

The Local Choice Health Benefits Program

**Madison County and Schools
Effective October 1, 2013**



The
LOCAL ✓
CHOICE



Key Advantage 250 and KeyAdvantage 500

Vendors for TLC program:

Key Advantage Plans

- Medical
- Drug
- Behavioral Health/EAP
- Dental
- Anthem
- Anthem – administered by Express Scripts
- Anthem
- administered by Delta Dental

Convenience of One ID Card

Anthem   **KEY ADVANTAGE EXPANDED**
BlueCross BlueShield

John Q. Sample

Identification Number 
YTX12345678LC

Group Number	12000000	PCP/Specialist Copay	\$15/\$25
BC/BS Plan	423/923	Rx Copay	
Rx Bin	003858	Tier 1/2/3	\$10/\$20/\$35
PCN	A4		
Rx Group	WVEA		

Blue View Vision SM



Access to network providers



Anthem PPO Network

100% of acute care facilities

97% of health care providers

Strong rural presence



BlueCard PPO & BlueCard Worldwide

More than 98% of all hospitals

More than 91% of all providers

KeyAdvantage 250 Plan Year Deductible

Medical & Behavioral Health

In-Network

- \$250 per member
- \$500 per family

Out-of-Network

- \$500 per member
- \$1,000 per family

- In & Out of network deductibles accumulate separately
- No deductible for wellness or preventive
- Any portion of your deductible that you meet during the last quarter of the plan year (April-June) will be applied to your deductible for the new plan year.

KeyAdvantage 250

Plan Year Out-of Pocket Limit

Medical & Behavioral Health

In-Network

- \$2,000 per member
- Not more than \$4,000 per family

Out-of-Network

- \$4,000 per member
- Not more than \$8,000 per family

- Out-of-pocket maximums accumulate separately for In & Out of network
- Once you reach out-of-pocket, the plan pays 100% of allowable charge
- **Applies:** medical & mental health copayments, deductible & coinsurance
- **Does Not Apply:** routine vision, prescription drug and dental services





KeyAdvantage 250 Copayments

Medical Services

Fixed amount you pay – the plan pays the rest

Primary Care Visit (general or family practitioner, internist or pediatrician)	\$20
Specialist Visit	\$35
Inpatient Hospital	\$300 copayment per stay
Outpatient Hospital & ER <ul style="list-style-type: none">• Primary care physician• Specialist care provider	\$150 copayment \$20 copayment \$35 copayment

Key Advantage 250 Coinsurance

10% Coinsurance AFTER deductible

- Diagnostic tests
- X-rays
- Shots (allergy & therapeutic injections)
- Infusion services
- Therapy services

20% Coinsurance AFTER deductible

- Ambulance Travel
- Home private duty nurse's services
- Medical equipment, appliances, formulas and supplies



KeyAdvantage 250 Behavioral Health & EAP

Inpatient treatment

- Facility services - \$300 copayment per stay
- Professional provider services - \$0

Outpatient provider visits - \$20 copayment

Employee Assistance Program - \$0
(up to 4 visits per incident)



KeyAdvantage 500 Plan Year Deductible Medical & Behavioral Health

In-Network

- \$500 per member
- \$1,000 per family

Out-of-Network

- \$1,000 per member
- \$2,000 per family

- In & Out of network deductibles accumulate separately
- No deductible for wellness or preventive
- Any portion of your deductible that you meet during the last quarter of the plan year (April-June) will be applied to your deductible for the new plan year.

Key Advantage 500 Plan Year Out-of-Pocket Limit

Medical & Behavioral Health

In-Network

- \$3,000 per member
- \$6,000 per family

Out-of-Network

- \$6,000 per member
- \$12,000 per family

- Out-of-pocket maximums accumulate separately for In & Out of network
- Once you reach out-of-pocket, the plan pays 100% of allowable charge
- **Applies:** medical & mental health copayments, deductible & coinsurance
- **Does Not Apply:** routine vision, prescription drug and dental services





KeyAdvantage 500 Copayments

Medical Services

Fixed amount you pay – the plan pays the rest

Primary Care Visit (general or family practitioner, internist or pediatrician)	\$25
Specialist Visit	\$40

KeyAdvantage 500 Coinsurance



Inpatient Hospital

20% coinsurance per stay after deductible

Outpatient Hospital & ER

20% coinsurance after deductible

- Primary care physician
- Specialist care provider

\$25 copayment
\$40 copayment

20% Coinsurance AFTER deductible

- Diagnostic tests
- X-rays
- Shots (allergy & therapeutic injections)
- Infusion services
- Therapy services
- Ambulance Travel
- Home private duty nurse's services
- Medical equipment, appliances, formulas and supplies





Key Advantage 500 Behavioral Health & EAP

Inpatient treatment

- Facility services – 20% coinsurance per stay after deductible
- Professional provider services - \$0

Outpatient provider visits - \$25 copayment

Employee Assistance Program - \$0
(up to 4 visits per incident)

KeyAdvantage 250 and 500 Out-of-Network Benefits

- Once you have met the out-of-network deductible, you pay 30% coinsurance for medical and behavioral health services
- Copayments do not apply to medical and behavioral health services
- Claims payments are made directly to you, rather than to the provider
- Copayments and coinsurance for routine vision, outpatient prescription drugs and dental services will still apply.





Key Advantage 250 and 500: Wellness & Preventive Care

Well Child Care (through age 6)

- Primary Care Physician
- Specialist
- Immunizations & Screenings

No co-payment, coinsurance
or deductible

Routine Wellness Services (age 7 & older)

Annual check-up visit
(one per plan year)

- Primary Care Physician
- Specialist
- Immunizations & Screenings

No co-payment, coinsurance
or deductible

Preventive Care (one of each per plan year)

- Annual gynecological exam
- Pap test
- Mammography screening
- Prostate exam
- Prostate specific antigen test
- Colorectal cancer screening

No co-payment, coinsurance
or deductible

KeyAdvantage 250 and 500: Routine Vision – Blue View Vision

- Once every **12 months**
- More than **4,200 locations** nationwide
- Routine Vision **exam copay: \$40 for KeyAdvantage 500 or \$35 for KeyAdvantage 250**

FRAMES	
Co-pay	No co-pay on frames
Standard Allowance	\$100 + 20% discount after allowance
Retail vs. Wholesale	BVV benefits based on RETAIL
Non-Discounted Frames	6 brands not covered: Bvlgari, Chanel, Maui Jim, Cartier, Gold & Wood, Pro Design
Discounts Beyond Your Allowance	Extra pair of eyeglasses: 40% discount 20% off accessories

LENSES	
Co-pay	\$20, then covered in full
Covered Lenses	Basic plastic lens, CR39 in single vision, bifocal and trifocal lenses
Impact Resistant	Covered for kids until age 19, \$40 for standard polycarbonate for adults
Progressive Lenses	\$65 for standard progressives
Lens Treatments	Fixed discount pricing for the most popular treatments



Routine Vision – Blue View Vision

Contact Lens Benefit - In Lieu of Eyeglasses

Copay	No copay on contact lenses
Contact Lens Fit & Follow-Up	Standard fitting: In-network up to \$55 in addition to the eye exam for contacts Premium fitting: In-network 10% off retail (i.e. toric and multifocal contacts)
Standard Allowance	Conventional: \$100 allowance; then 15% off the remaining balance Disposable: \$100 allowance; no additional discount Non-elective: \$250 allowance (medically necessary)
Selection	Any contact lens including disposables, conventional, hard and daily wear
Declining Balance	Members may use a portion of their allowance and come back later to use the remaining balance
Discounts Beyond Your Allowances	+15% off retail price (conventional lenses only) + Up to 20% discount off retail price of accessories + Discounted price for LASIK vision correction



KeyAdvantage 250 and 500: Employee Assistance Program (EAP)



Employees and household members get confidential telephone assistance and in-person referrals

- Unlimited **24/7 toll-free access**
- **4 in-person visits** for employees
- Sessions are applied **per incident per year** so members can use the EAP for multiple reasons and receive the full benefit each time
- **List of EAP providers** is available by calling our toll-free number and/or by using the provider search on our website

www.AnthemEAP.com

Login: Commonwealth of Virginia

- Parenting and child care
- Marriage and relationship concerns
- Health and wellness
- Finance/legal
- Workplace issues
- Education
- Mental health
- Daily life
- Consumer education
- 70 Interactive physical and emotional assessments
- Webinars
- Live monthly seminars



KeyAdvantage 250 and 500: Outpatient Prescription Drugs

Drug Tier	Retail 34 Day Supply Copay	Home Delivery 90 Day Supply Copay
1	\$10	\$20
2	\$20	\$40
3	\$35	\$70

Other Pharmacy Benefit Information	
Diabetic Supplies	20% Coinsurance
Flu & Immunizations	100%
Oral Contraceptives, NUVA Ring, Ortho, EVRA Patch	100%
Mandatory Generic	



Home delivery pharmacy

Our preferred Home Delivery Pharmacy, managed by Express Scripts, sends you the medicine you need, right to your door. This program is a great option for people who take medicine on an ongoing basis.

- As a home delivery customer, you'll also enjoy:
 - Free standard shipping
 - Access to pharmacists for drug questions
 - Safe, accurate prescriptions
 - Convenient refill process. The pharmacy will let you know when it's time to order refills.
- Getting started with home delivery
 - Order by mail or fax from physician. Orders should arrive within 14 days of the date order is received.
 - New mail order forms will be available at **anthem.com/tlc**



Take Care Package

Wellness and Preventive Care Benefits

- 24/7 NurseLine
- Wellness and preventive care screenings covered at 100%
- Future Moms
 - Incentive on KA 250
- ConditionCare
- MyHealth Advantage
- Healthy Lifestyles

Your Cost for Wellness and Preventive Care Benefits Is Zero!

Take advantage of all the preventive benefits and wellness programs included under The Local Choice Key Advantage and TLC HDHP plans.

Wellness Benefits and Preventive Care Screenings

Your plan covers one **routine check-up** each plan year, with **no copayment, coinsurance or deductible**.

Your plan also covers one of each of these services per plan year with **no copayment, coinsurance, or deductible**

- Routine gynecological exam and Pap test
- Routine mammogram
- Prostate exam and PSA test
- Colorectal cancer screening

Early detection of these common cancers – breast, cervical, prostate and colon – dramatically increases your chances for a positive outcome. Please take your screenings seriously. When you schedule your appointment, let your doctor know that these are part of your routine preventive care benefits, and that they are **covered at 100% of the allowable charge**.

Future Moms | 800-828-5891

Expecting? After you tell your spouse, your family and your friends, tell us! The goal of **Future Moms** is to help you have a healthy, full-term pregnancy. We figure that's your goal, too. Even after you give birth, your Future Moms nurse is there to provide post-natal support. Call to enroll as soon as you know you are pregnant. You'll receive a pre-natal kit, including a book full of information about what to expect over the next nine months.

Enrolled in Key Advantage Expanded or Key Advantage 250?

Your plan will waive the hospital copayment for delivery if the covered Mom-to-be enrolls in Future Moms within the first trimester of pregnancy, has a dental cleaning during the pregnancy and completes the program.



Healthy Lifestyles

If you're ready to improve your well-being.

Healthy Lifestyles can guide you on where you want to go. With the Healthy Lifestyles website, you can:

- Create a well-being plan based on the results of a private health assessment and your own personal targets and goals.
- Set up custom trackers to keep tabs on your exercise, weight, medication and nutrition.
- Get access to wellness resources, including videos, articles, health recipes and more.
- Connect with people who have the same goals.

Sign up for Healthy Lifestyles today at anthem.com/tlc.

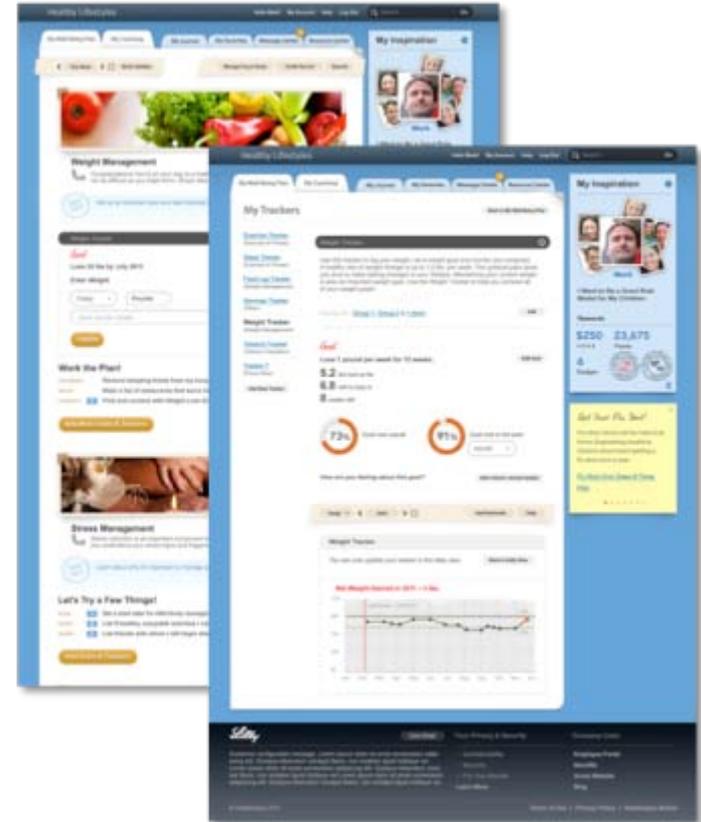


Healthy Lifestyles

Online Well-Being Improvement Solution

FEATURES

- Personalized member home page
- Self-improvement planning, including suggestions and goals to manage stress, anxiety, exercise and nutrition
- Health and wellness practices, references, recipes and self-care tips for all family members
- E-mail and site reminders for vaccinations
- Online coaching from certified personal trainers, registered dietitians and accredited psychologists - all available to answer member questions
- Based on user input, integrated assessment data and behavior change science, the site presents tailored Well-Being Plans



Fully integrated platform designed specifically to support fitness, nutrition, tobacco cessation, preventative healthcare and other aspects of health and well-being

Healthy Lifestyles - Sample Prizes

**rewards are subject to change based on availability

5,000 Point Level

- Eco Clean PVC Yoga Mat
- 20 Song Downloads
- 65cm Balance Ball
- Culligan Faucet Filter
- George Foreman Champ Grill
- Jillian Michaels Fitness DVD Set

10,000 Point Level

- SmartHeart Monitor
- Wii Just Dance 3
- Crane Humidifier
- 8lb. Medicine Ball
- Everlast ProTex2 EverGel Training Gloves
- 15lb. Kettle Ball
- Zumba Fitness 2 for Wii & Kinect

15,000 Point Level

- iPod Shuffle
- 6 Qt. Programmable Slow Cooker
- Bag Boy Golf T-250 Travel Cover
- Big Mouth Juicer
- 4 Cup Food Processor
- Yogitoes Skidless Yoga Towel
- 3-in-1 Aerobic Step



www.anthem.com/tlc

- Member Handbooks
- Benefit Summaries
- Provider Directory
- Member Self-Service
- Special Programs
- Special Open Enrollment Link
(available after 4.15)

The screenshot shows the Anthem Local Choice website homepage. At the top left is the Anthem logo, and at the top right is the Local Choice logo. The main header features a smiling woman's face on the left, the word "Welcome" in the center, and the text "The Local Choice Employees, Retirees and COBRA Members." Below this is a navigation menu with "Tools & Information" containing links for "Key Advantage Plans", "TLC HDHP", "Medicare Plans", and "Forms". The main content area is divided into three columns: "Register Now" with a "Register" button, "Login" with a "Login" button, and "Find a Doctor" with links for "Contact Us", "ER Alternative", "MyHealth@Anthem", and "Special Offers". To the right of the "Find a Doctor" section is a photo of a doctor and the text "Need to find a Doctor or Hospital? Check the Online Provider Directory." Below the main content are two sections: "Learn More" with links for "MyNurseOnline", "Special Programs", and "Anthem Care Comparison"; and "Members | Spotlight" with links for "Blue View Vision Benefits", "Blue View Vision Providers", and "Telemedicine Providers". The footer contains a navigation bar with "About Us", "Privacy Statement", "Terms of Use", "Careers", and "Press Room", followed by the copyright notice "©2005 - 2008 copyright of Anthem Insurance Companies, Inc."



EVERYONE DESERVES A HEALTHY SMILE

THAT'S THE
TROOTH[®].COM



 DELTA DENTAL[®]



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Key Advantage 250 and 500

- \$25 individual / \$75 family contract year deductible
- \$1,200 individual contract year maximum
- \$1,200 individual lifetime Orthodontic maximum
 - 100% coverage for Diagnostic & Preventive Services
 - 80% coverage for Basic Services
 - 50% coverage for Major Services and Orthodontics

How your coverage works: doctor visit with labs or x-rays

KeyAdvantage 500

- PCP office visit copay: **\$25** or
- Specialist office visit copay: **\$40**
- -----
- Labs, x-rays (in your doctor's office or elsewhere): **20%** of Anthem's allowable after deductible
- Example: chest x-ray:
- Anthem's allowable: \$75
- You pay: \$15.00
- TOTAL COST: copay PLUS \$15.00
-

KeyAdvantage250

- PCP office visit copay: **\$20** or
- Specialist office visit copay: **\$35**
- -----
- Labs, x-rays (in your doctor's office or elsewhere): **10%** of Anthem's allowable after deductible
- Example: chest x-ray:
- Anthem's allowable: \$75
- You pay: \$7.50
- TOTAL COST: copay PLUS \$7.50

How your coverage works: MRI of the knee: \$762 allowable for MRI

- KeyAdvantage 500
- 20% of Anthem's allowable
- You pay: 20% of allowable after deductible or \$152.40 if you've met your deductible
- KeyAdvantage 250
- 10% of Anthem's allowable
- You pay: 10% of allowable after deductible or \$76.20 if you've met your deductible

How your coverage works: maternity

- KeyAdvantage 500
 - Office visits: \$40. If your doctor submits a “global bill” (1 bill for all pre- and post-natal visits), there is no charge.
 - Outpatient diagnostic test: 20% of Anthem’s allowable after \$500 deductible is met.
 - Hospital delivery: 20% of Anthem’s allowable after \$500 deductible is met.
 - **You only need to meet your deductible once in the plan year.*
 - Normal delivery is \$8,000-10,000
 - Your cost: \$500 + \$1,500 to \$1,900
 - Out of pocket limit: \$3,000
- KeyAdvantage 250
 - Office visits: \$35. If your doctor submits a “global bill” (1 bill for all pre- and post-natal visits), there is no charge.
 - Outpatient diagnostic test: 10% of Anthem’s allowable after \$500 deductible is met.
 - Hospital delivery: \$300 (waived if enrolled and complete the Future Moms program requirements)
 - **You only need to meet your deductible once in the plan year.*
 - Normal delivery is \$8,000-10,000
 - Your cost: \$300 + 10% of diagnostic tests
 - Out of pocket limit: \$2,000

How your coverage works: a trip to the ER for a broken ankle

KeyAdvantage 500

- 2 Doctors see you in ER: \$40 ea.
- Facility charges:
- ER: \$1,500
- X-ray of ankle: \$ 100
- Supplies: \$ 675
- -----
- Total \$2,275
- Your cost: 20% after deductible
- $\$40 \times 2 + \$500 + \$355 = \935

KeyAdvantage 250

- 2 Doctors see you in ER: \$35 ea.
- Facility charges:
- ER: \$1,500
- X-ray of ankle: \$ 100
- Supplies: \$ 675
- -----
- Total \$2,275
- Your cost: \$150
- $\$35 \times 2 + \$150 = \$220$

How your coverage works: knee ligament repair – outpatient with Anthem allowable: \$7,300-10,000

KeyAdvantage 500

- *For your doctor: \$40 for specialist*
- *For surgical services at the hospital : 20% after \$500 deductible*
- *Your cost: \$40 + \$500 + \$1,360 to \$1,900*

KeyAdvantage 250

- *For your doctor: \$35 for specialist*
- *For surgical services at the hospital: \$150*
- *Your cost: \$35 + \$150*

Open Enrollment Reminders

- **Your eligible dependents are:**
 - **legally married spouse**
 - **your eligible dependent may be covered through the end of the year in which they turn 26 years of age.**
- **May be eligible for coverage elsewhere and still elect the TLC**
- **May have other coverage, TLC will be secondary**
- **May be married**
- **Do not have to reside with policy holder**

- **Paperwork due to HR: August 21st**



LEMONADE

Thank You

for being part of our TLC family