

PEIA

Open Enrollment

Plan Year 2023

Who's New to this?

Open enrollment:

April 2- May 15, 2022











Any changes made during Open Enrollment
in the open enrollment screens will be
effective **July 1, 2022**

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 you and them get it to the Benefit Coordinator, they can:
 - Fill out a change in status or enrollment forms to have you enter it or
 - Go to PEIA's website, Manage My Benefits and enroll or make the changes there.

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

Approving Member Changes

- 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 Susan.J.Beaty@wv.gov for a MMB Reset.

MMB Lockout Instructions

- There are no aggregate rate changes to Health Insurance for State, University and College or BOE.
- There are no changes to the retiree health insurance rates
- The RHBT Paygo rate will change to \$70.

Health Insurance Rates

Non-State Agencies Only

*The PEIA PPB premiums are increasing 5% in aggregate (PEIA+RHBT) effective July 1, 2022.

The RHBT Paygo rate will change to \$70.

**New
Prescription TPA**

Express
Scripts



Express Scripts will be the new Pharmacy Third Part Administrator for PEIA beginning July 1, 2022

New Formulary Lists

New lists will be available soon after Open Enrollment begins.

Please have members review the new lists for any changes to their medication copays.

New PPB Plan Members Card and COB

New ID cards with the new PBM info will be sent to all PPB members.

There will be an activation sticker on the card for you to call and confirm Coordination of Benefits for you and their dependents.

2021 1094C Data Mismatches for State, Board of Ed, Colleges and Universities

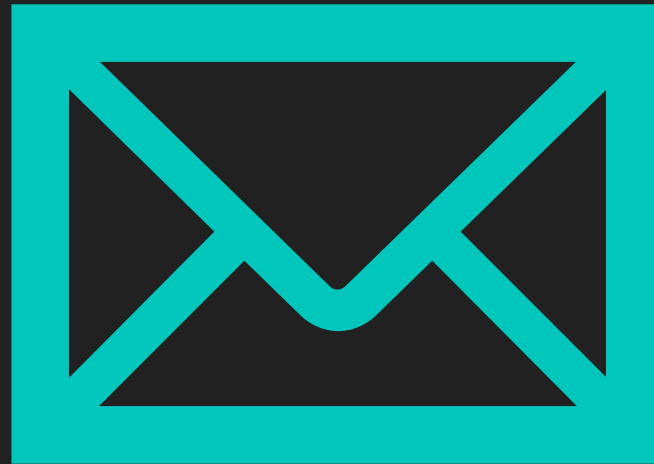
- Any mismatches are provided as TIN errors.
- If your report is blank, your agency did not have mismatch errors.

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 is no longer allowing generic email addresses for Benefit/Web Coordinators.



•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:

PEIA Access

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.

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're offering 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.

PEIA Tobacco Status

Cigarettes

Snuff

E-cigarettes

Vape Pens

Chew Tobacco

Pipe

Members/Dependents
must be Tobacco Free 6
Months.

Date	Time	City	Location
4/7/2022	3-6pm	Charleston	Holiday Inn Express 400 Second Avenue
4/12/2022	3-7pm	Beckley	Tamarack 1 Tamarack Park
4/13/2022	3-7pm	Huntington	Holiday Inn 800 3rd Ave
4/14/2022	3-7pm	Parkersburg	Comfort Suites 167 Elizabeth Pike
4/19/2022	3-6pm	Triadelphia	The Highlands Event Center 355 Wharton Circle
4/20/2022	3-7pm	Morgantown	Holiday Inn University 1188 Pineview Dr, Morgantown, WV 26505
4/21/2022	3-7pm	Martinsburg	Holiday Inn Express 301 Foxcroft Ave.



MetLife

PEIA Life Insurance TPA

Active Employee's Basic Life and AD&D Insurance Rates

Age	Amount of Coverage	Monthly Premium
Under age 65	\$10,000	\$2.00
Ages 65-69	\$6,500	\$1.30
Age 70 and above	\$5,000	\$1.00

Retired Employee's Basic Life Insurance Rates Retired Employee's Basic Life Monthly Premium

Under age 67 (\$5,000)	\$11.60
Age 67 and over (\$2,500)	\$5.80

Active Employee's Basic Life and AD&D Insurance Rates

Age	Amount of Coverage	Monthly Premium
Under age 65	\$10,000	\$1.76
Ages 65-69	\$6,500	\$1.14
Age 70 and above	\$5,000	\$0.88

Retired Employee's Basic Life Insurance Rates Retired Employee's Basic Life Monthly Premium

Under age 67 (\$5,000)	\$11.14
Age 67 and over (\$2,500)	\$5.56

MetLife

Retiree Life Insurance Rate Changes

Active Employee Dependent Life and AD&D Insurance Monthly Premiums	
Plan 1 (\$5,000 Spouse/\$2,000 child)	\$2.48
Plan 2 (\$10,000 Spouse/\$4,000 child)	\$4.98
Plan 3 (\$15,000 Spouse/\$7,500 child)	\$7.46
Plan 4 (\$20,000 Spouse/\$10,000 child)	\$9.94
Plan 5 (\$40,000 Spouse/\$15,000 child)	\$19.86

Retired Employee Dependent Life Insurance Monthly Premiums	
Plan 1 (\$5,000 Spouse/\$2,000 child)	\$8.42
Plan 2 (\$10,000 Spouse/\$4,000 child)	\$16.80
Plan 3 (\$15,000 Spouse/\$7,500 child)	\$25.28
Plan 4 (\$20,000 Spouse/\$10,000 child)	\$33.70
Plan 5 (\$40,000 Spouse/\$15,000 child)	\$67.40

Active Employee Dependent Life and AD&D Insurance Monthly Premiums	
Plan 1 (\$5,000 Spouse/\$2,000 child)	\$2.46
Plan 2 (\$10,000 Spouse/\$4,000 child)	\$4.92
Plan 3 (\$15,000 Spouse/\$7,500 child)	\$7.36
Plan 4 (\$20,000 Spouse/\$10,000 child)	\$9.82
Plan 5 (\$40,000 Spouse/\$15,000 child)	\$19.64

Retired Employee Dependent Life Insurance Monthly Premiums	
Plan 1 (\$5,000 Spouse/\$2,000 child)	\$8.42
Plan 2 (\$10,000 Spouse/\$4,000 child)	\$16.80
Plan 3 (\$15,000 Spouse/\$7,500 child)	\$25.28
Plan 4 (\$20,000 Spouse/\$10,000 child)	\$33.70
Plan 5 (\$40,000 Spouse/\$15,000 child)	\$67.40

MetLife

Active Employee Rate Changes

Beneficiary Process Update

Benefit Coordinators will retain the ability to enter beneficiary information upon initial enrollment of a policyholder. However, once the you is enrolled, you will no longer have the option to change that information.

Benefit Coordinators will be unable to enroll a member in Basic Life if they do not have Beneficiary information.

If a policyholder wants to change a beneficiary, that will be done **by the policyholder** on the MMB site, or by completing a Change in Beneficiary form, signing and submitting it to PEIA.



Bob Tschappat
Account Executive

P: 740.695.7631 | C: 304.650.2578

btschappat@healthplan.org | www.healthplan.org
1110 Main Street, Wheeling, WV 26003



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

Plan Year 2023 Open Enrollment

Benefit Coordinator Training



Open Enrollment dates:

April 2 - May 15, 2022

Period of Coverage:

July 1, 2022 - June 30, 2023

Changes-only enrollment:

Employees who do not wish to make any changes to their current benefits do not need to do anything. All benefits will automatically roll over.

Encourage your employees to attend one of our benefit fairs!

Date	Location	Time
Thursday, April 7	Charleston, WV Holiday Inn Express	3 p.m. - 6 p.m.
Tuesday, April 12	Beckley, WV Tamarack	3 p.m. - 7 p.m.
Wednesday, April 13	Huntington, WV Holiday Inn	3 p.m. - 7 p.m.
Thursday, April 14	Parkersburg, WV Comfort Suites	3 p.m. - 7 p.m.
Tuesday, April 19	Triadelphia, WV Highland Event Center	3 p.m. - 6 p.m.
Wednesday, April 20	Morgantown, WV Holiday Inn University Area	3 p.m. - 7 p.m.
Thursday, April 21	Martinsburg, WV Holiday Inn Express	3 p.m. - 7 p.m.

Benefits Offered

Dental

Vision

Legal

Hearing

Long- and Short-Term Disability

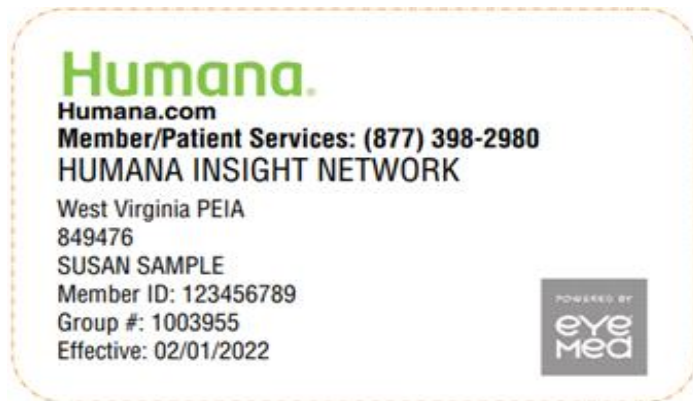
Flexible Spending Account (Healthcare and Dependent Care)

Health Savings Account (Must be enrolled in PEIA Plan C)

Limited Healthcare FSA (Must be enrolled in an HSA)

Changes effective 7/01/2022

- Humana/EyeMed will be your new vision plan provider and your rates will be lower.



- The dental plan is being enhanced to include posterior composites with the three plans that cover fillings.

Changes effective 7/01/2022 (cont.)

- 2022 Calendar Year FSA contribution limit increased to \$2,850
 - Limited-Use FSA is also \$2,850
 - Several PayFlex debit cards will be expiring June/July
- 2022 Calendar Year HSA contribution limit for individuals increased to \$3,650
- 2022 Calendar Year HSA contribution limit for family increased to \$7,300

Reminder: You must be enrolled in PEIA Plan C to be eligible for the Health Savings Account

Important Open Enrollment Information

- Employees may enroll via myFBMC.com (during OE only) or by paper form
- All enrollment forms must be submitted to benefit coordinators by May 15th
- Benefit Coordinators must have all forms postmarked to FBMC in Tallahassee, Florida by May 23rd

Important Open Enrollment Information (cont.)

- Retirees can only enroll using the paper enrollment form
- Open Enrollment materials will have a new look this year
- Please encourage any employees who can, to enroll using Premier Enroll (PE). This makes less work for benefit coordinators and will also decrease the number of problem forms we receive.

Things to Remember

- Make sure all enrollment forms have the benefit coordinator section completed before submitting to FBMC
- Please mail enrollment forms in batches, at least once a week
- Any employee who works for an agency that participates with the Mountaineer Flexible Benefits Plan is eligible to elect benefits. They do not have to be enrolled in a PEIA medical plan.
 - Example: If an employee is covered by their spouse's medical insurance through an employer, such as Target or Walmart, then the employee can still enroll in any of our benefits.

Additional Resources

Mountaineer Flexible Benefits Guide

Benefit Coordinator Reference
Manual (on PEIA website)

PEIA and FBMC Websites

Email blasts to Benefit Coordinators
from PEIA and/or FBMC

Benefit Coordinator Employer Access

- ▶ Allows benefit coordinators to view what benefits their employees are enrolled in, premium rates and payroll information.
- ▶ Please email Jodi Grady (jgrady@fbmc.com) the following information for employer access to myFBMC.com or to reset your password:
 - ▶ BC Name and Agency Name
 - ▶ Email Address
 - ▶ Work Location #
 - ▶ Phone #
 - ▶ Fax #

WV On-Site Contacts

Chloe Cook *Account Representative*
mtflexbenefits@fbmc.com ccook@fbmc.com

Jodi Grady *Senior Account Representative*
mtflexbenefits@fbmc.com jgrady@fbmc.com

Kayla Horton *Account Manager*
mtflexbenefits@fbmc.com khorton@fbmc.com

Emily Hoffman *Regional Account Executive*
ehoffman@fbmc.com

*Please note the contact email address for Kayla and Jodi has changed. All have access to this joint email account and will reply accordingly. Please do not CC Kayla, Jodi, Chloe and Emily on email correspondence.

The background features a solid green area on the right side, which transitions into a series of overlapping, semi-transparent green geometric shapes on the left. These shapes include triangles and polygons in various shades of green, creating a layered, abstract effect. The overall composition is clean and modern.

Open Discussion