



**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 Prior to July 1, 2017

From: LODA Plans Benefits Administrator

Date: June 3, 2019

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2019

- **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)

### **Outpatient Prescription Drug Benefits**

**The outpatient prescription drug benefits under these plans will be administered by Anthem Pharmacy and delivered by IngenioRx starting on July 1.** This includes retail, home delivery, and specialty pharmacy. New resources include:

- Pharmacy customer service available 24/7/365 to assist you with any pharmacy plan questions
- Access to the Engage Mobile App to help you manage your prescriptions
- Medication Synchronization that lets you organize your maintenance prescription refills each plan year so that they are all available at the same time

Contact customer service for more information (see *Resources* on page four).

Be sure to present your new July 1 ID card for prescriptions at retail pharmacies after June 30. Information will be sent separately regarding transition of existing authorizations, home delivery, and specialty pharmacy prescriptions.

### **Anthem Heath Guides**

Your customer service experience will be enhanced through new Anthem Health Guides who are specially trained to answer your questions and lead you to the right programs and support for your unique needs.

## **General Information and Reminders**

LODA Health Benefits Plans eligibility provisions can vary based on the date of LODA-qualifying disability or death. Since your qualifying date of LODA disability or death is prior to July 1, 2017, following is an eligibility rule that applies to you. Consult your Summary Plan Description/Member Handbook for complete information.

- Surviving spouses who remarried prior to July 1, 2017, will not be affected by their remarriage; however, remarriage on or after July 1, 2017, will result in loss of eligibility for LODA plan coverage.

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 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.**

**ID Cards** – You will receive ID cards in June for the new plan year that begins on July 1. When you receive your new cards, you can destroy your old cards. Present your new ID cards to your health care providers for any claims after June 30. Even though your plan is not changing, your new ID card includes new plan identification information that providers need to process your claims. Failure to present your new ID card can result in denial of your claim.

**Member Handbooks** – Keep this information with your current Member Handbook as a description of your health benefits coverage. The enclosed 2019 *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;
- Prosthesis; 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**

Benefit or Administrative Assistance	Contact
<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">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>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: DHRM – Office of Health Benefits - LODA 101 North 14th Street, 12th Floor Richmond, VA 23219</li> </ul>

Enclosure:

- Language Assistance Notice
- 2019 Benefits-At-A-Glance