



COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

To: Line of Duty Act Health Benefits Plan Participants* enrolled in

- LODA Plan – Current LODA Employment
- LODA Plan – Former LODA Employment

*Qualifying Date of Disability or Death on or after July 1, 2017

From: LODA Plans Benefits Administrator

Date: April 25, 2022

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2022

- **No action is required for you to continue your LODA coverage in the new plan year as long as you remain eligible.**
- **Keep this information with your Summary Plan Description/Member Handbook as a description of your LODA Health Benefits coverage.**

Benefit Changes for July 1

(NOTE: This information does not apply to the LODA Plan – Medicare Primary)

Diabetes Supplies Starting on July 1, coverage for continuous glucose monitors (CGMs) will be available ONLY under the IngenioRx pharmacy benefit. LODA members will be able to fill a CGM prescription at any participating pharmacy in the plan's network or have CGM supplies delivered to their home through IngenioRx Home Delivery. After July 1, members will need to request a new prescription for CGM supplies from their doctor and send it to their pharmacy.

Benefits at a Glance

Preventive Screenings Could Save Your Life Early detection of health issues can help keep treatment costs down and can increase the likelihood of positive health outcomes. Regular preventive care is included in your health benefits. Making time for it is one of the best ways you can make sure you and your family are at your healthy best. The LODA Health Benefits Plans offers annual adult and well-child exams, gynecological exams, vaccinations and cancer screenings at no cost to you. To find out what screenings and vaccines are recommended, consult your plan Member Handbook or Evidence of Coverage, call the health plan or visit the plan website. Your doctor may suggest additional screenings or vaccinations based on various factors such as your age and health history.

Not Going to the Dentist? Did you know that the health of your mouth is connected to overall health? Gum disease, or periodontal disease, is one example of an oral health problem that can affect the whole body. Periodontal disease has been linked to other overall health issues like diabetes, heart disease, osteoporosis, respiratory complications and cancer. Dental benefits are one of your biggest tools when it comes to maintaining preventive care. Regular visits to the dentist for cleanings and checkups are covered under the LODA Health Benefits Plans at the highest percentage – 100%!

Download Your Plan App! Investigate how much simpler healthcare can be when you use a health plan app on your smart phone! Sydney Health can help you use your health benefits, stay on top of your health, and save money. Get instant access to your medical, dental and vision benefits and claims; preventive care reminders; free health action plans and health trackers; your member ID card and more! In addition, you can compare costs for prescriptions, providers, hospitals, and labs. The app will even suggest pharmacy coupons that may be available. Download the Sydney Health app and log in using your anthem.com username and password.

General Information and Reminders

LODA Health Benefits Plans eligibility provisions can vary based on the date of LODA-qualifying disability or death. Since this information is directed to participants whose qualifying date of disability or death is on or after July 1, 2017, following is an overview of eligibility rules that apply to you. Consult your Summary Plan Description/Member Handbook for complete information.

- Disabled persons whose disability date is on or after July 1, 2017 (including their covered family members), will be suspended from the plan effective the first of the plan year following a calendar year in which the disabled person's income is equal to or greater than the salary of the position held by the disabled person at the time of disability. Benefits will be reinstated effective with the plan year following a calendar year in which the disabled person has not earned such amount of income.

- All LODA Health Plan participants whose eligibility is based on a date of death or disability that is on or after July 1, 2017, will lose eligibility for LODA coverage when they become eligible for Medicare due to age.
- Surviving spouses whose eligibility is based on a date of death or disability that is on or after July 1, 2017, will lose eligibility for LODA coverage if they remarry.

All LODA Health Benefits Plans participants, regardless of eligibility date, will lose coverage if:

- The disabled person ceases to be disabled.
- The disabled person returns to full duty.

Other loss of eligibility events include:

- All eligible dependents (children) will lose coverage at the end of the year in which they reach age 26 (unless they are determined to be incapacitated as defined by the plan). Your LODA Benefits Administrator will automatically contact you regarding this event.
- All covered spouses will lose eligibility for LODA coverage if they cease to be married to the LODA-disabled participant

Only eligible family members who meet the eligibility definition can be covered. You are required to remove dependents that do not meet the plan's eligibility requirements. You have 60 calendar days to remove an ineligible dependent. The countdown begins on the day of the event. Members who enroll or fail to remove ineligible persons within the 60-day window, will be responsible for all claims paid in error, including any claims paid for prescription drugs.

In addition, contact your LODA Benefits Administrator in the event of any of the following changes:

- Any participant has a change in Medicare status, and/or
- Any participant has a change in address or other contact information.

IF ANY OF THE LISTED EVENTS OCCUR, NOTIFY YOUR LODA BENEFITS ADMINISTRATOR IMMEDIATELY! YOUR SUMMARY PLAN DESCRIPTION HAS COMPLETE INFORMATION.

Member Handbooks – Keep this information with your current Member Handbook as a description of your health benefits coverage. The enclosed *2022 Benefits-At-A-Glance* is also a good resource for general benefits coverage information.

Important Health Care Notices

Women's Health and Cancer Rights

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

Affordable Care Act (ACA) **Summary of Benefits and Coverage (SBC)**

A summary of your LODA Health Benefits Plan coverage, which provides information about your coverage in a standard format, is available on the Department of Human Resource Management's website at www.dhrm.virginia.gov. Paper copies of the SBC are available, free of charge, by calling 1-888-642-4414. For a complete description of plan benefits, limits and exclusions always refer to your Summary Plan Description/Member Handbook.

Other Health Benefits Notices

Your Summary Plan Description/Member Handbook includes the following Notices:

- General Notice of Extended Coverage Rights
- Employee/Retiree Privacy Notice
- HIPAA Privacy Practices
- Commonwealth of Virginia's Health Benefits Programs Nondiscrimination Notice
- Statement of ERISA Rights
- Federal Notices

Resources

Benefit or Administrative Assistance	Contact
<p>Medical, Prescription Drug, Vision & Hearing (Anthem BCBS)</p> <p>Behavioral Health Benefits & EAP (Anthem)</p> <p>Prescription Drugs</p> <p>ID Card Order Line</p>	<p>Anthem Blue Cross and Blue Shield 1-800-552-2682 www.anthem.com/cova</p> <p>Anthem Behavioral Health and Employee Assistance Program (EAP) (access to services and authorizations) 1-844-271-7688</p> <p>IngenioRx 833-267-3108 www.anthem.com</p> <p>866-587-6713</p>
Dental Coverage	<p>Delta Dental of Virginia 1-888-335-8296 www.deltadentalva.com</p>
LODA Benefits Administrator Eligibility and Enrollment Information	<ul style="list-style-type: none"> • Phone 888-642-4414 (indicate you are calling regarding LODA) • Email at LODA@dhrm.virginia.gov • Fax: (804) 371-0231 • Mail: LODA Health Benefits Plans <p>DHRM – Office of Health Benefits - LODA 101 North 14th Street, 12th Floor Richmond, VA 23219</p>

Enclosure:

- **Language Assistance Notice**
- **2022 Benefits-At-A-Glance**
- **Sydney app**
- **Balance Billing Notice**
- **LiveHealth Online**
- **Anthem EAP**

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