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
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
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
Regions
Southwest
Western
Central
North
South
Williamsburg
Norfolk
Regional Coordinators (RC’s)


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.
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.
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](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.
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!
Rose O’ Toole
CommonHealth Program Manager
804-786-3451
Rose.otoole@dhrm.virginia.gov
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
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 apply).

Therapies include:

- Cardiac rehab
- Infusion
- Chemo
- Physical
- Radiation
- Occupational
- Respiratory
- Speech

2009 Key Advantage Benefit Changes
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 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 has access to the largest retail panel
# Blue View Vision

## Routine eye exam – specialist copayment

### FRAMES

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

### LENSES

<table>
<thead>
<tr>
<th>Co-Pay</th>
<th>$20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered Lenses</td>
<td>Basic plastic lens in single vision, bifocal &amp; trifocal lenses</td>
</tr>
<tr>
<td>Impact Resistant</td>
<td>Covered for kids under age 19! 10x stronger and 30% thinner $40 for standard polycarbonates for adults</td>
</tr>
<tr>
<td>Progressives</td>
<td>Cosmetic option. Not covered in full. $65 for standard progressives.</td>
</tr>
<tr>
<td>Lens Treatments</td>
<td>Fixed discount pricing for the most popular treatments</td>
</tr>
</tbody>
</table>
# Blue View Vision

## In lieu of eyeglass lenses

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Co-Pay</strong></td>
<td><img src="image" alt="No Co-Pay on contact lenses" /></td>
</tr>
<tr>
<td><strong>Standard Allowance</strong></td>
<td>$100 + 15% discount off conventional contacts only</td>
</tr>
<tr>
<td></td>
<td>Disposable contacts are covered, but not eligible for additional discounts</td>
</tr>
<tr>
<td><strong>Contact Lens Fit &amp; Follow-Up</strong></td>
<td>Standard fitting: In-network $55 fee in addition to the eye exam for contacts</td>
</tr>
<tr>
<td></td>
<td>Premium fitting: In-network 10% off retail price (i.e. toric and multifocal contacts)</td>
</tr>
<tr>
<td><strong>Selection</strong></td>
<td>Any contact lens including disposables, conventional, hard and daily wear.</td>
</tr>
<tr>
<td><strong>One time benefit</strong></td>
<td>Contact lens benefit must be used in full at the initial contact lens purchase.</td>
</tr>
<tr>
<td></td>
<td>Example: Member cannot purchase one month of disposables for $30 and then use the remaining $70 for a later time.</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td><img src="image" alt="Calendar" /> Based on Last Date of Service</td>
</tr>
</tbody>
</table>
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-frontal expert. And you have coverage for potentially life-saving tests and screenings with no deductible, no copay, 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 have a 9 to 5 weekday schedule, sometimes you need answers right away, and that's exactly what our 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, just 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 obtain informative recordings about hundreds of health-related topics. Just call 800-337-4770 and press 3 for the AudioHealth Library. Enter the 4-digit program number for the specific topic you need. Or ask a nurse from the 24/7 NurseLine when you call.

Your calls are free, unlinked, 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)
- Congestive heart failure (CHF)
- Hypertension
- Hyperlipidemia (high blood cholesterol)
- Obesity
- Stomach ulcer

ConditionCare lets you tap into a mobile team of professionals: registered nurses, dietitians, exercise physiologists, pharmacists, health educators, and other health experts. They are there to help you take steps toward better management of your chronic illness. Let this conditioncare team work with you, and 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
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

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.

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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*

<table>
<thead>
<tr>
<th>Effective upon group renewal date (July or October)</th>
<th>Retail (per 34 day supply)</th>
<th>Mail (34 day supply or less charges retail copay, 35 to 90 charges mail copay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Typically Generic drugs)</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Tier 2 (Typically lower cost brand-name drugs)</td>
<td>$20</td>
<td>$40</td>
</tr>
<tr>
<td>Tier 3 (Typically higher cost brand-name drugs)</td>
<td>$35</td>
<td>$70</td>
</tr>
<tr>
<td>Diabetic supplies (test strips and blood glucose meters)</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

*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.
sec wonting membe 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
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](http://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](http://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
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
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!
### Highlights of The Local Choice Dental Plan

(Included in all Local Choice options except Kaiser.)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Delta Dental Pays Key Advantage Expanded</th>
<th>Delta Dental Pays Key Advantage 200,000,000</th>
<th>Benefit Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,200/member</td>
<td>$1,200/member</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25/member, $75/family</td>
<td>$25/member, $75/family</td>
<td></td>
</tr>
<tr>
<td>Lifetime Orthodontic Maximum</td>
<td>$1,200/member</td>
<td>$1,200/member</td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive</td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Oral Exams and cleanings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flouride treatment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bitewing x-rays</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Full mouth or panorex x-rays</td>
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<tr>
<td>Emergency treatment</td>
<td></td>
<td></td>
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<tr>
<td>Space maintainers</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Sealants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Dental Care</td>
<td>80%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Restorative (silver and toothcolored fillings, stainless steel crowns, and other restorative services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral surgery (simple extractions and other minor surgical procedures)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Endodontics (root canal therapy and other Endodontic services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontics (scaling and root planning, soft tissue and bony surgery, including grafts, and other Periodontic services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denture repair and rem cementation of existing crowns, bridges, and dentures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Dental Care</td>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Crowns (single crowns, inlays and onlays)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prosthodontics (partials or complete dentures and fixed bridges)</td>
<td></td>
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</tr>
<tr>
<td>Dental implants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Benefits</td>
<td>50%</td>
<td>50%</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Removable fixed appliance therapy and comprehensive therapy</td>
<td></td>
<td></td>
<td>For adults and children</td>
</tr>
</tbody>
</table>

*The Local Choice Road Show 2009*
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

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.
Subscribers Connection

Delta Dental of Virginia COV Subscriber Connection Demo

Frequently Asked Questions

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

Frequently Asked Questions

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

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?

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.

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

Main Menu   FAQ Menu

DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009
Subcriber 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.

DELTA DENTAL OF VIRGINIA

The Local Choice Road Show 2009
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

The Local Choice Road Show 2009
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.
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
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
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

Kaiser Permanente
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
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?????

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13th Floor
Richmond, VA  23219
Phone: (804) 786-6460       Fax: (804) 371-0231
walter.norman@dhrm.virginia.gov