

ALL NEW VALUE-ADDED EXTRAS FOR ASSOCIATIONS (2-99 GROUPS)



EXTRA! EXTRA!

Association groups, you've been letting us know what's important to your employees and this brings exciting news! We have revamped our value-added benefits with all new "extras" that will go into effect October 1, 2008 upon each group's renewal. While our current value-added benefits for associations are being replaced with new offerings, this change will give your group the consistency across all medical plans that you've been asking for.

What's Changing?

The current value-added association health plans will be replaced with Anthem's standard health plans to accommodate our new association benefits. The following benefits will be discontinued or changed for association plans effective upon your renewal:

HealthKeepers (HMO)

- A \$100 reduction in the inpatient copayment* will be discontinued and standard inpatient copayment will apply.
- Unlimited spinal manipulation and manual medical therapy services will change to 30 days per calendar year.
- Access to a bundled specialty rider option called AssociationPack, offered through Anthem Life Insurance Company will be discontinued.

KeyCare (PPO) and BlueCare (Par)

- 100% routine wellness and preventive care will change to coverage at standard benefit level.
- Supplemental accident coverage rider will be discontinued.
- Access to a bundled specialty rider option called AssociationPack, offered through Anthem Life Insurance Company will be discontinued.

** Reduction does not apply to coinsurance products*

What's new?

Now all association medical plans headquartered in Virginia will enjoy the same set of new value-added benefits including:

Benefits through Anthem Life

Don't lift a finger...now you have access to the big business benefits typically only offered by larger companies, including life coverage and helpful assistance services. And it doesn't cost you a penny extra!

\$10,000 Life and AD&D coverage

- Group Term Life Insurance provides timely benefit payments for the family if an employee passes away. Accidental Death and Dismemberment (AD&D) pays an additional benefit if an employee dies or faces a qualified loss in an accident.

\$2,000/Spouse and \$2,000/Child Dependent coverage

- Dependent Life Insurance pays a benefit to your employees if their spouse or child passes away.

Travel Assistance program

- Provides emergency medical assistance, travel services and pre-departure information for members should a medical emergency arise while traveling more than 100 miles from home for personal or business reasons.

Resource Advisor program

This program gives employees and their families free and confidential access to support resources, including:

- For employees, up to 3 legal and/or financial consultations
- For all employees with a disability, up to 3 visits per year with a counselor
- For beneficiaries dealing with the loss of a loved one, up to 3 in-person counseling sessions as well as 3 legal and/or financial consultations
- 24/7 telephone counseling and referral services
- Web site resources for wellness information, wills, and power of attorney forms.

Payment of the premium constitutes acceptance and agreement of the terms detailed in your new group insurance Policy and Certificate, and as outlined above.

Want more? Anthem Life offers a full portfolio of life and short and long term disability products designed to protect employees and your bottom line. Simply contact your Anthem sales representative for information about other helpful add-on benefits.

WAIT there's even more, see other side.



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In addition to your new Anthem Life benefits, you also get...



Healthy Lifestyles, a 360° health Web-based wellness program

Working to improve the wellness of your employees is one of the best long-term strategies for helping to reduce your company's health care costs. In addition to impacting your organization's bottom line, health concerns like tobacco use, obesity, stress and physical inactivity can also have a significant effect on employee productivity and happiness. We want to help you by addressing these health concerns and that's where your new association value-added benefit, Healthy Lifestyles comes in.

Healthy Lifestyles is a web-based incentive wellness program that helps employees transform unhealthy habits into positive ones by focusing on behaviors that improve health. Healthy Lifestyles offers programs designed to assist people in making health behavior changes in five key areas: **weight, diet and nutrition, physical activity, tobacco use and stress**. Program features include exercise, nutrition, and self-improvement programs, kids and teen programs, integration with WebMD and the MyHealth Assessment, health trackers, online health coaches and community support groups, condition-specific healing centers, rewards and more.

The Healthy Lifestyles program brings a range of helpful online tools and resources into a coordinated strategy designed to encourage lifestyle changes.

These tools include:

- **MyHealth Assessments** that allow employees to get a snapshot of their health and health risks
- **Web-based counseling** that assists employees in quitting smoking and losing weight
- **Family support programs** with activities for kids and teens
- **Individualized planning tools** that focus on exercise, nutrition and overall wellness

Healthy Lifestyles also provides you, the group benefits administrator, with access to a turnkey marketing toolkit that gives you numerous creative materials to promote Healthy Lifestyles before, during and after program implementation. These resources will enable you to develop communications and campaigns that promote participation among your employees. Examples include enrollment posters, web banners, post cards, table tents, and e-mails, all of which can help you promote Healthy Lifestyles and the positive results members can realize by improving and maintaining their wellness.

The great part about these exciting new extras?

You don't need to fill out extra paperwork to elect them for your group, they're automatic. Your members will be enrolled in the new Anthem Life benefits and will have access to the Healthy Lifestyles* program at www.FindAHealthierYou.com upon your group's renewal date.

*Please note that initial setup of Healthy Lifestyles may take up to 45 days.

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