

PEIA PLAN YEAR 2025

BENEFIT COORDINATOR
OPEN ENROLLMENT TRAINING

PEIA FY 2025
PLAN

STATE,
BOARD OF
EDUCATION
COLLEGE AND
UNIVERSITIES

State Fund Employees

- 10.5% premium increase
- No benefit changes

PEIA FY 2025 PLAN – NON- STATE

PREMIUM INCREASE

- 14% premium increase
- No Benefit Changes

PEIA FY 2025 RETIREE

Medicare Retiree

- No changes in premium
- No changes in benefits

Non-Medicare Retiree

- 10% Premium Increase
- No changes in Benefits

Weight Loss Management Changes

- Effective 3/15/2024, PEIA will no longer cover weight loss medication. Members who have a current prior authorization will be covered until the end of their PA or June 30, 2024, whichever is longer.
- PEIA does not currently cover weight loss drugs outside of a pilot program with the bariatric centers of excellence.

PEIA Weight Loss Management

PEIA has a responsibility to keep premiums affordable, while ensuring the most robust level of benefits to all members. That is why we are pausing the pilot program while we evaluate options moving forward.

- PEIA does offer a voluntary weight management program which is up to a maximum of two years. Through this program, members have access to a \$30 monthly gym membership, exercise physiologists, personal trainers, and dieticians at regular intervals throughout the two-year program duration. Quarterly, PEIA offers Wondr Health which is an online twelve-month weight loss program. This information can be found on PEIA's website.

Washington County OH

- Marietta Memorial Health Providers are now in UMR network.

Who's New to this?

Open enrollment:

April 2- May 15, 2024

Any changes made during Open Enrollment will be effective **July 1, 2024**

Benefit Coordinators will have until May 23rd to approve any changes.

Update COB

Update Coordination of Benefits

To prevent Denial of Claims

Go to UMR.com

- **Go to**
- **UMR.com**

Call UMR
888-440-7342

Open Enrollment Changes

- To make Open Enrollment changes, members can:

- Go to PEIA's website at www.wvpeia.com or peia.wv.gov, click the green Manage My Benefits button, then log on and follow the prompts.
- Call PEIA's Open Enrollment Helpline at 1-877-676-5573 and request a Transfer form
- If it is too late to have a Transfer Form mailed to the member and they get it to you, they can:
 - Fill out a change in status or enrollment forms for you enter or
 - Go to PEIA's website, Manage My Benefits and enroll or make the changes there.

MMB Lockout Instructions

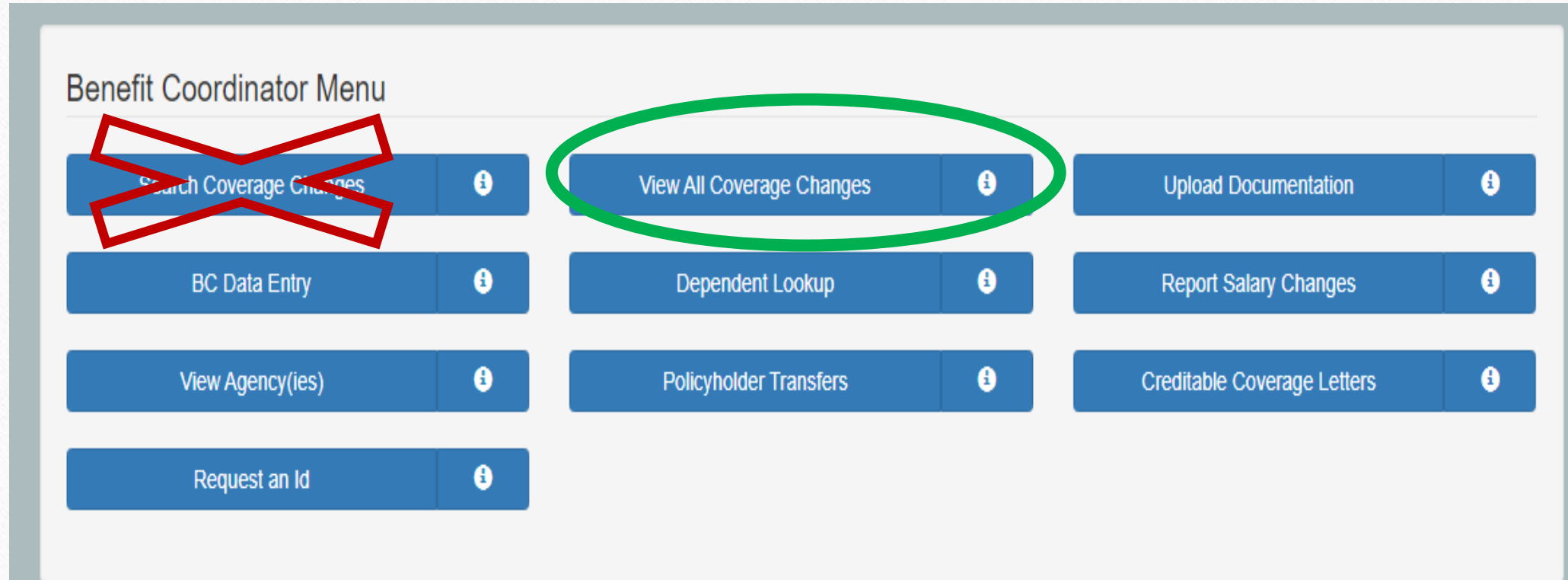
If a member has forgotten their password or is locked out of Manage My Benefits they can:

-
- Wait 15 minutes and try again
 - Use their 3 security questions
 - If they request a temporary password, type them in.
 - **Do not** cut and paste the temporary passwords
 - Last Resort **Contact Jill Beaty at for a MMB Reset.

Approving Member Changes

Benefit Coordinator Menu

Search Coverage Changes	View All Coverage Changes	Upload Documentation
BC Data Entry	Dependent Lookup	Report Salary Changes
View Agency(ies)	Policyholder Transfers	Creditable Coverage Letters
Request an Id		



Always choose View All Coverage Changes

PEIA Access

•Do not Share Access Credentials!

- Violator's access(es) can be suspended and/or terminated.
- It could be a violation of 18 U.S.C. § 1030 – the “*Computer Fraud and Abuse Act*”. Such conduct cannot and will not be tolerated.
- When you signed up as a Benefit Coordinator, you signed a Benefit Coordinator Designation Form stating:

By signing this form you are agreeing to use a digital mark in lieu of a written signature. To use this digital mark you must agree:

1. That you will not share with any other person the password, code or other security key required for use of the mark;
2. That the use of the mark represents confirmation of a record;
3. To notify the agency immediately once you become aware that the security key is compromised; and
4. That you understand that the provisions of W. Va. Code §61-3C-10 prescribe the penalties for the unauthorized disclosure of a password, identifying code, personal identification number or other confidential security information.

Updates are an important part of a BC Role

Please confirm that your email as a BC/WCC is up to date.

Communications from PEIA are necessary to your job.

PEIA does not allow generic email addresses for Benefit/Web Coordinators.



Section 125

Members may only change their Section 125 status during Open Enrollment.

- State agencies : BC sends forms to PEIA by fax
- Non-state agencies: BC will enter the information into their payroll system if you offer this benefit

Form is in the Shopper's Guide



PEIA Divorce Rules

Members who are divorced must make the change the month they judge decrees if finalized.

Advise not to wait for the decree.

Members can make a change to drop a spouse during Open Enrollment

PEIA Tobacco Status

Cigarettes

E-cigarettes

Pens

Chew Tobacco

Snuff

Vape

Pipe

Members/Dependents
must be Tobacco Free 6
Months to receive the
discount on premiums.

Leave of Absence

- LOA is a reporting for PEIA purposes only
- It does not have any bearing on how and who we charge premiums.
- Report for all leaves, including Worker's Comp, Military and unpaid leaves.
- You can update the date to any time within a year of the start date.

Date	Time	City	Location
4/16/24	3-6 pm	Charleston	Holiday Inn Express – Charleston/Civic Center 100 Civic Center Drive, Charleston, WV 25301
4/17/24	3-7pm	Beckley	Tamarack
4/18/24	3-7pm	Huntington	Cabell County Public Library 455 9th St Huntington, WV 25701
4/23/24	3-7pm	Martinsburg	Holiday Inn Martinsburg
4/24/24	3-7pm	Morgantown	Holiday Inn-University Area 1188 Pineview Drive
4/25/24	3-7pm	Wheeling	West Virginia Northern Community College J. Michael Koon Auditorium (1st floor of the B&O Building), 1704 Market Street, Wheeling, WV 26003
4/30/24	3-7pm	Mineral Wells	167 Elizabeth Pike



MetLife

PEIA Life Insurance
TPA

Beneficiaries should be reviewed often:

Marriage, Divorce, Birth or Adoption of a child, or
Death

Two options for updating beneficiary information:

- **On-line at:** <https://mybenefits.metlife.com/>
- **Completion of the Basic and/or Optional Life Insurance Change of Beneficiary Form**

Beneficiary Designations

MetLife

MetLife Fax number
for Beneficiary forms:

866-545-7517

PEIA Website links to MetLife Website

Death Benefits Direct Line

800-638-6420 Option 2

Email: lifecclaimssubmit@metlife.com

Fax: 570-558-8645

MetLife

- Books and Forms
- Forms are found on the PEIA Website under the comprehensive list or under Partners/MetLife
- Call 630-692-4211 or email Dahne Brown at dkbrown@metlife.com for additional books.



Bob Tschappat
Account Executive

P: 740.695.7631 | C: 304.650.2578

btschappat@healthplan.org | www.healthplan.org

1110 Main Street, Wheeling, WV 26003



1.888.847.7902 | www.healthplan.org

The **right** plan
for **you**

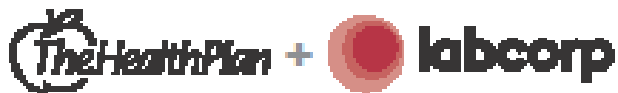


Benefit Description	Plan A	Plan B	Plan C (POS)
Annual Deductible	\$600/\$1,200 Goes towards OOP Max	\$1,000/\$2,000 Goes towards OOP Max	IN: \$1,200/\$2,400 OUT: \$2,400/\$4,800 Goes towards OOP Max
Annual Out-of-Pocket Maximum *Includes Rx copays	Single: \$6,850 Two person: \$13,700 Family: \$13,700 *Includes Rx copays	Single: \$ 6,850 Two person: \$13,700 Family: \$13,700 *Includes Rx copays	<u>IN</u> Single: \$6,850 Two person: \$13,700 Family: \$13,700 <u>OUT</u> Single: \$10,000 Two person: \$20,000 Family: \$20,000 *Includes Rx copays

The Health Plan LabCorp Partnership

LabCorp is the exclusive independent laboratory provider for **The Health Plan**

Members of The Health Plan pay the lowest applicable out-of-pocket costs through the LabCorp network.



The Health Plan is proud to offer the quality and convenience of LabCorp, including:

- Easy-to-use online & web-based tools for:
 - Scheduling appointments
 - Streamlined check-in
 - Advance out-of-pocket cost estimates
 - Access to test results
 - Simplified billing/payment
- Routine lab work, clinical testing and other services
- Nearly 5,000 frequently requested, specialty and genetic tests

Find locations near you
at labcorp.com

The Health Plan Telehealth

Wherever you go,
talk to a doctor for free
by phone or video 24/7.



**Take control of your health with free
doctor visits 24/7 at home or on the go.**



Download the app for a
confidential therapy visit.



HealthiestYou.com | 866.703.1259



See a doctor 24/7

Talk to a licensed doctor by
phone or video from anywhere



Save money

Find the lowest-cost
prescriptions in your area



Find a pharmacy nearby

Locate a pharmacy near you to
pick up prescriptions from your
doctor visit*

*Medicine is prescribed when medically necessary

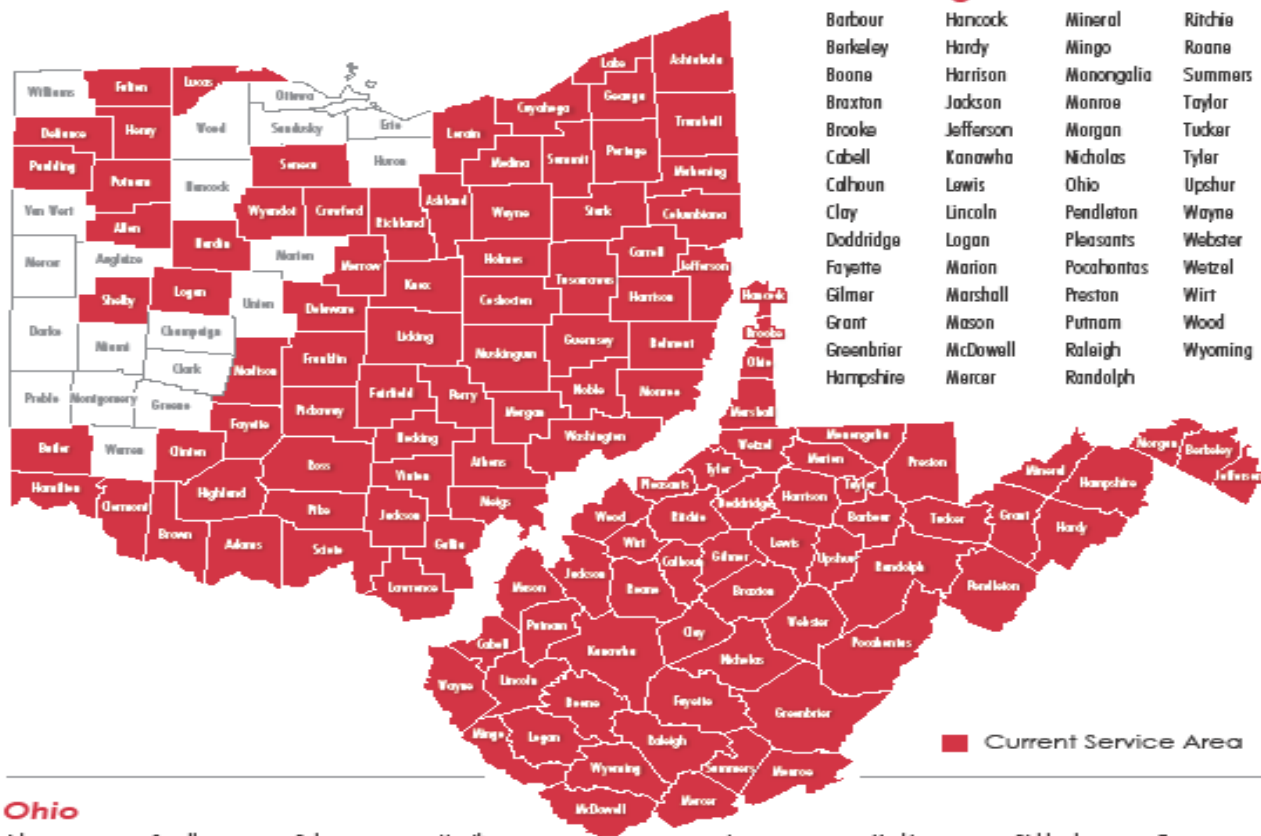




Commercial Service Area

The Health Plan Coverage Area

training



Benefit Coordinator

Annual Open Enrollment Training

Plan Year: July 1, 2024-June 30, 2025



Meet your team



KAYLA HORTON

Account Manager
khorton@fbmc.com
(304) 352-0329



JODI GRADY

Benefit Advocate
jgrady@fbmc.com
(304) 352-0331



CHLOE COOK

Benefit Advocate
ccook@fbmc.com
(304) 352-0333

General Inquiries: mtflexbenefits@fbmc.com

Important highlights for 2024 - 2025



Open Enrollment: April 2nd - May 15th
Election Effective Date: July 1, 2024

New Products for 2024

Accident Plan
Hospital Indemnity Plan
Critical Illness Plan

New Voluntary Benefit Education Opportunity

Employees will have the ability to schedule a telephonic or face-to-face education session!

For scheduled locations, visit mountaineer.fbmcbenefits.com

Changes Only Enrollment

Employees who do not want to make changes do not need to do anything, their benefits will rollover from the current plan year.

Benefits available from Mountaineer Flexible Benefits



Benefit Highlights - Hospital Indemnity Plan



Hospital Indemnity plans provide employees, and their enrolled dependents, with benefits when they have experienced a hospitalization or other specific hospital related claim.



sunlife.com/wvpeia

(844) 583-5036

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at

<https://mountaineer.fbmcbenefits.com/>

Monthly Rates

Employee only	\$13.65
Employee and Spouse	\$27.42
Employee and Children	\$21.07
Employee and Family	\$34.84

Benefit Highlights - Accident Plan



Accident insurance plans help employees, and their enrolled family members, during life's unexpected moments. Policy benefits are paid to the employee and can help create peace of mind when they need it most.



sunlife.com/wvpeia
(844) 583-5036

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Monthly Rates

	High / 24 hr 24-Hour
Employee only	\$6.50
Employee and Spouse	\$15.60
Employee and Children	\$15.07
Employee and Family	\$24.17

Benefit Highlights - Critical Illness Plan



sunlife.com/wvpeia

(844) 583-5036

Critical Illness plans help employees, and their enrolled dependents, receive financial help when they are traveling through a critical illness journey, such as heart attacks or strokes.

Guaranteed Issue amounts elected (up to \$50k) without medical questions!!

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Employee benefit	
Age band	Uni-Tobacco Monthly rate*
Under age 30	\$0.25
30-39	\$0.45
40-49	\$0.91
50-59	\$1.82
60-69	\$3.01
70 and over	\$5.09
Rate basis: Per \$1,000 of coverage	
*Attained age rating applies – premiums will increase due to age increase.	

Spouse benefit	
Age band**	Uni-Tobacco Monthly rate*
Under age 30	\$0.25
30-39	\$0.45
40-49	\$0.91
50-59	\$1.82
60-69	\$3.01
70 and over	\$5.09
Rate basis: Per \$1,000 of coverage	
*Attained age rating applies – premiums will increase due to age increase.	
**The employee's age is used to determine rates.	

Child benefit	
Coverage	Monthly rate
All age bands	\$0.04
Rate basis: Per \$1,000 of coverage	

Benefit Highlights - Dental Plan



sunlife.com/wvpeia

(844) 583-5036

- Don't Forget! Sun Life established a dedicated team to support members of Mountaineer Flexible Benefits, employees and providers should be using the information on their ID cards to check benefits and claims.
- There are no rate or plan design changes to the dental insurance plan for 2024-2025.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Benefit Highlights - Vision Plan



Humana

www.humana.com
(877) 398-2980

- There are no rate or plan design changes to the vision insurance plan for 2024-2025.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Benefit Highlights - Legal Plan



araglegal.com/myinfo
(800) 247-4184

- There are no rate or plan design changes to the legal plan for 2024-2025.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Benefit Highlights - Hearing Plan



- There are no rate or plan design changes to the hearing plan for 2024-2025.



Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Benefit Highlights - Disability Plans



(888) 466-8640

- Changing Carrier to MetLife
- Short-Term Disability Plan
 - Increase to weekly maximum benefit to \$1,000
 - Implemented a Pre-Existing Condition Clause to Eliminate Medical Questionnaires for Late Enrollments
 - Reduction in Monthly Premium
- Long-Term Disability Plan
 - Reduced Monthly Premium
 - New 60% plan with LOWER premiums
 - Please note: 70% plan is being RETIRED, those in the plan now can keep it, no new enrollees

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

Benefit Highlights - Savings Plans



inspira[™]
FINANCIAL
inspirafinancial.com
(844) 729-3539

- PayFlex has changed their name to Inspira Financial
 - When accessing online, same username and password as before
 - Any spending cards that employees have will be good until their expiration date printed on the card
- Contribution Limits have been adjusted to federal limits as follows:
 - Healthcare Flexible Spending Account, \$3,200
 - Health Savings Accounts, Individual Enrollment, \$4,150
 - Health Savings Accounts, Family Enrollment, \$8,300

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



Employee Voluntary Benefit Education Resources

Employees now have new ways to get help with their voluntary benefit plans to be better prepared for how to use and make selections for what best fits their needs.

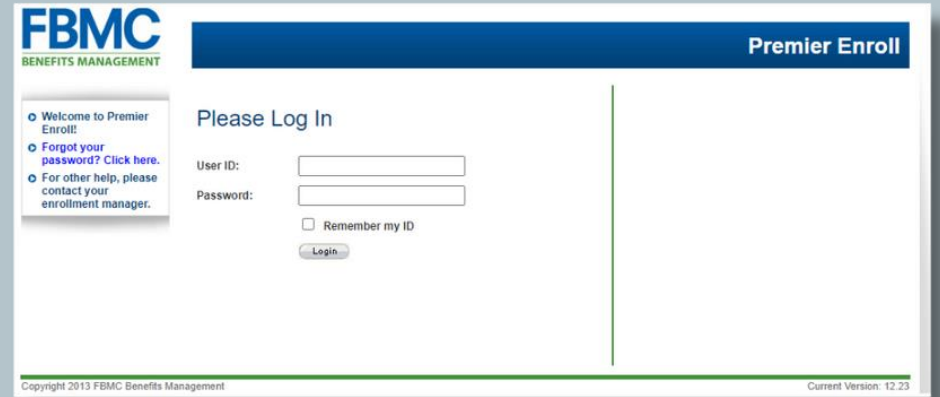


- They can access the new education portal with decision making support
- They can schedule a telephonic appointment with a Benefit Counselor
- They can schedule an in-person appointment at specific locations across the State
- They can attend one of the PEIA benefit fairs to meet with one of the Mountaineer Flexible Benefits Team Members

Ways to Enroll

2

MyFBMC.com/PE

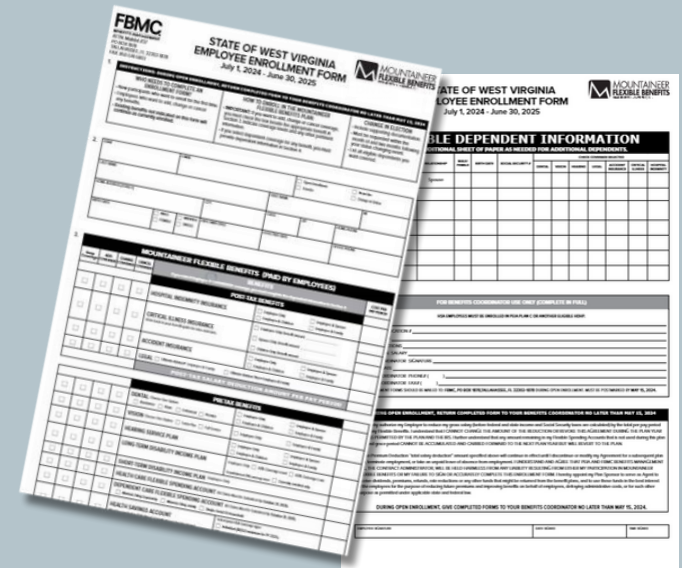


Password reset requests, email to techsupport@fbmc.com

3

Enrollment Form

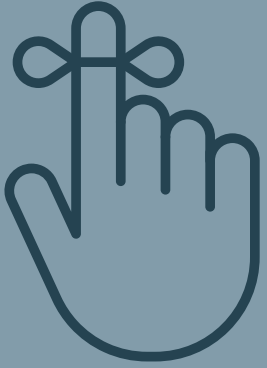
Forms are due to Benefit Coordinators by May 15, 2024, with submission to FBMC by May 22, 2024



1

With a Voluntary Benefit Counselor





Don't Forget

- Retirees can only enroll by completing a paper enrollment form.
- Employees are encouraged to enroll with a Counselor or Online to avoid common form mistakes.
- If you are using paper enrollment forms, the Benefit Coordinator section must be completed prior to submitting to FBMC.
- Enrollment forms can be mailed to FBMC or for faster processing they can be faxed to (850) 514-5803.
- The new FAQ section of the Mountaineer Flexible Benefits Guide has answers to these, and other common questions.