



**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 18, 2021

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2021

- **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)

Member Cost Limited for Insulin Prescription Drugs: For all plan members, there will be a maximum amount you pay for insulin prescription drugs. The limitation is for in-network pharmacy coverage only. See chart below for member cost details.

Health Plan	At the Pharmacy, You Pay
LODA Health Benefit Plan	34-day supply: up to \$50 90-day supply: up to \$150

Purchase Continuous Glucose Monitors (CGM) at Your Pharmacy: For all plan members, coverage for CGMs will also be available under the IngenioRx pharmacy benefit. You currently pay coinsurance, after the deductible, for CGMs as durable medical equipment. In the new plan year, you also will be able to purchase CGMs at your local drug store. A new prescription will be required if you are changing to the pharmacy benefit.

LiveHealth Online Healthy Sleep: LODA Plan members can receive new ways to treat sleep disorders. The LiveHealth Online Healthy Sleep program provides members with a home sleep evaluation in a virtual environment, where board-certified sleep specialists diagnose sleep disorders and design treatment plans to improve sleep and overall health. This program is offered at no cost for LODA Plan members.

## **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.

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 *2021 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](http://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**

<b>Benefit or Administrative Assistance</b>	<b>Contact</b>
<p>Medical, Prescription Drug, 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">www.anthem.com/cova</a></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 <a href="http://www.anthem.com">www.anthem.com</a></p> <p>866-587-6713</p>
<p>Dental Coverage</p>	<p>Delta Dental of Virginia 1-888-335-8296 <a href="http://www.deltadentalva.com">www.deltadentalva.com</a></p>
<p>LODA Benefits Administrator Eligibility and Enrollment Information</p>	<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">LODA@dhrm.virginia.gov</a></li> <li>• Fax: (804) 371-0231</li> <li>• Mail: LODA Health Benefits Plans</li> </ul> <p>DHRM – Office of Health Benefits - LODA 101 North 14th Street, 12th Floor Richmond, VA 23219</p>

**Enclosure:**

- **Language Assistance Notice**
- **2021 Benefits-At-A-Glance**
- **Balance Billing Notice**
- **Anthem EAP**
- **Summary Annual Report**

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