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To: Grandfathered LODA Health Benefits Plans Enrollees (Disabled Persons and Survivors):

As the result of legislation passed in the 2020 General Assembly session to be effective July 1, 2020, an "eligible dependent" for purposes of continued health insurance in the LODA Health Benefits Plans will also include children of grandfathered enrollees as follows:

"Eligible dependent" shall also include the natural or adopted child or children of a deceased person or disabled person born as the result of a pregnancy or adoption that occurred after the time of the employee's death or disability, but prior to July 1, 2017.

As a reminder, eligible dependents, as defined in the Line of Duty Act, may continue coverage until the end of the year in which the child turns age 26 or the end of the month in which the disabled person ceases to be eligible. Your LODA Health Benefits Plans Summary Plan Descriptions (SPDs) have additional information regarding coverage for incapacitated children and the impact of Medicare entitlement. SPDs are also available online at: <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/loda-health-benefits>

Please note that expanded eligibility does not include:

- children of a spouse who was not the spouse of the LODA disabled or deceased person at the time of the LODA death or disability; or
- an eligible spouse's (e.g., surviving spouse's) children who were born or adopted after the date of the LODA death or disability but not the natural or adopted children of the disabled person or deceased person; or
- children who were determined to be ineligible for coverage prior to July 1, 2017, for reasons other than birth or adoption after the date of the LODA death of disability (for example, a child who did not have health plan coverage on the date of death or disability).

If you have a child or children who fulfill the new eligibility criteria, please complete the enclosed enrollment form and attach birth certificate(s) or documentation of legal adoption and send it no later than May 29, 2020, to:

LODA Health Benefits Plans
DHRM, Office of Health Benefits
101 North 14th Street, 13th Floor
Richmond, VA 23219

While enrollments will be accepted within the 60-day period following the effective date of coverage, receipt of the enrollment form after May 29 may result in a delay in access to coverage. Failure to enroll within the 60-day enrollment window will result in loss of eligibility for this coverage.

Thank you for your attention to this important health benefits information. If you have questions, please contact your LODA Health Benefits Administrator by email at LODA@DHRM.virginia.gov or by phone at 1-888-642-4414.

Enclosure