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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: April 16, 2024

Subject: Your Annual LODA Health Benefits Plans update for new plan year beginning July 1, 2024

- **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)

NEW HEARING AID BENEFIT FOR CHILDREN!

Starting this year, hearing aids and related services for minor children (18 and younger) are included in plan coverage. Coverage includes the cost of one hearing aid, per hearing-impaired ear, every 24 months, up to \$1,500.

The \$1,500 benefit will pay first for a minor every 24 months, if the benefit doesn't cover the hearing aid, the minor can utilize the optional benefit of \$1,200 every 48 months. Adults only have the optional benefit of \$1,200 every 48 months.

EMERGENCY ROOM (ER) COPAY INCREASE

The copay for an ER visit will increase to \$300. Be sure to consider all care options available to you before heading to the ER. Use the Find Care feature in the Sydney Health App and/or online at [anthem.com](https://www.anthem.com) to locate options near you.

WHEN YOU NEED CARE RIGHT AWAY, THE ER ISN'T THE ONLY OPTION

When you need care right away, the emergency room (ER) might be the first place that comes to your mind. However, the ER may not be the best choice in every situation. You have options when you have a sudden need for care, and knowing what they are can help you save time and money — and feel better sooner.

PCP		Virtual care		Retail health clinic		Urgent care center		Emergency room	
Usually available during normal business hours and may also provide medical advice by phone after hours		24/7 access to doctors through the health plan's app, no appointment needed		Walk-in care clinics located in certain drugstores and major retailers		Stand-alone facilities, open extended hours		Stand-alone facilities or part of hospitals, open 24/7	
Cost	Average Wait	Cost	Average Wait	Cost	Average Wait	Cost	Average Wait	Cost	Average Wait
\$\$	18 Min	\$	10 Min	\$\$	30 min	\$\$\$	30 min	\$\$\$\$	90 min
Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other non-emergency symptoms		Flu-like symptoms, allergies, fever, sinus pain, diarrhea, eye infection, rash, UTI		Routine health tests, sore throat, earaches, bumps, minor cuts and scrapes, UTI		Sprain and strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI		Signs of a heart attack (chest pain) or stroke (sudden numbness and slurred speech), difficulty breathing, severe burn or bleeding — and any other symptoms where it is reasonable to think you are having a life-threatening emergency or your health is in serious jeopardy	

VIRTUAL PHYSICAL THERAPY FROM LIVEHEALTH ONLINE POWERED BY SWORD

New this year, LiveHealth Online Healthy Back & Joints powered by Sword offers virtual in-home physical therapy. This effective and convenient digital physical therapy program addresses a broad range of musculoskeletal conditions. The program leverages smart digital sensors and a smart tablet, that are shipped to the member, and dedicated licensed physical therapists who provide custom exercise plans and education, continuous engagement, and behavioral health resources to decrease pain and increase mobility. **There is no cost to participate for LODA members.**

CANCER CARE NAVIGATOR

Cancer Care Navigators are health educators specially trained to support members undergoing cancer treatment. They work one-on-one with members to help coordinate care and act as a single point of contact for their cancer providers reducing the burden on the member and caregivers. Cancer Care Navigators connect members and their loved ones to community resources and answer questions about benefits, treatments, medications, and side effects. Navigators will reach out to eligible members who might benefit from their assistance. **There is no cost to participate for LODA members.**

REMOVE MEMBER LIABILITY FOR AFTER-HOUR CHARGES

The additional after-hours fee being charged at participating free-standing emergency room centers and/or urgent care centers will be covered. Members will no longer be responsible for this additional charge.

Health and Wellness Programs

BUILDING HEALTHY FAMILIES REPLACES FUTURE MOMS

Future Moms is now Building Healthy Families. Available in the Sydney Health app, this digital program provides families personalized, on-demand health support during pregnancy, postpartum, or while raising young children. Log into Sydney Health or anthem.com and visit My Health Dashboard and Programs to access educational articles, personalized digital notifications, videos, health trackers, and personalized coaching via phone or chat. If you do not have access to the web, call 833-414-4200 to enroll.

LODA members can waive their \$300 hospital copay by participating in the program and completing the following items before delivery:

1. Register for Building Healthy Families and complete your profile
2. Take the pregnancy screener
3. Complete one of six mini assessments within the program app

Introducing PreventiveRx Plus

MAKING IT EASIER FOR YOU TO GET \$0 COST CONDITION-RELATED MEDICATIONS!

Consistently taking prescribed, condition-related medications can improve overall health and prevent adverse health events like trips to the ER. We're making it easier for you to get certain condition-related, maintenance medications at no-cost. Members who take these certain medications to manage these conditions will have a \$0 copay when they use an in-network pharmacy. PreventiveRx Plus offers \$0 copay for certain condition-related, maintenance medications and supplies that treat conditions like asthma, diabetes (certain types of insulin and diabetic supplies), hypertension, high cholesterol, depression, COPD and osteoporosis.

The PreventiveRx Plus benefit replaces the Value-Based Incentive Design/VBID program previously in place for LODA members. All the medications and supplies covered previously under VBID, will continue to be covered without having to participate in health coaching or meet other requirements. Check the PreventiveRx Plus drug list on www.anthem.com/cova to see which medications are included in the program. Please note: Your coverage has limitations and exclusions. You may need to meet clinical criteria in order to receive coverage for certain medications on this list.

Introducing Talkspace

BEHAVIORAL HEALTH PROVIDER ACCESS ANY TIME, FROM ANY PLACE!

Talkspace allows members ages 13+ to work with a behavioral health provider (psychiatrist, ages 18+ only) through a secure messaging platform when it's convenient for them. Talkspace allows members to message their therapist at any time, on any mobile device using text messaging, audio messaging, or video messaging. Live chat, video or audio sessions can be pre-scheduled with the provider, or you can have a week of unlimited non-simultaneous messaging, which counts as one visit. The health plan's applicable behavioral health copay and/coinsurance will apply, or Talkspace can be used as an option for the member's EAP visits. Visit your [EAP website](#) (enter LODA as the Company Name) or go to www.talkspace.com.

Benefit at a Glance

Don't forget Preventive Screenings

Early detection of health issues can help keep treatment costs down and can increase the likelihood of positive health outcomes. Regular preventive care is included in your health benefits. Making time for it is one of the best ways you can make sure you and your family are at your healthy best. The LODA Health Benefits Plans offers annual adult and well-child exams, gynecological exams, vaccinations and cancer screenings at no cost to you. To find out what screenings and vaccines are recommended, consult your plan Member Handbook or Evidence of Coverage, call the health plan or visit the plan website. Your doctor may suggest additional screenings or vaccinations based on various factors such as your age and health history.

Not Going to the Dentist?

Did you know that the health of your mouth is connected to overall health? Gum disease, or periodontal disease, is one example of an oral health problem that can affect the whole body. Periodontal disease has been linked to other overall health issues like diabetes, heart disease, osteoporosis, respiratory complications and cancer. Dental benefits are one of your biggest tools when it comes to maintaining preventive care. Regular visits to the dentist for cleanings and checkups are covered under the LODA Health Benefits Plans at the highest percentage – 100%!

Download Your Plan App!

Investigate how much simpler healthcare can be when you use a health plan app on your smart phone! Sydney Health can help you use your health benefits, stay on top of your health, and save money. Get instant access to your medical, dental and vision benefits and claims; preventive care reminders; free health action plans and health trackers; your member ID card and more! In addition, you can compare costs for prescriptions, providers, hospitals, and labs. The app will even suggest pharmacy coupons that may be available. Download the Sydney Health app and log in using your anthem.com username and password.

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 in a LODA-covered position as defined in the Code of Virginia § 9.1-400.

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.

Only eligible family members who meet the eligibility definition can be covered. You are required to remove dependents that do not meet the plan's eligibility requirements. You have 60 calendar days to remove an ineligible dependent. The countdown begins on the day of the event. Members who enroll or fail to remove ineligible persons within the 60-day window, will be responsible for all claims paid in error, including any claims paid for prescription drugs.

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.

IMPORTANT!! When You Become Eligible for Medicare

When LODA Group participants or their covered family members become eligible for Medicare for any reason, Medicare becomes the primary health plan. In most cases, when Medicare-eligible participants are eligible due to age they will be contacted approximately three months in advance of their Medicare eligibility date due to age. They will be automatically moved to the LODA – Medicare Primary plan effective with your Medicare eligibility with Dental/Vision Plan, a Medicare supplemental plan that includes Medicare Part D prescription drug coverage (contingent upon approval by Medicare), dental and vision.

Even though the LODA program makes every effort to identify participants who become eligible for Medicare, it is the responsibility of the LODA participants to ensure that any eligible participants and dependents who become eligible for Medicare are moved to LODA – Medicare

Primary plan coverage immediately upon Medicare eligibility. Failure to move to LODA – Medicare Primary plan immediately upon eligibility for Medicare can result in retraction of primary payments made in error and a gap in coverage. The LODA program will not make primary claim payments when Medicare should be the primary coverage. Contact your LODA Benefits Administrator if you need additional information (see page 8).

Address Changes

Was this package forwarded to you from an old address? If so, be sure to contact your LODA Benefits Administrator immediately to make an address correction, including an updated telephone number. If you have an email address, you may ask to have it included in your eligibility record. Failure to update your mailing address can result in missing important information about your LODA health benefits program. The Department of Human Resource Management will not be responsible for information that participants miss, including changes to the Line of Duty Act, because their address of record is incorrect. The Department's only means of reaching many LODA group participants is through the US Postal Service. Please let your LODA Benefits Administrator know when you move!

**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 2024 *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 or emailing loda@dhrm.virginia.gov. 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, Vision & Hearing (Anthem BCBS) Behavioral Health Benefits & EAP (Anthem) Prescription Drugs ID Card Order Line	Anthem Blue Cross and Blue Shield 800-552-2682 www.anthem.com/cova Anthem Behavioral Health and Employee Assistance Program (EAP) (access to services and authorizations) 844-271-7688 CarelonRx 833-267-3108 www.anthem.com 866-587-6713
Dental Coverage	Delta Dental of Virginia 888-335-8296 www.deltadentalva.com
LODA Benefits Administrator Eligibility and Enrollment Information	• Phone 888-642-4414 (indicate you are calling regarding LODA) • Email at LODA@dhrm.virginia.gov • Fax: (804) 371-0231 • Mail: DHRM – Office of Health Benefits - LODA 101 North 14th Street, 12th Floor Richmond, VA 23219

Enclosures:

- Benefits-at-a-Glance
- Anthem Health & Wellness
- Sydney app
- Livehealth Online
- Anthem EAP
- SmartShopper
- Language Assistance Notice