

Your Local Healthcare Choice



PIEDMONT COMMUNITY HEALTH PLAN
Community Partners for Quality Healthcare



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You have the right to expect more from your health-care plan. Not only should it enhance the health and well being of your employees and their families, it should also contribute to your company goals of enhancing morale, building loyalty and attracting highly qualified personnel.

Piedmont Community Health Plan offers you:

- ▶ *Flexible plans and broad solutions for your health coverage needs.*
- ▶ *The most comprehensive local network available.*
- ▶ *Coverage for out-of-area employees and college students.*
- ▶ *Coverage for local companies, as well as for companies with corporate offices located elsewhere.*
- ▶ *Emergency care coverage anywhere, anytime.*

Please browse our brochure for more information on how you can benefit from Piedmont's commitment to affordable group healthcare coverage.

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Who are we?

Piedmont Community Health Plan is a locally owned and operated healthcare management organization designed for Central Virginia employers. By insuring with Piedmont, companies can help control their employee health benefit costs while still being able to offer a comprehensive regional network of medical professionals and facilities.



Piedmont was created in 1995 specifically to offer our community a product option allowing local physicians to manage their patients' care. Jointly owned by

CENTRA and the local physicians who participate in the network, Piedmont Community Health Plan is attuned to the healthcare needs of regional businesses and has intimate knowledge of the strengths of the Central Virginia medical community. This unique insight enables Piedmont to provide a synergy that benefits both.

Piedmont is governed by a 12-member board of directors that includes three primary care physicians, three specialist physicians, three hospital management staff representatives, and three community business leaders. The board's diversity ensures a well-balanced organization sensitive to the needs of both the business and medical communities.

Who do we serve?

Based in Lynchburg, Piedmont Community Health Plan's service area includes the cities of Lynchburg, Bedford and Danville plus the counties of Albemarle, Amherst, Appomattox, Bedford, Buckingham, Campbell, Charlotte, Cumberland, Halifax, Lunenburg, Mecklenburg, Nelson, Nottoway, Pittsylvania,

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and Prince Edward. Many small and large employers have selected Piedmont as their partner to manage employee health benefits.

Even large corporations headquartered out-of-state have chosen Piedmont and our network to offer local coverage to their employees. And for employers located in the service area, but with employees or locations elsewhere, Piedmont has network arrangements in place to meet those needs.

Why should employers choose Piedmont?

Piedmont Community Health Plan offers you:

- ▶ *The broadest, most comprehensive network available in the Lynchburg area. Approximately 98% of the local physicians practicing in the Central Virginia community participate with Piedmont Community Health Plan. All regional hospitals including Lynchburg General Hospital, Virginia Baptist Hospital, Bedford Memorial Hospital, Halifax Regional Hospital and Southside Community Hospital participate. Arrangements with other hospitals outside the area are in place for special medical needs and for employees located in other areas.*



Most comprehensive network in the area

- ▶ *Favorable discounted arrangements with network participants that benefit employers and their employees by reducing overall health benefit costs.*
- ▶ *Local service and assistance. The management and staff of Piedmont Community Health Plan are located in Lynchburg. This includes customer service representatives, medical management, underwriting and reporting, marketing, accounting, our medical directors, a mental health services*

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medical director and the company's president. Our office is open during normal business hours M-F to assist our members with bills, claims, and benefit questions. Only Piedmont offers local service for customers to speak with someone in-person.

- ▶ *A strong commitment among network participants to help manage employer and employee health benefit costs. Participating physicians – both primary care and specialists – work together on discharge planning and case management. This peer-to-peer system is built on the fact that each physician has an incentive to better manage healthcare costs of patients covered by the plan. Our philosophy is to allow the physician to manage patient care.*



**Care Managed By
Your Physician**

- ▶ *A variety of plan designs from which to choose. We offer self-insured plans and fully insured plans with several product options under our LocalSelect™ brand name. We want to provide a wide choice for employers to meet the needs of their employees, both financially and through desired benefits.*

Self-Insured Plans

Piedmont Community Health Plan is able to offer larger employers who are self-insured customized benefit designs that satisfy employee medical needs and help save on medical spending through our favorable network agreements. Benefit plan designs can be tailored to meet the specific needs of employers and their employees. Our self-insured arrangement can also offer a cost sharing incentive between the employer and the medical community. If claims costs are below or over a set target claims amount, the savings or additional costs can be shared equally under such cost sharing arrangements.

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Fully Insured Plans

Piedmont Community Health Plan offers its fully insured plans through a wholly-owned licensed insurance company, Piedmont Community Health-Care, Inc. The fully insured products are known as LocalSelect™ and utilize the same network, claims processing unit, management and staff as Piedmont Community Health Plan.

With our fully insured products, employers can select from a variety of LocalSelect product options and are responsible for a monthly premium amount. Both Point of Service (POS) and Preferred Provider Organization (PPO) products are available.



Point of Service (POS) Products

POS products offer a cost savings advantage through the use of a Primary Care Physician (PCP). Each member selects a PCP from the Piedmont network from whom they receive services and obtain referrals when other services are needed.

Preferred Provider Organization (PPO) Products

PPO or “open access” products allow members to utilize any participating physicians without a referral. However, pre-certification is required for all facility related services.

LocalSelect POS and PPO product designs offer both in and out-of-network benefits.

Wellness Program

Healthy, productive employees are our concern, too. This is why we have developed a comprehensive Wellness program that offers screenings for health

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risks like heart disease and diabetes, and then provides follow-up tools to address those concerns.

The program consists of a Health Risk Assessment (HRA) form, plus onsite visits by healthcare professionals to collect biometric measures and blood samples for analyzing cholesterol and blood sugar levels. Results are then reported back to the individual in the form of a “report card” along with a Healthy Life Plan that suggests the action steps necessary to address any identified health risk. With our fully insured products, Piedmont pays the entire cost of the basic program in conjunction with employer provided incentives to encourage high-level employee participation.



Wellness Program Helps Control Costs

Case Management Programs

Additionally, we have designed specific Case Management Programs to help our members manage diabetes, prenatal care, behavioral and mental health concerns, and even tobacco cessation — because healthier employees have fewer claims and less time off due to illness.



By participating in these more intensive educational programs, individuals “at risk” can learn better ways to further their healthcare management goals. Individuals can be referred by their physician, identified through medical claims history, HRA, or self-refer for these programs.

Dedicated Diabetes Case Management

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Alternative Network Arrangements

In addition to our local network of medical professionals and facilities, Piedmont Community Health Plan has negotiated arrangements for members with referral centers such as the Medical College of Virginia, the University of Virginia Health System, and the University of North Carolina.

Special services, such as organ transplant and other services, which are not available from local facilities and physicians, are covered as in-plan services when referred by



Lynchburg General Hospital the member's primary care physician, or Piedmont's Medical Management team, to a contracting tertiary referral center.

Piedmont Community Health Plan also has network arrangements with medical professionals and facilities outside Central Virginia to accommodate employees residing outside the area. This includes employees located in other parts of Virginia, as well as out-of-state and even on a national level.

More Advantages by Choosing Piedmont

No claim forms to file: Participating professionals and facilities bill us directly.

No balance billing: Network participants honor our fee schedule allowance as payment in full. The difference between the billed charges and the plan's fee schedule is written off by the network participants.

Additional Services discounts: Members receive discounts for a variety of products and services such as fitness clubs, eyewear, nutrition and even massage services with their Piedmont Community Health Plan identification card.

