

2010 TLC RoadShow

March 8 through 18, 2010

2010 RoadShow Agenda

- Welcome
- Regulations and Filings
 - HDHP Deductible Changes
 - ARRA
 - Extended Coverage and Stimulus
 - Mini COBRA
 - GASB Reporting
 - CHIPRA Mandatory Premium Assistance Notice
- What's New with:
 - CommonHealth
 - Value Options
 - Delta Dental
- Break
- What's New with:
 - Medco
 - Anthem
 - Kaiser Permanente
- TLC Housekeeping
 - Cheryl's Retirement
 - DEVA Audit
 - Qualifying Mid-Year Events
 - Eligibility
 - Medicare
 - Premium Payment
- Q & A

Regulations and Filings

HDHP Deductible

- Federal HSA Guideline Changes May Surpass TLC Deductible on HDHP Plan for 1/1/2011
- To Maintain Tax Favored Status of your HSA, We May Have to Make Changes Prior to Implementation on 7/1/2010
- Each TLC Group with HDHP Will Be Contacted
- Stay Tuned for More Information on Changes to HDHP

What is ARRA? (American Recovery and Reinvestment Act of 2009)

- Groups with 20 or More Employees
- Offers 65% Premium Reduction for Involuntarily Terminated Employees who Elect COBRA/Extended Coverage
- Employee Pays Group 35% of Total Premium Due
- Group Pays Entire Premium to TLC
- Group Receives Credit on 941 Federal Withholding Tax Return for 65% Subsidy

ARRA

- Original Stimulus Ended 12/31/2009
- Extended through 2/28/2010 and Increased from 9 months to 15 months
- Bill Passed by Congress to Extend through 3/31/2010
- Stay Tuned.....May Be Extended Again
- TLC Will Update Forms as Needed for our Groups

"Mini" COBRA

- Commonwealth of VA Passed Legislation to Require Small Groups to Extend Coverage and Provide Federal Stimulus \$\$ to Involuntarily Terminated Employees (35% - 65%)
- Mirrored ARRA but with Payments for 9 months
- Expired at End of 2009 but Virginia Passed HB 554 to Extend to Match Feds - Enacted 3/1/2010
- Mandated Under Section 38.2 of Code through SCC
- TLC Governed Section 2.2
- TLC Will Continue to Update Forms as Required
- Result – May Be Voluntary for Our Groups
- Before you deny, check with your Commonwealth's Attorney

GASB Reports

- GASB 43 & 45 Requires Bookkeeping and Reporting OPEB Liabilities
- Initially, TLC Provided Claim Reports to Requesting Groups
- Our Actuary Feels that TLC Claim Data Is Not Credible Due to Size of Most Groups
- Renewal Notebook Contains Letter from Actuary Explaining TLC and Process
- If Your Actuary Requires, TLC Will Provide Reports

CHIPRA Mandatory Premium Assistance Notice

- Requires Groups to Notify Employees Eligible for Coverage may be Eligible for Premium Assistance
- Model Notice available at <http://www.dol.gov/ebsa/chipmodelnotice.doc>
- **VIRGINIA** – Medicaid and CHIP Medicaid Website: <http://www.famis.org/>
Medicaid Phone: 1-800-432-5924CHIP
- Website: <http://www.famis.org/>
CHIP Phone: 1-866-873-2647



Fitness

Nutrition

Balance

Education

The Local Choice Employee Wellness Program

CommonHealth

Your employee wellness program



- Programs and Health Check screenings are 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.
- Fitness center discounts
- The Compass quarterly newsletter



The Local Choice Employee Wellness Program

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
- Quit Coach
- Free Patch or Gum
- The support you need when you're ready





The Local Choice Employee Wellness Program

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.

CommonHealth Program

- On-Site Program
- Coupon
- DVD
- Web Link

Contact Your Regional Coordinator to schedule your program or health check



Something to Smile About



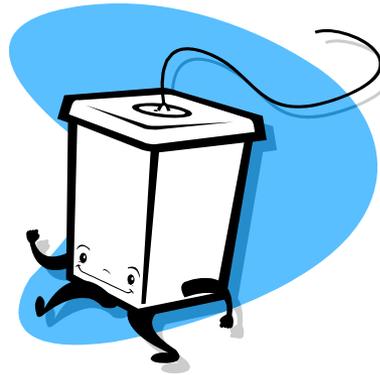
Proper Brushing

- Brush at least twice a day using the right equipment:
 - Fluoride toothpaste
 - Soft bristled brush
 - Replace brush every 3-4 months



Flossing

- Since you cannot brush between teeth or under your gum line:
 - Don't skimp
 - One tooth at a time
 - Keep it up, plaque accumulates every day
 - Resist temptation to use toothpicks



Proper Oral Hygiene Leads to More Than a Great Smile

- Gum disease is called gingivitis in its early stages and periodontal disease in its late stages.
- Gum disease is caused by plaque buildup and can be easily prevented.

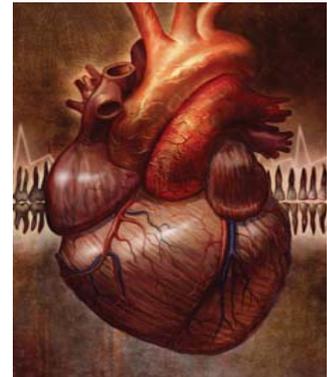


Dental Health and Heart Disease

- Heart Disease is America's number one killer.
- Talk to your Dentist about heart conditions or surgeries you have had prior to treatment.

Dental Health and Heart Disease

- Swollen, bleeding gums are an avenue for up to 700 types of bacteria to enter your bloodstream which can increase your chances of getting heart disease.



Dental Health and Diabetes

- If diabetes is left untreated, it can lead to serious oral health problems.
- Gum disease is two times more common and more severe in type 2 diabetics.
- Be vigilant with oral hygiene



Dental Health and Diabetes

- Get regular Dental Health checkups to spot and stop early signs of gum disease promptly.
- Check with your dental insurance provider to determine if you are eligible for an extra visit each year.

Dental Health and Pregnancy

- ADA found there may be a link between maternal gum disease and pre-term and thus, low birth weight babies.
- Schedule dental work for the second trimester.



Dental Health and Children

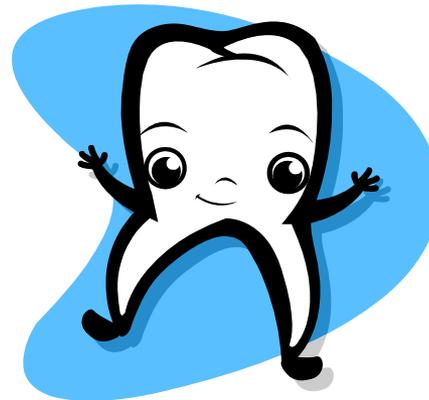


- Tooth decay affects more children in the US than any other chronic infectious disease.
 - Put only water in your baby's bottle at bedtime and naptime.
 - Avoid sugary, sticky snacks between meals.
 - Use fluoride toothpaste.
 - Visit your dentist twice a year for a checkup.

Remember...

Oral care isn't just about pretty teeth.

Create a lifestyle that can help reduce your risk of serious health conditions





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
- **Susan Perry** - susan.perry@dhrm.virginia.gov – Bedford, Botetourt, Craig, Floyd, Franklin, Giles, Henry, Montgomery, Patrick, Pittsylvania, Pulaski, Roanoke
- **Kristina Fischbach** – kristina.fischbach@dhrm.virginia.gov – Albemarle, Alleghany, Amherst, Appomattox, Bath, Buckingham, Campbell, Cumberland, Fluvanna, Goochland, Highland, Louisa, Nelson, Rockbridge counties and the cities of Charlottesville and Lynchburg.



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.
- **Amy Moore** - amy.moore@dhrm.virginia.gov - Fairfax, Fauquier, Loudoun, Orange, Stafford and Prince William counties and the city of Fairfax .
- **Denise Butler** – denise.butler@dhrm.virginia.gov – Cumberland, Henrico, Hanover, King George, Louisa, Orange, Powhatan, Spotsylvania, and the city of Richmond.



Fitness

Nutrition

Balance

Education

The Local Choice Employee Wellness Program

Rose O' Toole

CommonHealth Program Manager

804-786-3451

Rose.otoole@dhrm.virginia.gov

Questions?



Please visit the CommonHealth website for more information & great resources

www.commonhealth.virginia.gov/tlc





The 2010 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
www.achievesolutions.net/tlc

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

Health Library

In addition to the thousands of articles in 200+ topic areas that are already on Achieve Solutions®, Health & Wellness Solutions offers convenient and confidential access to a comprehensive library of award-winning health and wellness content. You will find....

- fact sheets about medical conditions
- a multimedia health center featuring video and audio presentations
- a natural and alternative health care center
- a medications center

Health Risk Manager

Another feature is state-of-the-art health risk assessments. The comprehensive Health Risk Manager is administered securely and confidentially, and generates personal reports that identify key target areas for health and wellness and strategies to improve your health and ward off disease. You can check....

- **Body Mass Index**
- **Number of calories burned**
- **Target Heart Rate**
- **Pregnancy due date**

As well, you'll find more than 45 additional online assessments that zero in on specific topics

Online Health & Wellness Programs

Through the Achieve Solutions® Web site, you can access and utilize interactive programs that address emotionally driven dependencies by clicking on the My Programs tab.

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

Through the Achieve Solutions® Web site, you can access and utilize interactive programs that address emotionally driven dependencies by clicking on the My Programs tab.

Crisis Services

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

Management Resources

Management Referrals

- Identification
- Consultation
- Documentation
- Discussion
- Monitor

The Local Choice Road Show

Workplaceconsult.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
- ❖ critical incident support
- ❖ impairment from alcohol and/or drugs
- ❖ managing through change and transition
- ❖ maintaining a drug-free workplace
- ❖ conflict resolution
- ❖ management referrals
- ❖ For more on Workplaceconsult.com call 1-866-725-0602

Workplace Seminars

Training topics available for groups:

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

The Local Choice Road Show

Mental Illness/Substance Abuse

- Call 866-725-0602 for 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

Promotional Materials Available

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

ValueOptions has the following promotional materials available for The Local Choice members to promote the EAP and Behavioral Health programs:

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

Benefit Administrators may also request the following supportive materials:

- Training Catalog
- Downsizing Packet
- Critical Incident Packet

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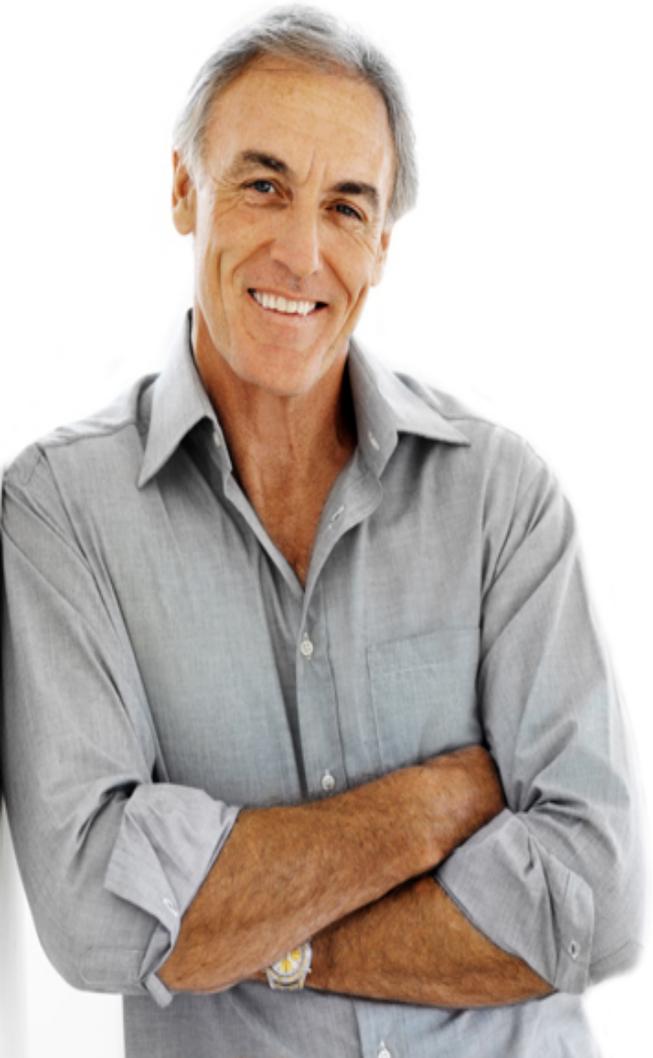


Delta Dental of Virginia



The Local Choice Road Show 2010

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 81 million dental claims, with 99% accuracy in 2008.*
- ✓ *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.)

Coverage	Delta Dental Pays Key Advantage Expanded	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

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*[®].

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

- ▲ **Pregnancy**
- ▲ **Diabetes**
- ▲ **Cardiac Conditions** (effective 1/1/2010)

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



Web-based Tools and Enhancements



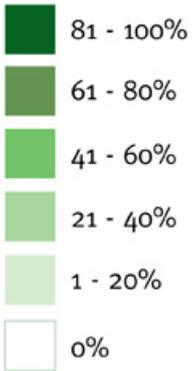
**Secure access to the entire system through
www.deltadentalva.com**

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

 **VALUE OPTIONS®**

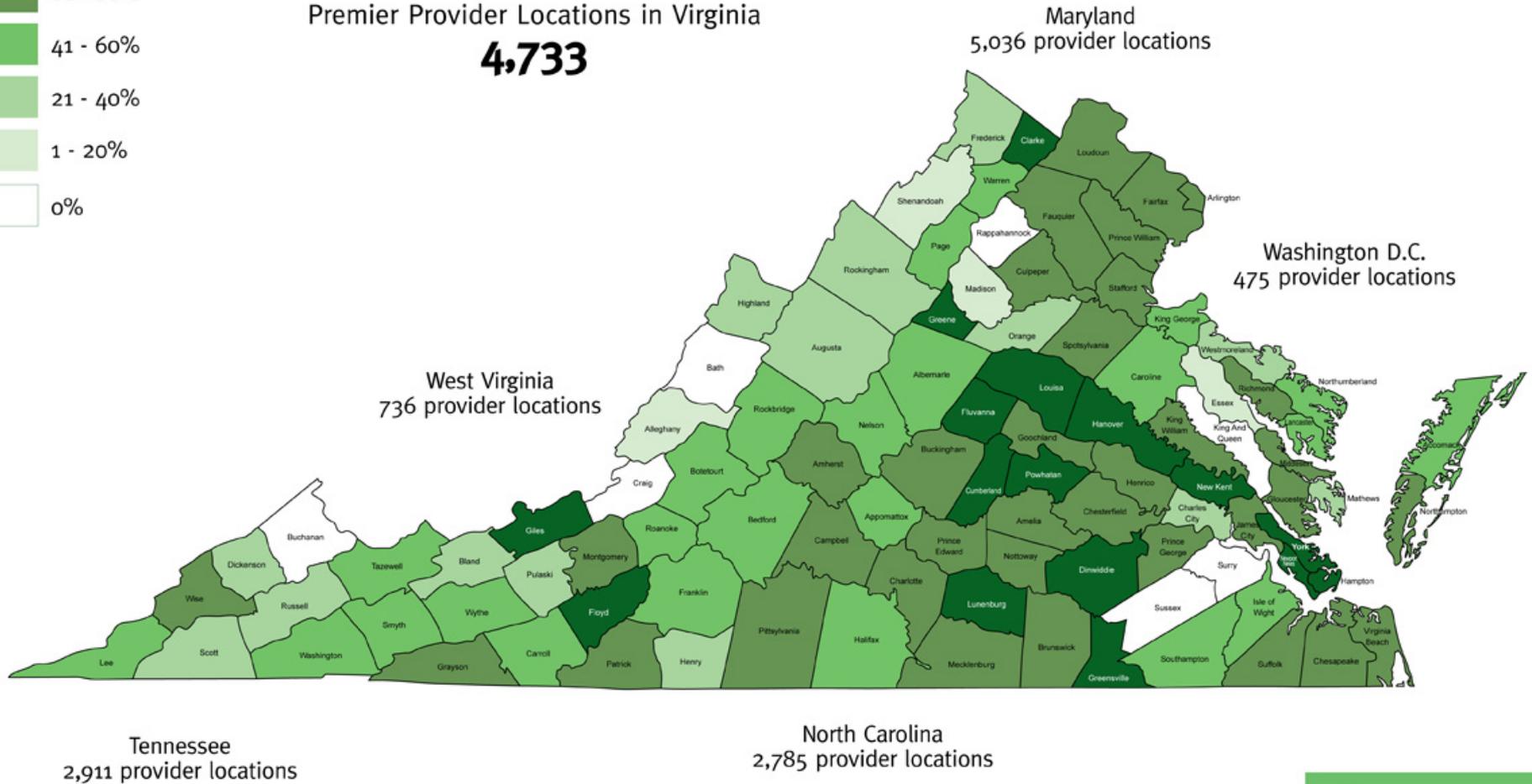
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Percentage of provider locations that are participating in the Premier Network



Delta Dental Premier Provider Network*

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



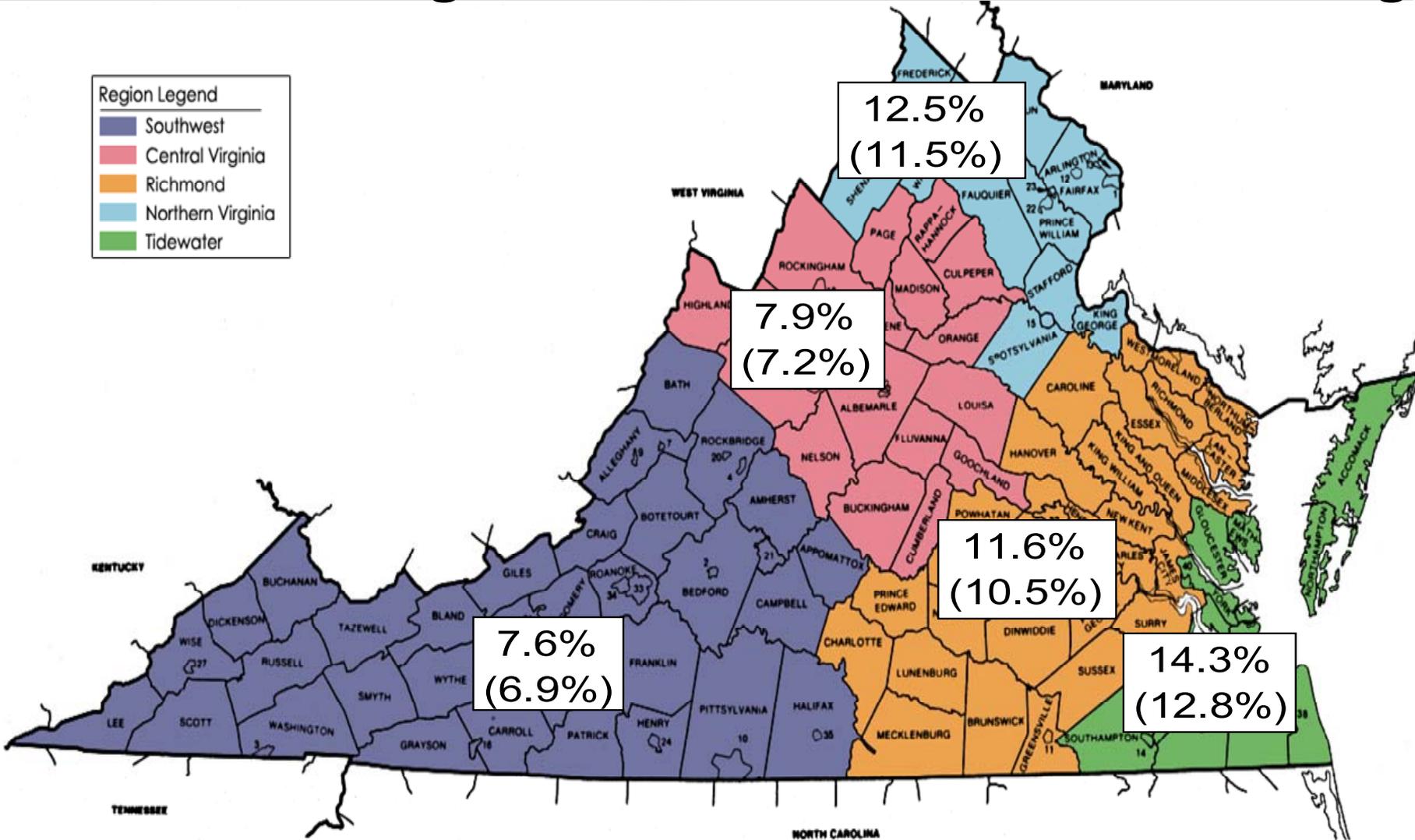
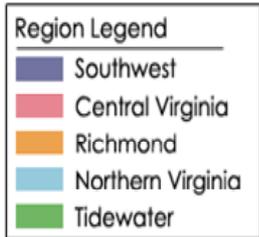
The Benefits of Experience



*Delta Dental National Provider File, August 2008

The Local Choice Road Show 2010

Network Savings as a % of Total Submitted Charges

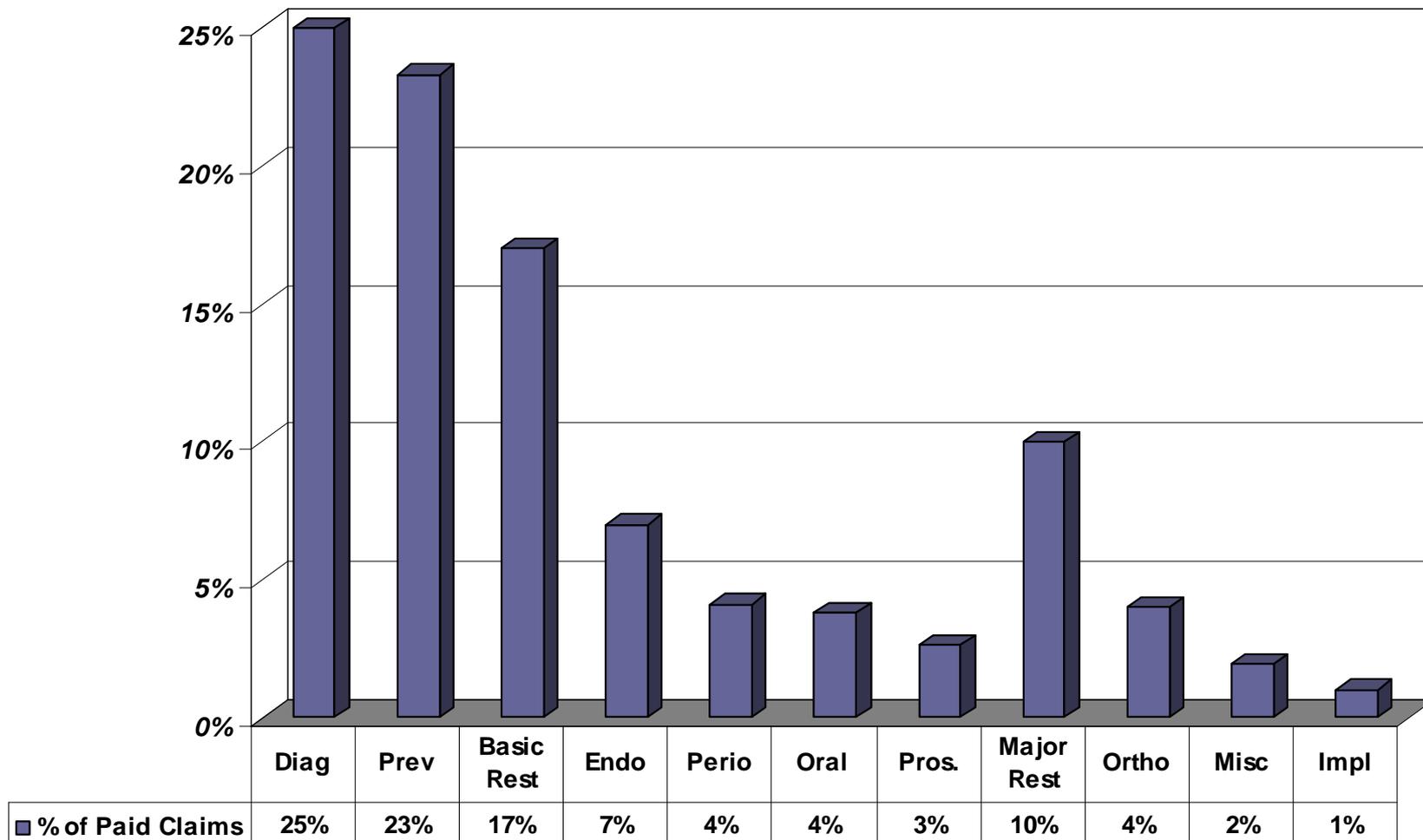


*Percentage in parentheses reflects 2007-2008 data



The Local Choice Road Show 2010

Percentage of Claims Paid by Coverage Category



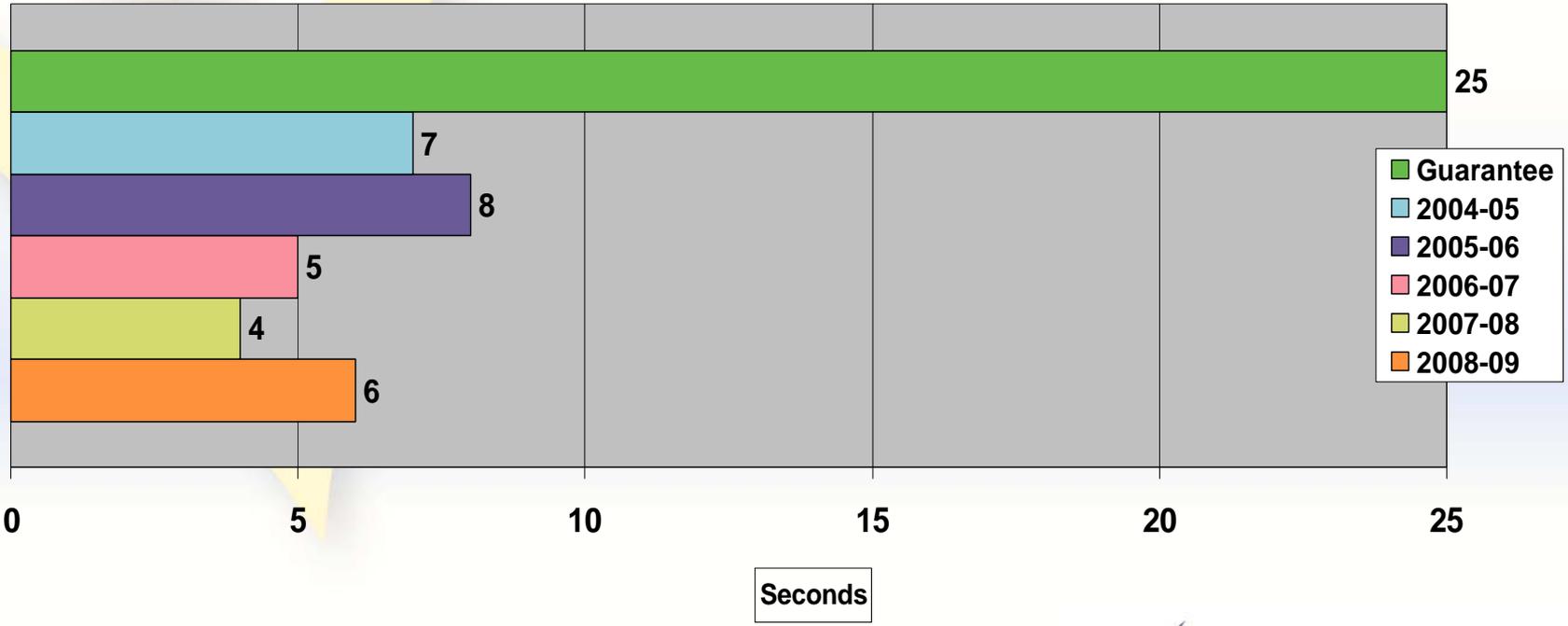
*Combined TLC Government and Schools data for July 1, 2008 through June 30, 2009



Customer Service Guarantee

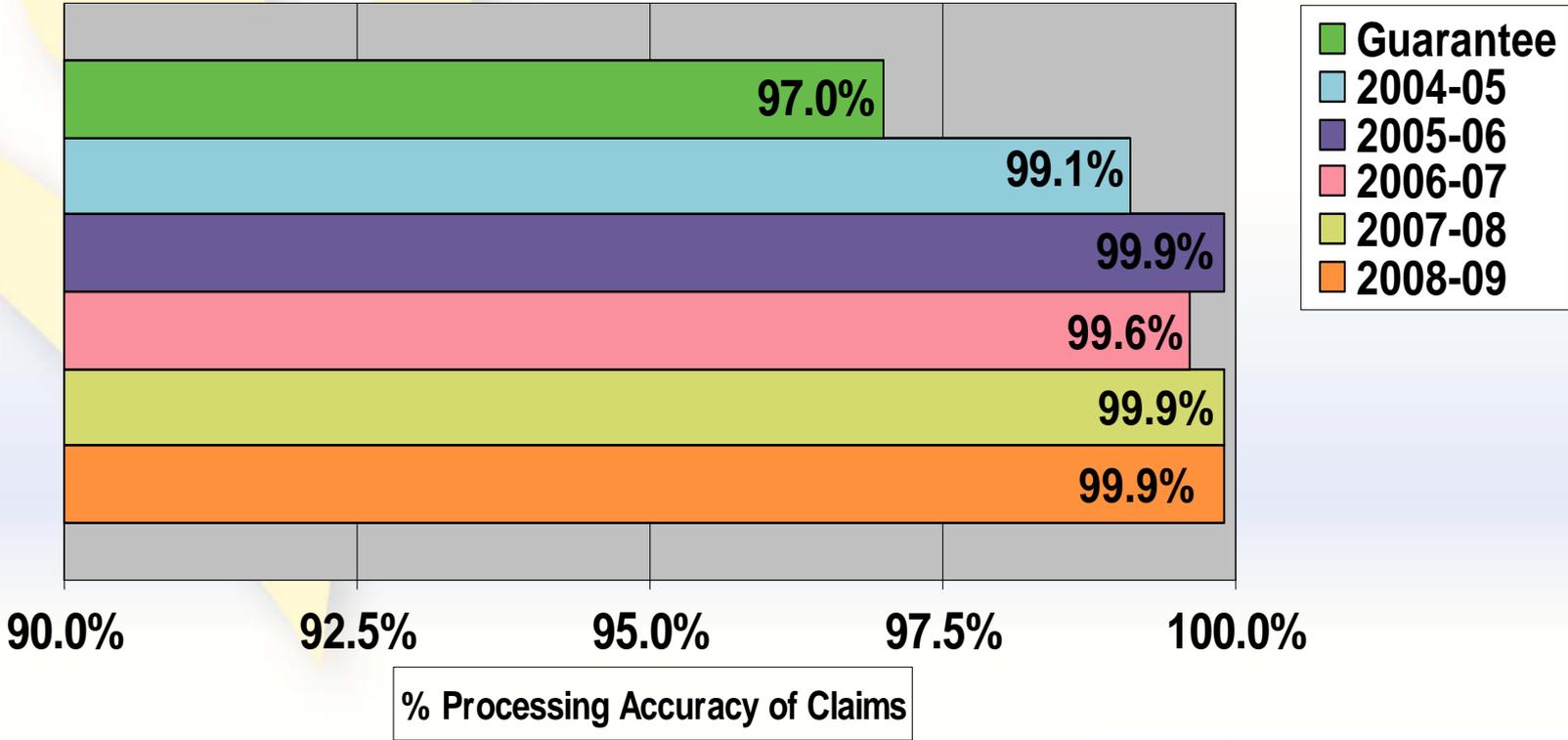
Guarantee:

All calls to Customer Service will be answered in less than 25 seconds average



Claims Administration Guarantee

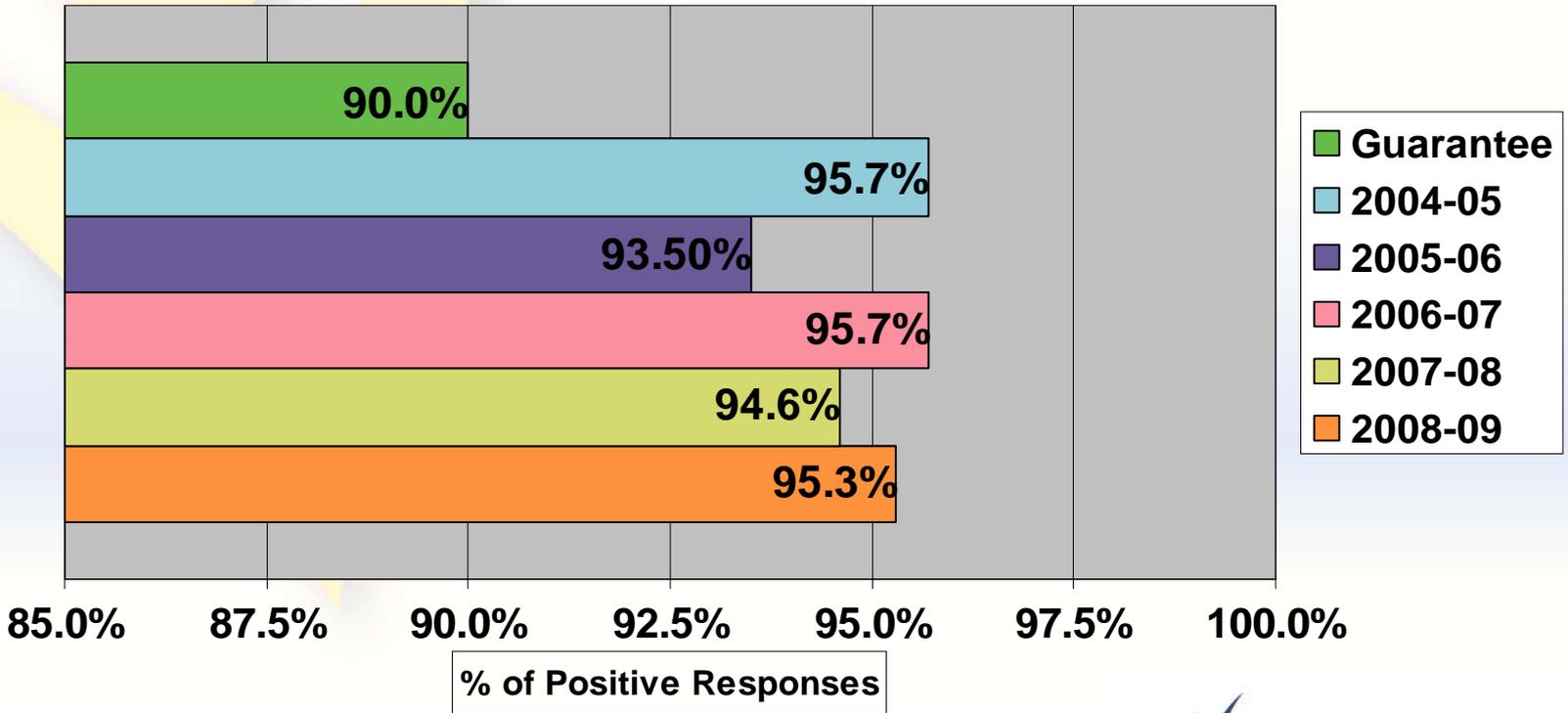
Guarantee:
97% processing accuracy of claims



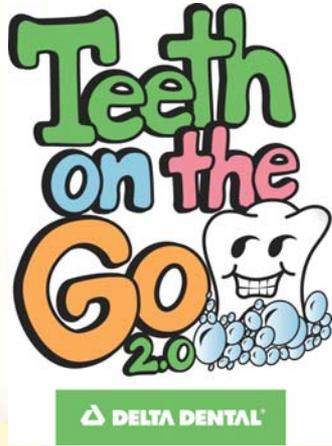
Customer Satisfaction Guarantee

Guarantee:

90% of all satisfaction survey responses will be positive



Community Involvement

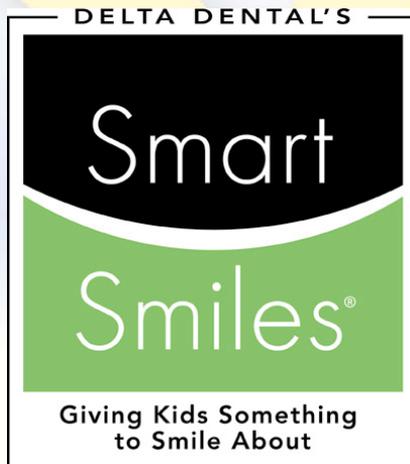


Teeth On The Go 2.0

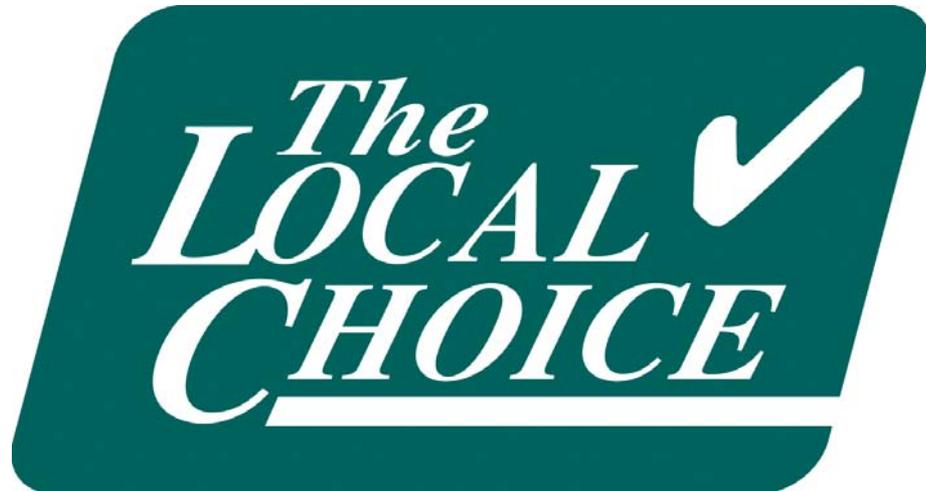
- Free oral health education program for grades Pre-K through 5
- Kits include lesson plans and various visual and audio learning aids
- New - follow us on Facebook!

Delta Dental's Smart Smiles®

- Provides dental care to underprivileged children who qualify for Medicaid/FAMIS/Smiles for Children
- Give Kids a Smile® Day
 - Sponsored by Delta Dental's Smart Smiles and the Virginia Dental Association to provide free dental care, including follow-up care, to low-income kids
 - Occurs once a year in locations across VA and U.S.



Break



Prescription Drugs

medco[®]

Welcome!

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



medco[®]

Today's Agenda

- Set the Stage – Who is Medco?
- Your Fiscal Year 2010 Prescription Drug Plan
 - Plan Highlights
 - Frequently Asked Questions
- Tools to Help Manage the Prescription Benefit
 - My Rx Choices®
 - Other Available Resources

So, Who is Medco?

- Formed in 1983, today Medco manages prescription drug plans for 60 million Americans
- Medco Health Solutions Inc. has been a publicly traded company since 2004
- Medco managed 586 million prescriptions in 2008, including 105.8 million prescriptions dispensed at its mail-order pharmacies.
- In 2008, Medco processed approximately 27.5 million prescription orders through www.medco.com, one of the nation's leading pharmacy benefit management web sites. Medco.com averages almost one million visits per week and handles nearly 40 percent of the company's refill volume.
- Medco's automated pharmacies located in Las Vegas and Willingboro, NJ, together have the capacity to fill more than 2 million prescriptions per week. Medco commenced construction of a third, next-generation automated dispensing pharmacy in Whitestown, Indiana, which is expected to be operational by early 2010.
- Medco contracts with 57,000 retail pharmacies across the country so you can fill your prescriptions nearly anywhere
- Medco employs approximately 22,000 people nationwide, including 2,650 pharmacists and 650 nurses.

We're in great company.



Medco has joined Apple and Nike in the top three most **Innovative** companies on *Fortune's America's Most Admired Companies* list.

Your Medco Prescription Drug Plan



- Benefit includes both a retail and mail component
- Medco has its own mail-order pharmacy – **Medco By Mail** – where specialist pharmacists focus on compliance and lower cost options for patients. The automated filling system ensures prescriptions are filled accurately.*

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

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

Prescription Drug Copay 2010

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.

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

- You have access to specialist pharmacists whether you fill your prescription at a retail pharmacy or at Medco By Mail
 - Your medication questions can be answered by calling
1-800-355-8279

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.

The future of medicine lies in specialization:

- Specialist Pharmacist
- My Rx Choices[®]



- Lower your cost for prescriptions with My Rx Choices
 - Features include:
 - Personal assessment of cost-saving opportunities based on *your* prescription plan and the medications you use
 - Print a kit to help your doctor better understand the economic impact of different medication alternatives
 - Alternative medications are based upon greatest cost savings to you and are presented in order starting with the highest value
 - Brand-to-generic and retail-to-mail comparisons are shown
 - The average amount saved by My Rx Choices users is \$294!
- Simply visit www.medco.com/save. You'll need to take a moment to register before using this service. You can also call .

My Rx Choices®

Available through Medco Customer Service or medco.com

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

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medco® Prescriptions & benefits Health & wellness Nonprescription items

Go to: Prescriptions items in cart: 1 view details

My Rx Choices

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

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

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

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

My Rx Choices[®]

- Medco can facilitate on generic equivalents received through mail order

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

My Rx Choices

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

Medco can contact your doctor for the following choices because:

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

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

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

YOU must contact your doctor for the following choices because:

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

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

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

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

My Rx Choices

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

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medco[®] Prescriptions & benefits Health & wellness Nonprescription items

Go to: [Prescriptions](#)

My Rx Choices

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

Shopping cart
fexofenadine tabs 60
Total: \$40.00
[view cart details](#)
[checkout](#)

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

1. Print your kit*

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

[simvastatin](#) 80 MG Tablet (generic alternative ⓘ)
[omeprazole](#) 20 MG Tablet (generic alternative ⓘ)

Your savings kit includes:

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

Talking to your doctor could save you: \$700.00

2. Checkout

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

Medco will contact your doctor about [fexofenadine](#) 60 MG Tablet (generic equivalent ⓘ) after you checkout.

Allowing Medco to talk to your doctor could save you: \$394.16

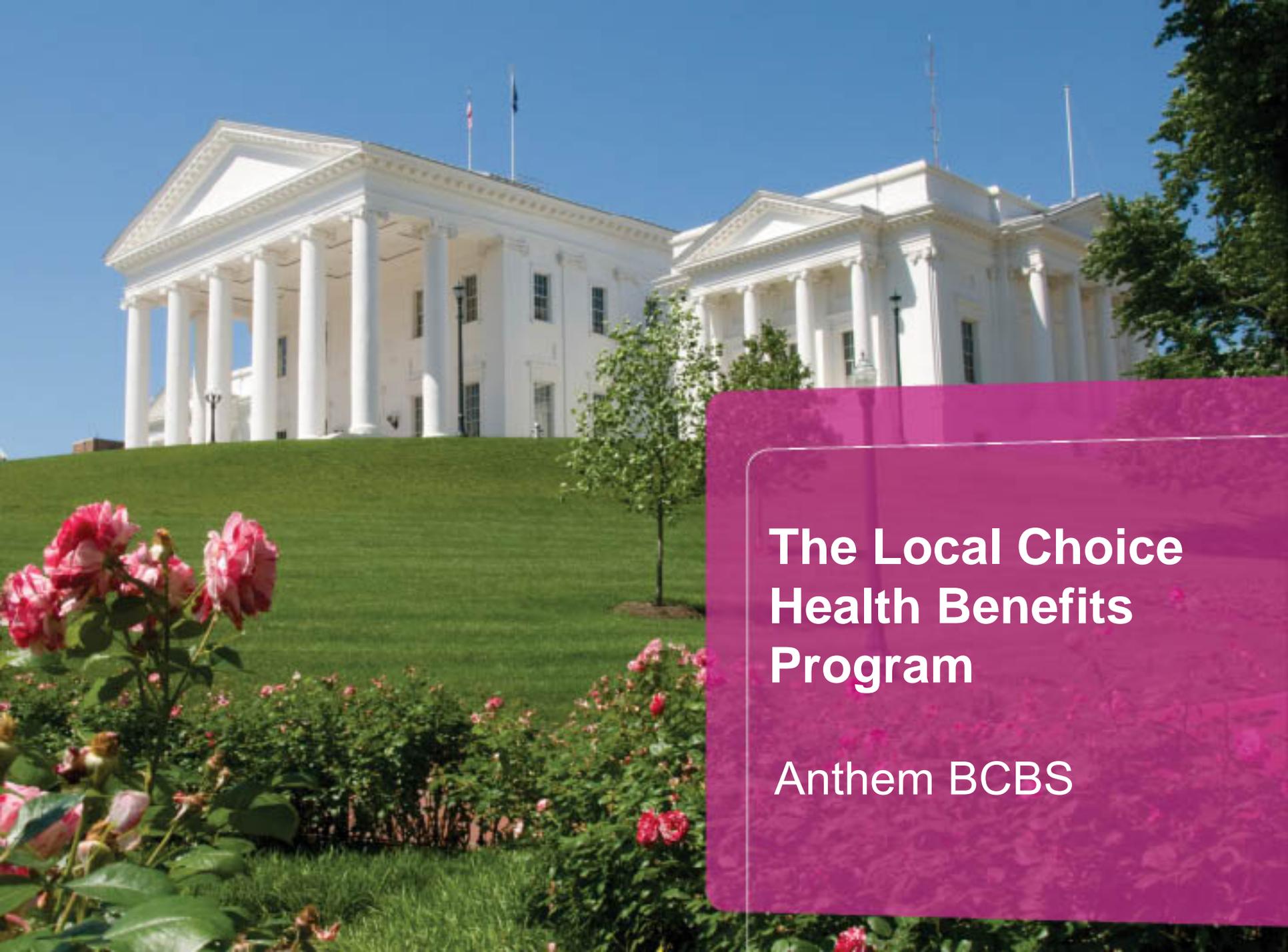
- OR - Continue with other household members
To review and choose lower-cost alternatives for other household members, [click here now](#).

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

[Get Adobe Reader](#)

Information Resources

- Medco Member Web site – www.medco.com Formulary Information
 - Locate a Participating Pharmacy
 - Health and Wellness Information
 - My Rx Choices[®] / Price a Medication
 - Online Ordering
 - Order Medco By Mail Refills
 - Download forms
- Medco Customer Service Number 1-800-355-8279



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

37% of Virginians insured are enrolled in Anthem BCBS health plans

- ▶ Virginia membership: approximately 2.9 million
- ▶ Vested interest in Virginia's economy
- ▶ Community investment through support of Virginia's free clinics, heart health and the fight against cancer



Available Plans

Actives and Early Retirees

- ▶ Key Advantage Expanded (KA+)
- ▶ **Key Advantage 250 - NEW**
- ▶ Key Advantage 500
- ▶ **Key Advantage 1000 - NEW**
- ▶ HDHP \$1,200/80%

Medicare Retirees and Others Eligible for Medicare

- ▶ Advantage 65 (rider for dental/vision)
- ▶ Medicare Complementary (grandfathered)



2010 Plan Changes

- ▶ Removed Key Advantage 200 and Key Advantage 300
- ▶ Added Key Advantage 250
- ▶ Added Key Advantage 1000
- ▶ We will transfer current enrollment in KA 200 or KA 300 to the new plan unless the employee completes an application and selects another plan
- ▶ It is important we know where to transfer enrollment in order to avoid all employees completing enrollment forms
- ▶ **Please communicate plan changes:**
 - Sidney.smith@anthem.com
 - **Write it on your Group Data Sheet**
- ▶ For example: “All current KA 200 members should be transferred to the KA 250 plan.”



2010 Plan Changes

- ▶ Previously Key Advantage plans had 3 tier deductible and OOP max.
- ▶ KA Expanded Deductible/OOP max:
 - Single \$100/\$1,000
 - Double \$200/\$2,000
 - Family \$300/\$3,000
- ▶ In 2010 they will be 2 tier:
 - Single \$100/\$1,000
 - Double See Family
 - Family \$200/\$2,000
- ▶ This is an enhancement for your members with family coverage
- ▶ No other changes to co-pays, benefits, etc.



On Line Enrollment and Bill Pay

- ▶ Cheryl Freeman will be retiring in March
- ▶ Contact Aretha Young at (804) 354-3380
- ▶ Online enrollment and maintenance
 - Change membership
 - Add/terminate an employee
 - Review a list of those enrolled in your health plan
- ▶ Online Bill Payment
 - No checks to write or postage to pay
 - 48 hour turnaround time to post payment
 - Please continue to send the usual paper documentation of changes to your bill



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.

Your calls are free, unlimited, and completely confidential.



MyNurseOnline

This is your confidential and secure site to "converse" with a nurse via e-mail and tap into some great wellness tools and resources, including:

- Health journals to keep track of weight, blood pressure and exercise
- Condition Centers to learn more about your condition and how to treat it
- Symptom Checker to explore what may be causing certain symptoms
- Enroll in ConditionCare and Future Moms programs online

Confidentiality is a key component of this website. Only you have confidential access to personal items within the site. Are you ready to explore MyNurseOnline? Go to www.anthem.com/tlc and select the **MyNurseOnline** link.



- ▶ 24/7 NurseLine
- ▶ MyNurseOnline
- ▶ 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 treatment options
 - Communicate with us securely
- ▶ Special Programs
 - MyNurseOnline
 - MyHealth@Anthem
 - SpecialOffers@Anthem
 - Preventive Health Guidelines

The screenshot displays the Anthem BCBS website interface. At the top left is the Anthem logo, and at the top right is the 'The LOCAL CHOICE' logo. The main header area features a 'Welcome' message and a photo of a smiling woman. Below the header, there are several navigation and service sections:

- Register Now:** Sign up now and enjoy secure access to Member Services. Includes a 'Register' button.
- Login:** Access your personalized member services. Includes a 'Login' button.
- Tools & Information:** A sidebar menu with links to Key Advantage Plans, TLC HDHP, Medicare Plans, and Forms.
- Find a Doctor, Contact Us, Special Programs, MyHealth@Anthem, Special Offers:** A vertical list of service links.
- Learn More:** Links to MyNurseOnline, Special Programs, Preventive Care, and Health Care Decision Tools.
- Members | Spotlight:** Links to Blue View Vision Benefits and Blue View Vision Providers.
- Footer:** Links for About Us, Privacy Statement, Terms of Use, Careers, and Press Room.



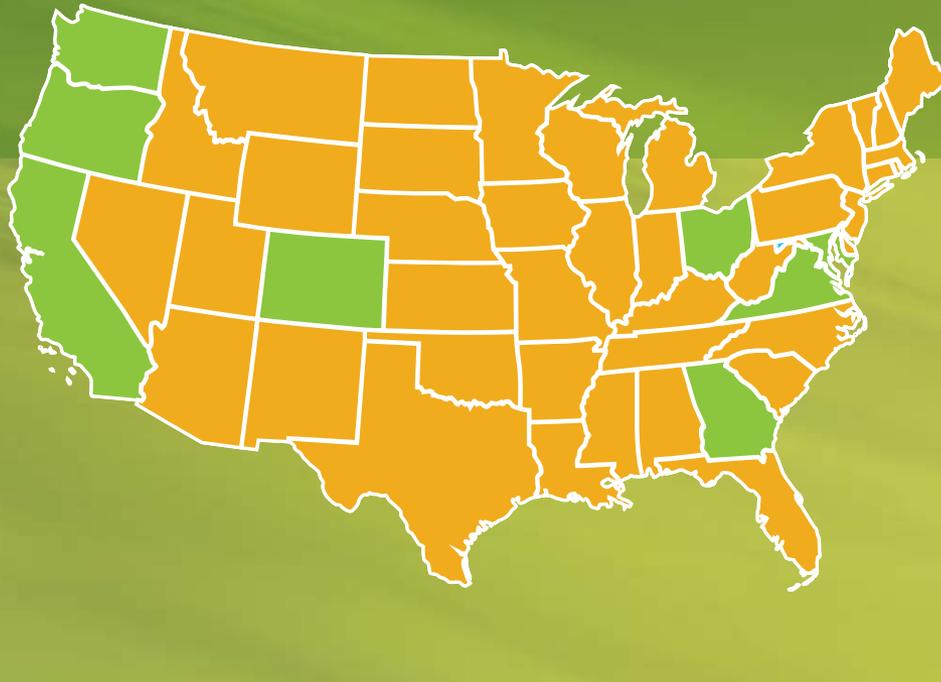
Questions?



Why Kaiser Permanente?

Maureen Breheny
Senior Account Manager

Who Are We?



8.7 million members

13,729 physicians

157,000 employees

32 hospitals

416 medical offices

A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

The Local Choice

- No Deductibles
- No Coinsurance
- Office Copayments
- No Charge for Preventive Care
- No Charge for Lab and Xray
- All in One Location
- Electronic Medical Record
- 24 hour Medical Advice Line

A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

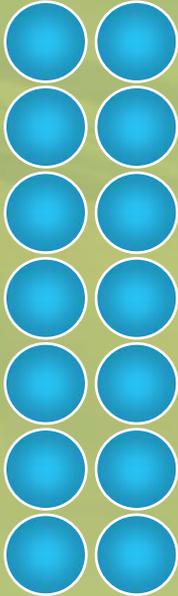
?

Maximize
Your Total
Health

Convenience
– Saves You
Time

Quality Of Doctors

All doctors



Application

Evaluation

KP physician



* Data from an internal 2005 Kaiser Permanente Study

Doctor Relationship



Gender
Specialty
Language



Stronger relationship



Gender
Specialty
Language

A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

After-Hours & Emergency Care



After-Hours & Emergency Care



Global care



A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

My Health Manager



My Health Manager



A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

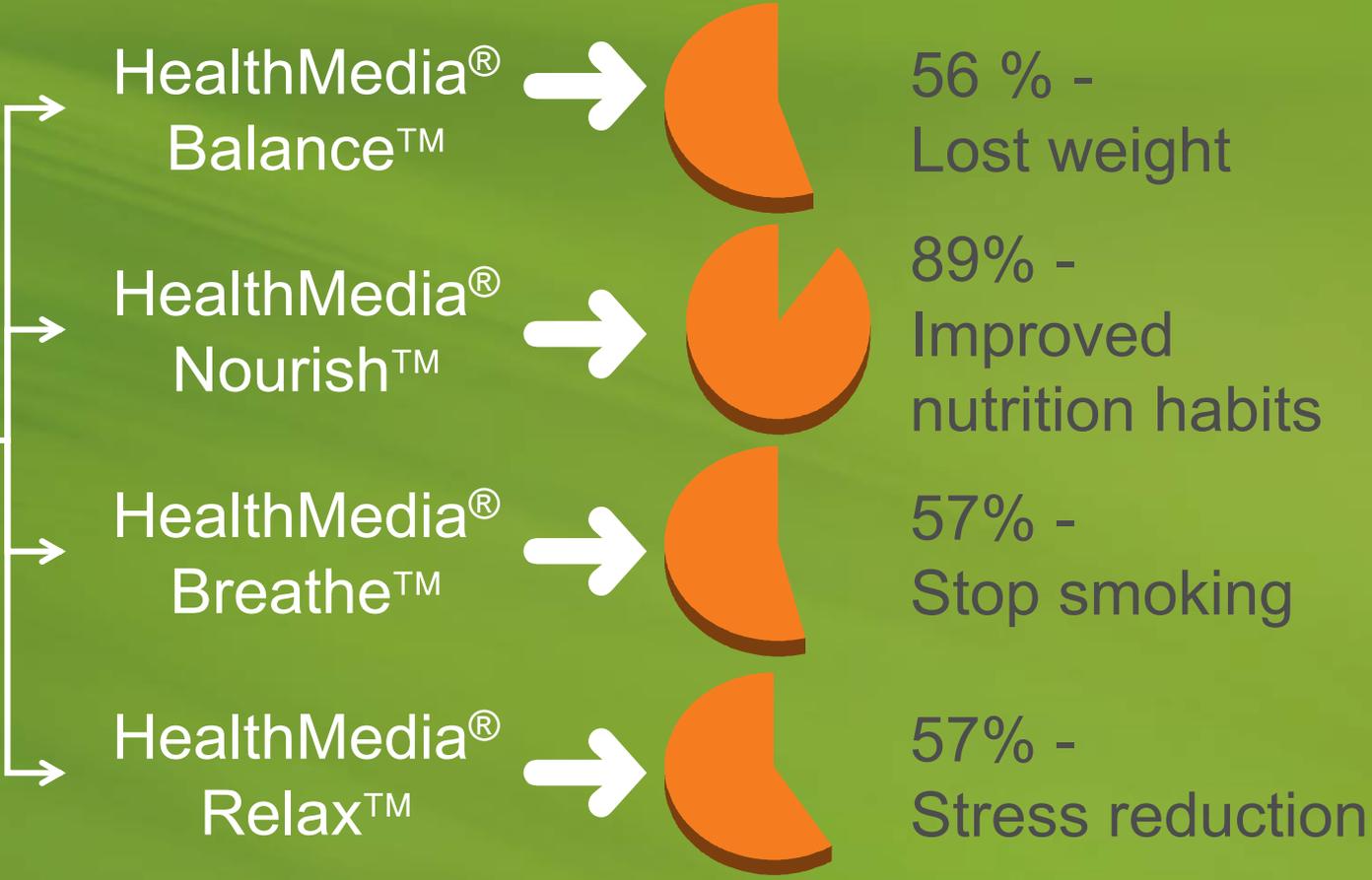
Physicians Treat You As A Whole Person



Physicians Treat You As A Whole Person



Healthy As Can Be



The
Future Is
Now

A Great
Doctor For
You

24/7
Access To
Care

Why



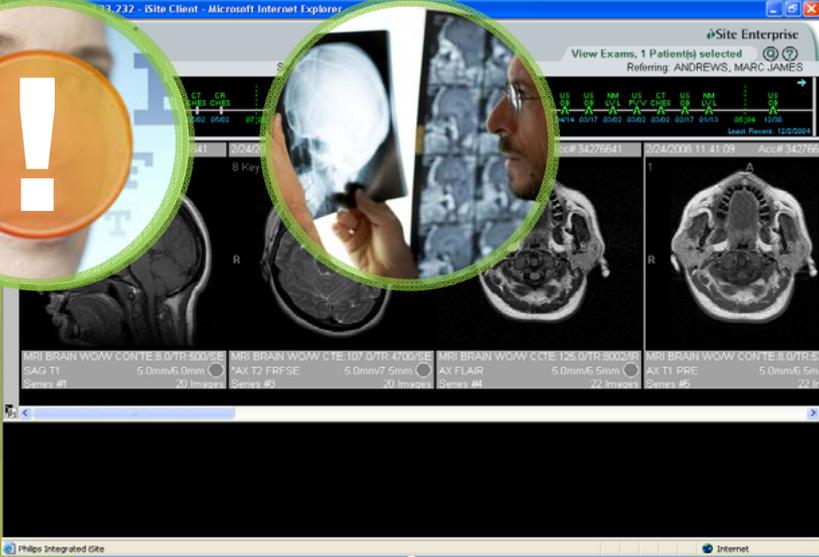
KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

Kaiser Permanente Member Care



Kaiser Permanente Member Care



6 weeks later



A Great
Doctor For
You

The
Future Is
Now

24/7
Access To
Care

Why



KAISER PERMANENTE®

?

Maximize
Your Total
Health

Convenience
– Saves You
Time

Quality Of Care



Claim Awarded to:

***Kaiser Foundation Health Plan
of the Mid-Atlantic States, Inc.***

Claim:

***“Highest in Member Satisfaction
among Commercial Health Plans
in the Virginia-Maryland Region”***

Disclaimer: Kaiser Foundation Health Plan, Inc., received the highest numerical score among large commercial health plans in the Virginia-Maryland region in the proprietary J.D. Power and Associates 2009 National Health Insurance Plan StudySM. Study based on 33,007 total member responses, measuring six plans in the Virginia-Maryland region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed in December 2008 and January 2009.

Your experiences may vary. jdpower.com

TLC Housekeeping

Cheryl Freeman's Retirement

- Cheryl Is Retiring after More Than 45 Years with BC/BS and 20 Years as TLC Enrollment and Billing Expert
- New Anthem Contacts
 - Primary
Aretha Young – 804-354-3380
 - Secondary
Deborah Smith – 804-354-7149
Diane Moss – 804-354-7385

DEVA Audit

- No TLC Wide Audit Scheduled for 2010-2011
- Important to Remind that If Caught Carrying Ineligibles, Can Be Removed from Plan for 3 Years with Claim Retraction and No Premium Refund
- Selective Audits Possible if We Suspect Problems

Qualifying Mid-Year Events

- Always Get Documentation that Event Actually Occurred
 - Birth Certificate
 - Marriage Certificate
 - Letter from Other Employer
- IRS May Audit You! TLC Advises but Responsibility for Compliance Is Yours

Eligibility

- Full Time Employees
- Part Time Employees (20 Hours per week Minimum) if employer chooses
- Elected Governing Body if employer chooses
- The employee's legally married spouse
- The employee's unmarried biological or legally adopted children (or children placed in the home under a pre-adoptive agreement which is approved by DHRM) until the end of the year in which they turn 23
- Unmarried stepchildren living full time with the employee in a parent-child relationship who receive more than 50% of support from the employee. A stepchild will be considered living full time with your employee so long as the employee's home remains the legal residence.
- Adult Disabled Children if approved by the Administrator
- "Other Children" on an exception basis
- Retirees Not Eligible for Medicare if employer chooses
- Medicare Eligible Retirees if Retirees Not Eligible for Medicare are covered and if employer chooses

Medicare Plan Participation

- Plan Placement Driven by Employee Status
 - Active Employees and their Dependents (regardless of Medicare Status) are in Active Plan
 - Once Employee Retires, Medicare Eligibility Determines Plan
 - Medicare Eligible Retirees and Medicare Eligible Dependents of Retirees Must Go to Medicare Supplemental Plan or Terminate
- You Must Inform Early Retirees of Requirements
- Once Discovered, Will Be Moved to Correct Plan or Terminated and Claims Will Be Retracted or Adjusted

Premium Payment

- Premium Due on 1st of Month
- Late If Not Received by 10th
 - 1% per month Penalty of Overdue Premium
 - Code Compliance Issue
- Consider On-Line Enrollment and Premium Payment Options

Questions ??????

Walt Norman

TLC Program Manager

101 N. 14th Street, 13th Floor

Richmond, VA 23219

(804) 786-4640

walter.norman@dhrm.virginia.gov