

# LINE OF DUTY ACT (LODA) HEALTH BENEFITS PLANS

Effective July 1, 2017



**STATUS REPORT**  
**OCTOBER 11, 2016**



# The LODA Plans

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- **Beginning July 1, 2017, this is the coverage available to eligible LODA Beneficiaries**
- **Two Plans:**
  - Plan 1 - Formerly employed (Retirees, LTD Participants, Survivors)
    - ✦ Medicare is primary
  - Plan 2 - Currently employed with a LODA employer
- **Same plan design as COVA Care with all optional benefits**
  - Medical
  - Behavioral Health
  - Prescription Drugs
  - Diagnostic, preventive and expanded dental
  - Routine vision and hearing
  - Employee Assistance Program
  - In-network preventive care covered at 100%
  - Out-of-network coverage

# Current COVA Care Out-of-Pocket Costs

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Plan provisions may change at the start of each plan year.

<b>Out-of-Pocket Costs July 1, 2016 to June 30, 2017</b>	
<b>Service or Provision</b>	<b>Out-of-Pocket Cost</b>
Deductible for Coinsurance - Individual/Family	\$300/\$600
Coinsurance (e.g., labs, x-rays)	20%
Out-of-Pocket Cost Limit	\$1,500/\$3,000
PCP Copay	\$25 per visit
Specialist Copay	\$40 per visit
In-Patient Facility Copay	\$300 per admission
Out-Patient Facility Copay	\$125 per visit
Emergency Room Copay	\$150 per visit
Urgent Care Copay	\$40 per visit
Outpatient Prescription Drugs	
> Generic Drug Copay - Retail	\$15
> Preferred Brand Copay - Retail	\$30
> Non-Preferred Brand Copay - Retail	\$45
> Special Drug Copay - Retail	\$55
> Mail Service Copay	2 x Retail

# Member Tools

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- Member Handbook
- Dedicated Website Page
- Claims Administrator Member Services
- Dedicated DHRM LODA Benefits Administrator
- Annual LODA program update from DHRM

# LODA Changes Impacting

# Health Benefits Program

effective

**July 1, 2017**

- **Loss of coverage upon eligibility for Medicare due to age 65**
  - Those in LODA before July 1, 2017 will still be covered even after age 65
    - ✦ Current participants not affected
  - Those in LODA on or after July 1, 2017 AND eligible for Social Security Disability or Railroad Disability will still be covered even after age 65
    - ✦ Individuals with the most severe disabilities and their spouses are not affected
- **Suspension of eligibility due to income greater than pre-disability income**
  - Those in LODA before July 1, 2017, will be grandfathered
    - ✦ Current participants not affected
- **Loss of coverage for surviving spouses if remarried**
  - Attestation of marital status required
  - No provision for future reenrollment

# Tentative Timeline

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## **December 2016**

- Finalize plan administration processes
- Confirm contact information

## **January 2017**

- Send new plan information and instructions to current program participants

## **February 2017**

- Receive enrollment documentation from participants

## **July 1, 2017**

- Move eligible participants to LODA Plans