

PEIA

WHERE DO I START?

Welcome To PEIA

PEIA offers:

1 Basic Life Insurance Plan

7 Health Insurance Plans

18 Optional Life Insurance Plans

5 Dependent Life Insurance Plans

Mountaineer Flexible Fringe Benefit Plans

Am I Eligible?

You are eligible for PEIA insurance if you are:

- a full-time employee (working regularly at least 20 hours per week);
- an elected official who works full-time in the elected position;
- a member of the West Virginia Legislature (must pay 100% of the premium);
- a member of the West Virginia Board of Education (must pay 100% of the premium);
- a permanent full-time substitute teacher working on a contract of 90-days or more per school year;
- an elected member of a county board of education (must pay 100% of the premium); or
- a school service employee eligible under W.Va. Code, Chapter 18A.

Full details can be found in the [Summary Plan Description](#).

Who Can I add to my Plans?

- Your legal spouse, with a copy of your marriage license
- your biological children under age 26 with a birth certificate
- adopted children under age 26 with the first and last page of the adoption decree
- stepchildren under age 26 with a birth certificate
- children for whom you are the court-appointed guardian to age 18 with the guardianship papers signed by the judge

What Health Plans are available?

PEIA offers:

4 PPB (Preferred Provider Benefit Plans)

PPB Plan A

PPB Plan B

PPB Plan C

PPB Plan D

3 HMO (Health Maintenance Organization) and POS (Point of Service) from The Health Plan

HMO Plan A

HMO Plan B

POS

You need to sign up for Health Insurance online during the month you are hired or the following two months.

Rates can be found in the [Shopper's Guide](#)

Terms You Need to Know

Deductible: The amount you pay each plan year before the plan begins to pay. Under the PPB Plans A, B and D, office visits are not subject to the deductible. Only the Allowed Amounts for covered expenses will be applied to your deductible. The family deductible is divided up among the family members. No one member of the family will pay more than the individual (or Employee Only) deductible.

Coinsurance: The percentage of eligible expenses that you are required to pay after the deductible has been met. This is the amount applied to your out-of-pocket maximum. You are responsible for paying the coinsurance and deductible amounts directly to the provider of services.

Copayment: This is the set dollar amount that you pay when you use the services-like the flat dollar amount you pay for an office visit in PEIA PPB Plans A, B & D. Copayments do not count toward your annual out-of-pocket maximum or your annual deductible.

Out-of-pocket maximum: This is the running total of coinsurance you pay throughout the plan year. Once you have met your out-of-pocket maximum, the plan begins paying 100% of services requiring coinsurance for the balance of the plan year.

PEIA PPB Plans

And How are they Different?

Plan A has the richest benefits with the highest premiums of all the PEIA PPB Plans. It is available to all active employees and non-Medicare retirees.

Plan B offers lower premiums with higher deductibles, higher out-of-pocket maximums, increased coinsurance, and higher copayments for prescription drugs. The medical coverage is identical in PPB Plans A, B & D.

Plan C is an IRS-qualified High-Deductible Health Plan (HDHP). For more information about PEIA's HDHP, download the Summary Plan Description (Plan C) at www.wvpeia.com or call **1-888-680-7342**. Plan C is available to active employees only.

Plan D is the West Virginia ONLY plan. Insureds enrolling in this plan must be West Virginia residents, and all care provided under this plan must be provided in West Virginia. The only care allowed outside the State of West Virginia will be emergency care to stabilize the patient, and a limited number of procedures that are not available from any health care provider inside West Virginia. The benefits (copayments, coinsurance, deductible and out-of-pocket maximum) of Plan D are identical to PEIA PPB Plan A, but there is no out-of-state coverage, except as noted above. Plan D is available to active employees only.

The Health Plan

And How are they Different?

THE HEALTH PLAN OFFERS **3** PLAN DESIGNS:

HMO Plan A	
Deductible	\$600/\$1200
Out-of-Pocket Max	\$6850/\$13,700
Office Visit – Primary Care	\$10
Office Visit – Specialty Care	\$40
Emergency Room	\$250
Urgent Care	\$50
Inpatient Care	85% covered
Preventive Care	100% covered
Rx	\$10 generic 50% Preferred Brand

The Health Plan of West Virginia provides HMO and a Point of Service Plan for members.

HMO Plan B	
Deductible	\$1000/\$2000
Out-of-Pocket Max	\$6850/\$13,700
Office Visit – Primary Care	\$10
Office Visit – Specialty Care	\$40
Emergency Room	\$250
Urgent Care	\$50
Inpatient Care	70% covered
Preventive Care	100% covered
Rx	\$10 Generic ONLY

POS	
Deductible	In: \$1200/\$2400 Out: \$2400/\$4800
Out-of-Pocket Max	In: \$6850/\$13,700 Out: \$10K/\$20K
Office Visit – Primary Care	\$10
Office Visit – Specialty Care	\$40
Emergency Room	\$250
Urgent Care	\$50
Inpatient Care	70% covered
Preventive Care	100% covered
Rx	\$10 Generic ONLY

Basic Life Insurance

Every eligible employee is offered \$10,000 worth of Basic Life and most employers pay this premium.

- There is no reason not to sign up for the Basic Life policy if it is paid by your employer.
- Every employee that signs up for Health insurance through PEIA must first have Basic Life Insurance.
- You should sign up for Basic Life insurance online during the month you are hired or the following two months.

Optional Life Insurance

PEIA offers 18 different Optional Life Insurance Plans ranging from \$5,000 to \$500,000.

- All eligible employees are able to enroll in Optional Life Insurance.
- To enroll in Optional Life Insurance you must have Basic Life Insurance.
- New employees are guaranteed approval of Optional Life Insurance up to \$100,000 with no health questions asked.
- Optional Life Insurance offers a double payout should the death meet the accidental death requirements.
- You should sign up for Optional Life insurance online during the month you are hired or the following two months.

Rates can be found in the [Shopper's Guide](#)

Dependent Life Insurance

PEIA offers 5 different Dependent Life Insurance Plans ranging from \$5,000 for spouse and \$2,000 per child to \$40,000 for spouse and \$15,000 per child.

- All eligible employees are able to enroll in Dependent Life Insurance.
- New employees are guaranteed approval of Dependent Life Insurance up to Plan 4 (\$20,000 Spouse/\$10,000 child) with no health questions asked.
- Dependent Life Insurance offers a double payout should the death meet the accidental death requirements.
- You should sign up for Dependent Life insurance online during the month you are hired or the following two months.

Rates can be found in the [Shopper's Guide](#).

Are You Ready to Enroll?

Print the instructions to enroll online found [here](#) unless your HR representative gave you the directions.

Go to PEIA.wv.gov and click on the green rectangle labeled Manage My Benefits.



Manage My Benefits

While enrolling, be sure to add coverage for dependents after adding their demographic information. This is a common mistake that can be avoided.

Once you enroll, you may need to upload documents such as Birth Certificate or Marriage Certificate. Instructions can be found [here](#) if you have any questions.

If you are unable to enroll online, please contact your HR representative to enroll with paper forms.

Questions?

UMR – (888) 440-7342

- questions about PEIA PPB Plan medical claims/benefits, requests for out-of-state services, pre-certification, case management, and medical ID cards

CVS Caremark – 1-844-260-5894

- questions about prescription claims

PEIA – (888) 680-7342 or visit our website at www.wvpeia.com

- eligibility and life insurance

FBMC Benefit Management (FBMC) – (855) 569-3262

- Dental, vision and hearing aid benefits, long and short term leave and legal

Securian Financial (Minnesota Life) -- (800)-203-9515

- Questions about life insurance