



Public Employees Insurance Agency

WV Toll-free: 1 (888) 680-7342

Phone: 1 (304) 558-7850

Fax: 1 (877) 233-4295

Website: www.wvpeia.com

PEIA Retiree FAQ's

1. Your coverage as an active employee will be terminated the end of the month in which you retire. You must re-enroll as a retiree using the forms in the PEIA retirement packet. You may enroll for health insurance, basic life, optional life and dependent life insurance.
2. Enclosed are enrollment forms for Health and Basic Life Insurance, Optional and Dependent Life Insurance, and the Policyholder Termination of Coverage form along with a premium chart for retirees. The Health and Basic Life form includes an instruction sheet to assist you when completing it. *Please note: If you are not currently enrolled for Optional Life Insurance or Dependent Life Insurance and you want to pick up life insurance, then you must complete an Evidence of Insurability (EOI) questionnaire to determine if you are eligible. If an EOI is required, it will be mailed to you by Securian Life Insurance.
3. Once the forms are completed they MUST be returned to your agency benefit coordinator to complete and approve the agency portion of the form. If this section is not completed, your enrollment forms cannot be processed.
4. You cannot change your health plan during retirement unless you or your dependent(s) are Medicare eligible or if you move out of The Health Plan of West Virginia, Inc. (HMO), plan area.
5. As you plan for your retirement, it is important that you consider your Medicare status. If you, or a covered dependent, are eligible for Medicare, you must enroll in Medicare Part A and Medicare Part B. You can enroll online at <http://www.ssa.gov> or you can visit or call your local Social Security office. Once you have received your Medicare card, please mail a copy to PEIA at 601 57th Street SE, Suite 2, Charleston, WV 25304. You will be covered under the PEIA Special Medicare Plan which is using your Medicare card as primary and PEIA HealthSmart as secondary and your prescriptions will still be covered by CVS Caremark. Effective January 1 of the following year you will be automatically transferred to the PEIA Humana Medicare Advantage Plan.

6. If you need assistance with determining what your monthly retiree health premium and/or life insurance premium will be upon retiring or if you have questions regarding the use of your accrued annual/sick leave benefits to extend coverage you can contact PEIA for assistance.
7. Please be prepared to pay your health and life insurance premiums directly to PEIA for 1-2 months!!! The Consolidated Public Retirement Board (CPRB) cannot deduct premiums from your first retirement check. Any premiums you owe the West Virginia Public Employees Insurance Agency (PEIA) for health or life insurance coverage before your regular monthly retirement deposits start, MUST be paid to PEIA directly by check or money order to avoid a large past-due balance, which may jeopardize the status of your account. You will receive a premium statement.
8. Please note that PEIA must verify your years of service and eligibility for retirement through the Consolidated Public Retirement Board (CPRB). If you are not a participant in the CPRB system, your benefit coordinator will verify your eligibility for retirement. During this time, you and your dependents will be pended for benefits in the system. This means you will not be able to use your health insurance or prescription insurance until your coverage is reactivated, which can take from 30 to 60 days. Please plan doctors' appointments and medications accordingly. If you need urgent medical attention or urgent prescriptions, please contact our office for assistance.
9. If you have questions regarding your retirement status or your years of service, please contact the Consolidated Public Retirement Board toll free at 800-654-4406 or locally at (304) 558-3570.

If you have questions about your PEIA benefits or your enrollment, please contact PEIA's Customer Service department toll free at 888-680-7342 or locally at 304-558-7850.