

Virginia Private Colleges Benefits Consortium

VOLUME 1, ISSUE 1

FIRST QUARTER—2010

FOUNDING MEMBERS

- Bluefield College
- Bridgewater College
- Emory & Henry College
- Ferrum College
- Hampden-Sydney College
- Hollins University
- Lynchburg College
- Mary Baldwin College
- Randolph-Macon College
- Roanoke College
- Sweet Briar College
- Virginia Intermont College

FEATURED IN THIS ISSUE:

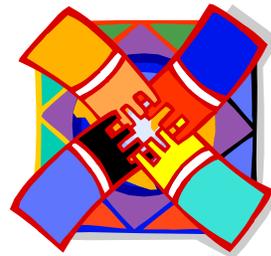
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College Benefits Consortium: A REALITY

On January 1, 2010, the Virginia Private Colleges Benefits Consortium launched a self-insured health benefits program for 12 members of the Council of Independent Colleges in Virginia (CICV). An association of 27 private colleges, CICV works on behalf of its members to promote the interests of independent higher education in the Commonwealth.

Like other U.S. employers, Virginia private colleges faced the annual challenge of rising health care costs, higher premiums, fewer choices, and shrinking budgets. Rather than continue to face these challenges alone, member colleges united to explore options for purchasing and administering health insurance benefits for their employees as a

group—as a single entity. By establishing a greater market presence, the colleges could command more effective cost



controls, more choice in plan design, and real negotiating power with insurance carriers.

The goal was worthy, and the challenge was significant. Each member came to the table with its own insurance carrier, plan design, cost structure, and culture. Achieving common ground

required vision and the ability to focus on long-range goals.

Establishing a benefits consortium was a long journey, requiring feasibility studies, legislative approval, marketing studies and carrier negotiations. Along the way, colleges could not be certain that consensus was even possible. But, in the fall of 2009, 12 founding colleges conducted their first, annual open enrollment period as the new Virginia Private Colleges Benefits Consortium. Medical plan benefits for almost 3,000 employees and their family members came into full force on January 1, 2010.

The goal was worthy. The challenge was met. And the result is an improved health care platform for the participating colleges.

Anthem : Our Partner in Health Care

In order to form a successful alliance, the new Consortium would have to identify a health insurance partner that could:

- Deliver access to a comprehensive **network** of physicians, facilities, hospitals and prescription drug managers for Consortium members throughout the state—from Tidewater to the Shenandoah Valley;

- Offer viable plan **design options** that address the scope of needs for all member colleges—from the most traditional programs to consumer driven plans with qualified Health Savings Accounts;
- Develop competitive **pricing** beneficial to all members—regardless of their prior program(s);

- Provide on-lines **services**, customer service centers, and claims and billing administration to serve members and benefit managers;
- Demonstrate its dedication to the Consortium with performance **guarantees**.

Anthem, our new partner, brings all of these elements, and more, to the Virginia Private Colleges Benefits Consortium.



Anthem Alert:

—During the recent open enrollment process, Anthem did not capture plan information from members who may have medical coverage through another source (e.g., a spouse's employer plan).

—In order to gather this important information, all employees who have elected to cover dependents should receive a postcard from Anthem, with instructions on how to provide them with the necessary information. A toll-free telephone number will be provided on this postcard to enable you to update your records.

(Note: This does not apply to those with "employee only" coverage.)

Anthem: Help When You Need It

Our Anthem health care plans have been designed to meet the health care needs of you and your family—whether you take advantage of coverage for preventive services to “stay healthy”, seek treatment when illnesses arise, or you want expert advice to manage a chronic condition.

As needs for health care services arise, Anthem's professional team offers expert assistance to help you make important decisions and seek the best level of care. When you need guidance or have ques-

tions, look to the following Anthem resources:

- KeyCare PPO Customer Service: 800-445-7490
- HealthKeepers HMO Customer Service: 800-421-1880
- Lumenos HSA/HRA Customer Service: 800-582-6941
- Next Rx Mail Order Prescription Drug Service: 800-962-8192
- Precision Rx to manage Specialty Medications: 800-870-6419
- Anthem 24-Hour Nurse Line: PPO: 800-337-4770: HMO:

800-382-9625

- Anthem Worldwide Blue Card Service: 800-810-(Blue) 2583
- Visit **Anthem.com** to:
 - Find a participating provider
 - View the status of your claim(s) and view claims history
 - Request an ID card
 - Register on MyHealth@Anthem.com to complete a personal health assessment, access wellness tools and manage your health records.

How to Manage Your Rx Drug Needs



For members of our new Consortium medical plans, prescription drug utilization will vary based on the specific needs and experience of each covered individual. However, whether you fill an occasional prescription, rely on maintenance medications, or, use specialty medications to manage a chronic condition, there are resources available to help you ensure the most effective treatment regimen, in the most cost effective manner.

Do a little homework. Consult your physician and ask about alternatives that may be “lower tier” options. You can also

consult your pharmacist to explore possible alternatives.

Log on to **Anthem.com** and search the prescription drug listing. On the home page, click on “Next Rx”, then click on “Members”. Alternative medications can be identified and then discussed with your physician.

Contact **Next Rx** or **Precision Rx** at the toll-free numbers noted above. Trained customer service representatives will help you manage your drug needs, research any available alternatives, and even contact your physician.

Check the pricing at more than one pharmacy. The differences in cost can be significant.

If you are using a high cost medication, contact the drug's **manufacturer**. You may be eligible for assistance.

For **generic medications**, check the \$4 programs at national chains like Wal-Mart and Walgreen's. These programs also offer 90-day supplies for \$10.

Enroll in the **Next Rx Mail Order Program** which delivers 3 months of medication for 2 copayments. And, for Lumenos plan members, mail order discounts are deeper than retail pharmacy discounts.

Benefits Consortium Names Officers

The inaugural meeting of the Board of Directors of the Virginia Private Colleges Benefits Consortium was held on November 18th at Randolph-Macon College. The Board is pleased to announce the

following members were elected to service as officers:

Chair: Paul Davies, Sweet Briar College

Vice-Chair: Anne B. Keeler, Bridgewater College

Secretary: Sharon S. Jackson, Randolph-Macon College

Treasurer: Stephen Bright, Lynchburg College

Member at Large: Kerry Edmonds, Hollins University