

# BROKER UPDATE

IMPORTANT NEWS FOR  
OUR VALUED PARTNERS



Anthem Blue Cross and Blue Shield – Virginia

June/July 2007

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## **[Learn About Lumenos®, Anthem's New Consumer-Driven Health Plans](#)**

A healthier approach to health benefits is on the way! Be among the first in your area to learn all about Anthem's new Lumenos consumer-driven health plans at our upcoming seminars in September.

## **[Time is Running Out!](#)**

If you haven't already done so, pre-register online today for the remaining July CE training sessions. Seats are still available, but hurry! Space is limited.

## **[Anthem Life Insurance Expands ProtectionPack for Small Business](#)**

New offering bundles life and disability coverage, and employee assistance program, into one convenient package, empowering small business to deliver big business coverage.

## **[Preventive Dental Care Makes a Difference](#)**

It makes good business sense to provide quality dental coverage and encourage preventive dental care. Here's an article you can use to tell your groups why.

## **[Retail Locations Add Great Value to the Blue View Vision Network](#)**

Find out what retailers are included in our vision care network

## **[Customer/Physician Mailings Encourage Alternative Migraine Treatments](#)**

Find out how we're trying to reduce emergency room visits by educating members about alternative treatments for migraine headaches.

## **[Register for Broker Services@Anthem.com](#)**

Find out how easy it is to do business with Anthem. Sign up today for online Broker Services.

## **[Join Anthem at the 2007 VAHU Symposium in Wintergreen](#)**

Anthem is proud to be a Gold Sponsor for the Virginia Health Underwriters Association 2007 Symposium.

## **[Blue Ribbon Report](#)**

Scroll down through this newsletter to see the attached Blue Ribbon Report for June 2007.

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## Learn About Lumenos®, Anthem's New Consumer-Driven Health Plans

A healthier approach to health benefits is on the way! Be among the first in your area to learn all about Anthem's new Lumenos® consumer-driven health plans. Discover what all the buzz is about and what it means to your clients. Mark your calendar now for an upcoming Lumenos training session, and look for more details coming soon:

Thursday, Sept. 13	Mid-Atlantic Region	Sheraton Reston 11810 Sunrise Valley Drive Reston VA 20191
Tuesday, Sept. 18	Western Region	Holiday Inn Roanoke (Airport) 3315 Ordway Drive Roanoke VA 24017
Thursday, Sept. 20	Central Region	Holiday Inn – Select 1021 Koger Center Blvd. Richmond VA 23235-4756
Friday, Sept. 21	Eastern Region	The Founders Inn 5641 Indian River Road Virginia Beach VA 23464

## Upcoming CE Training: Pre-Register Online Today for Remaining Sessions

*Hurry! Seats are Still Available, but Space is Limited*

Anthem Blue Cross and Blue Shield is pleased to sponsor a full day of Continuing Education (CE) training to help agents meet their state licensing requirements. If you haven't already done so, you can pre-register online today for the remaining classes at one of the following locations:

### **Central Region: NEW LOCATION**

Thursday, July 19, 2007  
Holiday Inn – Select  
James River Ballroom, 1<sup>st</sup> floor  
1021 Koger Center Boulevard, Richmond

### **Eastern Region: NEW LOCATION \* (see parking information below)**

Tuesday, July 24, 2007  
Marriott Norfolk Waterside  
Hampton Roads Ballroom, 3<sup>rd</sup> floor  
235 East Main Street, Norfolk

### **Western Region:**

Thursday, July 26, 2007  
Holiday Inn (Airport) Roanoke  
Grand Ballroom – 1<sup>st</sup> floor (from the hotel main entrance)  
3315 Ordway Drive, NW, Roanoke

Advance registration is required. Click [here](http://www.blumeetings.com/CE2007) to view a complete course list and to register for the location of your choice. Or, paste this link <http://www.blumeetings.com/CE2007> into your Web browser.

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Please note that each agent must register separately from the agency. This is necessary because we will send a "course completion" email message to each agent who finishes the course. This email will provide you, the agent, with the details you need to "activate" your own CE credits online through the Thomson Prometric web site. The email message will also serve as your "course completion certificate." We no longer print and mail scannable certificates to agents as evidence of their satisfactory completion of CE classes.

Virginia agents who still use their Social Security Number (SSN) will receive their course completion certificate email through our secure email server. However, if you use a shared email account at your agency where others may access your course completion details (i.e. SSN), you may elect to have your course completion certificates mailed to the address you provide on the registration form. Mailing of course completion certificates will only be provided to those agents who request it due to a shared email account.

Cost of the full course is \$75. Continental breakfast and lunch are included in the cost. This year, our agents may pay online by credit card, or you may mail us a check. Classes start promptly at 8 a.m. and end at 5 p.m. Attendance will be monitored.

Please note the two new locations this year for those attending the Central and Eastern region sessions. Please plan to allow ample time for your arrival, as you must begin the course on time to receive credit. Continental breakfast starts at 7:30 a.m., so come early.

*\* **Parking information:** At the Marriott Norfolk Waterside location, there will be a parking fee if you park in the city garages on either side of the hotel. We suggest parking in the Main Street garage, because the overhead walkway connects to the hotel and takes you directly to the Hampton Roads Ballroom. If you park in the Waterside garage, you'll enter the hotel on the second floor and take the escalator to the ballroom on the third floor.*

## **Anthem Life Insurance Expands ProtectionPack for Small Business**

*New offering bundles life and disability coverage, and employee assistance program, into one convenient package, empowering small business to deliver big business coverage*

Many small business owners want to offer life and disability insurance as part of a comprehensive benefits plan, but believe they cannot afford it. Anthem Life Insurance Company's ProtectionPack, specifically designed for small businesses, offering life insurance, disability insurance and employee assistance program (EAP) in an affordable and convenient benefit package.

ProtectionPack is available to small businesses with two to 50 employees. Five packages are available; each includes a different level of:

- **Group Term Life Insurance** that delivers a timely benefit payment for the family if an employee passes away.
- **Accidental Death and Dismemberment** that pays an additional benefit if an employee dies or faces a covered loss — like the loss of a limb — in an accident.
- **Dependent Life Insurance** that pays a benefit to the employee if a spouse or child passes away.
- **Disability Insurance** that provides temporary income to employees if they cannot work because of an illness or injury. This protection includes pregnancy.

Groups with 10 to 50 employees can offer 100 percent employee contribution, 100 percent employer contribution or anything in between. There are no medical questionnaires and no mid-year rate changes.

Many small businesses owners also recognize that EAP can be helpful to their employees. ProtectionPack includes InTouch, an EAP that offers:

- **Ongoing support** including toll-free, 24/7 telephone counseling, and referrals to financial and legal resources.

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- **Convenient resources** that include access to child care and elder care databases, as well as additional Web site resources including on-line will preparation.
- **Face-to-face counseling** that includes three sessions per year for employees with a disability and six sessions per year for beneficiaries dealing with the loss of a loved one — at no cost to them.
- **Human resources support** is also available to help small groups through difficult situations, like alcoholism in the workplace. Employees don't have to fill out medical questionnaires as long as they sign-up during the enrollment period.

"We are committed to providing small employers with affordable, integrated and comprehensive benefits," said Tom Byrd, president, Anthem Blue Cross and Blue Shield in Virginia. "When combined with medical insurance, ProtectionPack is one way small business owners can help deliver greater financial and health security for their employees."

Life and disability products are underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. For more information on Anthem Life Insurance Company's ProtectionPack, visit [www.anthem.com](http://www.anthem.com) or call (800) 551-7265.

## Preventive Dental Care Makes a Difference

Every day employees across the country miss work—or are less focused at work—because of a child's health or dental issue. So it makes good business sense to provide quality dental coverage and encourage preventive dental care. Luckily, most dental treatments are non-catastrophic, predictable, low-cost and low-risk, so dental insurance premiums are a good investment toward employee productivity. In addition, you can pass on the employee article below to your groups to help them remind employees to schedule important check-ups.

As the seventh largest dental carrier in the country, Anthem Dental has a strong national network of over 70,000 providers and a plan that can fit every size business. Contact your Anthem sales representative to learn more about how to help your groups keep their employees and their business healthy.

### Employee Article:

August is back-to-school time for millions of kids in America. Along with new school shoes and an updated lunch box, parents will be scheduling booster shots and physicals so their kids are ready for the year. Many people, however, will probably forget about scheduling dental checkups for themselves and their kids, despite evidence that these appointments can play a crucial role in development and overall healthy aging. Consider the following...

- Tooth decay is the single most common childhood disease, 5 times as big as asthma (#2).<sup>1</sup>
- Tooth decay is an infectious disease with no immunization; it can spread from human to human and within the body causing severe infections and even death.<sup>2</sup>
- Tooth decay can also be responsible for destroying teeth, speech problems, inability to concentrate, difficulty learning, absence and impaired school performance, and psychological issues like low self-esteem and poor social interaction.<sup>2</sup>
- Healthy primary teeth are also important for the development of the facial structure.<sup>2</sup>

Whether or not you have school-aged kids, it is an excellent time to schedule your next dental appointment. Healthy teeth and gums can have an impact on healthy aging for all of us.

1 CDC – September 2005

2 [http://www.mchoralhealth.org/OpenWide/mod1\\_5.htm](http://www.mchoralhealth.org/OpenWide/mod1_5.htm)

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## Retail Locations Add Great Value to the Blue View Vision Network

Anthem's Blue View Vision is a product focused on consumer convenience and employee productivity—but did you know the network's retail component supports this focus? Our impressive national network includes well-known retail locations like LensCrafters, Sears Optical, Target Optical, JCPenney Optical and most Pearle Vision locations—in addition to independent eye care providers.

And while some members value being able to see their neighborhood eye doctor, others wouldn't trade the convenience of picking up their glasses during a weekend trip to the mall. In fact, while retail locations make up about **7%** of our network, approximately **30%** of all transactions occur with retailers!<sup>1</sup> Regardless of which provider a member chooses, they can be confident that *all* Blue View Vision providers—retail or independent—are credentialed to the same NCQA quality standards.

### Retailers offer members convenience and selection

- Retailers offer longer evening and weekend hours so employees don't have to use valuable work or vacation time for eye care needs.
- Retailers often offer quicker turnaround times since many have in-store labs—some as quick as an hour!
- All independent *and* retail locations offer a selection of eyewear that members can get with little or no out-of-pocket costs except for their co-pay.

If you have any questions about selling Blue View Vision's convenient network mix to your groups, please contact your Anthem sales representative.

<sup>1</sup> Anthem Vision internal data.

## Customer/Physician Mailings Encourage Alternative Migraine Treatments

As part of an enterprise effort to reduce the incidence of emergency room visits, a mailing was sent to Anthem's Virginia members who visited an emergency room two or more times during the time period from October 1, 2006 to March 31, 2007 to obtain relief for recurrent migraines. The letters were mailed on June 27, 2007 to 94 members and 92 physicians. The intent of the mailings was to educate our members on some alternative treatment options they may want to consider and discuss with their doctors. Some of these alternatives, such as Triptan medications, have been shown to be very effective in treating migraine headaches.

We sent these members' providers a similar letter on the subject, explaining our efforts to educate our members on alternative migraine treatment options. If more than one provider was associated with a member, the last provider the member visited was the one who received the letter.

By reaching out to our members in this manner, we not only give them options for improving their health, we also help them save the time and cost typically associated with an emergency room visit. Similar efforts undertaken last year yielded a decrease in emergency room utilization of 85%.

### What you need to do

Simply be aware that this mailing occurred, in case you receive any calls or questions from your clients. As always, members on the "do not call" list were not contacted. For your reference, we've included a copy of the member letter at the end of this newsletter.

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## Register for Broker Services@Anthem.com

If you haven't already done so, we encourage you to register for online Broker Services. The online Broker Services site enables you to get information you need. Submit an online application for Individual coverage, check billing information and membership status, and view member policy information. It's one of the ways we make doing business with Anthem easier for you.

Here's what you need to do to get registered:

- Agency heads need to submit an End User Agreement and an Access Request Form with information about the brokers who want to use Broker Services
- These forms are readily available on our Broker Web site at *anthem.com*
  - On the left side of the Welcome Brokers page, click on the Register Now button
  - Follow the online instructions for completing and submitting the forms
- Agents must have an e-mail address to use Broker Service System
- After we set up agents in our security system, they will receive an access code via e-mail from us
- The e-mail will include a link for the agent to follow for setting up his or her own user ID and password
- After they access the system, agents can view their own group and individual book of business.

## Join Anthem at the 2007 VAHU Symposium in Wintergreen

Anthem is proud to be a Gold Sponsor for the Virginia Health Underwriters Association 2007 Symposium. The event is scheduled for September 13-14 at the Wintergreen Resort. This year's theme is "Embracing Change," and it promises to be an informative and worthwhile event. We invite you to join us. Please [click here](http://guest.cvent.com/EVENTS/Info/Summary.aspx?e=bc908174-0348-4df7-a4d7-3ae9ef8b9262) (or cut and paste this link: <http://guest.cvent.com/EVENTS/Info/Summary.aspx?e=bc908174-0348-4df7-a4d7-3ae9ef8b9262> into your Web browser) for more information including registration and costs.

**Thank you for your continued support of Anthem Blue Cross and Blue Shield.**

***The following attachments are related to  
articles within this newsletter.***

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## Blue Ribbon Report for June 2007

<b>INDIVIDUAL BUSINESS</b> <b>Honors = TOP 4</b> <b>(100 Contracts Minimum)</b>	<b>GROUP BUSINESS 2-14</b> <b>Honors = TOP 2</b> <b>(5 Group Minimum)</b>																																												
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<b>William Chisholm</b>	<b>3/166</b>																																												
<b>Matt Davis</b>	<b>3/144</b>																																												
<b>Roy Mangum</b>	<b>3/100</b>																																												
<b>John Kelly</b>	<b>3/92</b>																																												
<b>Marty Weber</b>	<b>2/118</b>																																												
<b>William Pile</b>	<b>2/91</b>																																												
<b>Lance Pessarra</b>	<b>2/84</b>																																												
<b>Michelle Trimmer</b>	<b>2/62</b>																																												
<b>Susan Rash</b>	<b>2/60</b>																																												
<u>Name</u>	<u>Groups/Contracts</u>																																												
<b>Terrence Crocker</b>	<b>2/467</b>																																												
<b>James McHenry</b>	<b>2/317</b>																																												
<b>Mary Beth Hess</b>	<b>1/667</b>																																												
<b>Philip Saul</b>	<b>1/662</b>																																												
<b>Susan Bradshaw</b>	<b>1/540</b>																																												
<b>Eric Sanner</b>	<b>1/460</b>																																												
<b>Marty Weber</b>	<b>1/429</b>																																												
<b>Bill Kite</b>	<b>1/416</b>																																												
<b>Elizabeth Phares</b>	<b>1/354</b>																																												
<b>Kerry Jordan</b>	<b>1/325</b>																																												

This report covers business processed for 1/1/2007 – 6/30/2007. These results are un-audited. All sales reports will be audited prior to publishing final results.

## SAMPLE COPY OF MEMBER LETTER

Dear Member,

Recently, Anthem reviewed several claims associated with emergency department visits for your migraine headaches. While migraine headaches cannot be cured, a headache management plan can help you can obtain better control of them. It can also help you avoid trips to the emergency department for treatment.

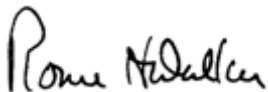
To develop a migraine headache treatment plan:

- Talk with your physician about treatment options including medications and how to avoid using the emergency department for treatment
- Learn what triggers your headaches
- Consider the use of preventive medications. These can reduce the frequency of attacks by 50% but take several weeks to be effective
- Ask about the anti-migraine medication options such as triptan medications since pain medications alone may be ineffective in treating your condition. Triptan medications are non-narcotic and do not impair your ability to handle daily routines and tasks.

Working together, you and your physician can develop a migraine headache treatment plan that can help manage your symptoms, reduce your emergency department visits and help you better control your migraines. Please call your physician today to make an appointment to develop a headache treatment plan that can work for you.

If you have questions about your health care coverage, including emergency department visits, please call the customer service number listed on your member identification card.

Sincerely,

A handwritten signature in black ink that reads "Rome H. Walker". The signature is written in a cursive style with a large initial "R".

Rome H. Walker, MD  
Medical Director