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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: May 5, 2023

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2023

- **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 Prevention Program (DPP)**

A personalized digital health coaching solution powered by Lark, that leverages artificial intelligence, cognitive behavioral therapy, and smart connected devices to lower risk for type 2 diabetes. Eligible members will be invited to participate in this 12-month program which has been shown to lower a person's risk for type 2 diabetes by 60%. Once a member is found eligible and enrolls in the program, they will receive a link to download the Lark app.

Program participants receive instant, unlimited, individualized text-based coaching and daily education on prediabetes and how to avoid progression to diabetes. Participants can work towards goals directly tied to weight management such as healthy eating, physical activity, stress management, and improved sleep. After achieving specific program milestones,

participants receive free weight management tools to help track their weight so they can adopt lifelong healthy behaviors. There is **no cost** to participate for members.

### **Expanded Virtual Care via the Sydney Health app**

We're making it easier for you to get the care you need. New this year, you can take advantage of virtual video visits for **primary care, preventive care, and chronic condition management** using the Sydney Health app. Use virtual visits when you need **condition-related care plans, prescriptions, preventive tests, labs, and referrals.**

You can also use the Sydney Health app when you are feeling sick. Log in to **check symptoms** or use **secure in-app medical text chat** to connect 24/7 to urgent care doctors that can treat many common health concerns like colds, flu, sinus infections, sore throat, allergies, pink eye, and stomach ailments.

Access all your virtual care options by logging into the Sydney Health app and clicking on the Care icon at the bottom of the screen.

There is a **\$0 member cost** share for LODA members.

### **LiveHealth Online – Dermatology**

LiveHealth Online now offers the convenience of visiting a dermatologist online, 24 hours a day, 7 days per week, without an appointment. Commonly treated conditions include acne, athlete's foot, eczema, hair loss, insect bites, rash, suspicious moles, etc.

LiveHealth Online video visits continue to be available 24/7 for urgent care and dermatologists, and by appointment for mental health and sleep specialists. Access LiveHealth Online via the Sydney Health app or by going to **[anthem.com/cova](https://www.anthem.com/cova)** or **[livehealthonline.com](https://www.livehealthonline.com)**.

There is a **\$0 member cost** share for LODA members.

### **In-Home Addiction Treatment/I-HAT**

An innovative in-home drug and alcohol addiction treatment program that provides a multi-disciplinary rehabilitation team to teach individuals new skills and daily habits so they can develop proper coping mechanisms to overcome the social aspects of their addiction as they work, live, and thrive while recovering - in the comfort and privacy of the communities where they live. The member cost of this treatment is the same as other Outpatient Treatment services.

**Pharmacy Formulary – CarelonRx** (Anthem's Pharmacy Benefits Manager) will be transitioning to the National 4-Tier Drug List. **Only impacted members will receive a direct communication with additional details.**

## **Health and Wellness Programs**

Effective July 1, 2023, we are happy to announce that the LODA plan will include a host of free and confidential health and wellness programs. Some of these programs offer incentives to enrolled health plan members. These voluntary programs help you and your family on the journey to improved health and wellness. Incentives are an added bonus to help you save money.

**Medication and Health Coaching Incentives:** Members who enroll and work with a nurse coach in the ConditionCare program, have appropriate exams or tests at certain times, and meet other program requirements can receive certain medications and supplies at no cost for the conditions listed. Call 1-800-552-2682 to learn more and enroll.

- Hypertension
- Diabetes
- Asthma
- Chronic Obstructive Pulmonary Disease/COPD

**Future Moms:** Provides free pre- and post-natal support and access to a nurse coach and other maternity support designed to help women have healthy pregnancies and babies. Enroll within the first 16 weeks and meet additional program criteria to earn a \$300 hospital copay waiver. Call Future Moms at 1-800-828-5891 to enroll.

**Shared Savings Incentive Programs:** LODA members are eligible for the Shared Savings Program. The Shared Savings Incentive programs offer cash rewards to members when they shop for better-value healthcare services and select lower-cost options when available. Program participation is voluntary and could decrease your out-of-pocket costs and earn you a cash reward.

**The Healthy Smile Healthy You program** will offer an additional cleaning and exam beyond the annual limit for patients with cancer, a weakened immune system, kidney disease or undergoing kidney dialysis.

## **Benefits at a Glance**

### **Don't forget Preventive Screenings**

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 eligibility rule that applies 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 in a LODA covered position as defined in the Code of Virginia § 9.1-400

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 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.

### **IMPORTANT!! When You Become Eligible for Medicare**

When LODA Group participants or their covered family members become eligible for Medicare for any reason, Medicare becomes the primary health plan. In most cases, when Medicare-eligible participants are eligible due to age they will be contacted approximately three months in advance of their Medicare eligibility date due to age. They will be automatically moved to the LODA – Medicare Primary plan effective with your Medicare eligibility with Dental/Vision Plan, a Medicare supplemental plan that includes Medicare Part D prescription drug coverage (contingent upon approval by Medicare), dental and vision.

Even though the LODA program makes every effort to identify participants who become eligible for Medicare, it is the responsibility of the LODA participants to ensure that any eligible participants and dependents who become eligible for Medicare are moved to LODA – Medicare Primary plan coverage immediately upon Medicare eligibility. Failure to move to LODA – Medicare Primary plan immediately upon eligibility for Medicare can result in retraction of primary payments made in error and a gap in coverage. The LODA program will not make primary claim payments when Medicare should be the primary coverage. Contact your LODA Benefits Administrator if you need additional information (see page 8).

### **Address Changes**

Was this package forwarded to you from an old address? If so, be sure to contact your LODA Benefits Administrator immediately to make an address correction, including an updated telephone number. If you have an email address, you may ask to have it included in your

eligibility record. Failure to update your mailing address can result in missing important information about your LODA health benefits program. The Department of Human Resource Management will not be responsible for information that participants miss, including changes to the Line of Duty Act, because their address of record is incorrect. The Department's only means of reaching many LODA group participants is through the US Postal Service. Please let your LODA Benefits Administrator know when you move!

**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 2023 *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;
- Protheses; 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](http://www.dhrm.virginia.gov). Paper copies of the SBC are available, free of charge, by calling 1-888-642-4414 or emailing [loda@dhrm.virginia.gov](mailto:loda@dhrm.virginia.gov). 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

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

**Enclosures:**

- Benefits-at-a-Glance
- Anthem EAP Summary of Services
- Virtual Care Options
- Sydney Flier
- Anthem Health & Wellness Flier
- Language Assistance Notice
- LODA Summary Annual Report
- SmartShopper Flier