



Health Benefits Program

Warren County Public Schools
October 2026

Key Advantage 500

Key Advantage 1000

High Deductible Health Plan



Medical

Administered by Anthem



Behavioral Health/EAP

Administered by Anthem



Outpatient Prescription Drug

Administered by Anthem delivered by CarelonRx



Dental

Administered by Delta Dental of Virginia



Routine Vision

Administered by Anthem through Blue View Vision



Know your health plan terms



Copay

A set fee that you pay at a doctor's visit or when picking up medicine.



Coinsurance

Your share of the costs for covered healthcare services after you've met your deductible.



Deductible

A set amount of money you must pay each year for covered healthcare services before your health plan shares the costs.



Out-of-pocket limit

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

Go to [anthem.com/glossary](https://www.anthem.com/glossary) to learn more about common healthcare terms.

Access to Providers



Anthem PPO Network



BlueCard PPO



BCBS Global Core

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

You'll pay less if you choose doctors and facilities in your plan's network.



Comparison of Medical plan features

		Key Advantage 500 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	\$500	\$1,000	\$1,000	\$2,000	\$3,400	
	Family (two or more people)	\$1,000	\$2,000	\$2,000	\$4,000	\$6,800	
Office visits	Doctor	\$25	30% coinsurance after Out-of-network Deductible	\$25	30% coinsurance after Out-of-network Deductible	20% coinsurance after Deductible	40% coinsurance after Out-of-network Deductible
	Specialist	\$40		\$40			
Out-of-pocket limit	Employee	\$4,000	\$7,000	\$5,000	\$9,000	\$5,000	\$10,000
	Family (two or more people)	\$8,000	\$14,000	\$10,000	\$18,000	\$10,000	\$20,000



Where to go for care:



	Key Advantage 500	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)	\$25 copayment	\$25 copayment	20% coinsurance after Deductible
Specialist visits	\$40 copayment	\$40 copayment	20% coinsurance after Deductible
Emergency room	Facility: 20% coinsurance after the Deductible Provider: \$25 PCP or \$40 Specialist	Facility: 20% coinsurance after the Deductible Provider: \$25 PCP or \$40 Specialist	20% coinsurance after Deductible

Routine Wellness & Preventive Services



No copayment, coinsurance or deductible

Well Child Care (through age 6)

- Immunizations & Screenings

Routine Wellness Services (age 7 & older)

- Annual check-up visit (one per plan year)

Preventive Care (one of each per plan year)

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

Your pharmacy benefits

Your plan covers:

- Medicines on the **National 4-tier** drug list, including brand-name, generic drugs, and most specialty drugs if you have an ongoing health issue or serious illness.
- Some medications require prior authorization or preapproval, so Anthem can approve the prescription before the pharmacy fills it.
- **2026 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



If you have a prescription that is not covered, talk to your doctor or pharmacist about:

- Finding another drug.
- Switching to a generic or over-the-counter drug.

Outpatient Prescription Drugs (Mandatory Generic Plan*)

KeyAdvantage 500 & KeyAdvantage 1000

Drug Tier	Retail 34 Day Supply Copayment	Home Delivery 90 Day Supply Copayment
1	\$10	\$20
2	\$30 after \$150 Ded (x2 max)	\$60 after \$150 Ded (x2 max)
3	\$45 after \$150 Ded (x2 max)	\$90 after \$150 Ded (x2 max)
4	20% coinsurance after \$150 Ded, up to \$200 max	20% coinsurance after \$150 Ded, up to \$200 max

Diabetic Supplies – 20% Coinsurance

Continuous Glucose Monitors – Covered under Pharmacy only

High Deductible Health Plan

Drug Tier	Retail Pharmacy 30-day Retail	Home Delivery 90-day supply
All Drug Tiers	20% coinsurance after deductible	20% coinsurance after deductible

*If you request a brand name drug when a generic is available, you will be responsible for the difference in cost between generic copay and cost of the brand name drug.

LiveHealth Online

See a doctor 24/7 from your smartphone, tablet or the Sydney app

- Choice board—certified providers
- Payment determined by service rendered
- Accessibility anytime, anywhere
- Prescriptions called in to network pharmacy of your choice
- LiveHealth Online Psychology – licensed behavioral health professionals
- LiveHealth Online Psychiatry
- LiveHealth Online Dermatology
- LiveHealth Online EAP – four free EAP counseling sessions



Employee Assistance Program (EAP)

- **New for 2026 - now available to all Employees and household members, even those not enrolled in TLC plans.**

Provides confidential telephone assistance and in-person referrals.

- **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 and receive the full benefit each time



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

You can also connect through the Sydney Health app.

Routine Vision – Blue View Vision

	Routine Vision		
	KeyAdvantage 500	KeyAdvantage 1000	High Deductible
Routine eye exam	\$40 copayment	\$40 copayment	\$15 copayment

More doctors	Choose from one of the many independent eye doctors in your plan's network.
More options	Schedule appointments when it's convenient for you, including evenings and weekends.
More freedom	Order eyeglass frames or contact lenses in a store or from an online retailer in your plan's network that will send them to your door.
More savings	Receive discounts with lower out-of-pocket costs on lens options and laser vision correction surgery. Get 40% off additional pairs of glasses from retailers in your plan's network.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

GLASSES.COM

contactsdirect

1800contacts

Ray-Ban

befitting

OAKLEY

Routine Vision – Blue View Vision

FRAMES

Standard Allowance	\$100 allowance towards frames + 20% discount after allowance
Retail vs. Wholesale	BVV benefits based on retail
Non-Discounted Frames	6 brands not covered: Bulgari, Chanel, Maui Jim, Cartier, Gold & Wood, Pro Design
Discounts Beyond Your Allowance	Extra pair of eyeglasses: • 40% discount • 20% off accessories



LENSES

Copayment	\$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

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 Allowance	• 15% off retail price (conventional lenses only) • Up to 20% discount off retail price of accessories • Discounted price for LASIK vision correction

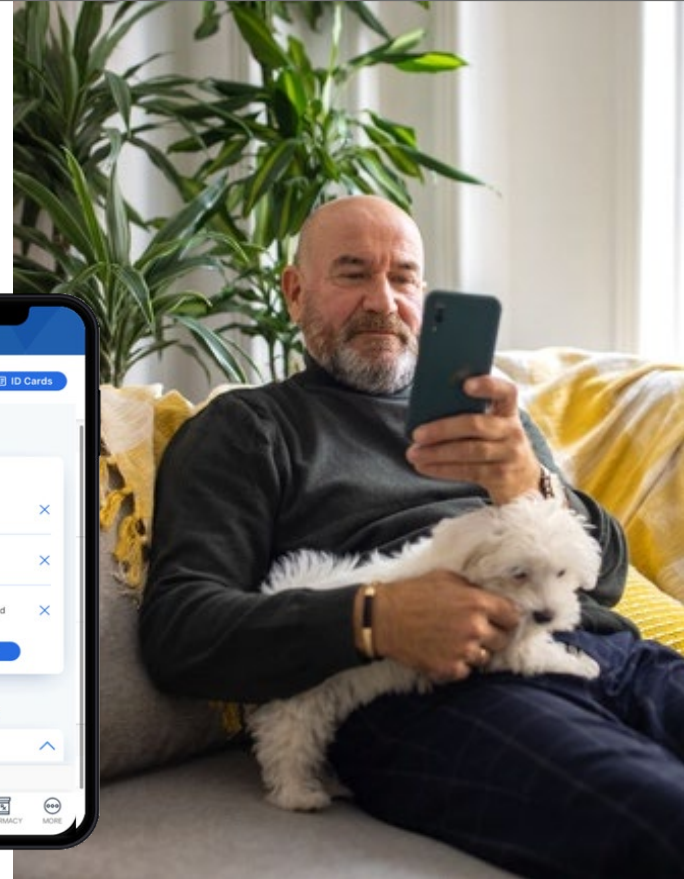
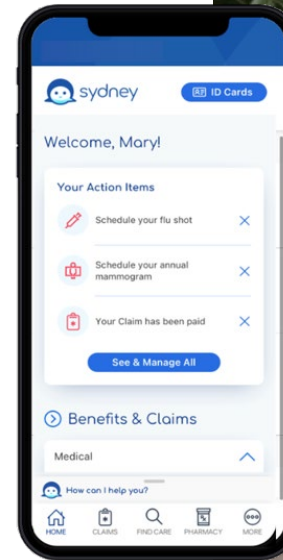
Sydney Health app – your personal health assistant



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
- Sync with your fitness tracker.
- Reach Member Services for support.



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.



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 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 coaching and instruction to improve overall employees' cardiovascular health



- 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)

Cancer Care Navigators: supporting employees through cancer

Anthem wants to make your employees' lives less stressful during this difficult time. Our Cancer Care Navigators are ready to help manage their care, so they can focus on well-being.

Cancer Care Navigators are health educators specially trained to understand different cancer diagnoses and needs. They can:

- › Coordinate care and act as a single point of contact for employees, their oncologists, and their care teams.
- › Approach the whole person, supporting both emotional and physical health.
- › Connect employees and their loved ones to community resources.
- › Answer questions about treatment, medication, side effects, and Anthem benefits.
- › Help prevent unnecessary and costly procedures, tests, and ER or hospital visits.



Anthem Health Guide



Technology that sparks personalized, prioritized support

Member

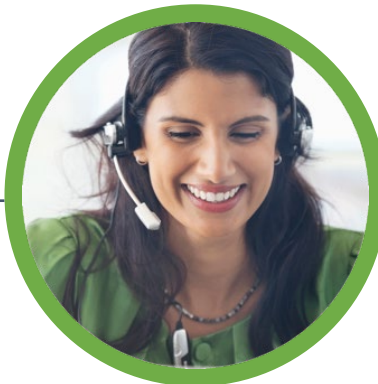
Call or mobile chat



93.7%

member
satisfaction

Health Guide



Risk identification and real-time claims mining prompts prioritized triggers



Speech analytics facilitates additional consultative support



Smart technology matches members with physicians



Online scheduling eliminates “health care homework”



Warm referrals to clinical for coaching, care plans



Transparency tools empower members to find care

EVERYONE DESERVES A HEALTHY SMILE

THAT'S THE
TROOTH[®].COM



 DELTA DENTAL[®]

Preventive Dental Option

Administered by Delta Dental

- No plan year deductible
- No plan year maximum (frequency limitations apply to services)
- No coverage for basic, major or orthodontic services
 - 100% coverage for diagnostic and preventive services such as:
 - Two cleanings and exams
 - Two fluoride treatments for dependents under 19
 - Bitewing and full mouth x-rays
 - Sealants for dependents under 19



Comprehensive Dental Option

Administered by Delta Dental



- \$25 individual/\$75 family plan year deductible (does not apply to diagnostic and preventive services)
- \$1,500 individual plan year maximum (does not apply to diagnostic and preventive services)
- \$1,500 individual lifetime orthodontic maximum
 - 100% coverage for diagnostic and preventive services
 - 80% coverage for primary services
 - 50% coverage for major services and orthodontics

www.deltadentalva.com

Members are able to:

- Check benefits and eligibility
- Find a dentist
- Check claims status
- Look up average charges for dental procedures
- Chat with a Customer Service Representative
- Download forms



Delta Dental Mobile App

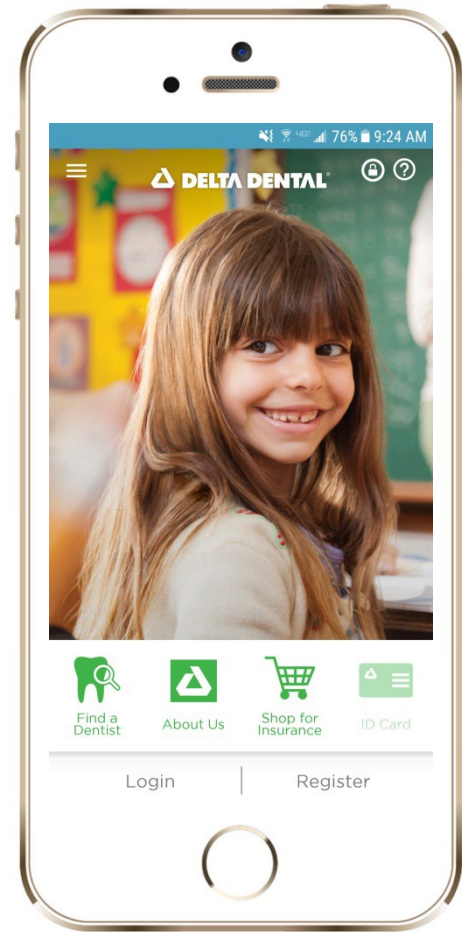
Administered by Delta Dental

**24/7 access to benefits information
anywhere, any time**

Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are.

Mobile App gives you access to:

- Find a dentist
- Check coverage
- Review claims



We're here when you need us

Anthem Health Guides

1-800-552-2682

www.anthem.com/tlc

Delta Dental Member Services

1-888-335-8296

www.deltadentalva.com



Thank **you**
for being part of
our **TLC** family!