

# TLC BENEFIT ADMINISTRATOR TRAINING



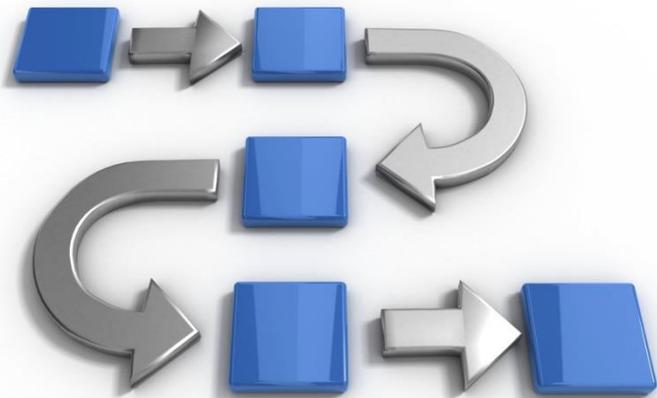
# PREMIUM PAYMENTS



- Due on the first working day of the month, payable in advance.
- Considered late if not received by the 10<sup>th</sup> of the month. Subject to a 1% penalty that cannot be waived.
- If premium and penalty not received by the 20<sup>th</sup> of the month that may result in claims not being paid.

# ENROLLMENT PROCESS

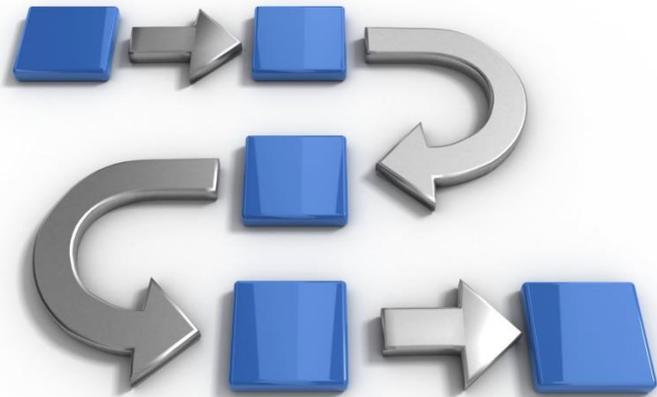
*(New enrollees and changes)*



- To request adds/terms/changes, you must complete the proper TLC forms and submit on a timely basis to DHRM not Anthem.
- Effective dates of new hires, changes and terms is based on eligibility not **payroll cycles**.

# ENROLLMENT PROCESS

*(New enrollees and changes)*



- Enrollment information is sent to our vendors via electronic file and usually updated within 3 business days.
- Forms received by the 6<sup>th</sup> of the month usually are processed and reflected on the bill generated around the 10<sup>th</sup> of the month

# FORMS



- Group Adjustment Form
  - Used to term a participant's entire record.
  - Do not submit to remove dependents.

# FORMS



- Enrollment forms are used for-
  - Initial enrollment
  - Create a waive record
  - Request changes due to qualifying mid year events(QME)

# FORMS



- Personal Data Change Form
  - Used to change participant's personal data. Example: name, and or address.

# EFFECTIVE DATES-NEW HIRES



- You are responsible for **determining** new hire eligibility
- Most groups use first of the month after date of hire
- If you choose a waiting period, it must be applied consistently
- Enrollment request must be received within 30 days of employment or newly eligible
- If deadline is missed, they cannot enroll until Open Enrollment or another consistent QME

# EFFECTIVE DATES-CHANGES



- Enrollment changes due to a QME will be effective the first of the month after the request was made, meaning when the participant signed and dated the enrollment form.
- If a participant requests a change, have them complete, sign and date the form at that time. Hold it until you receive the supporting documentation. (No more than 30 days)

# EFFECTIVE DATES-CHANGES

*(continued)*



- We cannot make enrollment election changes due to qualifying mid year events effective retroactive to when the enrollment form is signed.
- Retroactive enrollment is only permitted for birth or adoption.

# TERMINATION DATES



- Coverage should be termed the last day of the month in which they are eligible.
  - Example: If the last day worked was January 10<sup>th</sup>, coverage should be termed January 31<sup>st</sup>.
  - Termination is based on loss of eligibility, not **payroll cycles**.



# TERMINATION DATES



- Even if you deduct premiums and pay a month in advance, you should refund any premium and Anthem will credit your bill after the termination is processed.
- Participants are not allowed to remain on the plan after they are terminated. COBRA is an option if coverage is needed.

# TERMINATION DATES



- Terminations must be reported as soon as possible. If a participant continues to use the coverage after they are no longer eligible, you may be responsible for any prescription drug claims that were paid. TLC can only retract medical and dental claims.

# TLC WEBSITE

**The Local Choice**  
Health Benefits Program

Serving the health care needs of local governments and school systems in the Commonwealth of Virginia

**Welcome...**

More than 60,000 employees, retirees and family members representing 335 local Virginia jurisdictions participate in the Commonwealth of Virginia's The Local Choice (TLC) health benefits program. State government's significant purchasing power reduces administrative costs, and shared claims experience offers financial protection for local government. Competitive trend estimates and value added benefits also enable The Local Choice to compete effectively in today's health care marketplace. TLC offers financial stability through competitive rates, quality benefit plans and superior customer service.

**TLC News**

**New! TLC Roadshow Presentation Posted**  
[View the 2018-19 TLC Roadshow presentation.](#)

**Affordable Care Act Nondiscrimination Notice Posted**  
View the state health benefits program's [Nondiscrimination Notice](#) stating that the program complies with applicable federal civil rights laws. | [Virginia's decision is also](#)

**About The Local Choice**  
[Plan Information](#)  
[Comparison of Benefits](#)  
[Enrollment](#)  
[Forms](#)  
[Policies and Procedures](#)  
[Communications](#)  
[Wellness](#)  
[Other Benefits](#)

- Summary of benefits for all plans offered
- Forms
- Communications
- Member handbooks

# HuRMan



- A secure web portal where your BES reports are posted.
- All four(4) of your contacts have access.

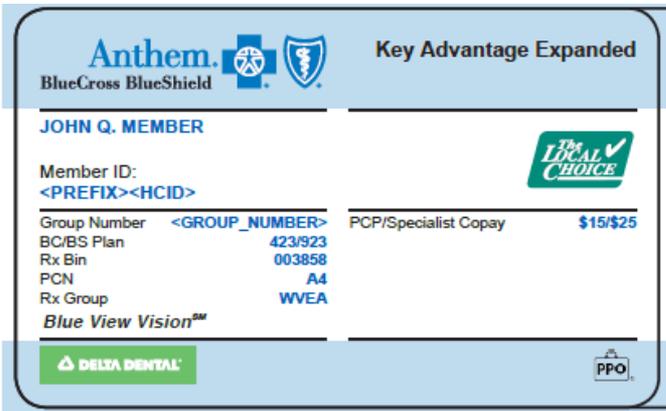


# COMMUNICATIONS



- Each group is allowed up to four(4) contacts
- **Keep contacts up to date**
- To update contacts, use the Group Data Change Form.
- Allow up to three(3) weeks for a new contact to have access to HuRMan reports and be added to the E-News mailing list

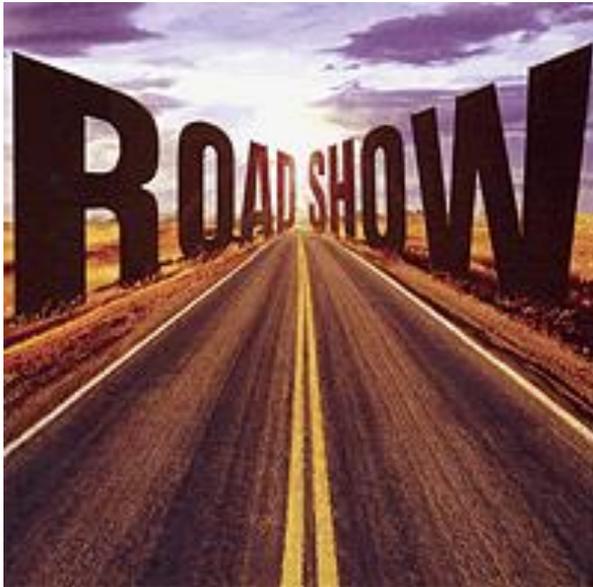
# IDENTIFICATION(ID) CARDS



- Cards are issued by our vendor
- Cards are sent to the participant's home address
- Additional cards are available via Anthem's customer service number, 800-552-2682



# TLC ROADSHOW



- In March we travel to seven(7) locations throughout the state with vendor representatives
- Review procedures, benefits and answer any questions
- Schedule will be sent to those on the contact list and posted on TLC website

# OPEN ENROLLMENT MATERIALS



- It's your responsibility to order open enrollment materials from vendors
- Order forms are posted on TLC website
- Order as soon as you have submitted your renewal to DHRM



# WAIVERS



- Due to ACA reporting requirement all eligible participants must complete an enrollment form even if they are waiving coverage.
- When the participant is no longer eligible, you must use a Group Adjustment Form to term the “waive” record

# ACA REPORTING



- Once your group has been with TLC for a complete calendar year, we will complete your ACA reporting
- In November/December timeframe we will distribute information regarding the process.

# DELTA DENTAL

- TLC coverage bundles medical, dental and EAP
- Participants can choose between preventive or comprehensive. (Must make a selection.)
- Participant will not receive a separate dental card





# RETIREE COVERAGE



- Your group has three(3) choices:
  - Not to offer retiree coverage
  - Offer coverage only to “early” retirees (retirees and their dependents not yet eligible for Medicare)
  - Offer coverage to both “early” retirees and retirees and dependents eligible for Medicare



# RETIREE COVERAGE



- If you offer “early” retiree coverage:
  - They can remain on Key Advantage
  - They must complete an enrollment form to move to that group



# RETIREE COVERAGE



- Once a retiree and/or dependent is eligible for Medicare:
  - They cannot remain on Key Advantage
  - Must move to Advantage 65(Medicare Supplement), if offered by your group
  - Enroll in COBRA
  - Terminate coverage



# RETIREE COVERAGE



- “Early” retirees and/or retirees eligible for Medicare may be group billed or direct billed.
- The group decides billing option and can only be changed at renewal
- If you choose direct billing, the participant is still a part of your group for enrollment and OE purposes.

# EXTENDED COVERAGE/COBRA



- Effective 01/01/2017, ALL GROUPS must offer
- COBRA election notice, with instructions, on TLC website
- To enroll a participant you must complete COBRA election form and TLC enrollment form
- Enrollment form must have COBRA end date

# EXTENDED COVERAGE/COBRA



- COBRA participants must be informed of open enrollment premium and plan changes
- At renewal, you can elect Group Bill or Direct Bill. Even with Direct Bill, you are still responsible for submitting the appropriate forms to terminate a COBRA participant's coverage.

# EXTENDED COVERAGE/COBRA



- If you choose to use a TPA for administration, please note we can only accept enrollment elections, changes and terminations using TLC forms.
- COBRA deadlines will not be extended due to use of a TPA.
- Each group is responsible for tracking when COBRA ends and submit the appropriate forms.

# EXTENDED COVERAGE/COBRA



- In the event a participant is on COBRA longer than they are eligible, we will retroactively terminate their coverage to the last day they were eligible.
- Medical claims will be retracted and pharmacy claims paid will be the responsibility of the participant.

