

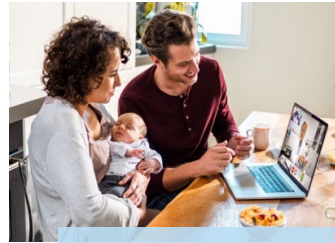


The Local Choice Health Benefits Program



Warren County Public Schools 2025

Your guide to being confident in your
benefit choices





Know your **healthcare basics**



Copay

A flat fee you pay for covered services like doctor visits.



Deductible

The set amount you pay before your plan begins to share the cost for covered health services.



Coinsurance

The percentage of the cost you pay for care, after you pay your deductible.



Out-of-pocket limit

The maximum annual amount you pay for covered services. Once you reach that limit, your plan covers the rest. Your copays, deductible, and coinsurance count toward your out-of-pocket limit.





Comparison of Medical plan

| | | Key Advantage 250 Plan | | Key Advantage 1000 Plan | | High Deductible Plan | |
|---------------------|-------------------|--------------------------------|-------------------------------------------------|--------------------------------|-------------------------------------------------|----------------------------------|-------------------------------------------------|
| | | 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 | \$250 | \$500 | \$1,000 | \$2,000 | \$3,300 | |
| | Employee + 1 | \$500 | \$1,000 | \$2,000 | \$4,000 | \$6,600 | |
| | Employee + family | \$500 | \$1,000 | \$2,000 | \$4,000 | \$6,600 | |
| Office visits | Doctor | \$20 | 30% coinsurance after Out-of-network Deductible | \$25 | 30% coinsurance after Out-of-network Deductible | 20% coinsurance after Deductible | 30% coinsurance after Out-of-network Deductible |
| | Specialist | \$35 | | \$40 | | | |
| Out-of-pocket limit | Employee | \$3,000 | \$5,000 | \$5,000 | \$9,000 | \$5,000 | \$10,000 |
| | Employee + 1 | \$6,000 | \$10,000 | \$10,000 | \$18,000 | \$10,000 | \$20,000 |
| | Employee + family | \$6,000 | \$10,000 | \$10,000 | \$18,000 | \$10,000 | \$20,000 |
| Prescription drugs | Retail Pharmacy | \$10, \$30, \$45, \$55 | 30% | \$10, \$30, \$45, \$55 | 30% | 20% coinsurance after Deductible | 40% |
| | Home Delivery | \$20, \$60, \$90, \$100 | 30% | \$20, \$60, \$90, \$100 | 30% | 20% coinsurance after Deductible | 40% |



Where to go for care

Receiving care from healthcare professionals and facilities in your plan's network saves you money.

| | Key Advantage 250 | Key Advantage 1000 | High Deductible |
|---------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------|
| | Doctors in your plan's network | Doctors in your plan's network | Doctors in your plan's network |
| Preventive care | No copayment, coinsurance or deductible | No copayment, coinsurance or deductible | No copayment, coinsurance or deductible |
| Doctor visits (PCP) | \$20 copayment | \$25 copayment | 20% coinsurance after Deductible |
| Specialist visits | \$35 copayment | \$40 copayment | 20% coinsurance after Deductible |
| Emergency room | Facility: \$350 copay Provider: \$20 PCP or \$35 Specialist | Facility: 20% coinsurance after the Deductible Provider: \$25 PCP or \$40 Specialist | 20% coinsurance after Deductible |



Dental plan options

Administered by Delta Dental of VA

| | Preventive | Comprehensive |
|-------------------------------------------------------|----------------------|-----------------------------------------------------------------|
| | You Pay | You Pay |
| Dental Plan Year Deductible | \$0 copayment | \$25 one person, \$75 Family |
| Preventive Care (oral exams, teeth X-rays, cleanings) | \$0 copayment | \$0 copayment |
| Annual Maximum | No plan year maximum | \$1,500 |
| Basic care (fillings) | Not covered | 20% coinsurance after deductible |
| Major care (crowns) | Not covered | 50% coinsurance after deductible |
| Orthodontics (braces) | Not covered | 50% coinsurance after deductible, with \$1,500 lifetime maximum |



Blue View Vision

| | Routine Vision | | |
|------------------|--------------------------------------------------------------------|-------------------|-----------------|
| | KeyAdvantage 250 | KeyAdvantage 1000 | High Deductible |
| Routine eye exam | \$35 copayment | \$40 copayment | \$15 copayment |
| Eyeglass frames | \$100 allowance towards frames + 20% discount after allowance | | |
| Eyeglass lenses | \$20 copayment, then covered in full | | |
| Contacts | •Conventional: \$100 allowance; then 15% off the remaining balance | | |
| | •Disposable: \$100 allowance; no additional discount | | |
| | •Non-elective: covered in full (medically necessary) | | |





Health and wellness programs



24/7 NurseLine

Connect with a registered nurse who can:

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.



Virtual Physical Therapy with LHO and Sword Health



Clinically guided

100% of the personalized program configured by licensed Physical Therapists & world-class technology

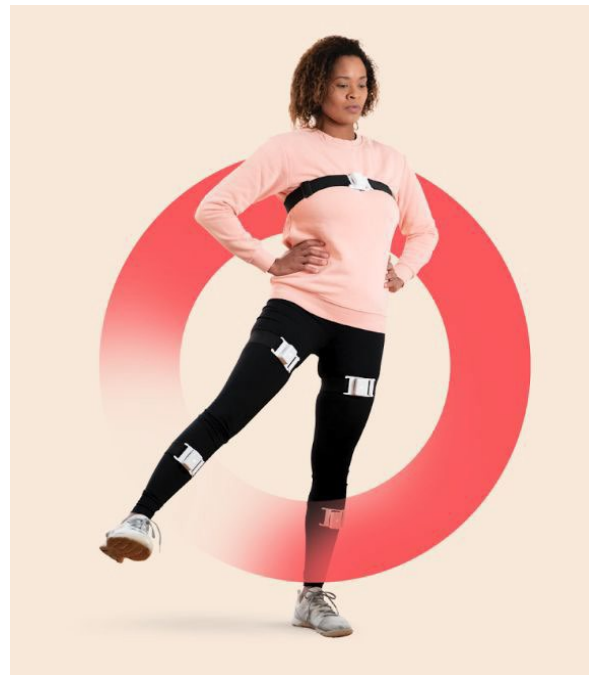
- Doctors of Physical Therapy calibrating the digital experience
- Continuous support from one Physical Therapist
- Wearable sensors and computer vision measure the quality of every exercise
- Biofeedback collected from sensors makes it possible to provide a truly personalized experience



Comprehensive offerings

With broad joint coverage at any point in the care journey, more employees find the help they need, whether acute, chronic, or surgery recovery

- Lower back, shoulder, neck, knee, elbow, hip, ankle and wrist





ConditionCare

A dedicated nurse team offers support if you're living with:



Asthma



Diabetes



Heart disease or heart failure



Chronic obstructive pulmonary disease (COPD)



You also have additional support from dietitians, health educators, and pharmacists.



Case Management

If you're in the hospital or have a serious health problem, a nurse care manager can:



Help answer
your questions.



Coordinate your
care with
different doctors.



Show you how
to use your
health benefits.



Educate you
about your health
issue and
treatment options.



Give you tips on
saving money and
connecting with
local resources.



Diabetes Prevention Program

Anthem and Lark have come together to offer this 12-month weight loss program that can help you lose weight and reduce your risk for diabetes.

Get personalized 24/7 coaching to help you:

- Lose weight.
- Manage stress.
- Eat healthier.
- Sleep better.
- Increase activity.



Use the Sydney Health app to complete the Lark prediabetes survey by going to **My Health Dashboard** and searching for **Lark Diabetes Prevention Program** under *Programs*.



Cancer Concierge Care (C3)

Our focus is on you, so you can focus on your health. C3 offers:

- **Expert guidance.** A virtual second opinion program helps ensure you receive the right care. You'll also have regular check-ins with cancer experts throughout your journey.
- **Premier treatment.** Receive treatment from hospitals specializing in the care you need, including cutting-edge treatments available for your specific condition.
- **Peace of mind.** If you travel for care, we'll take care of booking, confirming, and covering your arrangements.





Employee Assistance Program (EAP)

A 24/7 confidential service to help you:



Find **support** for various personal and work-related issues.



Connect with **legal**, **financial**, and **crisis** counselors.



Reach your EAP at 1-855-223-9277, and at **anthemEAP.com**. Company Code is Commonwealth of Virginia. Then select “The Local Choice”



EAP Resources include



Member
support

Toll-free 24/7 telephone consultation and referral – **855-223-9277**

Four free counseling visits delivered face-to-face or virtually¹

Legal and financial consultations²

Identity theft resolution and monitoring services

Child and elder care resources – online self-search or consultation with a work/life specialist

Convenience services for everyday needs – online self-search or consultation with a work/life specialist

Unlimited access to the **anthemEAP.com** website and resources

Including articles, podcasts, seminars, assessments, legal forms and financial tools

Emotional Well-being Resources

¹ Visits per employee/household member per issue.

² Services offered up to 30 minutes per issue per benefit year.



Building Healthy Families



Access to screenings, tools, and trackers for preconception/fertility, pregnancy, and children through age five (and beyond).



Available 24/7 through our SydneySM Health app.



Extensive content library covering topics to support diverse families on their path to parenthood, including single parents and same-sex or multicultural couples.





Special Offers

Go to: **anthem.com/tlc**, Register or Login to your Anthem account, then choose **Care**, and select **Discounts** to:



Save money on glasses, weight loss programs, gym memberships, and vitamins.

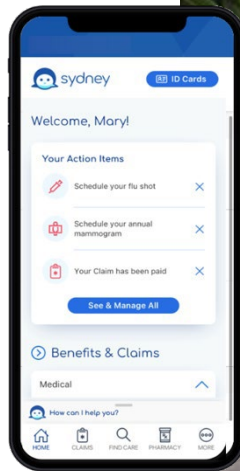


Sydney Health app; your personal health assistant

Download and register on the Sydney Health app to take full advantage of your Anthem plan.

Use it to:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescriptions.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.





Virtual care through Sydney Health App

Connect with care anywhere.

- Telehealth appointments on your mobile phone, tablet, or computer with a camera.
- Board-certified doctors available 24/7 for advice, treatment, and prescriptions.
- Appointments with licensed therapists or psychiatrists
- Appointments available 7 days a week and usually cost the same as an in-person visit

Log in to the Sydney Health app and access Care Center to view all options available to you.





Anthem Health Guides

An Anthem Health Guide answers your questions and walks you through the healthcare system so you can:



Find the right benefits for your needs.



Save money on prescriptions.



Stay on top of appointments.



Compare costs for healthcare services.

Reach an Anthem Health Guide at **800-552-2682** - the number on the back of your member ID card. You can also login to [anthem.com/tlc](https://www.anthem.com/tlc) to send a secure email or chat online.





THANK YOU!

- Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP. LLC. In Ohio: Community Insurance Company. 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. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.
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