

# Key Advantage 500

## BENEFITS SUMMARY

*Effective July 1, 2012 or October 1, 2012*

### Benefit Highlights

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#### **Coverage under The Local Choice Key Advantage 500 contract is for:**

- **Active Employees and their Dependents**
- **Retirees not eligible for Medicare and their Dependents not eligible for Medicare, and/or**
- **Dependents of Medicare eligible Retirees who are not Medicare eligible.**

*Note: Medicare eligible retirees and the Medicare eligible dependents of any retiree, Medicare eligible or otherwise, may not enroll in Key Advantage 500. If your Local Employer offers a TLC Medicare supplemental plan, be aware that participation in both Parts A and B of Medicare is required to receive maximum benefits under the Medicare supplemental plan.*





# Key Advantage 500

This guide is a summary of your medical, behavioral health and employee assistance (EAP), prescription drug, and dental benefits. Your benefits are administered by four health care companies as follows:

- **Medical and routine vision** – Anthem Blue Cross and Blue Shield
- **Behavioral health and EAP** – ValueOptions, Inc.
- **Prescription drugs** – Medco Health Solutions, Inc.
- **Dental** – Delta Dental Plan of Virginia

## Plan Year

Your benefits are administered on a plan year basis which is July 1 through June 30, or October 1 through September 30, depending upon your renewal date.

## Service Area

This plan is available wherever employees and eligible retirees live or work.

## How The Plan Works

### Medical and Routine Vision (administered by Anthem)

#### *Medical*

Medical care is provided by primary care physicians (general or family practitioner, internist or pediatrician), specialty care providers and facilities. Referrals are not needed. Higher copayments apply for specialist and facility visits. Your networks are the Anthem PPO network in Virginia and the BlueCard® PPO and BlueCard Worldwide® networks outside Virginia.

You may receive care outside these networks. However, you have a separate plan year out-of-network deductible and out-of-pocket expense limit. Once you have met the out-of-network deductible, you pay 30% coinsurance for all covered medical services. Claims payments are made directly to the member, rather than to the provider. See page 2 for more information about how your out-of-pocket expense limit works both in and out of the network.

For the most current list of Anthem PPO network providers go to [www.anthem.com/tlc](http://www.anthem.com/tlc) and click on Find a Doctor.

#### *Medical Care When Traveling*

If you live or travel outside of Virginia, you will receive the highest level of medical benefits when you receive care from a BlueCard® PPO provider in that area. Providers who participate with other Blue Cross Blue Shield companies will accept your copayment or coinsurance at the time of service instead of requiring full payment. These providers or facilities will file claims directly to their local Blue Cross Blue Shield company for you, and have agreed to accept the allowable charge established with their local Blue Cross Blue Shield company as payment in full for their services.

BlueCard Worldwide® gives you access to doctors and hospitals for medical care in more than 200 countries and territories around the world.

Call **1-800-810-BLUE (2583)** to locate a BlueCard PPO or BlueCard Worldwide provider. Be sure to present your Anthem identification card when you receive care outside Virginia. The suitcase emblem at the top of your card indicates that your plan includes the BlueCard program.

## Routine Vision

Your routine vision benefits are available from Blue View Vision<sup>SM</sup> once every 12 months. The 12-month count begins on the date you receive your eye examination or purchase eyeglass frames or lenses. You may have your eye exam and purchase lenses and frames from any Blue View participating optician, optometrist or retail setting, including LensCrafters<sup>®</sup>, Target<sup>®</sup> Optical, Sears Optical<sup>SM</sup>, JCPenney<sup>®</sup> Optical, and Pearle Vision<sup>®</sup>. If you receive your eye exam, eyeglass frames or lenses from a non-Blue View provider, the non-Blue View network benefits will apply. Please see page 6 for more details on your routine vision benefits.

Go to [www.anthem.com/tlc](http://www.anthem.com/tlc) and click on Find a Doctor to find a Blue View provider near you.

Note: If you need medical, non-routine treatment for your eyes, consult your physician or an Anthem PPO network eye specialist.

## Behavioral Health and EAP (administered by ValueOptions)

You are encouraged to have all behavioral health services preauthorized by calling ValueOptions toll-free at **1-866-725-0602** before receiving care, or within 48 hours of an emergency admission. ValueOptions care managers approve the appropriate levels of care based on your diagnosis and their medical necessity criteria. View the ValueOptions list of network providers at [www.achievesolutions.net/tlc](http://www.achievesolutions.net/tlc).

You may receive care outside the ValueOptions network. However, you have a separate out-of-network deductible and out-of-pocket expense limit for behavioral health services. Once you have met the out-of-network deductible, you pay 30% coinsurance for all covered medical and behavioral health services. Claims payments are made directly to the member, rather than to the provider.

### Medical and Behavioral Health Out-of-Pocket Expense Limit

**There are separate medical and behavioral health out-of-pocket expense limits for in-network and out-of-network services. There is no out-of-pocket expense limit for prescription drug or dental services.**

#### In-Network Services

- If you are the only one covered by the plan, the most you will pay out of your pocket is \$3,000 per plan year for covered services. Once you have reached this amount, your payment for covered in-network services is \$0.
- If two or more people are covered by the plan, the most all of you will pay out of your pocket is \$6,000. However, no family member will pay more than \$3,000 toward the limit. Then your payments for covered in-network services are \$0.

#### Out-of-Network Services

- If you are the only one covered by the plan, the most you will pay out of your pocket is \$6,000 per plan year for covered services. Once you have reached this amount, your payment for covered services is \$0. However, out-of-network providers may bill you for amounts above the plan's allowable charge, and payment is your responsibility.
- If two or more people are covered by the plan, the most all of you will pay out of your pocket is \$6,000. However, no family member will pay more than \$12,000 toward the limit. Then your payments for covered services are \$0. However, out-of-network providers may bill you for amounts above the plan's allowable charge, and payment is your responsibility.

**The following do not count toward the out-of-pocket expense limit in or out of network, and you are responsible for paying these costs when the out-of-pocket expense limit has been reached:**

- Routine vision, prescription drug and dental services
- Cost of care in excess of benefit limits
- Cost of services and supplies not covered under the plan
- Additional amount non-network providers may bill you when their charge is more than the plan's allowable charge

## Prescription Drugs (administered by Medco)

### *Retail Pharmacy*

This is a **mandatory generic** outpatient prescription drug program. If a generic equivalent exists for a brand name drug, you have two choices. You may request the generic and pay only the copayment. Or you or your physician may request a brand name drug and you will be responsible for the following:

- **At a participating pharmacy** you will be responsible for the applicable copayment plus the difference between the allowable charge for the generic equivalent and the brand name drug.
- **At a non-participating pharmacy** you pay the total price for the drug and then file a Prescription Drug Direct Reimbursement Claim Form. Reimbursement is limited to the allowable charge for the generic drug minus your copayment.

#### **To obtain prescriptions at a participating retail pharmacy simply:**

1. Present your identification card to your pharmacist.
2. Pay the appropriate copayment. The pharmacist will tell you the amount of your copayment.
3. If you request a brand name drug when a generic is available, you pay the appropriate copayment *plus* the difference between the generic and the brand name allowable charge.

**Some drugs require Prior Authorization before they are dispensed.** Your physician, pharmacist, or a Medco Member Services representative can tell you if a drug requires prior authorization.

### *Home Delivery Pharmacy*

The *Medco By Mail* home delivery service is a convenient, cost-effective way to obtain up to a 90-day supply of medications you take routinely (such as medication for high blood pressure or high cholesterol). Your medications are delivered directly to your home. You will receive a Home Delivery Pharmacy packet with your prescription drug identification card when you enroll in the plan. Go to [www.medco.com](http://www.medco.com) to order refills, check the status of an order, price and compare medication costs, review prescription history and much more.

## Dental (administered by Delta Dental)

To reduce your out-of-pocket expense, choose a Delta Dental network dentist. View the DeltaPremier network of dentists at [www.deltadentalva.com](http://www.deltadentalva.com). Claims will be handled by the dentist's office and you will be responsible only for the dental deductible and coinsurance that applies to the covered care you receive. If you go to a non-network dentist, you pay the dental deductible and coinsurance plus any amount above the allowable charge that the dentist may bill you.

When you anticipate dental charges over \$250, have your Delta Dental dentist file a pre-determination (pre-treatment) estimate.

# Key Advantage 500

This chart shows what you pay for Deductibles, Copayments, Coinsurance and Out-of-Pocket Expenses for covered services in one Plan Year.

	Benefit	In-Network	Out-of-Network
<b>Plan Year Deductible</b> <i>(applies as indicated)</i>	One Person	\$500	\$1,000
	Family (two or more people)	\$1,000	\$2,000
<b>Plan Year Out-Of-Pocket Expense Limit</b>	One Person	\$3,000	\$6,000
	Family (two or more people)	\$6,000	\$12,000
<b>Out-of-network benefits</b>	Yes. Once you meet the out-of-network deductible, you pay 30% coinsurance for medical and behavioral health services. Copayments do not apply to out-of-network medical and behavioral health services.		
<b>Medical Care When Traveling</b>	The BlueCard® PPO and BlueCard® Worldwide programs are included for medical care outside Virginia.		
<b>Lifetime maximum</b>	Unlimited		

Covered Services	You Pay In-network		
<b>Ambulance Travel</b> <i>No Plan Year limit</i>	20% coinsurance, after deductible		
<b>Autism Spectrum Disorder</b> 2 years to 6 years \$35,000 Annual Limit	Copayment/coinsurance determined by service received		
<b>Behavioral Health and EAP</b>			
<b>Inpatient treatment</b>			
Facility Services	20% coinsurance per stay after deductible		
Professional Provider Services	\$0		
<b>Partial Day Program</b>	20% coinsurance, after deductible		
<b>Outpatient Treatment Program</b>			
Facility Services	20% coinsurance, after deductible		
Professional Provider Services	\$25 copayment		
<b>Employee Assistance Program</b> Up to four Visits per incident <i>(per rolling 12 months)</i>	\$0		
<b>Dental Services</b>	<b>Single (You Only)</b>	<b>Two People</b>	<b>Family (three or more people)</b>
Plan Year Deductible	\$25	\$50	\$75
The most Your Health Plan pays per person per Plan Year	\$1,200	\$1,200	\$1,200
Diagnostic and Preventive Services	\$0, no deductible		
Basic Dental Care	20% coinsurance, after dental deductible		
Major Dental Care	50% coinsurance, after dental deductible		
Orthodontic Services <i>(\$1,200 lifetime maximum)</i>	50% coinsurance, no deductible		
<b>Dental Services (non-routine Medical)</b>	20% coinsurance, after deductible		
<b>Diabetic Equipment</b>	20% coinsurance, after deductible		

Covered Services	You Pay In-network
<b>Diabetic Education</b>	\$0
<b>Diagnostic Tests, Labs and X-rays</b>	
Outpatient Surgery	20% coinsurance, after deductible
Outpatient Diagnostic Services Only	20% coinsurance, after deductible
Outpatient Emergency Room	20% coinsurance, after deductible
<b>Dialysis Treatments</b>	
Facility Services	\$0
Doctor's Office	\$0
<b>Doctor's Visits</b> <i>(On an Outpatient basis)</i>	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
<b>Early Intervention Services</b> (birth to 3 years)	Copayment/coinsurance determined by service received
<b>Emergency Room Visits</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
<b>Home Health Services</b> <i>90-Visit Plan Year limit per member</i>	\$0
<b>Home Private Duty Nurse's Services</b>	20% coinsurance, after deductible
<b>Hospice Care Services</b>	\$0
<b>Hospital Services</b>	
<b>Inpatient Care</b>	
Facility Services	20% coinsurance per stay after deductible
Professional Provider Services	
Primary Care Physicians	\$0
Specialty Care Providers	\$0
Diagnostic Services	\$0
<b>Outpatient Care</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
<b>Maternity</b>	
Professional Provider Services	
Prenatal and Postnatal Care	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
Delivery	
Primary Care Physicians	\$0
Specialty Care Providers	\$0

Covered Services	You Pay In-network
Hospital Services for Delivery Delivery room, anesthesia, routine nursing care for newborn	20% coinsurance per stay after deductible
Diagnostic Tests, Labs and X-rays	20% coinsurance, after deductible
<b>Medical Equipment (durable), Appliances, Formulas, Prosthetics and Supplies</b>	20% coinsurance, after deductible
<b>Outpatient Prescription Drugs</b> (mandatory generic)	
<b>Retail Pharmacy</b> Covered drugs per 34-day supply	
First Tier	\$10 copayment
Second Tier	\$20 copayment
Third Tier	\$35 copayment
<b>Home Delivery Services (Mail Order)</b> Covered drugs for up to a 90-day supply	
First Tier	\$20 copayment
Second Tier	\$40 copayment
Third Tier	\$70 copayment
<b>Diabetic Supplies</b>	20% coinsurance, no deductible
<b>Shots – allergy &amp; therapeutic injections</b> At a doctor's office, Emergency room or Outpatient hospital department	20% coinsurance, after deductible
<b>Skilled Nursing Facility Stays<sup>1</sup></b> 180-day per Stay limit per member	
Facility Services	\$0
Professional Provider Services	\$0
<b>Surgery</b>	
<b>Inpatient</b>	
Facility Services	20% coinsurance per stay after deductible
Professional Provider Services	
Primary Care Physicians	\$0
Specialty Care Providers	\$0
Diagnostic Services	\$0
<b>Outpatient</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
<b>Therapy – Outpatient Services</b>	
<b>Cardiac Rehabilitation Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
<b>Chemotherapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible

<sup>1</sup>A stay is the period from the admission to the date of discharge from a facility. If there is less than a 90 day break between two admissions, the days allowable for the subsequent admission are reduced by the days used in the first. If there are more than 90 days between the two admissions, the days available for the subsequent admission start over for a full 180 days.



Covered Services	You Pay In-network
<b>Chiropractic, Spinal Manipulations and Other Manual Medical Interventions</b> 30-Visit Plan Year limit per member	
Primary Care Physicians	\$25 copayment
Specialty Care Providers	\$40 copayment
<b>Infusion (IV Therapy)</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
Home Health Services	20% coinsurance, after deductible
Infusion Medications	
Outpatient Settings	20% coinsurance, after deductible
Home Settings	20% coinsurance, after deductible
<b>Occupational Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	20% coinsurance, after deductible
Specialty Care Providers	20% coinsurance, after deductible
<b>Physical Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	20% coinsurance, after deductible
Specialty Care Providers	20% coinsurance, after deductible
<b>Radiation Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
<b>Respiratory Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	20% coinsurance, after deductible
<b>Speech Therapy</b>	
Facility Services	20% coinsurance, after deductible
Professional Provider Services	
Primary Care Physicians	20% coinsurance, after deductible
Specialty Care Providers	20% coinsurance, after deductible
<b>Vision Correction</b> After surgery or accident	20% coinsurance, after deductible
<b>Wellness and Preventive Care Services</b>	
<b>Well Child<sup>2</sup></b> (birth to 18 years)	
Office Visits at specified intervals	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Immunizations	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Screening Tests	No copayment, coinsurance, or deductible

<sup>2</sup>See member handbook for immunization schedule.

Covered Services	You Pay In-network
<b>Routine Wellness</b> (19 years and older)	
Check-up Visit (one per Plan Year)	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Immunizations	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Routine Lab and X-ray Services	No copayment, coinsurance, or deductible
<b>Wellness and Preventive Care Services</b> (one of each per Plan Year)	
Gynecological Exam	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Pap Test	No copayment, coinsurance, or deductible
Mammography Screening	No copayment, coinsurance, or deductible
Prostate Exam (digital rectal exam)	
Primary Care Physicians	No copayment, coinsurance, or deductible
Specialty Care Providers	No copayment, coinsurance, or deductible
Prostate Specific Antigen Test	No copayment, coinsurance, or deductible
Colorectal Cancer Screenings	No copayment, coinsurance, or deductible

## Routine Vision – Blue View Vision Network

You have an allowance for eyeglass lenses or contact lenses every 12 months. You pay the remaining cost for frames and lenses after Your Health Plan's Reimbursement.

Covered Services	Blue View Vision Network	Non-Blue View Network
<b>Routine Vision</b> <b>Blue View Vision Network</b> <i>(once every 12 months)</i>		
<ul style="list-style-type: none"> <li>■ Routine eye exam</li> <li>■ Eyeglass lenses</li> </ul>	<p>You pay \$40 copayment</p> <p>You pay \$20 copayment</p>	<p>Plan pays up to to \$50</p> <p>Plan pays up to:</p> <ul style="list-style-type: none"> <li>\$50 single lenses;</li> <li>\$75 bifocal;</li> <li>\$100 trifocal</li> </ul>
<ul style="list-style-type: none"> <li>■ Eyeglass frames</li> <li>■ Contact lenses <i>(in lieu of eyeglass lenses)</i> <ul style="list-style-type: none"> <li>• Elective<sup>1</sup></li> <li>• Non-Elective<sup>1</sup></li> </ul> </li> <li>■ Lens options <ul style="list-style-type: none"> <li>• UV coating, tints, standard scratch-resistant</li> <li>• Standard polycarbonate</li> <li>• Standard progressive</li> <li>• Standard anti-reflective</li> <li>• Other add-ons</li> </ul> </li> </ul>	<p>Plan pays up to \$100* retail allowance</p> <p>Plan pays up to \$100 allowance</p> <p>Plan pays up to \$250 allowance</p> <p>You pay \$15</p> <p>You pay \$40</p> <p>You pay \$65</p> <p>You pay \$45</p> <p>You pay 20% off retail</p>	<p>Plan pays up to \$80</p> <p>Plan pays up to \$80</p> <p>Plan pays up to \$210</p> <p>Not available</p> <p>Not available</p> <p>Not available</p> <p>Not available</p> <p>Not available</p>

\*You may select a frame greater than the covered allowance and receive a 20% discount for any additional cost over the allowance.

<sup>1</sup> Elective contact lenses are typically elected in lieu of eyeglass lenses. Non-Elective contact lenses are medically necessary contacts when glasses are not an option for vision correction, such as after cataract surgery.

## ValueOptions, Inc. Employee Assistance Program (EAP)

The EAP provides *up to* four counseling sessions per incident free of charge to covered participants. Your behavioral health provider will determine the number of sessions (up to four) that are appropriate for your care. Contact ValueOptions toll-free at **1-866-725-0602** for more information.

## Medco Special Care Pharmacy Service

When you receive your specialty prescription drugs through the *Medco By Mail* home delivery pharmacy, the *Medco Special Care Pharmacy* program provides you with personal counseling from nurses, registered pharmacists and patient care representatives who are trained in specialty medications. Specialty medications are drugs such as Procrit® to treat anemia, Betaseron® for multiple sclerosis and Enbrel® or Remicade® for rheumatoid arthritis. The program includes 24-hour access to a *Medco Special Care Pharmacy* pharmacist and free supplies needed to administer your medicine, such as needles and syringes.

Call toll-free **1-800-803-2523** to order your specialty medication. Medco will then call your doctor for a new prescription. Or if you prefer, your doctor's office may call the *Medco Special Care Pharmacy* directly at **1-800-987-4904**. More information is available at [www.medco.com](http://www.medco.com).

## Approval Of Care At A Glance

It's important to review and understand the rules shown below. Following them will help you use your benefits to your best advantage and minimize your out-of-pocket medical expenses.

Type of Service	Before You Receive Care
<b>Life-threatening Emergency Care</b> <i>(Such as heart attack, hemorrhaging, poisoning, loss of consciousness, convulsions, multiple or compound fractures)</i>	You must obtain Hospital Admission Review if admitted. Call Anthem Blue Cross and Blue Shield: <b>1-800-533-1120</b>
<b>Medical Inpatient Hospital Care</b>	All hospital admissions must be coordinated by your physician and reviewed and approved in advance by Anthem. Before a hospital admission, you, your physician, a family member, or friend must call Anthem Blue Cross and Blue Shield: <b>1-800-533-1120</b>  However, if your physician does not make the call, it is your responsibility to make the call. The call must be made within 48 hours of an admission for a life-threatening emergency.
<b>Medical Services That Require Medical Necessity Review</b>	To determine if a service requires medical necessity review, contact your physician or Anthem Member Services. This process is also called pre-authorization. You could be responsible for the full cost of a service that requires medical review if it is not authorized in advance.
<b>Prescription Drugs That Require Prior Authorization</b>	Your physician, pharmacist, or a Medco Member Services physician representative can tell you if a drug requires prior authorization. Your physician may request approval for drugs that require prior authorization from Medco on your behalf.
<b>Behavioral Health Care</b>	You are encouraged to have all behavioral health services preauthorized by calling ValueOptions toll-free at <b>1-866-725-0602</b> before receiving care, or within 48 hours of an emergency admission. ValueOptions care managers approve the appropriate level of care based on your diagnosis and their medical necessity criteria. You could be responsible for the entire charge if the service is not medically necessary, or for a greater share of the cost if your provider is not in the network.

# If You Need Assistance

## Anthem Blue Cross and Blue Shield

### Medical Care

**1-800-552-2682**

Monday through Friday 8:00 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

### 24/7 Nurseline

**1-800-337-4770**

On the Web at [www.anthem.com/tlc](http://www.anthem.com/tlc)

## ValueOptions, Inc.

### Behavioral Health Care and EAP

**1-866-725-0602**

On the Web at [www.achievesolutions.net/tlc](http://www.achievesolutions.net/tlc)

## Medco Health Solutions, Inc.

### Prescription Drugs

**1-800-355-8279**

On the Web at [www.medco.com](http://www.medco.com)

## Delta Dental of Virginia

### Dental Care

**1-888-335-8296**

On the Web at [www.deltadentalva.com](http://www.deltadentalva.com)

## The Local Choice

The Local Choice Health Benefits Program

Commonwealth of Virginia  
Department of Human Resource Management  
101 North 14th Street - 13th Floor  
Richmond, VA 23219

**(804) 786-6460**

On the Web at [www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov)



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*NOTE: This is not a policy. This is a brief summary of the Key Advantage 500 health benefits plan. The Key Advantage Member Handbook, along with this Benefits Summary, constitute a complete description of the benefits, exclusions, limitations, and reductions under the plan. Be sure to keep this summary with your Key Advantage Member Handbook for a full description of your coverage.*