



Effective July 1, 2021 or October 1, 2021

The Local Choice 2021 Comparison of Statewide Plans

	Key Advantage Exp	anded	Key Advar	ntage 250	
Plan Year Deductible (Key Advantage: Applies to Certain Medical Services as Indicated on Chart) (HDHP: Applies to Medical, Behavioral Health, and Prescription Drug Services)	In-Network: One Person Two People \$100 See Family Out-of-Network: \$200 See Family	Family \$200 \$400	In-Network: One Person \$250 Out-of-Network: \$500	Two People See Family See Family	Family \$500 \$1,000
Plan Year Out-of-pocket Expense Limit	In-Network: One Person Two People \$2,000 See Family Out-of-Network: \$3,000 See Family	Family \$4,000 \$6,000	In-Network: One Person \$3,000 Out-of-Network: \$5,000	Two People See Family See Family	Family \$6,000 \$10,000
Out-of-Network Benefits	Yes. Once you meet the out-of-netw you pay 30% coinsurance for medi health services. Copayments do no and behavioral health services. Cop coinsurance for routine vision, outp drugs and dental services will still a	cal and behavioral t apply to medical payments and atient prescription	you pay 30% coir health services. C and behavioral he coinsurance for ro	et the out-of-netwo nsurance for medic copayments do not ealth services. Copa outine vision, outpa services will still ap	al and behavioral apply to medical ayments and tient prescription
Medical Care When Traveling (BlueCard)	Included		Included		
Lifetime Maximum	Unlimited		Unlimited		
Covered Services	In-Network You Pay		In-Network Y	ou Pay	
Ambulance Travel	20% coinsurance after deductible		20% coinsurance	after deductible	
Autism Spectrum Disorder	Copayment/coinsurance determine service received	d by	Copayment/coins service received	urance determinec	i by
Behavioral Health and EAP Inpatient treatment • Facility Services • Professional Provider Services Outpatient Professional Provider Visits	\$300 copayment per stay \$0 \$15 copayment		\$400 copayment \$0 \$20 copayment	per stay	
Employee Assistance Program (EAP) 4 visits per issue (per plan year)	\$0		\$0		
Dental Care Preventive Dental Option (diagnostic and preventive services only for lower premium)	\$0		\$0		
Comprehensive Dental Option (for higher premium) Dental Plan Year Deductible Plan Year Maximum (Except Orthodontics) • Preventive Dental Care • Primary Dental Care • Major Dental Care • Orthodontic Services (Includes Adult Ortho)	One Person Two People \$25 \$50 \$1,500 \$0 20% coinsurance after dental dedi 50% coinsurance, no dental deduc with \$1,500 lifetime maximum	uctible	50% coinsurance	Two People \$50 after dental deduc after dental deduct no dental deduct me maximum	ctible

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0	See Family	\$14,000	\$9,000	See Family	\$18,000	\$10,000	See Family	\$20,000
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The Local Choice 2021 Comparison of Statewide Plans (continued)

Covered Services	Key Advantage Expanded In-Network You Pay	Key Advantage 250 In-Network You Pay
Diabetic Education	\$0	\$0
Diabetic Equipment	20% coinsurance after deductible	20% coinsurance after deductible
Diabetic Supplies - See Outpatient Prescription Drugs		
Diagnostic Tests and X-rays (for specific conditions or diseases at a doctor's office, emergency room or outpatient hospital department)	20% coinsurance, no deductible	20% coinsurance after deductible
Doctor Visits – on an Outpatient Basis Primary Care Physicians Specialty Care Providers	\$15 copayment \$25 copayment	\$20 copayment \$35 copayment
Early Intervention Services	Copayment/coinsurance determined by service received	Copayment/coinsurance determined by service received
Emergency Room Visits Facility Services Professional Provider Services - Primary Care Physicians - Specialty Care Providers Diagnostic Tests and X-rays	\$250 copayment per visit (waived if admitted to hospital) \$15 copayment \$25 copayment 20% coinsurance, no deductible	\$350 copayment per visit (waived if admitted to hospital) \$20 copayment \$35 copayment 20% coinsurance after deductible
Home Health Services (90 visit plan year limit per member)	\$0	\$0
Home Private Duty Nurse's Services	20% coinsurance after deductible	20% coinsurance after deductible
Hospice Care Services	\$0	\$0
Hospital Services Inpatient Treatment • Facility Services • Professional Provider Services • Primary Care Physicians • Specialty Care Providers Outpatient Treatment • Facility Services • Professional Provider Services • Primary Care Physicians • Specialty Care Providers	\$300 copayment per stay \$0 \$0 \$100 copayment \$15 copayment \$25 copayment	\$400 copayment per stay \$0 \$0 \$150 copayment \$20 copayment \$35 copayment
Diagnostic Tests and X-Rays	20% coinsurance, no deductible	20% coinsurance after deductible
LiveHealth Online (Online doctor's visits)	\$0	\$0





Key Advantage 500 In-Network You Pay	Key Advantage 1000 In-Network You Pay	High Deductible Health Plan In-Network You Pay
\$0	\$0	20% coinsurance after deductible
20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
\$25 copayment \$40 copayment	\$25 copayment \$40 copayment	20% coinsurance after deductible 20% coinsurance after deductible
Copayment/coinsurance determined by service received	Copayment/coinsurance determined by service received	20% coinsurance after deductible
20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
\$25 copayment \$40 copayment 20% coinsurance after deductible	\$25 copayment \$40 copayment 20% coinsurance after deductible	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
\$0	\$0	20% coinsurance after deductible
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\$0	\$0	20% coinsurance after deductible
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\$25 copayment \$40 copayment 20% coinsurance after deductible	\$25 copayment \$40 copayment 20% coinsurance after deductible	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
\$0	\$0	Determined by services received



The Local Choice 2021 Comparison of Statewide Plans (continued)

Covered Services	Key Advantage Expanded In-Network You Pay	Key Advantage 250 In-Network You Pay
Maternity Professional Provider Services (Prenatal & Postnatal Care) - Primary Care Physicians - Specialty Care Providers	\$15 copayment \$25 copayment If your doctor submits one bill for delivery, prenatal and copayment required for physician care. If your doctor b payment responsibility will be determined by the service	ills for these services separately, your
Delivery - Primary Care Physicians - Specialty Care Providers Hospital Services for Delivery (Delivery Room,	\$0 \$0 \$300 copayment per stay*	\$0 \$0 \$400 copayment per stay*
Anesthesia, Routine Nursing Care for Newborn) Outpatient Diagnostic Tests	20% coinsurance, no deductible	20% coinsurance after deductible
Medical Equipment, Appliances, Formulas, Prosthetics and Supplies	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Prescription Drugs - Mandatory Generic Retail up to 34-day supply* *You may purchase up to a 90-day supply at a retail pharmacy by paying multiple copayments, or the coinsurance after the deductible Home Delivery Services (Mail Order) Covered Drugs for up to a 90-Day Supply	Tier 1 - \$10 copayment Tier 2 - \$30 copayment Tier 3 - \$45 copayment Tier 4 - \$55 copayment Tier 1 - \$20 copayment Tier 2 - \$60 copayment Tier 3 - \$90 copayment Tier 4 - \$110 copayment	Tier 1 - \$10 copayment Tier 2 - \$30 copayment Tier 3 - \$45 copayment Tier 4 - \$55 copayment Tier 1 - \$20 copayment Tier 2 - \$60 copayment Tier 3 - \$90 copayment Tier 4 - \$110 copayment
Diabetic Supplies	20% coinsurance, no deductible	20% coinsurance, no deductible
Routine vision - Blue View Vision Network (Once Every Plan Year) Routine Eye Exam Eyeglass Lenses Eyeglass Frames Contact Lenses (In Lieu of Eyeglass Lenses) Elective Non-Elective Upgrade Eyeglass Lenses (Available for Additional Cost) UV Coating, Tints, Standard Scratch-Resistant Standard Progressive Standard Anti-Reflective Other Add-Ons	\$25 copayment \$20 copayment Up to \$100 retail allowance** Up to \$100 retail allowance Up to \$250 retail allowance \$15 \$40 \$65 \$45 20% off retail	\$35 copayment \$20 copayment Up to \$100 retail allowance** Up to \$100 retail allowance Up to \$250 retail allowance \$15 \$40 \$65 \$45 20% off retail
Shots - Allergy & Therapeutic Injections (At Doctor's Office, Emergency Room or Outpatient Hospital Department)	20% coinsurance, no deductible	20% coinsurance after deductible

^{*}This plan will waive the hospital copayment if the member enrolls in the maternity management pre-natal program within the first 16 weeks of pregnancy, has a dental cleaning during pregnancy and satisfactorily completes the program.

^{**}You may select a frame greater than the covered allowance and receive a 20% discount for any additional cost over the allowance.



Key Advantage 500 In-Network You Pay	Key Advantage 1000 In-Network You Pay	High Deductible Health Plan In-Network You Pay
\$25 copayment \$40 copayment If your doctor submits one bill for delivery, pro copayment required for physician care. If your payment responsibility will be determined by the	doctor bills for these services separately, your	20% coinsurance after deductible 20% coinsurance after deductible
\$0 \$0	\$0 \$0	20% coinsurance after deductible 20% coinsurance after deductible
20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
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20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Tier 1 - \$10 copayment Tier 2 - \$30 copayment Tier 3 - \$45 copayment Tier 4 - \$55 copayment	Tier 1 - \$10 copayment Tier 2 - \$30 copayment Tier 3 - \$45 copayment Tier 4 - \$55 copayment	20% coinsurance after deductible
Tier 1 - \$20 copayment Tier 2 - \$60 copayment Tier 3 - \$90 copayment Tier 4 - \$110 copayment	Tier 1 – \$20 copayment Tier 2 – \$60 copayment Tier 3 – \$90 copayment Tier 4 - \$110 copayment	20% coinsurance after deductible
20% coinsurance, no deductible	20% coinsurance, no deductible	20% coinsurance after deductible
\$40 copayment \$20 copayment Up to \$100 retail allowance**	\$40 copayment \$20 copayment Up to \$100 retail allowance**	\$15 copayment \$20 copayment Up to \$100 retail allowance**
Up to \$100 retail allowance Up to \$250 retail allowance	Up to \$100 retail allowance Up to \$250 retail allowance	Up to \$100 retail allowance Up to \$250 retail allowance
\$15 \$40 \$65 \$45 20% off retail	\$15 \$40 \$65 \$45 20% off retail	\$15 \$40 \$65 \$45 20% off retail
20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible





The Local Choice 2021 Comparison of Statewide Plans (continued)

Covered Services	Key Advantage Expanded In-Network You Pay	Key Advantage 250 In-Network You Pay
Skilled Nursing Facility Stays (180-Day Per Stay Limit Per Member) Facility Services	\$0	\$0
Professional Provider Services	\$0	\$0
Spinal Manipulations and Other Manual Medical Interventions (30 Visits Per Plan Year Limit Per Member) Primary Care Physicians Specialty Care Providers	\$15 copayment \$25 copayment	\$20 copayment \$35 copayment
Surgery - See Hospital Services		
Therapy Services Infusion Services, Cardiac Rehabilitation Therapy, Chemotherapy, Radiation Therapy, Respiratory Therapy, Occupational Therapy, Physical Therapy, and Speech Therapy Facility Services Professional Provider Services - Primary Care Physicians - Specialty Care Providers	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
Wellness services Well Child (Office Visits at Specified Intervals Through Age 6) - Primary Care Physicians; - Specialty Care Providers; - Immunizations and Screening Tests	No copayment, coinsurance, or deductible	No copayment, coinsurance, or deductible
Routine Wellness - Age 7 & Older Annual Check-Up Visit (One Per Plan Year) - Primary Care Physicians - Specialty Care Providers - Immunizations, Lab and X-Ray Services Routine Screenings, Immunizations, Lab and X-Ray Services (Outside of Annual Check-Up Visit)	No copayment, coinsurance, or deductible No copayment, coinsurance, or deductible	No copayment, coinsurance, or deductible No copayment, coinsurance, or deductible
Preventive Care (One of Each Per Plan Year) Gynecological Exam Pap Test Mammography Screening Prostate Exam (Digital Rectal Exam) Prostate Specific Antigen Test Colorectal Cancer Screenings	No copayment, coinsurance, or deductible	No copayment, coinsurance, or deductible

Key Advantage 500 In-Network You Pay	Key Advantage 1000 In-Network You Pay	High Deductible Health Plan In-Network You Pay
\$0	\$0	20% coinsurance after deductible
\$0	\$0	20% coinsurance after deductible
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No copayment, coinsurance, or deductible	No copayment, coinsurance, or deductible	No copayment, coinsurance, or deductible





Health & Wellness Programs

Be your healthy best! The TLC plans include access to a host of health and wellness programs to help you manage your health issues.

- o Sydney: The Sydney mobile app acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the chatbot to get answers quickly. Download from the App Store (iOS) or Google Play (Android).
 - Find care and check costs
 - View and use digital ID cards
 - Check all benefits and view claims
- o ConditionCare: Take advantage of free and confidential support to manage these conditions:
 - Asthma
- High cholesterol
- Heart failure
- Coronary artery disease (CAD)
- Diabetes
- Metabolic syndrome
- Hypertension

- Obesity
- Chronic obstructive
- pulmonary disease (COPD)

You may receive a call from ConditionCare if your claims indicate you or an enrolled family member may be dealing with one or more of these conditions. While you're encouraged to enroll and take advantage of help from registered nurses and other healthcare professionals, you may also opt out of the program when they call.

o Future Moms: Enroll and receive pre- and post-natal support. Access a nurse coach and other maternity support specially designed to help women have healthy pregnancies and healthy babies.

- o MyHealth Advantage: Receive personalized health-related suggestions, tips, and reminders via mail or email to alert you of potential health risks, care gaps or cost-saving opportunities.
- o Staying Healthy Reminders: Receive yearly reminders of important checkups, tests, screenings, immunizations, and other preventive care needs for you and your family.
- o 24/7 NurseLine & Audio Health Tape Library: Sometimes you need health questions answered right away - even in the middle of the night. Call 24/7 NurseLine (800-337-4770) to speak with a nurse. Or use the Audio Health Library if you want to learn about a health topic on your own. Your call is always free and completely confidential.
- o **CommonHealth** is the employee wellness program for The Local Choice. The main objective of CommonHealth is to promote wellness in the workplace. Yearly programs cover a variety of health and wellness subjects and are presented in a variety of formats - including onsite programs and video presentations that make it easy to participate. Not only are the programs educational and fun, they help you stay fit and healthy. For more information, visit www.commonhealth.virginia.gov/tlc.



See more information on Health & Wellness programs at www.anthem.com/tlc.

LiveHealthOnline.com

LiveHealth Online lets you have a face-to-face doctor visit from your mobile device or computer with a webcam at **no cost**. Go to **livehealthonline.com** or download the app so you'll be ready whenever you need these LiveHealth Online services.

- o LiveHealth Online Medical Use your smartphone, tablet or computer to see a board-certified doctor in minutes, any time, day or night. It's a fast, easy way to get care for common medical conditions like the flu, colds, allergies, pink eye, sinus infections, and more.
- o LiveHealth Online Psychology Use your device to make an appointment to see a therapist or psychologist online.
- o LiveHealth Online Psychiatry Unlike therapists who provide counseling support, psychiatrists can also provide medication management. Use your device to set up a visit online.
- o LiveHealth Online EAP You can access your free EAP counseling sessions from your device. Contact your EAP to learn more.

Employee Assistance Program (EAP)

Your EAP gives you, your covered dependents and members of your household up to four free confidential counseling sessions per issue each plan year.

Turn to your EAP for information and resources about:

- Emotional well-being
- Addiction and recovery
- Work and career
- o Childcare and parenting
- Helping aging parents
- Financial issues
 - (including free credit monitoring and identity theft recovery)
- Legal concerns
- Smoking cessation

We're here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

Spanish

Usted tiene derecho a recibir ayuda en su idioma en forma gratuita. Simplemente llame al número de Servicios para Miembros que figura en su tarjeta de identificación.

Chinese

您有權免費獲得透過您使用的語言提供的幫助。請撥打您的 ID 卡片上的會員服務電話號碼。若您是視障人士,還可 索取本文件的其他格式版本。

Vietnamese

Quý vị có quyền nhận miễn phí trợ giúp bằng ngôn ngữ của mình. Chỉ cần gọi số Dịch vụ dành cho thành viên trên thẻ ID của quý vị. Bị khiếm thị? Quý vị cũng có thể hỏi xin định dạng khác của tài liệu này."

Korean

귀하는 자국어로 무료지원을 받을 권리가 있습니다. ID 카드에 있는 멤버 서비스번호로 연락하십시오.

Tagalog

May karapatan ka na makakuha ng tulong sa iyong wika nang libre. Tawagan lamang ang numero ng Member Services sa iyong ID card. May kapansanan ka ba sa paningin? Maaari ka ring humiling ng iba pang format ng dokumentong ito.

Russian

Вы имеете право на получение бесплатной помощи на вашем языке. Просто позвоните по номеру обслуживания клиентов, указанному на вашей идентификационной карте. Пациенты с нарушением зрения могут заказать документ в другом формате.

Armenian

Դուք իրավունք ունեք ստանալ անվձար օգնություն ձեր լեզվով։ Պարզապես զանգահարեք Անդամների սպասարկման կենտրոն, որի հեռախոսահամարը նշված է ձեր ID քարտի վրա։

Farsi

"شما این حق را دارید تا به صورت رایگان به زبان مادری تان کمک دریافت کنید. کافی است با شماره خدمات اعضا (Member Services) درج شده روی کارت شناسایی خود تماس بگیرید." دچار اختلال بینایی هستید؟ می توانید این سند را به فرمت های دیگری نیز درخواست دهید.

French

Vous pouvez obtenir gratuitement de l'aide dans votre langue. Il vous suffit d'appeler le numéro réservé aux membres qui figure sur votre carte d'identification. Si vous êtes malvoyant, vous pouvez également demander à obtenir ce document sous d'autres formats.

Arabic

لك الحق في الحصول على مساعدة بلغتك مجانًا. ما عليك سوى الاتصال برقم خدمة الأعضاء الموجود على بطاقة الهوية. هل أنت ضعيف البصر؟ يمكنك طلب أشكال أخرى من هذا المستند.

Japanese

お客様の言語で無償サポートを受けることができます。IDカードに記載されているメンバーサービス番号までご連絡ください。

Haitian

Se dwa ou pou w jwenn èd nan lang ou gratis. Annik rele nimewo Sèvis Manm ki sou kat ID ou a. Èske ou gen pwoblèm pou wè? Ou ka mande dokiman sa a nan lòt fòma tou.

Italian

Ricevere assistenza nella tua lingua è un tuo diritto. Chiama il numero dei Servizi per i membri riportato sul tuo tesserino. Sei ipovedente? È possibile richiedere questo documento anche in formati diversi

Polish

Masz prawo do uzyskania darmowej pomocy udzielonej w Twoim języku. Wystarczy zadzwonić na numer działu pomocy znajdujący się na Twojej karcie identyfikacyjnej.

Puniabi

ਆਪਣੀ ਭਾਸ਼ਾ iਵੱਚ ਮੁਫ਼ਤ iਵੱਚ ਮਦਦ ਹਾiਸਲ ਕਰਨ ਦਾ ਿਅਧਕਾਰ ਹੈ। ਬਸ ਆਪਣy ਆਈਡੀ ਕਾਰਡ ਤੇ iਦੱਤੇ ਸਿਰਵਸ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਨਜ਼ਰ ਕਮਜ਼ੋਰ ਹੈ? ਤਸ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਹੋਰ ਰਪਾਂਤਰ ਮੰਗ ਸਕਦੇ ਹੋ।

TTY/TTD:711

It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. By calling Member Services, our members can get free in-language support, and free aids and services if you have a disability. We don't discriminate. exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed in any of these areas, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Quick Access to Your Plan

Anthem.com/tlc

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