



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: May 28, 2020

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2020

- **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)

- **Age limits removed for Behavioral Health Intensive In-Home Services:**

This benefit provides concentrated, time-limited interventions for those who are at risk of being moved to out-of-home placement or who are being transitioned to home from out-of-home placement. The age limit (currently age 18) is being removed to allow access to this benefit to a wider range of individuals.

- **New Sydney Health Mobile App – health care you can carry in your pocket:**

Sydney Health helps connect you to the right resources at the right time. See all of your medical and pharmacy benefits in one place, find doctors, check costs, view your digital ID card, and use Sydney's "chatbot" feature to get answers quickly.

Benefit Clarification

Pediatric Vision Benefit: (This is not a change in your benefits, just a clarification of current information.)

Your plan has a “pediatric formulary” that provides a certain selection of frames and contact lenses that would be offered to a pediatric member (age 19 and under), for which the member would pay \$0. The selection may vary by provider location based on that provider’s inventory. If the pediatric member does not choose from the formulary selection, then they will pay out of pocket where the member would receive a 20% discount.

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.

Eligibility clarifications

- Failure to enroll upon initial eligibility, declining coverage upon initial eligibility (including eligible dependents except as required by law), or terminating coverage at any time after enrollment (except for income suspensions) will generally result in the loss of this benefit and you will not be able to enroll for coverage in the future.
- No person can be enrolled in more than one LODA Health Benefits plan under any circumstances.

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 *2020 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 |
|---|--|
| Medical, Prescription Drug, Vision & Hearing (Anthem BCBS) Behavioral Health Benefits & EAP (Anthem) Prescription Drugs ID Card Order Line | Anthem Blue Cross and Blue Shield 1-800-552-2682 www.anthem.com/cova Anthem Behavioral Health and Employee Assistance Program (EAP) (access to services and authorizations) 1-844-271-7688 IngenioRx 833-267-3108 www.anthem.com 866-587-6713 |
| Dental Coverage | Delta Dental of Virginia 1-888-335-8296 www.deltadentalva.com |
| 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**
- **2020 Benefits-At-A-Glance**
- **Summary Annual Report (2018-19 Plan Year)**