

Anthem/TLC Regional Meeting

Your guide to the FY'27 Renewal Season



Agenda

- Anthem contacts
- Explore your healthcare plans
- Additional New benefits



Anticipating every administrative need

You have our undivided attention



- Your Anthem TLC team is dedicated to supporting your group health plan needs



- Virginia-based TLC account team available to coordinate with you for any on-site employee meetings or benefit fairs



- Assist with development of specific communications plan consistent with your overall benefit strategy



- Exceptional customer service and claims processing from an experienced team



- Dedicated health experts to support your group's long-term health and wellness strategy

Anthem Customer Service

(800) 552-2682

Claims and membership questions

TLC-covamembershipinquiries@anthem.com

Mailbox for inquiries on member coverage status, billing questions

Employer Access

Employer.anthem.com

View billing statements

Pay your bill online

View membership detail, order ID cards

Where do groups get TLC Help?

Anthem Account Manager: Renewal delivery, RFP responses, Open Enrollment Meetings, Health Fairs,
Claims and Billing assistance, Report Requests (100+)

Information and Forms: www.thelocalchoice.Virginia.gov or www.anthem.com/tlc

Enrollment Materials: <https://connects.worthordering.com/login/AnthemTLC>

Enrollment and Eligibility questions:

Email: tlc@dhrm.virginia.gov for all enrollment applications, change forms.

tlcpolicy@dhrm.virginia.gov for any policy questions.

Phone: 888-642-4414 \ Fax: 804-786-1708

Group and Direct Billing questions:

Anthem: 800-552-2682 or tlc-covamembershipinquiries@anthem.com
Employer Access (ID cards, billing) on www.anthem.com

Kaiser HMO: 800-777-7902

Sentara HMO: 866-846-2682

Claims or Covered Services questions:

Anthem: 800-552-2682

Kaiser HMO 800-777-7902

Sentara HMO: 866-846-2682

Delta Dental: 888-335-8296

Explore your health plans



FY'27 Benefit Changes

All Plans

Anthem Employee Assistance Program (EAP) Expansion:

Anthem EAP will be available to all employees working at a TLC group, regardless of medical plan enrollment. Employees and their household members are eligible for up to four free online or in-person counseling sessions per issue each year. In addition, other well-being resources can be accessed on the EAP website.

TLC HDHP Plan

Deductible Mandate:

The In-Network plan year deductible for the TLC HDHP plan will increase to \$3,400 for Single, and \$6,800 for Family.

LiveHealth Online Visits:

Deductible waived, no cost to members. Includes LiveHealth Online's Medical, Psychology, Psychiatry and EAP visits.

Key Advantage Plans

Pharmacy Tier Changes:

Tier 2 and 3- adding a \$150 deductible (maximum 2x family)

Tier 4- adding \$150 deductible, then 20% coinsurance, up to \$200 max per script

Pharmacy Formulary Changes (All Plans):

Weight loss medications, (including GLP-1s for weight loss), will be excluded effective upon the plan's renewal date - 7/1/26 or 10/1/26.

Impacted members will be notified via letter 60-days prior to renewal date.

GLP-1 Drug Coverage Change

GLP-1 (glucagon-like peptide) drugs were created to treat diabetes; now promoted to help with weight-loss

What

No Longer Covered for Weight loss (WL)

Wegovy (injectable & oral)
Zepbound (injectable)
Saxenda (injectable)

Still Covered for Type 2 Diabetes

Ozempic (injectable)
Mounjaro (injectable)
Trulicity (injectable)
Victoza (injectable)
Rybelsus (oral)

Why

The Local Choice Health Plan Numbers

'23/'24 Plan Year Spend:	GLP1s for Weight Loss	\$15M
'24/'25 Plan Year Spend:	GLP1s for Weight Loss	\$39M
25/'26 Expected Spend:	GLP1s for Weight Loss	>\$53M

Impact to YOUR renewal increase
~6% Reduction

Other Considerations contributing to this change:

- Aligns with marketplace
- Adverse Selection
- Pathways to affordability are CMS and Direct to Consumer, not Employer Based plans

Preferred provider organization (PPO) plan

Key features

- Flexibility to go to almost any doctor or hospital.
- No requirement to have a primary care doctor.
- No referral needed to see a specialist.



Something to think about

Your employees and family members will pay less if they choose doctors and facilities in your plan's network.



The Local Choice Plans - Anthem

Statewide Plans – Active & Early Retirees

Currently local government and school systems may select from five self-insured plans:

- Key Advantage with Expanded Benefits
- Key Advantage 250
- Key Advantage 500
- Key Advantage 1000
- High Deductible Health Plan

Employers with 15 to 99 eligible employees may offer two plans.

Employers with 100 or more eligible employees may offer two Key Advantage plans: the High Deductible Health Plan and/or a regional plan, if applicable to your area.



Comparing plan basics

		KA Expanded*		KA 250*		KA 500		KA 1000		HDHP	
Medical plans		Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network
Deductible	Employee	\$100	\$200	\$250	\$500	\$500	\$1,000	\$1,000	\$2,000	\$3,400**	\$3,400**
	Employee + 1	\$200	\$400	\$500	\$1,000	\$1,000	\$2,000	\$2,000	\$4,000	\$6,800**	\$6,800**
	Employee + family	\$200	\$400	\$500	\$1,000	\$1,000	\$2,000	\$2,000	\$4,000	\$6,800**	\$6,800**
Office visits	Doctor	\$15	30%	\$20	30%	\$25	30%	\$25	40%	20%	40%
	Specialist	\$25	30%	\$35	30%	\$40	30%	\$40	40%	20%	40%
Out-of-pocket limit	Employee	\$2,000	\$3,000	\$3,000	\$5,000	\$4,000	\$7,000	\$5,000	\$9,000	\$5,000***	\$10,000***
	Employee + 1	\$4,000	\$6,000	\$6,000	\$10,000	\$8,000	\$14,000	\$10,000	\$18,000	\$10,000***	\$20,000***
	Employee + family	\$4,000	\$6,000	\$6,000	\$10,000	\$8,000	\$14,000	\$10,000	\$18,000	\$10,000***	\$20,000***
Pharmacy (KA plans include \$150 deductible on Tiers 2-4)	Retail	\$10/\$30/\$45/\$55	30%	\$10/\$30/\$45/\$55	30%	\$10/\$30/\$45/\$55	30%	\$10/\$30/\$45/\$55	30%	20%	40%
	Home delivery	\$20/\$60/\$90/\$110	30%	\$20/\$60/\$90/\$110	30%	\$20/\$60/\$90/\$110	30%	\$20/\$60/\$90/\$110	30%	20%	40%

*These plans will waive the delivery hospital copay if the member registers in the maternity management pre-natal program, completes user profile and at least 1 mini-assessment during pregnancy.

**HDHP Deductible is combined for in & out of network.
 ***HDHP OOP accumulates separately for in & out of network.
 2026 Deductible increase to remain compliant with IRS Regulations

NEW Online Materials Ordering site

Navigate your browser to:

<https://connects.worthordering.com/login/AnthemTLC>

- New users, select Register Now
- Existing users, Login and skip to page 3

Full instructions in Section 2.3 of the TLC Renewal package.



[Forgot Password?](#)

LOG IN

First time here?

REGISTER NOW



Employee Assistance Program (EAP)

- **New for 2026** - now available to all Employees and household members, even those not enrolled in health insurance
- Seamless member access
 - **855-223-9277** – identify as member of TLC or employer name
 - www.AnthemEAP.com/The-local-choice
- **Unlimited 24/7** toll-free access
- **4 free visits** for employees and household members. Sessions are applied per incident per year so members can use the EAP for multiple reasons



Reach your EAP at 855.223.9277 and at www.AnthemEAP.com/the-local-choice

You can also connect through the Sydney Health app.

Do-it-yourself access to care.

Sign in to:

- Get more information about counseling options
- Request an authorization
- Search for in-network EAP providers
- Access virtual care

The screenshot shows the homepage of an Employee Assistance Program (EAP). At the top right, there is a search bar and a language selector. Below these is a red oval highlighting the "Sign In/Sign up" link. A blue button labeled "Urgent Assistance" is also visible. The main heading reads "Welcome to your Employee Assistance Program (EAP)" with the subtext "How can we help you?". The page features several large, rounded rectangular tiles with images and text, each with a right-pointing arrow icon. The tiles are: "Connect with a Counselor" (with a "Start here" button), "Legal Resources", "Financial Planning", "Work-life Resources", "Get Started", "Seminars", and "Take an Assessment".

Search Language

Sign In/Sign up

Urgent Assistance

Welcome to your Employee Assistance Program (EAP)

How can we help you?

Connect with a Counselor

Start here

Legal Resources

Financial Planning

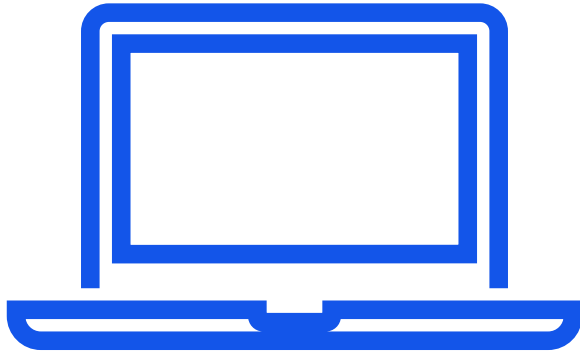
Work-life Resources

Get Started

Seminars

Take an Assessment

Counseling options




EAP
Website



Your program comes with 4 free sessions.

Telehealth options In-person options


Explore these telehealth options to get started:



Find an in-network counselor with Headway

Headway is recommended for people who:


- Want to self-schedule an appointment using an online calendar.
- Offer virtual or in-person meeting with a



Talkspace


Talkspace is recommended for people who:

- Prefer texting back and forth with a counselor.
- Are at least 13 years old.
- Have specific preferences for a provider "fit."
- Can schedule appointments once a provider



LiveHealth Online

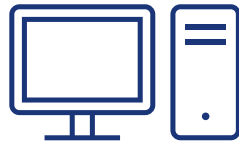
Anthem EAP offers employees and their household members LiveHealth Online counseling visits with a psychologist or other licensed mental health professional.



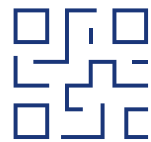
Call 855-223-9277 for a coupon code to access your no-cost EAP visits.



Call 855-223-9277 to request video counseling visits.



Check your email for a secure message from the EAP containing your coupon code.

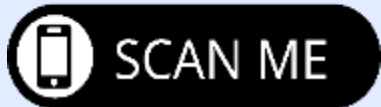


Use the link or QR code provided to you to create an account and schedule your appointment.



Enter your coupon code to zero the fee for your allotted visits.

Your EAP
counseling
visits, your
way.



Use the QR code or log on to talkspace.com/associatecare to set up your account.



When asked to enter the organization name, enter *The Local Choice*



Follow the instructions to schedule your appointment.

Headway

Navigate to

[www.anthem.com/
The-local-choice](http://www.anthem.com/The-local-choice)

Find a counselor

Virtual or In person

Headway tile

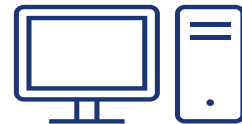


In person or virtual appointment availability



Enter preferred provider criteria to find a personalized match

View provider profile



Quickly and easily book appointment online

Appointment availability within 3 – 5 days



Sign in/Sign



Find an in-network counselor with Headway

Headway is recommended for people who:

- Want to self-schedule an appointment on an online calendar.
- Offer virtual or in-person meetings with a counselor.
- Have specific preferences for a provider.

Visit Link [↗](#)

You're heading to Headway!



View my Member Reference Number (MRN) by signing in. You will need your MRN to setup an appointment with Headway.

[Sign in](#)

I have my MRN or I am not ready to setup an appointment. Continue to explore what Headway has to offer.

[Continue to Headway](#)

Online

Offers employees and their household members access to Health Online counseling visits with other licensed mental health

Provider Profile

Read a brief overview of providers including their specialties and counseling style

See next appointment availability



Shavonne Gray

Therapist
Virtual

Hi, I'm Shavonne, a passionate and empathetic therapist who enjoys working with women to help them thrive and live a balanced life! My specialties include perinatal mental health...



Anxiety, Stress management, Depression, Family issues, Maternal mental health



Empowering, Inquisitive, Warm

Next available Mon 8/25

Offers free consultations


[View profile](#)

Book an appointment


Book an appointment online

Determine if provider accepts Anthem EAP and Anthem insurance


Some providers offer an initial 15-minute phone consultation


 **Accepts**

Your EAP benefits, Aetna, Anthem Blue Cross and Blue Shield, Blue Cross Blue Shield of Massachusetts, Carelon Behavioral Health, Horizon Blue Cross and Blue Shield of New Jersey, and Kaiser Permanente of the Mid Atlantic

 **Specializes in**

Anxiety, Depression, Maternal mental health, and Stress management

 Available this week

 **Intro phone consultations**
Offers a free 15 min phone consultation to get started

Intro Style Cost More info

When would you like to meet **Shavonne Gray?**

Shavonne Gray prefers to have a quick **phone consultation** before scheduling a session. All times are listed in your current timezone.

EDT timezone • 🕒 15 min session

<	Mon Aug 25	Tue Aug 26	Wed Aug 27	>
	12:00pm 🗓️ 15 min	12:00pm 🗓️	12:00pm 🗓️	
		12:15pm 🗓️	12:15pm 🗓️	
	12:15pm 🗓️	12:30pm 🗓️	12:30pm 🗓️	
	12:30pm 🗓️	12:45pm 🗓️	12:45pm 🗓️	
	12:45pm 🗓️	More	More	

Critical incident responses

A traumatic event in the workplace can have a devastating impact on your employees. EAP can help.

We offer:



24/7 telephone support with a licensed clinician who will work with you to develop a plan of action. Your EAP client consultant will be alerted and provide additional consultation.



Educational materials and resources, including tip sheets and flyers for employees.



On-site critical incident response debriefings delivered by a local clinician in the community.



Follow-ups to see if more services are needed. These could include another on-site critical incident response or a wellness training on coping with trauma, managing grief, and other related topics.



Call 855-223-9277 to schedule a CIR 24/7, 4 - hour limit unless extreme situation

EAP Trainings & Seminars for employees and leadership



- Virtual or in-person; or custom podcasts
- On your team's schedule
- Wide-ranging topics in EAP training catalog
- Contact Linda Pace to schedule
- Linda.Pace@anthem.com
- Complete a Training Request Form

Go to www.anthem.eap.com/the-local-choice and click on the Manager Tools tile to download the current catalog



Your Employee Assistance Program

Support and advice for every step of the way



Counseling

Connect with a mental health professional for a variety of matters, including in moments of crisis. In-person and virtual options are available.



Work-life resources

Find resources for career, parenting, healthy communication, and balancing work and family.



Financial planning

Talk with a professional and find resources that can help you take charge of your finances.



Legal resources

Access on-line resources and legal help in-person or by phone for each issue, each year, at no added cost.² You or eligible family members can call EAP and request a consultation for each separate issue, with a network attorney at no cost.



Self-paced courses and resources

Emotional Well-being resources connect you to one-on-one coaching, self-help digital tools and access to articles, podcasts, and webinars for help with depression, anxiety, relationships, and alcohol use.



Self-assessments

Take self-assessments to get personalized recommendations on the best resources for your needs.



Connect to resources anytime

For questions or issues, you have access to your EAP 24/7. Contact your EAP by calling **855-223-9277** or visit anthemeap.com/the-local-choice.



Condition-Specific Wellness programs

Condition-Specific Wellness Programs

Our network of health and wellness vendors work seamlessly with Anthem's existing solutions to improve health outcomes and reduce administrative burden.



At home biometric screening test provides a snapshot of health, and alerts of changes in health status



Digital coaching and instruction to improve overall employees' cardiovascular health



Digital diabetes management program to help reduce and manage prediabetes, Type 2 diabetes, and obesity
(replaces Lark diabetes program. Existing members will be contacted to transition to Virta)



Digital musculoskeletal solution aiming to reduce pain, opioid use, and surgeries covering care across the MSK continuum: prevention, acute, chronic and surgery
(replaces Sword. Existing members will be contacted to transition to the Hinge Health)



Getting a health checkup has never been easier.

VirtualCheckup[®] helps save money and lives.



Why implement VirtualCheckup?

- ✓ When employees miss annual preventive care, their health outcomes worsen, and employers' costs rise.
- ✓ Wishing everyone will go to their PCP isn't working.

VirtualCheckup excels at assessing health risks and guiding participants to receive the care they need.



Here's the solution

That's why we created VirtualCheckup[®], America's first and only preventive health checkup that's proactively delivered to employees' doorsteps.

Simple at-home testing combined with face-to-face video consultations with licensed health care providers, all done at a time and in a location chosen by each participant.

There's never been an easier health checkup.



400+ customers



2M+ lives



50-state coverage



What's comes in each VirtualCheckup home kit?



The VirtualCheckup Participant Experience



VirtualCheckup engagement solution

Home kits shipped directly to employees' homes removes all barriers to care.



Quick and easy blood test, blood pressure check

Catapult's at-home blood collection device is quick, diagnostic, and virtually painless.



Depression screen, filled Rx import, health history

Questionnaire completed on the employee's own device at a time and location chosen by them.



Live video consult with a nurse practitioner

Test results are reviewed, health risks are discussed, and a personal action plan is delivered for each employee.



Referrals into employer & plan sponsored programs

Catapult drives employees into your health improvement programs.

What's included in each VirtualCheckup?

Values measured

- Hemoglobin A1C
- Total cholesterol
- High density lipids (HDL)
- Low density lipids (LDL)
- Triglycerides
- TC : HDL ratio
- Blood pressure
- Atherosclerotic cardiovascular disease risk score
- Framingham risk score
- Height & weight
- Body mass index
- Abdominal circumference

Family health history

- Diabetes
- Coronary artery disease
- Stroke
- Breast cancer
- Colon cancer

Personal health history

- Allergies
- Asthma
- Cancer
- Coronary artery disease
- Diabetes
- Heart failure
- Hyperlipidemia
- Hypertension
- Kidney disease
- Obstructive sleep apnea
- Stroke

Gaps in care identified & addressed

- Primary care provider status
- Asthma
- Coronary artery disease
- Chronic obstructive pulmonary Disease
- Diabetes
- Hypertension

Symptoms captured

- Aches from medication reactions
- Bladder infections
- Chest pain
- Circulation problems
- Foot ulcers
- Gum infections
- Pain while walking
- Seizures
- Shortness of breath
- Skin infections
- Sleeping problems
- Slow-healing wounds
- Swelling of hands or legs

Filled Prescription Import

- Adherence and compliance
- Effectiveness review
- Potential reactions among multiple medications
- Generic options

Anxiety & depression screening

- GAD-7 anxiety assessment
- PHQ-9 depression assessment
- Columbia suicide severity risk

Compliance consultation

- Mammogram
- Colorectal screening
- Pap test
- Vaccinations

Personal action plan & referrals

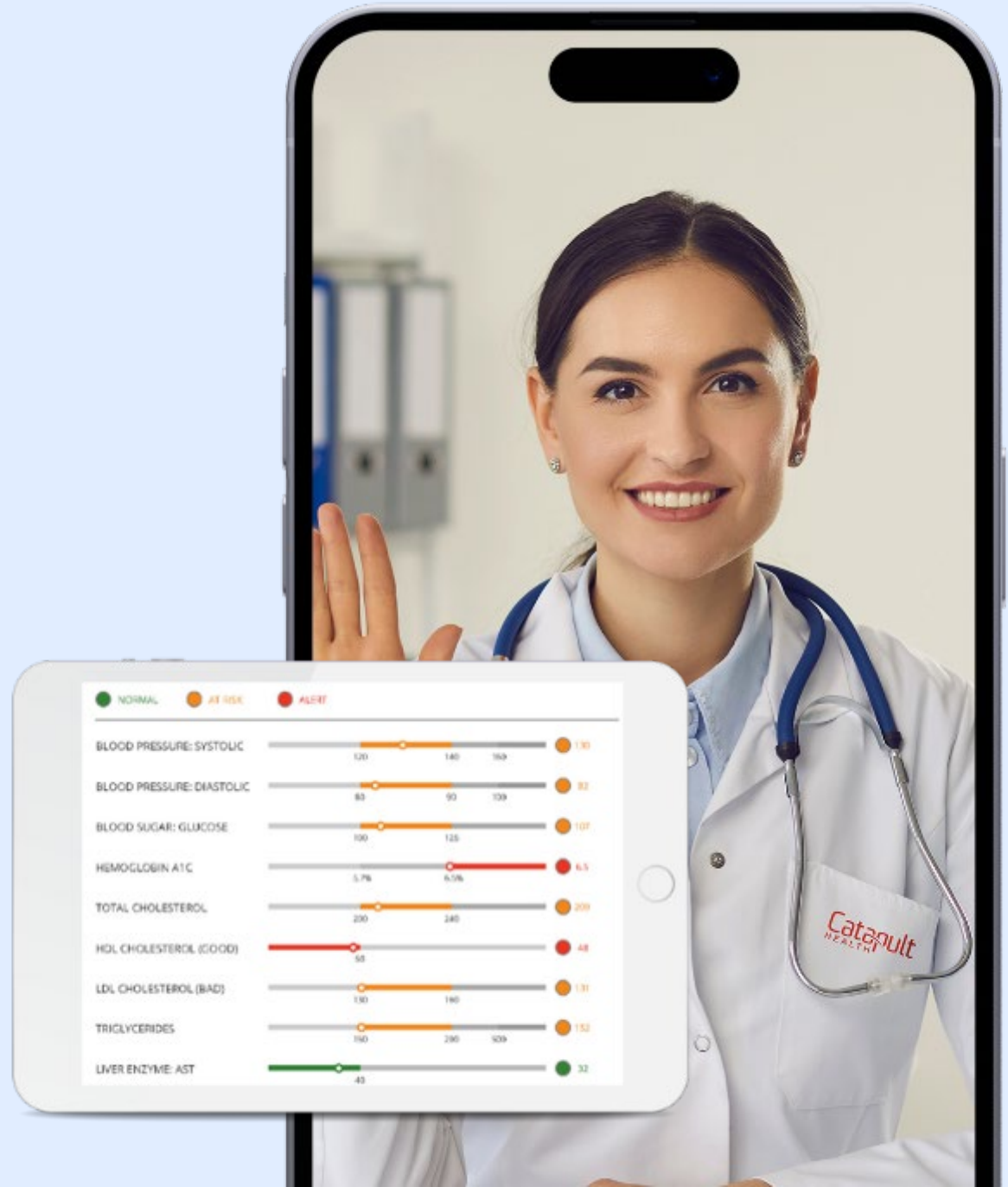
- Clinical action plan delivered
- Test results sent to participant's PCP
- Handoff into follow-up programs

Face-to-face Engagement with a Certified Nurse Practitioner

During each checkup, patients consult with a board-certified Catapult Health Nurse Practitioner through live video. Testing results are reviewed, diagnostic questions are discussed, and a Personal Action Plan is developed.

Virtual video consult with a board-certified nurse practitioner

- ✓ Testing results discussed & Personal Action Plan created
- ✓ Referral into optimal health improvement programs
- ✓ Results transmitted to participant's PCP, same day/no charge
- ✓ Follow-up visits & testing for high-risk participants (2024)



Hello Heart Program Overview



American
Heart
Association

Hello Heart is a member of the
American Heart Association's
Innovators' Network

A simple, digital hub to improve heart health

Driving behavior change to lower blood pressure, cholesterol, and other CVD risk factors



Who is eligible?



Medical Plans:

Employees and adult dependents living in the United States and covered under **TLC**.

Members must have access to a smartphone to participate.



Clinical Qualifications:

Members must also have one or more of the following clinical conditions:

- **High blood pressure** (readings of 130/80 mmHg or higher)
- **Currently taking medication for treatment of cardiovascular disease** (including but not limited to blood pressure and/or cholesterol medication)
- **Women aged 52+ who is going through or has gone through menopause**

Enrollment Process



1



Members register via text, website, or phone call

2



Hello Heart confirms program eligibility in two steps:

1. Member self-attests to inclusion criteria on enrollment page
2. Eligibility data from health plan will confirm they are a covered member

3



Member gets a link to download the Hello Heart application

4



Blood pressure monitor will be sent to the member's home with instructions on how to connect the device to the app

Member must log in to app to receive monitor

Visit
<https://preferences.helloheart.com/COVA>
to get started.



Virta Health

Introduction for Anthem

Virta is a **virtual clinic for reversing** type 2 diabetes, prediabetes, and obesity. We address the **root cause** of these conditions through nutrition and provider-led care.

Our evidence-based approach makes behavior change easy and sustainable, eliminating the need for expensive medications like GLP-1s.

Virta delivers **rapid and sustained** results **across any demographic**, with 100% of fees at risk.

For more information visit
go.virta.com/tlc



Virta addresses 74% of your population¹ with personalized metabolic care

NUTRITIONAL THERAPY



Low carb
approach



ADA
cited



Member
(n=1)

ADVANCED TELEHEALTH



Intensive
coaching



Remote
monitoring



Medication
management



Sustainable Weight
Loss



Prediabetes
Reversal

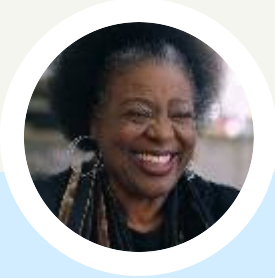


Diabetes
Reversal



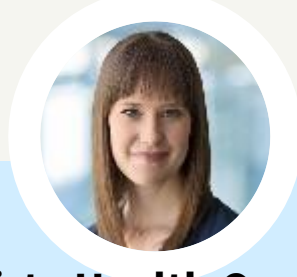
Diabetes
Management

Virta Clinical Model: People



Member

- Adopts nutritional changes
- Measures and records biomarkers
- Takes diabetes medications as directed by Virta provider



Virta Health Coach

- Guides & communicates with member as they adopt the Virta Reversal Care protocols
- Monitors biomarkers to personalize nutrition changes
- Liaison b/t the member and Virta medical provider



Virta Provider

- Monitors biomarkers for diabetes medications
- Deprescribes diabetes and obesity medications, as needed
- Updates PCP with Rx deprescriptions



Patient's PCP

- Addresses all non-diabetes issues
- Coordinates care plan with Virta provider, as needed



Hinge Health

Virtual Physical Therapy



A more effective way to manage MSK pain



Easy access to digital care



Physical therapist-led care team



Personalized exercises guided by motion tracking technology



Non-addictive pain relief treatment



Complete MSK care with a single solution

Prevention

Acute

Chronic

Pelvic health

Your digital clinic for joint and muscle care.

Get started

Hinge Health was created to break the barriers of traditional PT



Traditional PT

Limited exercise sessions

Limited care team contact

Commute

Waiting rooms

Co-pays/deductibles

Restricted treatment options

1 hour exercise sessions

Hinge Health

Work up to three body areas at the same time

Unlimited messaging access with your care team

Can be done anywhere

On demand exercises

No cost to you

Healthcare professionals dictate your treatment, not your insurance company

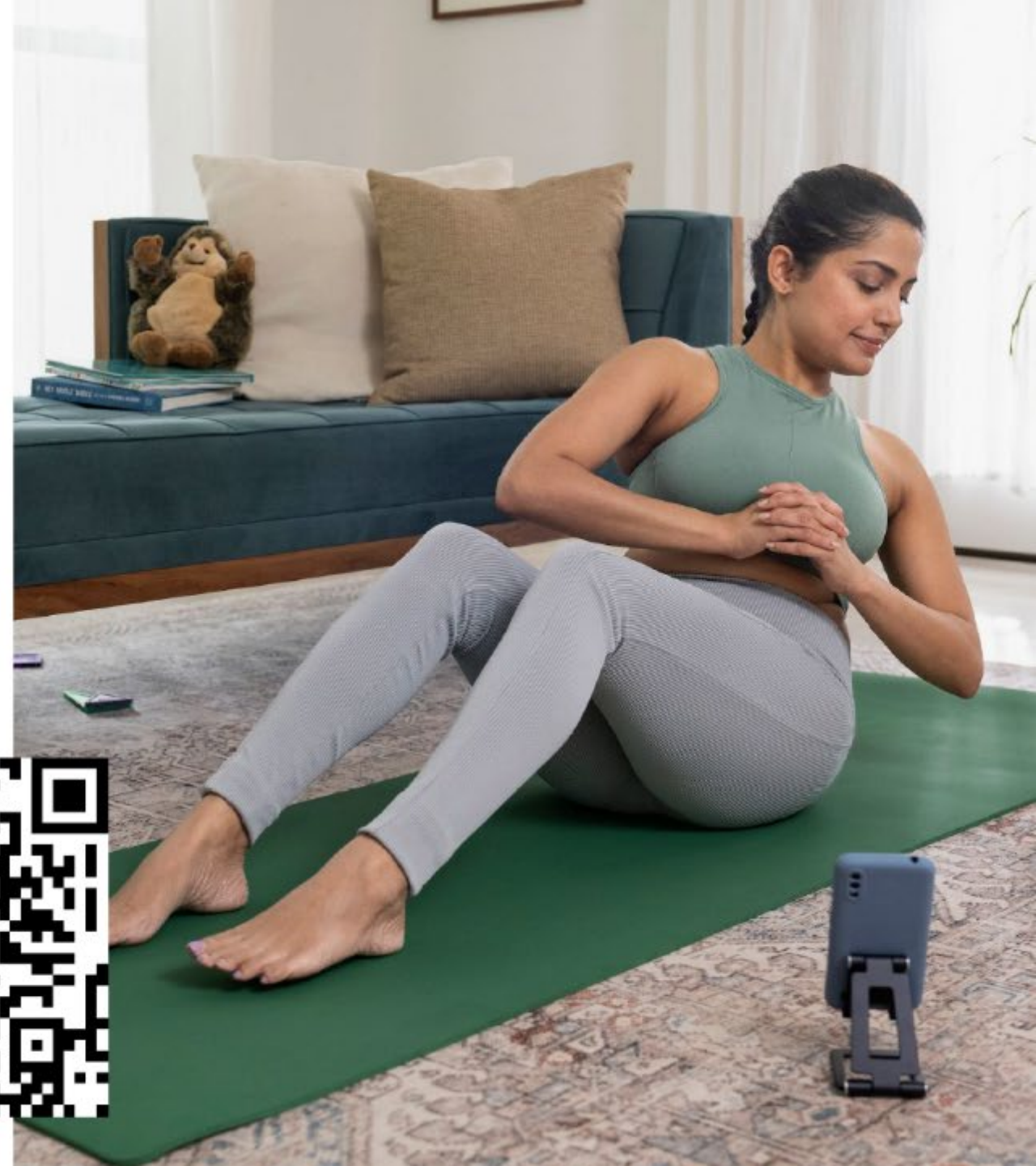
10-15 min exercise sessions

The road to better joint health is right around the corner

- Apply using the QR code
- Download the Hinge Health app
- First session takes 5 minutes to do

To learn more about Hinge Health and apply, visit:

hinge.health/tlc



Thank you



Sydney Health is offered through an arrangement with Caelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Life and disability products underwritten by The Standard a separate company that does not offer Blue branded products and services. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123.