

The Local Choice 2009-10 RoadShow

March 3-12, 2009

TLC

Updates, Hot Topics and Financials

Part 1

Survivor Benefits

- Primarily for Small Groups who Can't Offer COBRA
- Current – All Coverage Ends at End of Month in which Death Occurs.
- At 2008 Renewal - Annual Option – Family Coverage Will Continue to End of Month Following Month of Death.
 - Group Will Elect on Data Sheet Each Year
 - No Changes in Coverage Permitted
 - Full Premium Must Be Paid

Retiree Eligibility

- Employer Must Offer Coverage
 - Service Retirement
 - Minimum Age 50 with 10 Years of Service or Age 55 with 5 Years of Service
 - Annuity Requirement Removed
 - Disability Retirement
 - Age and Service Requirement Waived with Disability Certification by VRS, Other Disability Provider or Social Security Documentation

Late Payments

- Defined and Mandated in Code of Virginia
- Due on 1st of Month
- Late After 10th of Month
- 12% Annual Penalty for Late Payment
- If Not Received by 20th of Month
 - Suspend Claims Payment
 - Place Ad in Newspaper Informing Members
- Electronic Payment Available with Documentation Mailed to Lock Box

No Individual Checks

- Anthem **WILL** Not Accept Individual Member Checks for COBRA or Retiree Coverage
- We Allow Groups a 45 Day Grace Period for those Benefits
- Please, No More than One Check Per Sub-Group

Rate Equalization Process

- 2006-07, 2007-08 and 2008-09 Very Good Loss Ratio Years
- Last Year, Returned \$5,500,000 through Rate Reduction with this Renewal
- Average 2008-09 Rate Adjustment (1.8%)
- This Year, Returning Approximately \$10,000,000 with Average Rate Adjustment Well Below Trend

Medicare

Actives

vs.

Retirees

Incorrect Plan Placement

- #1 Problem in all TLC
- Key Advantage, HDHP and Kaiser Plans Are Not Available for Medicare Eligible Retirees or their Medicare Eligible Dependents
- Advantage 65, Advantage 65 w/DV and Medicare Complementary Are Not Available to Active Employees or their Dependents

Importance

- Avoid Medicare Demand Letters and Treasury Offsets
- Prevent Retro-Active Movement to Correct Plan
- Prevent Medicare Penalties or Delayed Entry
- Avoid Claim Retractions which Require Member Payment of Undiscounted Claims and Billing for Rx Claims
- Medicare Claims Are Pooled; Active and Early Retiree Claims Are Charged Against Experience
- Reduce TLC Costs for Specialized Assistance and Keep Your Cost Down

Communications

- Emphasized in Every TLC Regional Meeting for Past 4 Years
- e-News Article
- Inserts

On Cover of Every Insert

Coverage under The Local Choice Key Advantage With Expanded Benefits (200, 300, 500, and HDHP) 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 With Expanded Benefits. 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.

Medicare Eligible Retirees & the
Medicare Eligible Dependents of
Any Retiree **MUST HAVE**
Medicare Supplemental Coverage
or No TLC Coverage at All



Fitness

Nutrition

Balance

Education

The Local Choice Employee Wellness Program

CommonHealth

Your employee wellness program



- Free to employees
- Can reduce premiums
- Reduces employee absenteeism
- Improves morale
- Educational
- Fun!



- Programs and Health Check screenings are offered across the state and delivered in a number of different ways - all designed to meet the specific needs of the group.
- All employees participating in The Local Choice Health Benefits Program are eligible.
- CommonHealth offers these additional wellness programs
- Future Moms- prenatal program 1-800-828-5891
- Tobacco cessation program including free patches and gum to help you quit. Quit for Life 1-866-Quit 4 Life (1-866-784-8454)
- Fitness center discounts
- The Compass newsletter



1 program a year

Decide between:

July - Sept 2009: Something to Smile About

October - December 2009: Supermarket Psychology

January - March 2010: Fitness in the Office

April - June 2010: Go Green- Environmentally sensitive eating and cleaning



Fitness

Nutrition

Balance

Education

The Local Choice Employee Wellness Program

Delivery methods

- Program- onsite visit from RC
- Express- quicker visit from RC
- Coupon- no visit from RC
- Video- complete sign - in sheet for incentives
- Contact RC to schedule your program or biannual health check



The Local Choice Employee Wellness Program

Regions

Southwest

Western

Central

North

South

Williamsburg

Norfolk



Regional Coordinators



Regional Coordinators (RC's)

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

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

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.



The Local Choice Employee Wellness Program

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.
- **Susan Lord**- susan.lord@dhrm.virginia.gov - Fairfax, Loudon and Prince William counties and the city of Fairfax .



Fitness

Nutrition

Balance

Education

The Local Choice Employee



Future Moms

Start your pregnancy out right by calling Future Moms at 1-800-828-5891.

When you enroll you'll receive a prenatal care package and you'll have 24/7 access to registered nurses who care about your pregnancy.

The sooner you enroll, the sooner you can tap into all the support this program offers you, your baby, and the future Dad.



Quit for Life

- Tobacco Cessation program
- Call **1-866-784-8454** to enroll or click on <http://commonhealth.virginia.gov/tlc/programs/quitforlife.html>
- Online enrollment
- Individualized and confidential
- Phone Support
- Free Patch or Gum
- The support you need when you're ready





- Weekly emails
- TLC Compass for your employees
- Success stories- We are changing lives by improving health and lowering health costs.
- Fitness Center discounts are available and encouraged.
- <http://commonhealth.virginia.gov/tlc/index.html>



- CommonHealth has a 98% approval rating among participants.
- About 50% indicate that they have made a health improvement simply by participating in a CommonHealth program.
- Survey results from program participants indicate that people not only value the resource kit when they receive it, they also continue to use it.
- Almost 50% report that The Compass has influenced their health behaviors.
- Among those who participate in a medical screening, about 15% have visited a health professional for follow-up treatment.
- Health improves in those who participate in the CommonHealth screenings. A report analyzing the health indicators of those who have participated in at least two screenings shows positive changes in cholesterol and blood pressure screening, about 15% have visited a health professional for follow-up treatment.
- Health seems to be improving among people who participate in the CommonHealth screenings. A report analyzing the health indicators of those who have participated in at least two screenings shows positive changes in cholesterol and blood pressure.

All at no cost to you!



Fitness

Nutrition

Balance

Education

The Local Choice Employee Wellness Program

Rose O' Toole

CommonHealth Program Manager

804-786-3451

Rose.otoole@dhrm.virginia.gov

Medical

The Local Choice Health Benefits Program

Anthem BCBS



Anthem in Virginia

The market leader serving Virginia municipalities

More than 4,200 employees in nine offices
throughout the Commonwealth

Vested interest in Virginia's economy

Community investment through support of Virginia's
free clinics, heart health and the fight against
cancer

Time-honored physician relationships

Grants support technological improvements in health
care and health education

Virginia membership: approximately 2.9 million

37 percent of Virginians insured are enrolled in
Anthem Blue Cross and Blue Shield health plans

2009 Key Advantage Benefit Changes

OP Facility and ER co pay

KA Expanded

- ER and OP co pay from \$75 to \$100

KA 200

- ER and OP co pay from \$100 to \$150

KA 300 and KA 500

- No change, deductible and coinsurance

KA Expanded OON

KA+ will add OON deductible and OON OOP max

- Deductible = \$200, \$400, \$600
- OOP Max = \$2,000, \$4000, \$6000
- Previously there was only one “bucket” for KA+ OOP max

2009 Key Advantage Benefit Changes

- ✓ Therapies will be covered subject to deductible and coinsurance
- ✓ There are no benefit limits on therapies
- ✓ The deductible and coinsurance will apply to a member's OOP max (co-pays do not)

Therapies include

Cardiac rehab

Chemo

Radiation

Respiratory

Infusion

Physical

Occupational

Speech

2009 Key Advantage Benefit Changes

Blue View Vision

Routine vision will be an annual benefit

Routine vision will be added to all Key Advantage plans

The plan's specialist co pay will apply

HDHP will not have routine vision coverage

Enhancements to current plan

Retail providers added

No claim forms to file for in-network providers



Blue View Vision

Blue View Vision has access to the largest retail panel

Blue View Vision Retail Locations Provide:

- ✓ More than 4,200 locations nationwide
- ✓ Extended evening / weekend hours
- ✓ Quick material turnaround
- ✓ Some retailers include 30 Day return / warranty policies
- ✓ Convenient hours – evenings & weekends



Blue View Vision

Routine eye exam – specialist copayment

 FRAMES	
Co-Pay	 No Co-Pay on Frames
Standard Allowance	 \$100 + 20% discount after allowance [Avg frame purchase is \$120]
Retail vs. Wholesale	 BVV Benefits based on RETAIL
Selection	Any frame from the provider location. No frame tower restrictions.
Non-Discounted Frames	 6 Brands are not covered: Bvlgari, Chanel, Maui Jim, Cartier, Gold & Wood, Pro Design
Frequency	 Based on Last Date of Service

 LENSES	
Co-Pay	 \$20
Covered Lenses	Basic plastic lens in single vision, bifocal & trifocal lenses
Impact Resistant	Covered for kids under age 19! 10x stronger and 30% thinner \$40 for standard polycarbonates for adults 
Progressives	Cosmetic option. Not covered in full. \$65 for standard progressives.
Lens Treatments	 Fixed discount pricing for the most popular treatments

Blue View Vision

In lieu of eyeglass lenses	
Co-Pay	 No Co-Pay on contact lenses
Standard Allowance	 \$100 + 15% discount off conventional contacts only Disposable contacts are covered, but not eligible for additional discounts
Contact Lens Fit & Follow-Up	Standard fitting: In-network \$55 fee in addition to the eye exam for contacts Premium fitting: In-network 10% off retail price (i.e. toric and multifocal contacts)
Selection	Any contact lens including disposables, conventional, hard and daily wear.
One time benefit	Contact lens benefit must be <u>used in full</u> at the initial contact lens purchase. Example: Member cannot purchase one month of disposables for \$30 and then use the remaining \$70 for a later time.
Frequency	 Based on Last Date of Service

Take Care Package

Your Cost for Wellness and Preventive Care Benefits Is Zero!

If you're enrolled in The Local Choice Key Advantage or TLC HDHP, you have free and confidential programs that give you access to a nurse, someone to help you deal with a chronic illness, and a pre-natal expert. And you have coverage for potentially life-saving tests and screenings with no deductible, no copayment, and no coinsurance. That's what we call a real "take care" package. It includes:

24/7 Nurseline & AudioHealth Tape Library | 800-337-4770

Health questions and concerns don't follow a 9 to 5 weekday schedule. Sometimes you need answers right away, and that can be in the middle of the night or while away on vacation. That's why the 24/7 NurseLine is there for you and your family 24 hours a day, seven days a week. So the next time you have a health question, ask a nurse! Simply call **800-337-4770** and **Press 1** for the **24/7 NurseLine**. It's free, confidential, and there for you any time.

If you prefer, you can listen to informative recordings about hundreds of health-related topics. Just call **800-337-4770** and **Press 2** for the AudioHealth Library. Enter the 4-digit topic number. For a list of topics, go to www.anthem.com/tlc and select the Special Programs tab. Or ask a nurse from the 24/7 NurseLine when you call.

Your calls are free, unlimited, and completely confidential.



ConditionCare | 800-445-7922

ConditionCare may be just the support you need if you or someone in your family is dealing with one or more of these conditions:

- Asthma
- Diabetes
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Heart failure (HF)
- Hypertension
- Hyperlipidemia (high blood cholesterol)
- Obesity
- Metabolic syndrome

ConditionCare lets you tap into a whole team of professionals – registered nurses, dietitians, exercise physiologists, pharmacists, health educators, and other health experts. They are all there to help you take steps toward better management of a chronic illness. Let the ConditionCare team work for you. Just call **800-445-7922** to get started.

This program is free, voluntary, and confidential.

- ✓ 24/7 NurseLine
- ✓ Wellness and preventive care screenings covered at 100%
- ✓ Future Moms
- ✓ Condition Care

www.anthem.com/tlc

Anthem BCBS is using the Internet to provide members with efficient ways to help manage their health plans, make better decisions, and become more informed about health related issues.

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 your treatment options

Communicate with us securely.

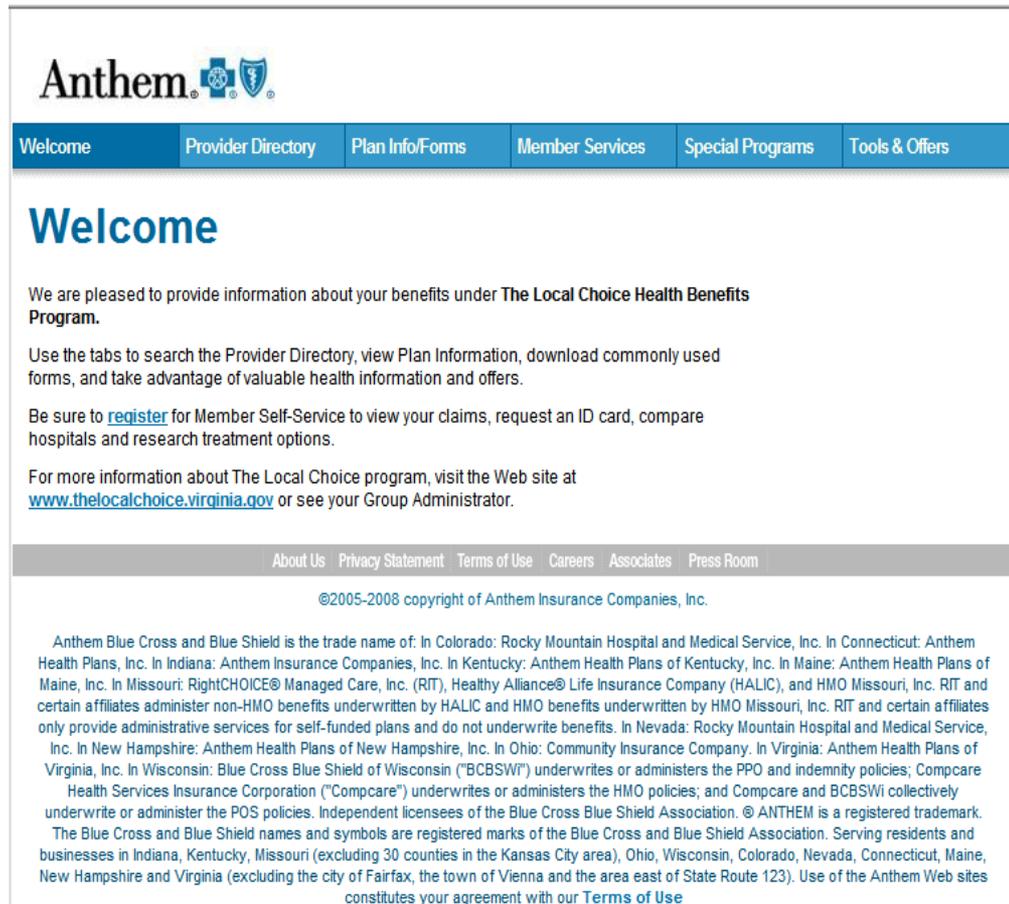
Special Programs

Learn more about

MyHealth@Anthem

SpecialOffers@Anthem

Preventive Health Guidelines



Anthem 

Welcome Provider Directory Plan Info/Forms Member Services Special Programs Tools & Offers

Welcome

We are pleased to provide information about your benefits under **The Local Choice Health Benefits Program**.

Use the tabs to search the Provider Directory, view Plan Information, download commonly used forms, and take advantage of valuable health information and offers.

Be sure to [register](#) for Member Self-Service to view your claims, request an ID card, compare hospitals and research treatment options.

For more information about The Local Choice program, visit the Web site at www.thelocalchoice.virginia.gov or see your Group Administrator.

[About Us](#) [Privacy Statement](#) [Terms of Use](#) [Careers](#) [Associates](#) [Press Room](#)

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More Plan Information

Due to the procurement a few items that are typically part of the renewal binder have been omitted.

These items will be made available to you shortly through TLC E-News and the TLC Web site (www.thelocalchoice.virginia.gov).

These items include:

Materials Order Form

Statewide Plans Benefit Summaries

Regional Plan Benefit Summary (if offered in your area)



Questions?



Outpatient Prescription Drug Benefit



The Local Choice Rx Benefit

administered by Medco

Retail Pharmacy

1. When you need a drug on a short term basis
2. Over 50,000 stores in the network nationwide
3. All major chains are in the network
4. A retail copay is applied per 34 day supply of medication, up to a 102 day supply (3 month) with one prescription



Medco by Mail

1. For prescription medications you use on a regular basis
2. Dedicated primary mail pharmacy just for TLC and State employees – located in Richmond VA
P.O. Box 35030
Richmond, VA 23235-0030
3. Safe, convenient, cost effective, and it is quick.
4. Utilization Review Accreditation Commission (URAC) –
In October 2007, Medco earned URAC's inaugural Pharmacy Benefit Management Accreditation which helps assure employers, health plans and consumers that Medco is clinically focused and meets quality standards for consumer protection and empowerment.
In January 2008, Medco earned URAC's Drug Therapy Management Accreditation for its clinical management and member engagement programs that improve pharmacy care and prescription drug safety.

2009 Copay Information-

new rates are determined by the groups effective date- July or October

Effective upon group renewal date (July or October)	Retail (per 34 day supply)	Mail (34 day supply or less charges retail copay, 35 to 90 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
Diabetic 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.

Medco Customer Service for TLC

1-800-355-8279

1. Accessible 24 hours a day, seven days a week (except for Thanksgiving and Christmas)

How can this help me?

2. Ask a pharmacist....
3. Refill a prescription
4. Order new forms (mail/direct)
5. Locate a retail pharmacy
6. Get a copay quote

These are only some of things we can assist you with.

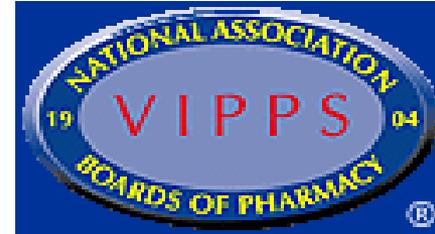
medco.com

secure and convenient prescription management for members

Award winning member website

Verified Internet Pharmacy Practice Sites (VIPPS™)

A Program of the [National Association of Boards of Pharmacy](#)



What can I do?

1. Refill medications by mail on line
2. Get the status of a Mail Rx Order
3. Copay quotes
4. Ask a pharmacist
5. Find a retail pharmacy
6. Is my medication covered?
7. Download forms as needed

New service available on the website called: *My Rx Choices*

What is it and why is it unique?

- An industry-leading prescription savings program, offered as an enhancement to your benefit plan, that allows members to:
 - view a single presentation of maintenance medications with potential savings
 - Comparison-shop for available lower-cost alternatives
 - “With-a-click” option to have Medco contact physicians on members’ behalf to request approval for **equivalent** conversions received through mail
 - review options with their doctor and request prescriptions for lower-cost alternatives

My Rx Choices:

Key program elements

- Features include:
 - Personal assessment of cost-saving opportunities based on the member's prescription plan
 - Best-value alternatives based upon greatest cost savings to the member presented in order from highest value to member
 - The most accurate, actionable drug compare pricing information available in the industry today
 - Brand-to-generic and retail-to-mail compare options available
 - Explanation of complicated concepts in easy-to-understand terms
- Comprehensive member notification program that includes, free-of-charge, Medco-generated e-mails and direct mail, outbound automated and live representative calling as appropriate
- Available suite of communication tools for you to notify your members directly about the program

Members can take advantage of My Rx Choices via customer service as well

- A toll-free service line connects members to customer service representatives dedicated to *My Rx Choices* inquiries
 - Supports members who cannot (or prefer not to) engage online
 - Representatives walk members through all cost-saving options
 - Can contact doctors (upon member's request) to receive approval for equivalent conversions
- All customer service representatives have been trained on *My Rx Choices* as well

Frequently Asked Questions

Q: How can I start using Medco by Mail?

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

To fill the prescription, you may:

- Mail your prescription(s) along with the enclosed "Medco Health Home Delivery Pharmacy Service Order Form" form and required in the 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 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 Medco By Mail, 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. **Please allow 7-11 days from the day you mailed your prescription for normal mail delivery.** To check on 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 by Mail 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 by Mail 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 within 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 Medco Health 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 to use the automated system. We will mail your requested information to you right away.

Q: Who has access to my prescription information?

A: Medco Health 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 Health does not sell individually identifiable information or lists of members and their covered dependents to outside companies for solicitation or marketing purposes.

Behavioral Health
and
Employee Assistance Program



The 2009 Local Choice Road Show



The Local Choice Behavioral Health Benefits

The Local Choice Road Show

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

The Local Choice Road Show

- **Employee Assistance Program Benefits**
- Four sessions per problem per year with no cost to the member
- Everyone in the household is eligible
- Provides confidential, professional counseling, education and referral services

Impact of EAP

- Reduced barriers for accessing care
- Expanded resources for managers and employees
- 24/7 counseling and consultation
- Increased productivity in the workplace

The Local Choice Road Show

- **EAP Offers help with a variety of issues:**
 - Marital and family problems
 - Alcohol and /or drug abuse assessment
 - Balancing work and family
 - Work-related concerns
 - Financial or legal issues (including mediation services)
 - Grief and loss
 - Personal growth and development

Achieve Solutions

- Topic Centers
 - 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

Workplace Seminars

- Training topics available for groups
 - Emotional Health
 - Personal Development
 - Work / Life Issues
 - Workplace Issues
 - Manager and Supervisor Topics

Crisis Services

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

The Local Choice Road Show

- WorkplaceConsults.com is a web-based tool designed to assist the **Benefit Administrator** in accessing articles, resources and expert advice and counsel on:
 - dealing with difficult employee situations
 - managing aggression and potential for violence
 - employee development and team building
 - constructive confrontation and feedback

The Local Choice Road Show

- **WorkplaceConsult.com Continued:**
 - enhancing communication skills
 - fitness for duty
 - critical incident support
 - impairment from alcohol and/or drugs
 - managing through change and transition
 - maintaining a drug-free workplace
 - conflict resolution
 - management referrals
 - release of information
- For more on WorkplaceConsults.com call
- 1-866-725-0602

The Local Choice Road Show



The screenshot shows the VALUEOPTIONS website homepage. At the top left is the logo with the tagline "Putting People First". A navigation bar contains links for Home, Tour, FAQs, and Contact Us. Below this is a secondary navigation bar with Workplace Tips, Library, Resources & Tools, Trainings, and Goals & Jour. The main content area features a large "WORKPLACE CONSULT" button on the left, with "Learn More" and "Login Now" buttons below it. On the right, there is a photograph of three people in a professional setting. Below the photo is a welcome message and a paragraph of text.

VALUEOPTIONS
Putting People First

Home Tour FAQs Contact Us

Workplace Tips Library Resources & Tools Trainings Goals & Jour

WORKPLACE CONSULT

Learn More

Login Now

Welcome to WorkplaceConsult.com
The Online EAP Consultative Resource for Managers

Come here to discuss with an employee assistance professional any workplace concerns you have ... via the telephone and/or the Web. Access articles, information, trainings and other resources.

The Local Choice Road Show

- Mental Illness/Substance Abuse
 - Call 866-725-0602 for pre-certification
 - Certification is based on medical necessity
 - Benefit coverage is based on provider status
 - Out of Network benefit, when available, provides lower coverage and providers may balance bill the member

- 
- Questions????

Dental

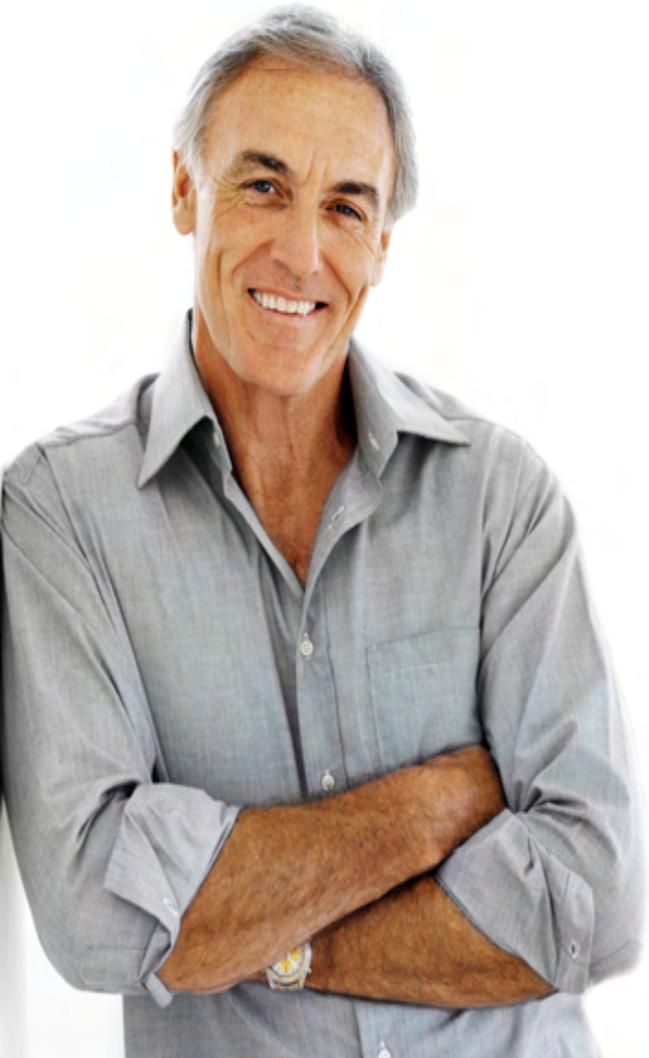
The Local Choice Road Show 2009



Delta Dental of Virginia



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 83% of all dentists in VA.*
- ✓ *Processed over 76 million dental claims, with 99% accuracy in 2007.*
- ✓ *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!

Local Governments

- Counties:**
 AMHERST
 BLAND
 BUCKINGHAM
 CLARKE
 CUMBERLAND
 DIXONSON
 FAIRFAX
 FLOYD
 FORT MONROE FEDERAL AREA
 GLOUCESTER
 GOOCHLAND
 HIGHLAND
 KING GEORGE
 LOUDOUN
 MONTGOMERY
 NELSON
 NORTHERN NECK ESSEX
 PAGE
 PRINCE WILLIAM
 RAPPAHANNOCK
 RICHMOND
 ROCKBRIDGE
 WARREN
 WESTMORELAND
 WYTHE

- Cities:**
 BEDFORD
 CHESAPEAKE
 COLONIAL HEIGHTS
 COVINGTON
 EMPORIA
 FAIRFAX
 HOPEWELL
 MARTINSVILLE
 ROANOKE
 WINCHESTER

- Towns:**
 ABERNODDON
 ALBERTA
 ALTAVISTA
 AMHERST
 ASHLAND
 BERRYVILLE
 BLACKSBURG
 BLACKSTONE
 BLUEFIELD
 BOYDTON
 BRIDGEWATER
 BROADWAY
 BRODNAX
 BROOKNEAL
 CEDAR BLUFF
 CHASE CITY
 CHRISTIANSBURG
 CLARKSVILLE
 CLIFTON FORGE
 CLINTWOOD
 COEBURN
 COLONIAL BEACH
 COURTLAND
 DAYTON
 DUBLIN
 DUMFRIES
 EDINBURG
 ELKTON

- EXMORE
 FARMVILLE
 FRIES
 FRONT ROYAL
 GATE CITY
 GLADE SPRINGS
 GROTTOS
 GRUNDY
 HAMILTON
 HAYS
 HILLSVILLE
 HURT
 IRONGATE
 JARRATT
 JONESVILLE
 KENBRIDGE
 KEYSVILLE
 KILMARNOCK
 LACROSSE
 LEBANON
 LURAY
 MARION
 MIDDLEBURG
 MINERAL
 MONTRUSS
 MOUNT JACKSON
 NARRON'S
 NEW MARKET
 ONANCOCK
 PARKSLEY
 PEARISBURG
 PEMBROKE
 PENNINGTON GAP
 PULASKI
 PURCELLVILLE
 QUANTICO
 REMINGTON
 RICH CREEK
 RICHLANDS
 ROUND HILL
 SCOTTSVILLE
 SHENANDOAH
 SMITHFIELD
 SOUTH BOSTON
 ST PAUL
 STANLEY
 STRASBURG
 TAPPANNOCK
 TAZEWELL
 TIMBERVILLE
 URBANNA
 VICTORIA
 VIMTON
 WAKEFIELD
 WARISAW
 WARELY
 WINDSOR
 WOODSTOCK
 WYTHEVILLE

School Systems

- Counties:**
 ACCOMACK
 BUCHANAN
 CAROLINE
 GILES
 MECKLENBURG
 CAMPBELL
 POWHATAN
 PRINCE GEORGE
 RUSSELL
 SPOTSYLVANIA
- Cities:**
 COVINGTON
 DANVILLE
 FREDERICKSBURG
 POQUOSON

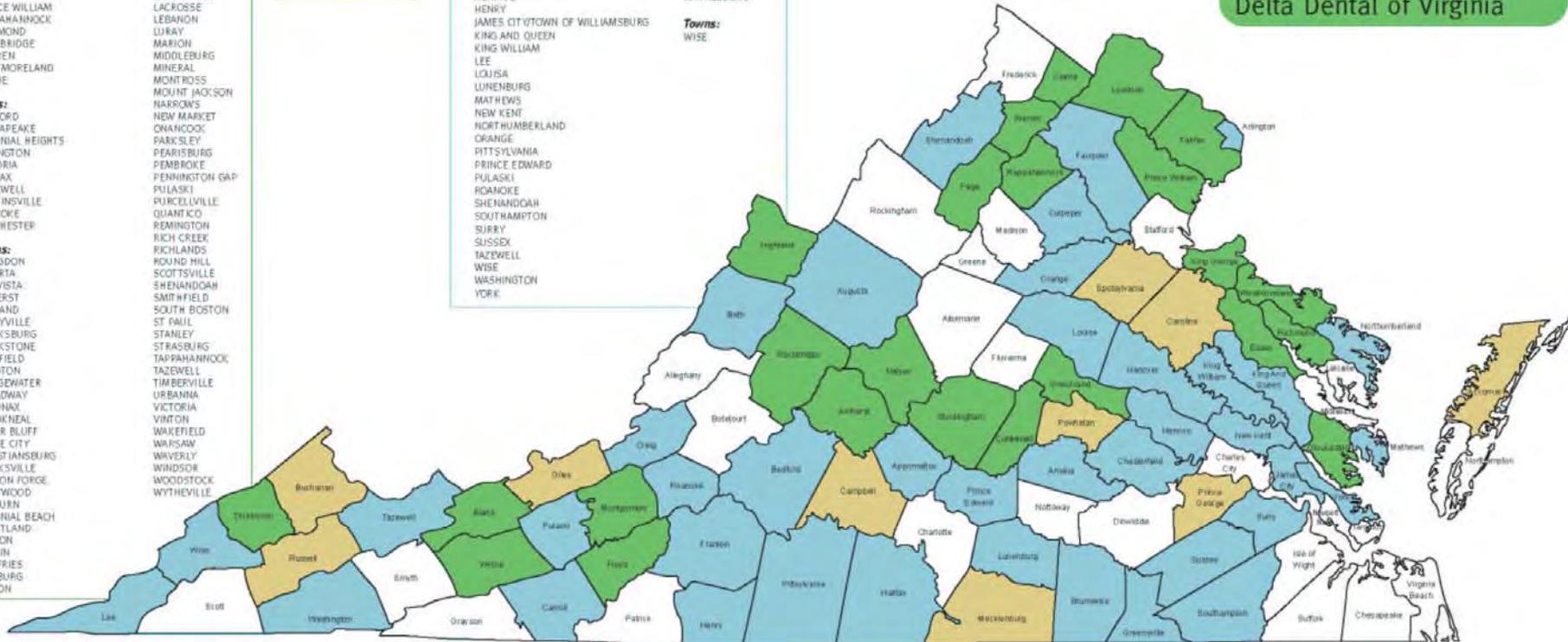
Local Governments & Schools

- Counties:**
 AMELIA
 APPOMATTOX
 ARLINGTON
 AUGUSTA
 BATH
 BEDFORD
 BRUNSWICK
 CARROLL
 CHESTERFIELD
 CRAIG
 CULPEPER
 FAUQUIER
 FRANKLINTOWN OF ROOY MOUNT
 GREENSVILLE
 HALIFAX/TOWN OF HALIFAX
 HANOVER
 HENRICO
 HENRY
 JAMES CITY/TOWN OF WILLIAMSBURG
 KING AND QUEEN
 KING WILLIAM
 LEE
 LOUISA
 LUNENBURG
 MATHEWS
 NEW KENT
 NORTH HUMBURLAND
 ORANGE
 PITTSYLVANIA
 PRINCE EDWARD
 PULASKI
 ROANOKE
 SHENANDOAH
 SOUTHAMPTON
 SURREY
 SUSSEX
 TAZEWELL
 WISE
 WASHINGTON
 YORK

- Cities:**
 BUENA VISTA
 CHARLOTTESVILLE
 FRANKLIN
 HAMPTON
 LEXINGTON
 LYNCHBURG
 MANASSAS
 MANASSAS PARK
 NEWPORT NEWS
 NORFOLK
 PETERSBURG
 PORTSMOUTH
 RADFORD
 RICHMOND
 STAUNTON
 SUFFOLK
 WAYNESBORO
- Towns:**
 WISE

Local Government and Schools Served by Delta Dental

Close to 250 County, Town and City governments and schools systems served by Delta Dental of Virginia



The Benefits of Experience





Highlights of The Local Choice Dental Plan

(Included in all Local Choice options except Kaiser.)

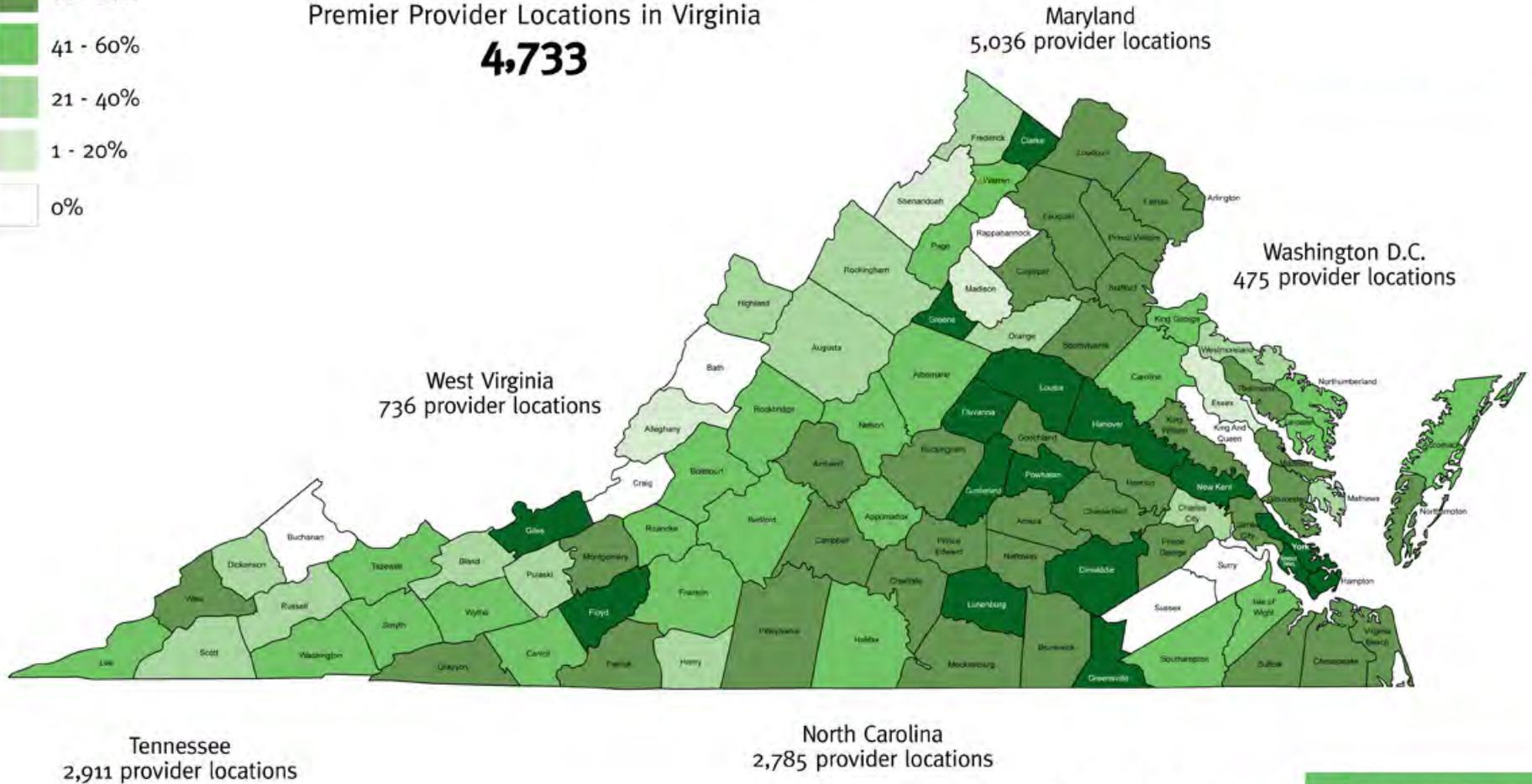
Coverage	Delta Dental Pays Key Advantage Expanded	Delta Dental Pays Key Advantage 200,300,500	Benefit Limitations
Annual Benefit Maximum	\$1,500/ member	\$1,200/ member	
Annual Deductible	\$25/member \$75/family	\$25/member \$75/family	
Lifetime Orthodontic Maximum	\$1,500/ member	\$1,200/ member	
Diagnostic and Preventive	100%	100%	No Deductible
Oral Exams and cleanings			Twice in a plan year
Flouride treatment			Twice in a plan year for dependents under age 19
Bitewing x-rays			Twice in a plan year
Full mouth or panorex x-rays			Once each three years
Emergency treatment			
Space maintainers			
Sealants			Only for non-carious, non-restored 1st and 2nd permanent molars for dependent children under age 19, limited to one application per tooth
Basic Dental Care	80%	80%	Deductible Applies
Restorative (silver and toothcolored fillings; stainless steel crowns, and other restorative services)			
Oral surgery (simple extractions and other minor surgical procedures)			Services covered under medical benefits are excluded
Endodontics (root canal therapy and other Endodontic services)			Repeat treatment is a covered benefit only after 2 years from initial treatment
Periodontics (scaling and root planning, soft tissue and bony surgery, including grafts, and other Periodontic services)			
Denture repair and recementation of existing crowns, bridges, and dentures			
Major Dental Care	50%	50%	Deductible Applies
Crowns (single crowns, inlays and onlays)			Once per tooth every 5 years Crowns for dependents under the age of 12 are not covered
Prosthodontics (partials or complete dentures and fixed bridges)			Once every 5 years, fixed bridges or removable partials are not covered for dependents under age 16
Dental implants			
Orthodontic Benefits	50%	50%	No Deductible
Removable fixed appliance therapy and comprehensive therapy			For adults and children

Percentage of provider locations that are participating in the Premier Network



Delta Dental Premier Provider Network*

Total Number of Delta Dental Premier Provider Locations in Virginia
4,733



The Benefits of Experience



*Delta Dental National Provider File, August 2008

The Local Choice Road Show 2009

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 your employees in mind: *Healthy Smile, Healthy You*. As a part of your dental benefits package, this innovative program provides additional benefits for two important health conditions connected to oral health:

- ▲ **Pregnant members** enrolled are eligible for one additional cleaning or periodontal maintenance procedure during the term of the pregnancy.
- ▲ **Diabetic members** enrolled are eligible for one additional cleaning or periodontal maintenance procedure beyond the ordinary limit per benefit period.

Covered TLC members are automatically eligible for their additional cleaning benefit when they enroll in the Future Moms program (pregnancy), or Condition Care program (diabetes).



Web-based Tools and Enhancements



**Secure access to the entire system
through www.deltadentalva.com**

- **Members can:**
 - Check benefits and eligibility
 - Review benefit design
 - Find a participating dentist
 - Check claims status
 - Research oral health information
 - Download forms and information

Subscriber Connection

Delta Dental of Virginia COV Subscriber Connection Demo

 **DELTA DENTAL**

-  Website Tutorial
-  Frequently Asked Questions

Take a quick website tutorial by clicking the "arrow" buttons above, or get answers to the most frequently asked questions about Delta Dental benefits and detailed benefit level information.



DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009

Subscriber Connection

Delta Dental of Virginia COV Subscriber Connection Demo



Take a quick website tutorial by clicking the links on the left or get answers to the most frequently asked questions about Delta Dental benefits and detailed benefit level information

Website tutorial

- ▶ First time/new user registration
- ▶ Find a dentist
- ▶ Verify benefits
- ▶ Track claims
- ▶ Forms
- ▶ Forgotten password
- ▶ Forgotten username



Main Menu

DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009

Subscriber Connection

Delta Dental of Virginia COV Subscriber Connection Demo



Frequently Asked Questions



Frequently Asked Questions

-  Finding and using dentists
-  Benefits info on the web
-  FAQs about your coverage
-  COV benefits spotlight

This section is here to assist you in finding answers to questions you may have about your Delta Dental of Virginia benefits.

Click on an "arrow" button to the left to see the answer to that question. To download a printable copy of all the Frequently Asked Questions, [click here](#).

[Main Menu](#)

DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009

Subscriber Connection

Delta Dental of Virginia COV Subscriber Connection Demo



Finding and using dentists



Finding and using dentists

Accessing your Delta Dental benefits couldn't be any easier. Simply take your ID Card with you to the dentist and let them know you have Delta Dental coverage.

-  What are the benefits of Delta Dental's networks?
-  Can I visit a non-participating dentist?
-  Does my dentist participate with Delta Dental?
-  How do I change my dentist?

Click on an "arrow" button to the left to proceed.

[Main Menu](#) [FAQ Menu](#)

DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009

Subscriber Connection

Delta Dental of Virginia COV Subscriber Connection Demo



FAQs about your coverage



-  Where can I get information about my benefits?
-  Who do I contact if I have a question about my benefits?
-  How can I avoid unexpected charges for dental care?
-  How can I tell what I owe for dental services?
-  More coverage questions

Who do I contact if I have a question about my benefits?

Go online for FAQs at deltadentalva.com. You can also log into our secure Subscriber Connection section on the website to access information specific to your benefits use.

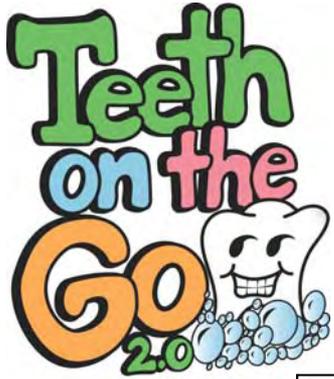
Call 888.335.8296 to contact Delta Dental's Customer Service Team.

Send written correspondence to:
Delta Dental of Virginia
4818 Starkey Road
Roanoke, VA 24018.

[Main Menu](#) [FAQ Menu](#)

DELTA DENTAL OF VIRGINIA

Fulfilling Our Mission



- **Teeth On The Go 2.0:** Self-contained curriculum for oral health education in elementary schools
- **Smart Smiles®:** Our partnership with Virginia's Boys & Girls Clubs to provide transportation and treatment for underprivileged youth
- **PANDA:** National Delta Dental program to educate providers about child abuse



Regional Plan

Available only in Kaiser Service
Areas

Kaiser Permanente Signature Plan

It's all about YOU

It should be. Especially when it comes to your health.



You and your doctor.

Choose a primary care physician that coordinates your health care:

- Internal medicine
- Family practice

If you have children, you select the pediatrician you'd like them to see

Women can choose a personal physician in obstetrics/gynecology in addition to a primary care physician

You and your doctor.

You have access to:

- Nearly 870 primary care physicians and specialists in 30 Kaiser Permanente medical centers
- Highly qualified doctors. Over 94% of our primary care physicians are board certified

Now Open – Fredericksburg medical center

- **State of the art telemedicine services**
 - Teledermatology
 - Retinal scanning, electronically forwarded to our Ophthalmologists for review.
- **Great care**
 - Primary care –children and adults
 - GYN services
 - Pharmacy and Lab
 - Contract with Mary Washington hospital, located right next door

Accessible care where and when you need it.

If you need to fill a prescription

- Save yourself money by filling it at one of our 30 medical centers
- Choose from one of **400** pharmacies who contract with Kaiser Permanente including:
 - Giant
 - Safeway
 - Target
 - Walmart
 - And others

Accessible care where and when you need it.

If you need to be hospitalized, you can choose from some of the area's top hospitals including:

Mary Washington Hospital

Washington Hospital Center

Inova Fairfax Hospital

Holy Cross Hospital

Greater Baltimore Medical Center

Children's National Medical Center

And more

Accessible care where and when you need it.

- Save valuable time when you visit one of our medical centers
- Choose from 30 medical centers throughout the Washington D.C. and Baltimore region.
- Along with primary and specialty care, in most Kaiser Permanente locations you can find:
 - Lab and radiology services
 - Full service pharmacies
 - Optical departments
- In one stop you could:
 - see your doctor
 - fill prescriptions
 - get a lab test at most medical center locations.

Manage your health care no matter where you are.

Receive accurate and timely health records
created and maintained by your doctor and
other professionals involved in your care.

Register at KP.org and you can:

- View your lab results
- Email your doctor's office
- Read about past office visits
- Request regular appointments
- Receive automatic appointment reminders
- Refill prescriptions
- View ongoing health condition
- View immunization record
- Check your benefits and eligibility

A healthier you for less.

Take an active role in your health with:

- Preventive health assessments including checkups, health screenings and immunizations
- Free health classes at our medical centers
- Discounts on gym memberships, fitness equipment and chiropractic care through Globalfit® and Healthy Roads.
- Special low rates on Weight Watchers® and NutriSystem®
- Online, personalized health assessments, smoking cessation and weight management programs
- And more

You're covered.

Your Kaiser Permanente Signature Benefits include:

- Office Visits \$10 Primary/\$20 Specialty
- Prenatal and well child visits No charge
- Preventive benefits No charge
- In patient hospital services \$100

- Prescription drugs KP \$10/\$20/\$35 (60 day)
CM \$20/\$40/\$55 (60 day)
MO \$8/\$18/\$33 (90 day 1.5x)

Additional Services

- Employee Assistance Program

To find out more....

Most of the information you have seen today
about Kaiser Permanente can be found in the
enrollment package

Or

Visit KP.org

Or

Call Kaiser Permanente Member Services at
(301)468-6000.

TLC

Updates, Hot Topics and Financials

Part 2

COBRA Disability Extension

An 18 Month COBRA Event May Be Extended up to an Additional 11 Months for Disability. The QB must:

- Be determined disabled by SSA
- Within 60 days of the COBRA begin date
- The disability must continue through the end of the initial 18 month benefit

In addition

COBRA Disability Extension

- The GBA must be receive notification within 60 days of either
 1. The date of SSA Disability Determination
 2. The date of the qualifying event
 3. The date on which coverage would be lost due to the qualifying event, or
 4. The date they received their Initial General Notice
- Documentation Is Required.
- If Requirements Not Met, Extension Will Be Denied

ARRA and COBRA

- American Recovery & Reinvestment Act of 2009 – Economic Stimulus Program
- COBRA Premium Assistance
- Notification Changes
- Impacts All TLC Groups that Offer COBRA under Public Health Services Act
- Medical, Vision, Dental and some EAP - TLC is a Bundled Plan and All Are Included as One Plan

COBRA Premium Assistance

- Effective on or after 2/17/2009 – for TLC
March 1, 2009
- Involuntary Job Loss between 9/1/2008
and 12/31/2009
- 65% Premium Subsidy for Up to 9 Months
Participant Pays only 35% of total
Premium Charged for All Enrolled

How are Premiums Reimbursed

- No Reimbursement Until Assistance Eligible Individual (AEI) Pays Reduced Premium
- Treated as payment of payroll tax
 - Claimed on IRS Form 941
 - Same as Credit for Overpayment of Payroll Tax

Premium Reimbursement

- Documentation by Employer is required.
- Attest to involuntary termination of employment
- Also must report:
 - Amt. of payroll taxes offset
 - TINs of all covered employees
 - Amt of subsidy reimbursed for each covered employee and each QB
 - Whether coverage is for one individual or two or more individuals
 - Probably through 941 or another new form
- Employer is Entity Reimbursed

Assistance Ends

On the Earliest of:

- After 9 Months
- If COBRA Coverage Ends
- If AEI is eligible for another GHP.

Extended Election Period

- Second Chance to Elect COBRA
 - Extended Election Period begins 2/17/2009
 - Extended Election Period ends 60 days after notice is provided

When Does Coverage Begin and End if Elected in Extended Period

- Reach Back for Eligibility Not for Coverage
 - Coverage Begins on or after 3/1/2009
 - Will Not Extend Beyond Normal COBRA Election Duration

Notices

- An Additional Notice must be provided to all who become entitled to COBRA between 9/1/2008 and 12/31/2009 Regardless of Assistance Eligibility
 - It must notify of availability of premium reduction
 - Must notify of option to enroll in different plan (if allowed)

Notices

- Extended Election Period Notice
- Must Be Sent to all potential AEI who became entitled to COBRA before, but has no coverage on 2/17/2009
 - Must be provided within 60 days after 2/17/2009
 - Should include QBs who did not elect or who elected and dropped
- Notify of right to extend period, premium assistance and plan enrollment option (if applicable)

Notices

- TLC Will Provide Additional Forms or Amended Versions of Current Forms.
- You Must Distribute as soon as Possible to Limit Liability

Notices From AEI

- AEI Must Notify Plan in Writing if No Longer Eligible for Premium Assistance.
 - IRS Code 6720C
 - More to come from DOL
- Penalty 110% of Premium Reduction after Termination of Eligibility. (Reasonable Cause Exception but Not for Willful Neglect)

Weight Watchers

- The Commonwealth of Virginia has an agreement with Weight Watchers that offers discounts and cost reimbursement for successful program completion.
- This is a COVA program only. TLC groups are not eligible.

Dependent Eligibility

- The employee's spouse. The marriage must be recognized as legal in the Commonwealth of Virginia.
- Natural and Adopted children may be covered to the end of the year in which they turn age 23 regardless of student status if
 - The child lives at home or is away at school,
 - Is not married, and
 - Receives over one-half of support from the employee
- Advise Employees to Remove Ineligibles at OE

Audit

- In Large Groups as many as 5% of Covered Dependents May Be Ineligible
- TLC Will Audit All Groups in 2009-10 for Dependent Eligibility.
- Members Will Be Required to Produce Birth Certificates, Adoption Agreements and Marriage Licenses Along with Tax Documents

Questions?????

Walter E. Norman
Program Manager
The Local Choice
101 N. 14th Street
13th Floor

Richmond, VA 23219

Phone: (804) 786-6460

Fax: (804) 371-0231

walter.norman@dhrm.virginia.gov