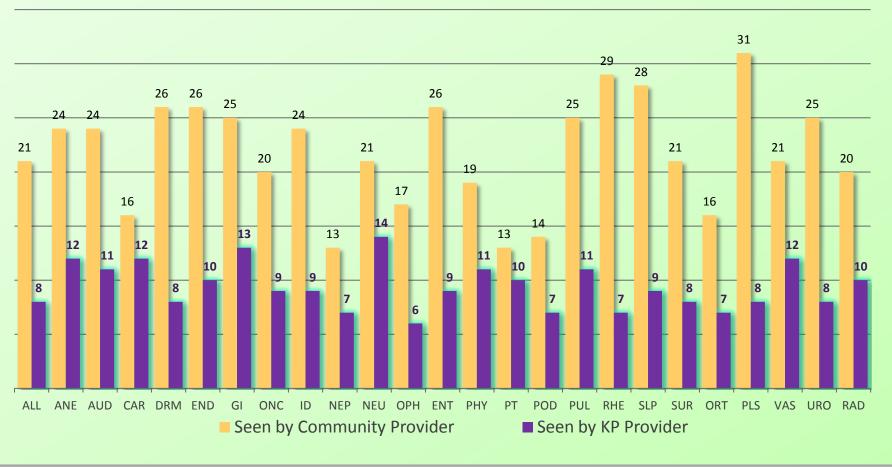
Specialty care:

We offer market-leading access

Using a tool called E-consult, primary care physicians can *instantly* schedule patients to see specialists while the patient is in the exam room -- no more waiting on the phone to schedule appointments. Sometimes, specialty appointments are available the same day.



Referral Wait Time



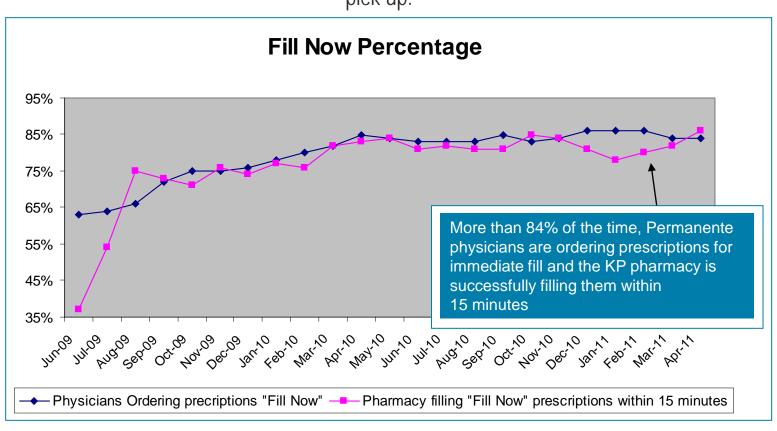
Wait Time from Referral to Appointment KP Members*

Number of days from initiation of referral to completion of specialist office visit.

Fill now:

Prescriptions are filled fast

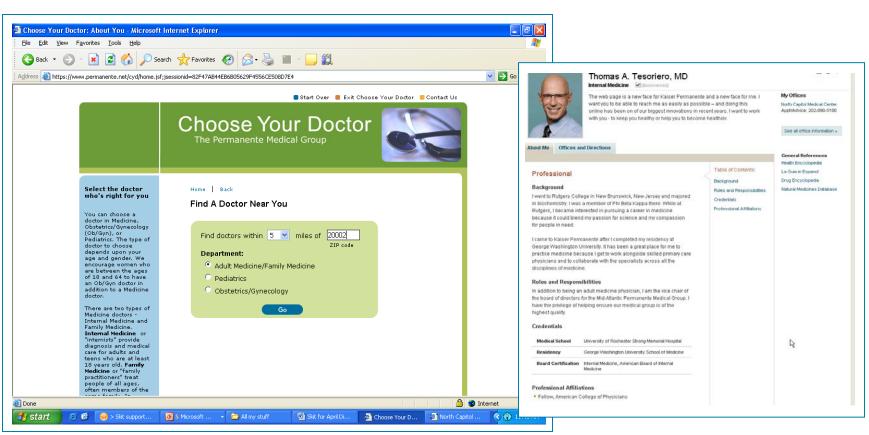
Permanente physicians can order prescriptions to be immediately filled in our pharmacies, located in our medical centers. By the time members leave the exam room, their prescriptions are ready for pick up.



The power of kp.org for our

members

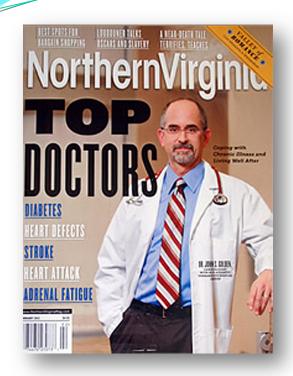
Members are able to choose their Permanente primary care doctors online, assisted by the information contained in the comprehensive home pages of every primary care Permanente physician.



The power of kp.org for our members

- From any computer with an internet connection, at any time of day or night, Kaiser Permanente members can:
 - E-mail their Permanente doctor's office
 - Schedule appointments
 - Fill prescriptions
 - View lab test results
 - Print immunization records
 - View own medical record
 - Get their list of medications









Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., received the highest numerical score among commercial health plans in the Virginia-Maryland region in the proprietary J.D. Power and Associates 2009-2012 U.S. Member Health Insurance Plan StudiesSM. 2012 study based on 32,868 total member responses, measuring 6 plans in the Virginia-Maryland-D.C. region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed December 2009–January 2012. Your experiences may vary. Visit jdpower.com

We are hiring great doctors

It's tough to become one of our doctors.



Not only are Permanente physicians highly skilled at diagnosing and treating medical conditions, they also promote healthy lifestyles, disease prevention, and open communication with their patients. Improving patient health using these approaches is a cornerstone of Permanente medicine.

Recognition

Kaiser Permanente: The answer for health care

"Highest Member Satisfaction among Commercial Health Plans in the Virginia-Maryland-D.C. Region, Four Years in a Row."*

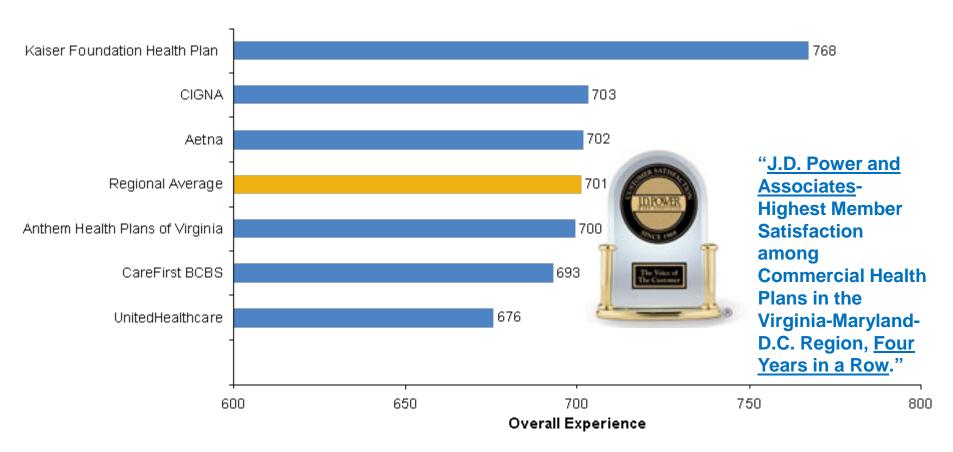
*Kaiser Foundation Health Plan, Inc., received the highest numerical score among commercial health plans in the Virginia-Maryland region in the proprietary J.D. Power and Associates 2011 U.S. Member Health Insurance Plan Studies.SM 2011 study based on 33,039 total member responses, measuring 6 plans in the Virginia-Maryland-DC region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed December 2010–January 2011. Your experiences may vary. Visit jdpower.com.



Value equation:

Service JD Powers Member Experience Survey

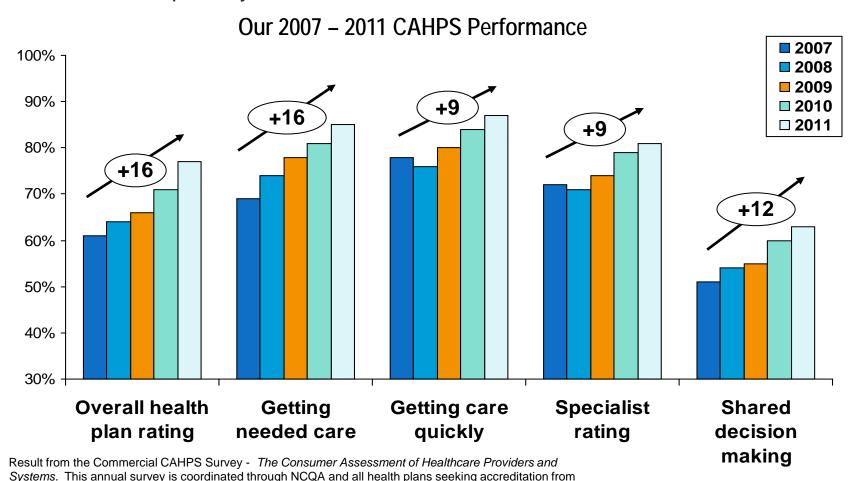
Overall Member Experience -Virginia/Maryland/D.C.-



*Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., received the highest numerical score among commercial health plans in the Virginia-Maryland region in the proprietary J.D. Power and Associates 2012 U.S. Member Health Insurance Plan Studies.SM 2012 study based on 32,868 total member responses, measuring 6 plans in the Virginia-Maryland-D.C. region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed December 2011–
January 2012. Your experiences may vary. Visit jdpower.com

Delighted by our care

Our focus on quality and convenience has translated into rapidly rising member satisfaction, especially in access and service.



NCQA must participate.

Expanding hours, especially for key services

We continue to increase the number of hours of services available to members.

Examples of planned expanded hours: 2009 vs. 2012

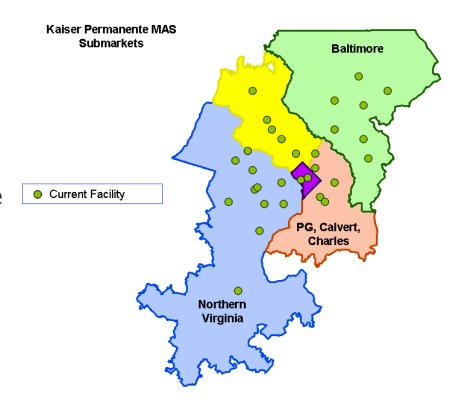
Planned service hours	As of December, 2009	As of December, 2012
Urgent Care (hours/week)	394	656
Radiology (machine hours/week)	3,926	4,734
Laboratory (hours/week)	1,798	2,141
Pharmacy (hours/week)	1,733	2,330

Kaiser Permanente in the Mid-Atlantic

With the largest multi-specialty physician group practice in the region, supported by state-of-the-art technology, Kaiser Permanente offers our members superior quality, market-leading convenience, and the most highly coordinated care in the Mid-Atlantic.

Fast facts:

- Located in the District of Columbia,
- Maryland and Virginia
- Approximately 500,000 members, including 124,000 Federal enrollees
- Nearly 1,000 Mid-Atlantic Permanente Medical Group physicians
- 6,000 employees
- 30 medical facilities
- 24/7/365 care available at various medical centers
- Unparalleled online tools and EMR

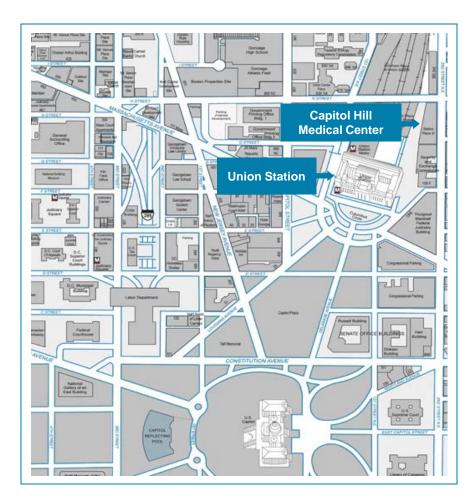


Capitol Hill Medical Center

Now Open



- Walking distance from Capitol Hill at 700 2nd Street, N.W.
- Passageway tunnel connects to one of the largest transportation hubs in the country: Union Station
- Next door is Kaiser Permanente Center for Total Health



Gaithersburg Medical Center Now Open

Located at 655 Watkins Mill Road

- More than 175,000 square feet
- More than 40 services.
- On site pharmacy, lab, advanced imaging, urgent care, and more.



Tysons Corner Medical Center Now Open

Located at 8008 Westpark Drive, McLean, Virginia.

- More than 200,000 square feet
- Part of a vital and growing commercial and residential area
- On site pharmacy, lab, advanced imaging, urgent care, and more.

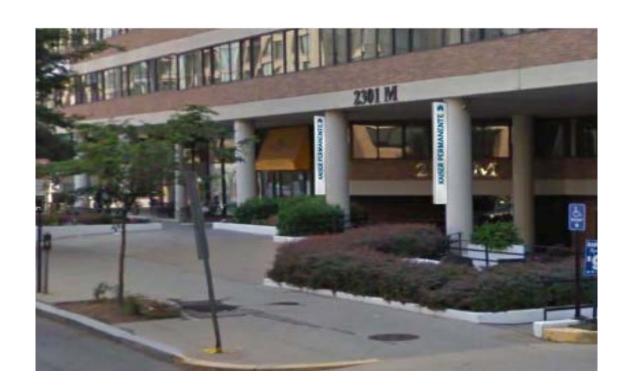


Northwest Medical Center

Now Open

All services at our current West End Medical Center will relocate to the new facility five blocks away at 2301 M Street, N.W., in Washington, D.C.

- Near Metro and bus lines
- Adult primary care, obstetrics and gynecology, pediatrics, and behavioral health services
- On site pharmacy, lab, and imaging (X-ray and mammography)
- 42,000 square feet



Ashburn Medical Center Expansion Completed

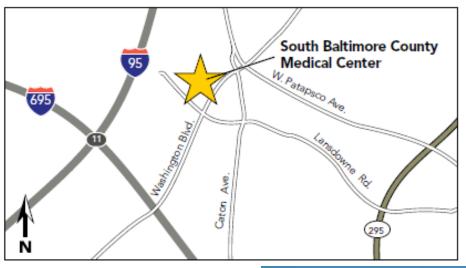
All services at our current Loudoun Medical Center will relocate to the Ashburn facility, at 43480 Yukon Drive, Suite 100.

- Expansion of obstetrics and gynecology, pediatrics, and adult medicine
- On site pharmacy, lab, and more.
- 29,000 square feet



Baltimore Medical Center Opening April 2013

Located at 1701 Twin Springs Road, Baltimore, the full-service center will greatly expand services offered in Baltimore.

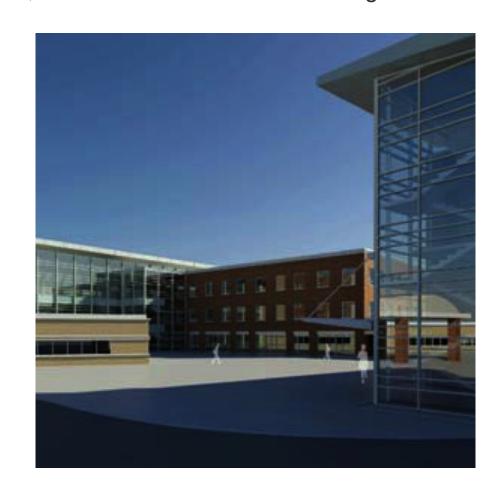




Largo Medical Center Expansion in 2013

We are expanding to create the largest Kaiser Permanente medical center in the Mid-Atlantic area, at 1221 Mercantile Lane in Largo.

- 237,000 square feet
- Phase 1 is a parking garage with covered walkway connecting to medical center
- Phase 2 includes renovation of existing building and added building expansion







New vendors for TLC program:

Key Advantage Plans

- Medical
- Drug
- Behavioral Health/EAP
- Dental

- Anthem no changes to benefits
- Anthem administered by Express Scripts
- Anthem
- Anthem administered by Delta Dental

HDHP Plan

- Anthem no changes to medical benefits
- Dental will be administered by Delta Dental

TLC General Info

Plans offered

Key Advantage Expanded

Key Advantage 250

Key Advantage 500

Key Advantage 1000

High Deductible Health Plan

Currently covers over **300** groups and **50,000** people

Consistently renews **99%** of groups



In 2012
15 groups
joined TLC for
a total of
2,300 new
contracts

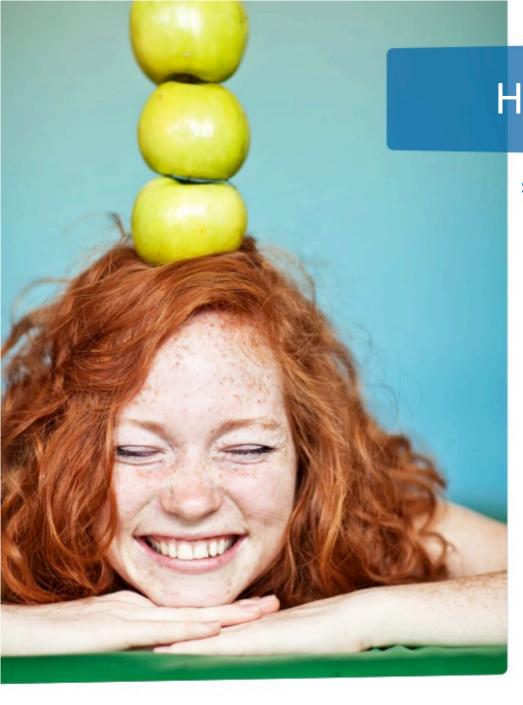
TLC
Enrollment
is very stable
and continues
to grow!

Open Enrollment

Key Advantage Plans and HDHP Plan

- Member unique ID numbers will be changing
- Mass re-issue of **ID cards**
- **Deadline** for submitting changes and new enrollment forms is May 24, 2013 for July groups, and August 23, 2013 for October groups
- After June 1, 2013 send enrollment forms to **DHRM** at address on bottom of forms.





Health Care Reform

SBC'S

- October 2012 SBC's have been posted to the TLC website.
- July 2013 SBC's will be posted second quarter 2013.

WOMEN'S HEALTH

- Includes 8 types of preventive services included in the guidelines.
- Generic and single source brand contraceptives covered at 100%.
- Already in place for October groups. Will go in to place July 2013 for July groups.

W-2'S

- Groups will need to confer with their tax or legal advisor.
- Anthem will not be providing data to fulfill the groups requirements.

FEES

- Affordable Care Act fees are included in the medical administrative fee.
- TLC will pay the reinsurance fee and Comparative Effectiveness Research Survey Fee on behalf of TLC groups.



Who to Contact

BES	(804) 225-3642 (888) 642-4414
Walt Norman, Program Manager	804.786.6460 Walter.norman@dhrm.virginia.gov www.thelocalchoice.virginia.gov
Anthem Customer Service	800.552.2682
Anthem website	www.anthem.com/tlc
Anthem Behavioral Health/EAP	855.223.9277 www.AnthemEAP.com
Delta Customer Service	888.335.8296
Delta website	www.deltadentalva.com (select the Commonwealth of Virginia link)

Access to network providers



Biggest Virginia Network

100% of acute care facilities

97% of health care providers

Strong rural presence



Unmatched National Access

BlueCard® PPO Network

More than 98% of all hospitals

More than 91% of all providers

Meet the new anthem.com

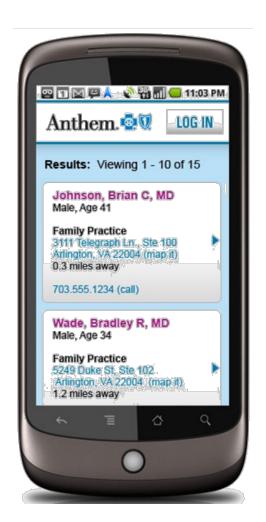
Easy to use
Friendly language
No insurance jargon
One-click access to
high-value tools
Customized
Integrated



Coming Soon! Mobile provider and pharmacy finder

Find A Care Provider

- Look up a doctor, pharmacy, urgent care center
- View profile
- View customer reviews
- Mapping and directions
- View proximity





Take Care Package

Wellness and Preventive Care Benefits

- 24/7 NurseLine
- 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!
- ConditionCare
- MyHealth Advantage
- NEW 2013 Healthy Lifestyles

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

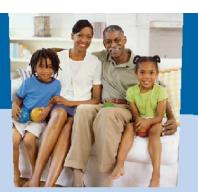
Early detection of these common cancers – breast, cervical, prostate and colon – dramatically increases your chances for a positive outcome. Please take your screenings seriously. When you schedule your appointment, letyour doctor know that these are part of your routine preventive care benefits, and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

Future Moms | 800-828-5891

Expecting? After you tell your spouse, your family and your friends, tell us! The goal of **Future Mome** 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 hull 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.



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.quithow.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.



Healthy Lifestyles

Online Well-Being Improvement Solution

FEATURES

- Personalized member home page
- Self-improvement planning, including suggestions and goals to manage stress, anxiety, exercise and nutrition
- Health and wellness practices, references, recipes and self-care tips for all family members
- E-mail and site reminders for vaccinations
- Online coaching from certified personal trainers, registered dieticians and accredited psychologists
 all available to answer member questions
- Based on user input, integrated assessment data and behavior change science, the site presents tailored Well-Being Plans



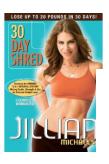
Fully integrated platform designed specifically to support fitness, nutrition, tobacco cessation, preventative healthcare and other aspects of health and well-being

Sample Rewards – 5,000 point level

**rewards are subject to change based on availability

- Eco Clean PVC Yoga Mat
- 20 Song Downloads
- Oxo Good Grips Mini Chopper
- 65cm Balance Ball
- Reusable Grocery Bags
- Everlast Leather Non-Weighted Jump Rope
- Culligan Faucet Filter
- George Foreman Champ Grill
- Healthy Lifestyles Cookbook
- Stretch & Strength Foam Roller Kit
- Jillian Michaels Fitness DVD set
- Lunch on the Go Insulated Kit













Sample Rewards – 10,000 point level

**rewards are subject to change based on availability

- Digital Scale
- SmartHeart Monitor
- Back Revitalizer Massager
- 2-Tier Digital Steamer w/Rice Bowl
- Wii Just Dance 3
- Beyond Body Pillow
- Crane Humidifier
- Cuisinart Immersion Blender
- Bucky Hottie Body Wrap
- 8lb Medicine Ball
- Everlast ProTex2 EverGel Training Gloves
- 15lb Kettlebell
- Zumba Fitness 2 for Wii & Kinect









Sample Rewards – 15,000 point level

**rewards are subject to change based on availability

- 6 Qt. Programmable Slow Cooker
- iPod Shuffle 2GB (4th Gen)
- 4 Cup Food Processor
- Yogitoes Skidless Yoga Towel
- Plush Spa Robe
- 3-in-1 Aerobic Step
- Big Mouth Juicer
- Bag Boy Golf T-500 Travel Cover









A prescription for better health care.

MEDICAL + PHARMACY

The best of both worlds!

No company offers the combination of knowledge and resources better than **Anthem and Express Scripts** together.

- One of the nation's largest health benefits companies plus the largest pharmacy benefits manager
- Anthem oversees and coordinates all benefits
- Your Anthem member services team can provide pharmacy customer service
- Medical + pharmacy + health and wellness from ONE vendor
- Responsible for 100% of health care costs
- Focused on the same goals and strategies to lower costs
- Dedicated pharmacy team



Your Prescription Drug Plan

Access to more than 64,000 pharmacies across the country

NEW! Log onto **anthem.com/tlc** website for information at your fingertips:

 Check and see if your pharmacy is in-network

View your drug claims history

Confirm your copays (or coinsurance)

Check your out-of-pocket costs

 Order refills of home delivery and specialty drugs

Look up drug information

Access open enrollment benefit information (before log-in)



Your Key Advantage Pharmacy Benefit Summary

Drug Tier	Retail 34 Day Supply Copay	Home Delivery 90 Day Supply Copay
1	\$10	\$20
2	\$20	\$40
3	\$35	\$70

Other Pharmacy Benefit Information		
Diabetic Supplies	20% Coinsurance	
Flu & Immunizations	100%	
New for 07-01-13 groups	100%	
Oral Contraceptives, NUVA Ring, Ortho, EVRA Patch		
Mandatory Generic		

Your TLC HDHP Pharmacy Benefit Summary

Pharmacy Benefit Information		
Outpatient Prescription Drugs at retail and mail order	20% Coinsurance after Deductible	
Diabetic Supplies	20% Coinsurance after Deductible	
Flu & Immunizations	100%	
New for 07-01-13 groups	100%	
Oral Contraceptives, NUVA Ring, Ortho, EVRA Patch		

- The TLC Drug List is a list of prescription medicines that are available to you through your benefits plan.
- Is made up of hundreds of brand-name and generic prescription drugs approved by the Food and Drug Administration (FDA).
- New brand-name and generic drugs come to market frequently and updates to the Drug List are made several times a year.



Our preferred Home Delivery Pharmacy, managed by Express Scripts, sends you the medicine you need, right to your door. This program is a great option for people who take medicine on an ongoing basis.

- As a home delivery customer, you'll also enjoy:
 - Free standard shipping
 - Access to pharmacists for drug questions
 - Safe, accurate prescriptions
 - Convenient refill process. The pharmacy will let you know when it's time to order refills.
- Getting started with home delivery
 - Order by mail or fax from physician. Orders should arrive within 14 days of the date order is received.
 - New mail order forms will be available at anthem.com/tlc



CuraScript & Accredo, the Express Scripts specialty pharmacies, provides support and medicine for people with complex, long-term conditions.

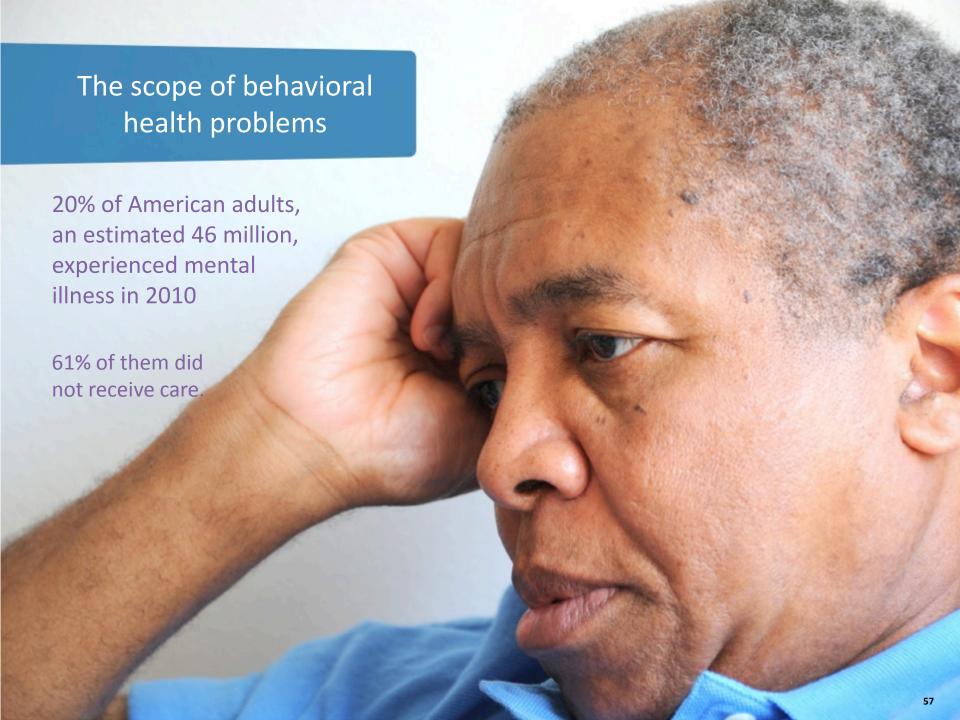
- Nurses, pharmacists and patient care advocates work together to help improve your care. Their goal is to help you get the best results from your treatments.
- Ordering specialty drugs can be done via phone or fax.
 - Specific instructions on how-to will be listed in the member handbook and anthem.com/tlc.



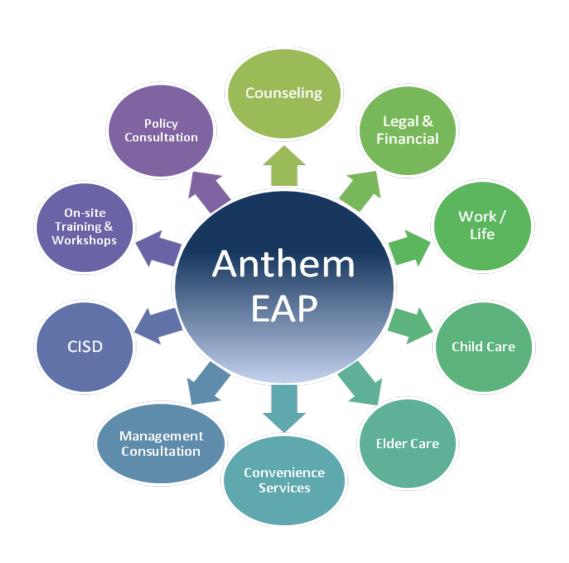
IMPORTANT NOTES FOR ALL KEY ADVANTAGE MEMBERS:

- Anthem will be transferring ACTIVE PRESCRIPTIONS WITH REFILLS remaining under the Medco direct patient profile over to the new integrated Anthem/Express Scripts contract.
- Expired prescriptions, prescriptions with no refills, Class II controlled substance prescriptions will NOT be transferred.
- Members will need to call the mail order toll free number to provide payment information, new profile information and initiate the first order.
- We will have additional Home Delivery documents on anthem.com/tlc





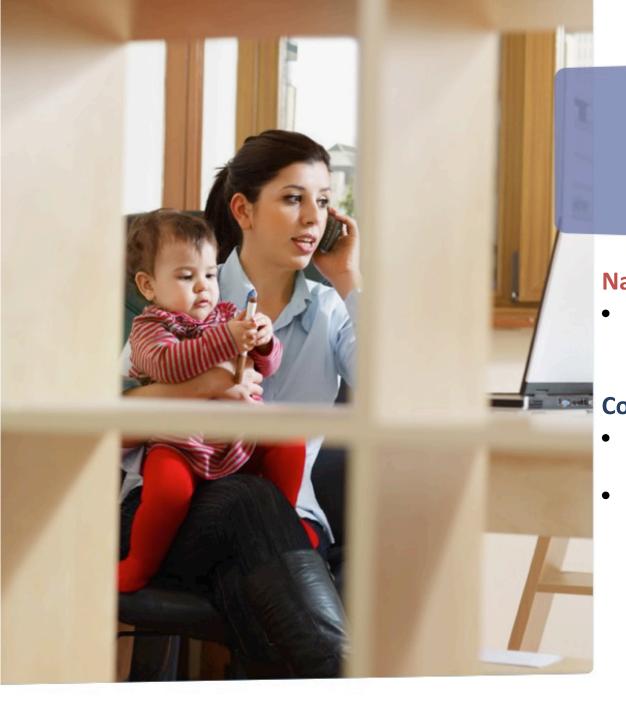
Anthem EAP The Resources to Make a Difference





Employees and household members get confidential telephone assistance and in-person referrals

- Unlimited 24/7 toll-free access
- 4 in-person visits for employees
- Sessions are applied per incident per year so members can use the EAP for multiple reasons and receive the full benefit each time
- List of EAP providers is available by calling our toll-free number and/or by using the provider search on our website
- Transition on 7/1: anyone accessing EAP benefit prior to 7/1 will complete their episode of services under current vendor



Nationwide network

 Over 5,000 behavioral health and EAP providers in VA

Continuity of Care

- EAP is a subset of behavioral health providers
- Seamless transition from EAP to mental health benefit when needed

More About Work/Life Services

Legal and financial telephone consultations at no charge

- Referral to local attorney or certified financial advisor for issues that cannot be resolved within initial consultation
- 25% off follow-up consultations

Dependent care referrals and consultations

- Members speak with a consultant and receive a personalized information packet
- Web-based self-search

ID Theft Recovery

 Free consultation with ID theft professional, restore credit to pre-theft level, unlimited telephone support





24/7 Work-Life Consultation

Comprehensive Resource and Referral for issues related to:

Child Care and Parenting

- Pre- and post-natal support
- Child care
- Adoption
- Summer camps
- Special needs

Elder Care/Adults With Disabilities

- Community agencies
- Meal services
- Senior centers
- Senior housing options
- Respite care

Education

- Public and private schools
- Higher education
- Financial aid/scholarships
- Tutoring programs

Daily Living/Convenience Services

- Home maintenance
- Pet care
- Travel
- Dining, entertainment
- Errand services
- Relocation information



24/7 Work-Life Consultation

Comprehensive Resource and Referral for issues related to:

Career

- Skill building
- Career transitions
- Relocation
- Managing change

Well-Being

- Managing stress
- Work-life balance
- Relaxation techniques
- Healthy habits



www.AnthemEAP.com

Welcome to your EAP website.

Explore wellness, work/life, legal and financial information and resources by logging in below. EAP services are available to eligible members and their families.

If you would like more information about the site's confidentiality, please refer to the Privacy Notice.

To **log in**, enter your company name, or the login name provided by your employer, in the login box below. Do not use any punctuation. If you have questions about the program name your company requested the EAP use for this purpose, please check with your Benefit Administrator at work.

Please enter your full company name, or your program name, here.

Do not use any punctuation.

Commonwealth of Virgin

Need help logging in?

Help

Login

Para página de acceso en Español >

Español

Please call the customer service number on the back of your ID card for any questions about your medical plan.

By clicking on the "Login" button above, you will be leaving Anthem's site and linking to a site created and/or maintained by another entity ("External Site") and you acknowledge that Anthem does not control, guarantee, endorse or approve the information, products or services available at the External Site or the security of the transmissions between you and the External Site.

Upon linking you are subject to the terms of use, privacy, copyright and security policies of the External Site. Anthem provides these links solely for your information and convenience. Members: Your health plan may not cover all the services or products described on the External Site, please refer to your benefit booklet. The information contained on the External Site should not be interpreted as medical advice or treatment.

www.AnthemEAP.com

Anthem[®] EAP

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- The Local Choice

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Services for common worksite issues like:

- Supervisor/manager telephone consultations to address personnel or workplace issues
- Management training
- Management Referrals
- Return-to-work case assistance
- Workplace trauma response: Critical incident stress management (CISM) and critical incident stress debriefing (CISD)
- Substance abuse policy consultation and referrals
- Educational and/or wellness workshops



EVERYONE DESERVES AMEAUTHY SMILE THATSTHE TROOTHS



The Local Choice RoadShow March 2013





Since 2004.....a Successful Partnership.

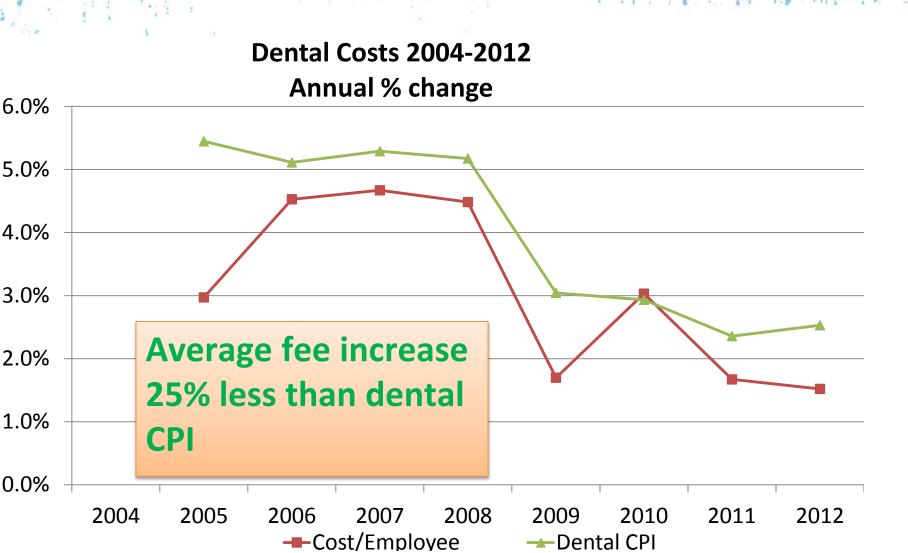
- Delta Dental has never missed a performance guarantee in over eight years!
- Superior Customer Service
 - Satisfaction survey results consistently over 95% satisfied
 - Average call wait time less than 5 seconds
 - Over 2,000+ eligibility files and 100 audit files processed quickly & smoothly
 - More than doubled the size of our PPO network

△ DELTA DENTAL

Network Growth since 2003

Virginia	Unique Providers in PPO	Unique Providers in Premier
2003	865 providers	2561 providers
2012	1935 providers	3827 providers
Total growth	+ 124%	+ 50%

△ DELTA DENTAL



△ 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

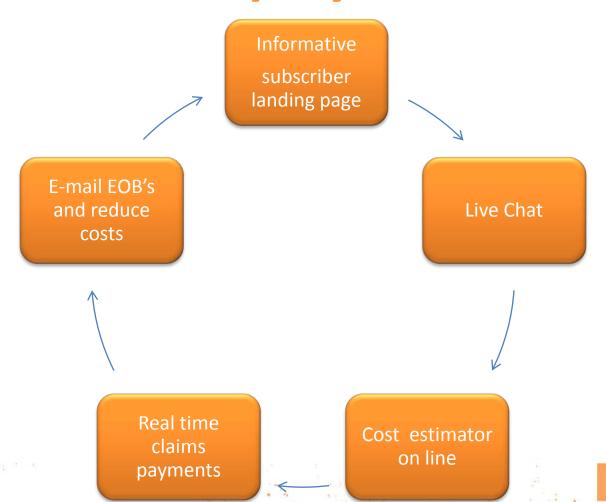
Key Advantage 250, 500, 1000

- \$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 individual calendar year maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 5% coverage for Major Services and Orthodontics

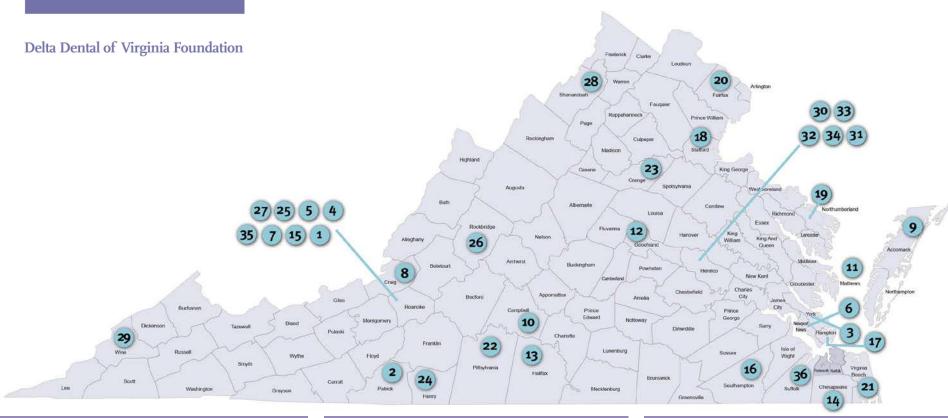
Providing web tools to empower employees



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Providing Access to Care Across the Commonwealth



- 1. Boys & Girls Clubs of Southwest Virginia
- 2. Boys & Girls Clubs of the Blue Ridge
- 3. Boys & Girls Clubs of the Virginia Peninsula
- 4. Bradley Free Clinic
- 5. CHIP of Roanoke Valley
- 6. Community Free Clinic of Newport News
- 7. Council of Community Services
- 8. Craig County Rural Health Care Corp.
- 9. Eastern Shore Rural Health System, Inc.
- 10. Free Clinic of Central Virginia
- 11. Gloucester-Mathews Free Clinic
- 12. Goochland Free Clinic & Family Services

- 13. Halifax Regional Health System
- 14. Hampton Roads Dental Center
- 15. Health Focus of Southwest VA
- 16. Horizon Health Services, Inc.
- 17. Lackey Free Clinic
- 18. Lloyd F. Moss Free Clinic
- 19. Northern Neck Free Health Clinic
- 20. Northern Virginia Dental Clinic
- 21. Park Place Health & Dental Clinic
- 22. Piedmont Access to Health (PATH's), Inc.
- 23. Piedmont Regional Dental Clinic
- 24. Piedmont Virginia Dental Health Foundation

- 25. Rescue Mission of Roanoke
- 26. Rockbridge Area Free Clinic
- 27. Science Museum of Western Virginia
- 28. Shenandoah Dental Clinic
- 29. The Health Wagon
- 30. VCU School of Dentistry
- 31. Virginia Dental Association Foundation
- 32. Virginia Health Care Foundation
- 33. Virginia Health Care Foundation
- 34. Virginia Oral Health Coalition
- 35. Virginia Tech Carilion School of Medicine
- 36. Western Tidewater Free Clinic, Inc.

CommonHealth Continues

Healthy Lifestyles Will Complement CommonHealth
NOT Replace



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

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" (runs thru June 30, 2013)

■ <u>Moving Forward with Fitness</u> — a fitness program designed to tackle some of the biggest excuses we make to avoid physical activity, such as (runs thru June 30, 2013)

PROGRAM EXAMPLES



- <u>Growing Younger</u> a nutrition program designed to identify those areas where we as individuals and families can take action to slow down our physical and mental aging while our chronological age continues to climb. (July 1, 2013 June 30, 2014)
- <u>It's Your Move</u> a diabetes education program which will provide information and ideas for simple actions you can take to lower your risk or better manage Type 2 Diabetes. (July 1, 2013 June 30, 2014)

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 (Approx. \$300 value)
- **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



CommonHealth Statewide Wellness
Programs
Department of Human Resource
Management
Commonwealth of Virginia



Live well and slow down the clock

The average age of state workers in Virginia is 48 years.



As individuals and families, we can take action to slow down our physical and mental aging while our chronological age continues to climb so that we can make the most of our days.

Move it or lose it

Staying active means living a better life



- Endurance activities like walking, swimming, or riding a bike - which build "staying power" and improve the health of the heart and circulatory system.
- Strengthening exercises which build muscle tissue and reduce age-related muscle loss.
- Stretching exercises to keep the body limber and flexible.
- Balance exercises to reduce the chances of a fall.

No matter your health and physical abilities, you can gain a lot by staying active. In fact, in most cases you have more to lose by not being active.

The real fountain of youth



Choose activities you enjoy.

Make being fit part of your everyday life.

Combine a range of activities.

Shoot for a total of at least 30 minutes of activity a day.

Keep safety in mind.

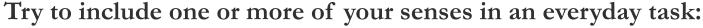
Flex your brain

Break routines:

Go to work on a new route Eat with your opposite hand Shop at a new grocery store Have breakfast at dinner

Combine two senses:

Listen to music and smell flowers
Listen to the rain and tap your fingers
Sing while you walk



Get dressed with your eyes closed Stand on one foot with your eyes closed Wash your hair with your eyes closed Pat your stomach with one hand and brush your hair with the other



Take charge of your meds



- **♦** Keep a checklist **♦**
- ♦ Review your medicine record with your doctor every visit ♦
 - **♦** Keep your meds organized **♦** Refill early **♦**
 - ♦ Store them properly not in the bathroom ◆
- ♦ Don't stop taking your prescription without consulting your doc ◆
 - ♦ Keep away from kids and pets

Study up for the test

Regular medical screenings for you and your loved ones are essential in catching conditions early while treatment is most effective.

Benefits of regular screenings include:

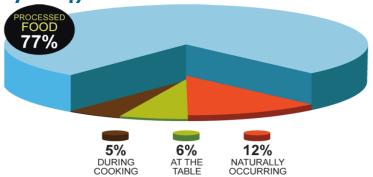
- Screening for diseases or conditions that in the early stages may not present symptoms
- Assessing your risk for future medical problems
- Updating vaccinations
- Checking for high blood pressure and/or cholesterol and establishing regular monitoring if they are high
- Maintaining a relationship with your doctor so he or she is aware of your overall health should you acquire a sudden or serious illness

You are what you eat...so don't be junk

Eat good foods everyday like:

Fruits
Vegetables
Calcium Rich Foods
Whole Grains
Lean Protein
Think color and eat less tan food!

Tips for wholesome eating



SOURCES OF **DIETARY SODIUM**IN THE AMERICAN DIET

REDUCE SALT



INCREASE FIBER



COOK SMART



ENJOY GOOD FATS

Want to look older ... use tobacco



Call Quit for Life today to drop tobacco for good. No matter how long you have smoked or dipped, you will be healthier, starting from the minute you quit.

1.866.QUIT.4.LIFE

Smoking causes premature aging among other rotten health effects

Enjoy your life. You're the boss of it.

Do something to bring more joy into your experience.

Pick up a long-neglected hobby Play with your grandchildren or a favorite pet Learn something new Get involved in your community Take a class or join a club Spend time in nature Enjoy the arts Go to the theater or a sporting event Travel with a group Go dancing Get a part-time job Tell a joke Watch a comedy video

Thanks for participating



Please visit your wellness website at www.CommonHealth.virginia.gov/tlc for more information and resources

Regional CommonHealth Coordinators

Suzanne Meador – <u>suzanne.meador@dhrm.virginia.gov</u> - 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 - <u>susan.perry@dhrm.virginia.gov</u> – 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.

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Rose O'Toole – rose.otoole@dhrm.virginia.gov – Cumberland, Henrico, Hanover, King George, Louisa, Powhatan, Spotsylvania, Fredericksburg and the city of Richmond.

Questions?

Anne Dinterman

CommonHealth Program Manager

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Housekeeping

- No Medicare Carve-Out
- Plan Eligibility
- COBRA for Retirees
- DataBase Enhancements
- Late Payments

Forms Timetable

	Distribute at:	
Forms	Initial Open Enrollment	Annually
HIPAA Privacy Notice	Upon Eligibility	
HIPAA Certificate of Creditable Health Coverage		When Coverage Ends and Upon Request
Extended Coverage General Notice	Upon Eligibility	
Extended Coverage Election Notice		Upon Termination
USERRA Notice		Upon Active Military Duty
Creditable Coverage for Prescription Drug	Upon Eligibility	October and Upon Request
Women's Health and Cancer Rights Notice	Upon Eligibility	January
Medicaid and Children's Health Information (CHIP)	Upon eligibility	Annually
Age 26 Letters		September/October

Questions ?????

Walt Norman
TLC Program Manager
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TLC Web – www.thelocalchoice.virginia.gov