

LINE OF DUTY ACT (LODA) HEALTH BENEFITS PLANS

Effective July 1, 2017



STATUS REPORT
JANUARY 31, 2017, UPDATE

dhrm



Virginia Department of
HUMAN RESOURCE
MANAGEMENT

The LODA Plans

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- **Beginning July 1, 2017, this is the coverage available to eligible LODA Beneficiaries**
- Two Plans:
 - Plan 1 - Formerly employed (Retirees, LTD Participants, Survivors)
 - ✦ Medicare is primary
 - Plan 2 - Currently employed with a LODA employer
- Same plan design as COVA Care with all optional benefits
 - Medical
 - Behavioral Health
 - Prescription Drugs
 - Diagnostic, preventive and expanded dental
 - Routine vision and hearing
 - Employee Assistance Program
 - In-network preventive care covered at 100%
 - Out-of-network coverage

Current COVA Care Out-of-Pocket Costs

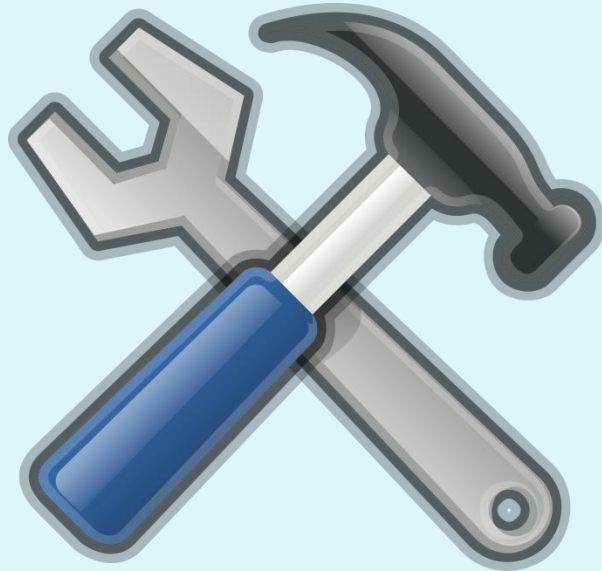
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Plan provisions may change at the start of each plan year.

Out-of-Pocket Costs July 1, 2016 to June 30, 2017	
Service or Provision	Out-of-Pocket Cost
Deductible for Coinsurance - Individual/Family	\$300/\$600
Coinsurance (e.g., labs, x-rays)	20%
Out-of-Pocket Cost Limit	\$1,500/\$3,000
PCP Copay	\$25 per visit
Specialist Copay	\$40 per visit
In-Patient Facility Copay	\$300 per admission
Out-Patient Facility Copay	\$125 per visit
Emergency Room Copay	\$150 per visit
Urgent Care Copay	\$40 per visit
Outpatient Prescription Drugs	
> Generic Drug Copay - Retail	\$15
> Preferred Brand Copay - Retail	\$30
> Non-Preferred Brand Copay - Retail	\$45
> Special Drug Copay - Retail	\$55
> Mail Service Copay	2 x Retail

Member Tools

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- Member Handbook
- Dedicated Website Page
- Claims Administrator Member Services
- Dedicated DHRM LODA Benefits Administrator
- Annual LODA program update from DHRM

LODA Changes Impacting

Health Benefits Program

effective

July 1, 2017

- **Loss of coverage upon eligibility for Medicare due to age 65**
 - Those in LODA before July 1, 2017 will still be covered even after age 65
 - ✦ Current participants not affected
 - Those in LODA on or after July 1, 2017 AND eligible for Social Security Disability or Railroad Disability will still be covered even after age 65
 - ✦ Individuals with the most severe disabilities and their spouses are not affected
- **Suspension of eligibility due to income greater than pre-disability income**
 - Those in LODA before July 1, 2017, will be grandfathered
 - ✦ Current participants not affected
- **Loss of coverage for surviving spouses if remarried**
 - Attestation of marital status required
 - No provision for future reenrollment
 - ✦ Pending legislation (1/31/2017) - surviving spouses who remarry prior to July 1, 2017, will not be affected.

Tentative Timeline

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December 2016

- Finalize plan administration processes
- Confirm contact information

January 2017

- Send new plan information and instructions to current program participants

February 2017

- Receive enrollment documentation from participants

July 1, 2017

- Move eligible participants to LODA Plans