



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: 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 Health 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 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. **NOTE: you will receive additional information regarding qualifying income separately.**
- 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.

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;
- 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
- 2019 Benefits-At-A-Glance

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