Manage My Benefits

PEIA has made a substantial investment in the Benefits Administration System Web Access called Manage My Benefits. The system allows employees and retirees to complete all eligibility transactions (except retirement and termination of all benefits) online with no paper forms required. The only paper required will be documentation required for dependents and qualifying events. At the end of this section you'll find a two-page instruction sheet that you can copy and give to new employees to help them use the site.

New Employees:

New employees are encouraged to use PEIA's online Enrollment system, **Manage My Benefits**, to enroll for health and life insurance. To use the system, the employee will need:

1. A working e-mail address. The employee may use an employer-provided e-mail, a personal e-mail account, or may set up a free e-mail account using a service like Gmail or Yahoo.

2. Names, addresses and, preferably, Social Security Numbers for individuals they intend to name as beneficiaries of their life insurance policies.

3. Demographic information for spouse and children, including Social Security Numbers

4. A password they can remember.

5. Documentation substantiating any dependents they intend to enroll in the plan.

The new employee will visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page.

When they hit the Manage My Benefits site, first-time users:

a. Click on "Need to Register"

b. Enter first name, last name, date of birth and an e-mail address, either personal or business. Please be aware that the new employee should enter the full, legal name, not a nickname (William, not Bill or Janice, not Jan).

c. The system will send the new employee an e-mail with a link that allows him/her to complete the registration process.

   1. If the new employee's payroll is done through EPICS (or loaded to EPICS), then the member's demographic information should be found in the database, and should pre-populate from EPICS.

   2. If the new employee's payroll is not done through EPICS, then he or she will have to enter demographic information into the system and choose the name of their new employer from the alphabetical list.

d. When registration is complete, the new employee will log in using the e-mail address and password they've just designated. The employee should make note of the e-mail address/password combination, since this is the combination that will be required to log into the system unless the employee changes this information in the future.

e. The system will walk them through the enrollment process, offering all of the health and life coverage available. The first step is Basic Life insurance, since no coverage is available without the Basic Life.

f. The new employee must finalize each type of coverage separately, and can print out a summary of choices using the "View My Pending Changes" button on the main menu.

Existing Policyholders:

Existing **policyholder**s are encouraged to use PEIA's online Enrollment system, Manage My Benefits, to enroll for health and life insurance, or to make changes in existing coverage, when they have a qualifying event. The existing policyholder will visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page.

When they hit the Manage My Benefits site, first-time users:

g. Click on "Need to Register"

h. Enter first name, last name, date of birth and an e-mail address, either personal or business. Please be aware that the policyholder should enter the full, legal name that they used to apply for benefits with PEIA. If the employee uses a nickname (like Bill instead of William) the system will not recognize them.

i. The system will send the policyholder an e-mail with a link that allows him/her to complete the registration process.

j. When registration is complete, the policyholder will log in using the e-mail address and password they've just designated. The policyholder should make note of the e-mail address/password combination, since this is the combination that will be required to log into the system unless the policyholder changes this information in the future.

k. The policyholder's menu will contain buttons as shown here:

Benefits Administration System (BAS) Web Application

Capitol Dome, Charleston

| Change Email | Change Password | Shopper's Guide | Logout |

Enrollment Selection Menu

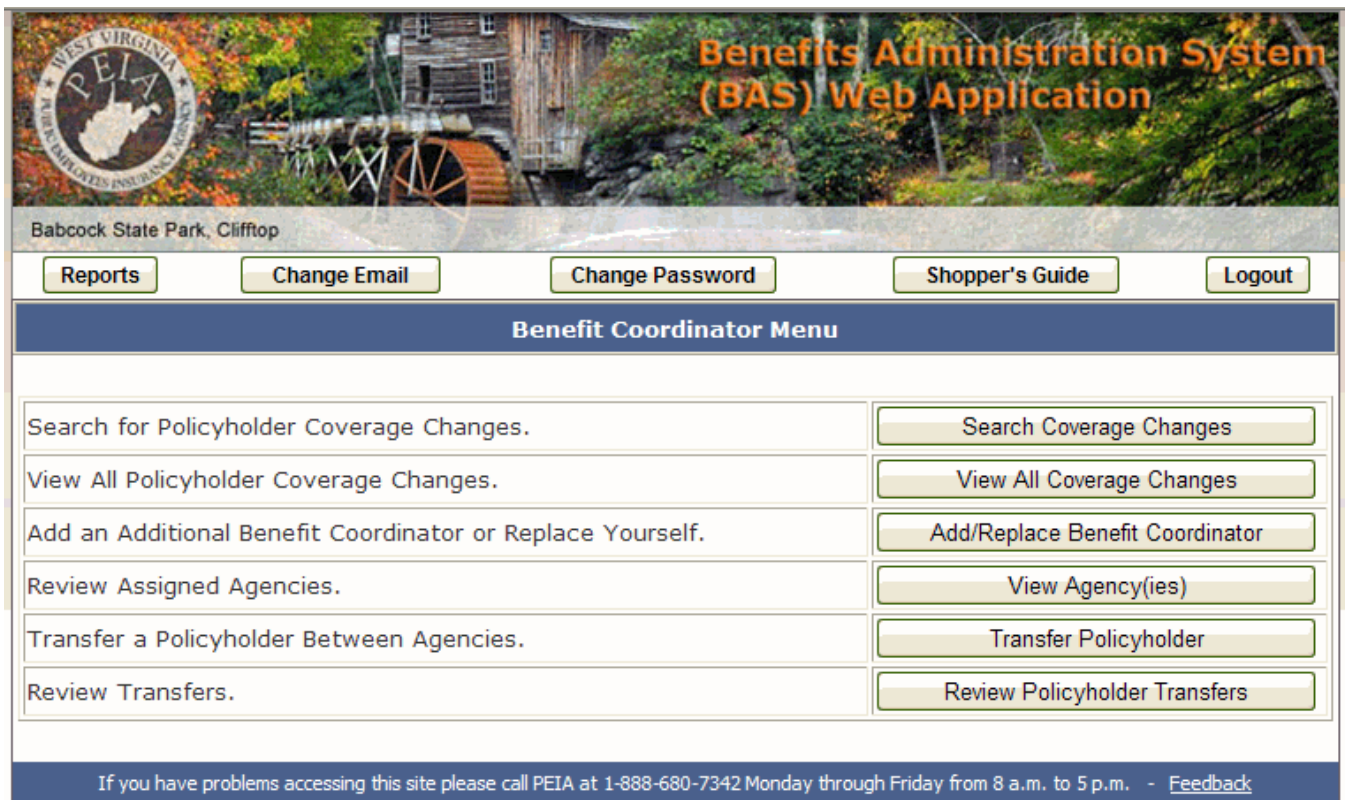|	
View or print coverage now in effect.	View/Print My Current Coverage
View or print choices made previously but are not yet in effect.	View/Print My Pending Coverage
Verify your address and coverage attributes.	Policyholder Summary
Verify your tobacco affidavit choice.	Tobacco Affidavit
Verify your living will choice.	Advanced Directives / Living Will
Add new or edit existing dependents.	Dependent Summary
Choose your health plan.	Manage My Health Benefits
Choose your optional life insurance.	Manage My Optional Life Insurance
Choose your dependent life insurance.	Manage My Dependent Life Insurance
View or change beneficiary information.	Beneficiary Summary

If you have problems accessing this site please call PEIA at 1-888-680-7342 Monday through Friday from 8 a.m. to 5 p.m. - Feedback

l. The policyholder must finalize changes, and can print out a summary of choices using the "View My Pending Changes" button.

Benefit Coordinator Section

Any benefit coordinator who needs access to the Manage My Benefits site must register as a benefit coordinator. If you're already registered as a policyholder, you can use the Need to Register function again to get registered as a Benefit Coordinator. If you're not registered as a policyholder, go to www.wvpeia.com, click on the green Manage My Benefits button at the top right of the page, and use the Need to Register function. This will register you as a policyholder (if you are one) and offer you the option of adding another role, which will get you registered as a Benefit Coordinator.

When you're registered, log in and choose the Benefit Coordinator button. This will take you to the Benefit Coordinator menu, where you'll find the following options:

The **Search Coverage Changes** button allows you to search for a specific policyholder by name or social security number. Once you've found the employee, you can approve or disapprove changes the employee is making in the online enrollment system.

Click on the "Review (whatever coverage they've changed)" button to see what action the policyholder is taking. Remember, if the employee is adding dependents to coverage, he or she must provide documentation to prove the dependent qualifies for coverage. Also, the employee cannot make changes in mid-plan-year without a qualifying event. You'll need documentation of the qualifying event to approve the change. The qualifying events and documentation required are:

Status Change Event	Documentation Required
Divorce	Provide a copy of the divorce decree showing that the divorce is final. Coverage for the ex-spouse will be terminated at the end of the month in which the divorce became final.
Significant Change in Health Coverage Attributable to Spouse's Employment	Documentation from the spouse's employer describing the change in health coverage and the effective date of that change.
Marriage	Copy of valid marriage license or certificate
Birth of Child	Copy of child's birth certificate
Adoption	Copy of adoption papers
Adding coverage for a stepchild who resides with the policyholder	An affidavit stating that the dependent resides with the policyholder and that the policyholder is responsible for more than 50% of the dependent's financial support and maintenance.
Adding coverage for a child who resides with the policyholder and for whom the policyholder is 100% financially responsible	Papers showing legal guardianship or the most recent tax return showing that the policyholder has claimed the child as a dependent or the court order that requires the policyholder to cover the child.
Open Enrollment under spouse's employer's benefit plan	A copy of printed material showing open enrollment dates and the employer's name.
Death of spouse or dependent	A copy of the death certificate.
Beginning of spouse's employment	A letter from the spouse's employer stating the hire date, effective date of insurance, what coverage was added, and what dependents are covered.
End of spouse's employment	A letter from the spouse's employer stating the termination or retirement date, what coverage was lost, and dependents that were covered.
Significant change in health coverage due to spouse's employment	A letter from the spouse's insurance carrier indicating the change in insurance coverage, the effective date of that change and dependents covered.
Unpaid leave of absence by employee or spouse	A letter from your or your spouse's personnel office stating the date that you or your spouse went on unpaid leave or returned from unpaid leave.
Ineligibility of dependent child due to age	Copy of the dependent's birth certificate
Ineligibility of dependent child due to marriage	Copy of the dependent child's marriage license or certificate.
Ineligibility of dependent due to loss of qualified relative status	An affidavit stating that the dependent is no longer a qualified relative.
Change from full-time to part-time employment or vice versa for employee or spouse	A letter from your or your spouse's employer stating the previous hours worked and the new hours worked and the effective date of the change.

The **View All Coverage Changes** button brings up a list of all pending coverage changes within your assigned agency(ies). Once you've found the employee, you can approve or disapprove changes the employee is making in the online enrollment system. Remember, if the employee is adding dependents to coverage, he or she must provide documentation to prove the dependent qualifies for coverage. Also, the employee cannot make changes in mid-plan-year without a qualifying event. You'll need documentation of the qualifying event to approve the change. The qualifying events and documentation required are listed above.

The **Add/Replace Benefit Coordinator** button allows you to start the process to designate an additional benefit coordinator for your agency or to replace yourself, if you will no longer be the benefit coordinator. Using the **Add** Benefit Coordinator function allows you to name an additional benefit coordinator or coordinators for your agency. It is your responsibility to make this person aware of the confidential nature of the data on the system and the need to maintain confidentiality under the federal HIPAA law. Using the **Replace** Benefit Coordinator function allows you to replace yourself as the agency benefit coordinator. **Please be aware that using this function will terminate your access to the system.** This function was designed to be used by benefit coordinators who are resigning, retiring, or leaving their position as a benefit coordinator and wish to transfer the responsibility to their replacement.

The **View Agency(ies)** button will display the agency or agencies for which you are a designated benefit coordinator.

The **Transfer Policyholder** button allows you to initiate a transaction to transfer an employee to your agency or out of your agency to another agency without paperwork. When you select this button, enter the transferring employee's SSN. Click on the name of the employee to transfer. Pick the first letter of the RECEIVING agency's name off the alphabetical list and choose the name of the RECEIVING agency from the list. The system notifies the 'other' benefit coordinator via e-mail when a transfer is pending, asking the 'other' benefit coordinator to log in and review the transfer. The benefit coordinator RECEIVING the employee always sets the new index code for the employee (or choose "No IDX Needed" if you're a non-state agency) and the effective date of the transfer. The benefit coordinator who is SENDING or losing the employee sets or agrees with the transfer effective date. **The agency losing or sending the employee MUST NOT go into the Web Contributions System and terminate coverage for the employee.** If you terminate coverage, the transfer cannot happen. When the transfer is complete, the employee will be moved from the SENDING agency's account to the RECEIVING agency's account. NO ACTION IN THE WEB CONTRIBUTIONS

SYSTEM IS NECESSARY. The system notifies the policyholder of the transfer via e-mail, if we have an e-mail address for the policyholder.

The **Review Policyholder Transfers** button allows you to approve or disapprove a transfer transaction initiated by another benefit coordinator.

You can also use the Buttons across the top of the page to access other functionality.

Menu will take you back to the Benefit Coordinator main menu from anywhere else in the BC section of the site.

Reports will bring you a list of the available reports:

- **Policyholders' Coverage(s) Awaiting Approval** shows you all coverages that have been finalized and submitted, but on which you have not yet acted.
- **Policyholders' Disapproved Coverage(s)** shows you any coverage that you have disapproved.

Other reports may be added to this list throughout the year, as the need arises.

Change E-mail allows you to change your e-mail address. Remember that whatever e-mail you provide is the e-mail you'll need to use to log in to the website.

Change Password allows you to change the password you use to access the website.

Shopper's Guide pulls up the most recent issue of the Shopper's Guide for reference.

Logout closes your current session on the website.

If you need to remove a benefit coordinator who has left employment with your agency, please send an e-mail to your PEIA eligibility representative with the name of the person who needs to be removed and the name of your account. You should send this e-mail from the e-mail address with which you've registered in the PEIA system. Please include your phone number, in case we need to contact you.

View All Current Coverage. Currently, the Manage My Benefits system only allows you to view coverage *changes* submitted by your employees. You cannot view all coverage for all employees in this system. We hope to make this functionality available in the near future, but for now, this information is only available online through PEIA's Web Contributions system.

Terminate Coverage. Currently, the Manage My Benefits system only allows policyholders to add or change coverage. Neither the policyholder nor you can

terminate coverage in the Manage My Benefits system. We hope to make this functionality available in the near future, but for now, the terminate coverage function is only available online through PEIA's Web Contributions system.

Online Enrollment Instructions for New Employees

Welcome to the public sector! It's time to sign up for benefits using PEIA's Manage My Benefits system. On this system you can enroll for Basic, Optional and Dependent Life insurance, as well as your health coverage. Your benefit coordinator should have provided you with:

- a copy of the PEIA Summary Plan Description,
- a Shopper's Guide that shows the premiums for all available plans, and
- the Life Insurance booklet.

If you didn't get a hard copy, all of these documents are available on the PEIA website at www.wvpeia.com. Just click on Forms and Downloads.

Before you get started using the Manage My Benefits system, you'll need:

1. A working e-mail address. You may use an employer-provided e-mail, a personal e-mail account, or may set up a free e-mail account using a service like Gmail or Yahoo. Just please remember the e-mail address you use to register, because you'll need it every time you want to access the system.

2. Names, addresses and, preferably, Social Security Numbers for individuals you intend to name as beneficiaries of your life insurance policies. (The people you want to get the proceeds when you pass.)

3. Demographic information for your spouse and children, including birth dates and Social Security Numbers.

4. A password you can remember.

5. Documentation substantiating any dependents you intend to enroll in the plan. For a list of the documentation we'll accept, see page 28 of the Summary Plan Description.

   If you've gather all of that, please visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page. When you hit the Manage My Benefits site, first-time users:

   a. Click on "Need to Register"

   b. Enter your first name, last name, date of birth and an e-mail address, either personal or business. Please enter your full, legal name, not a nickname (William, not Bill or Janice, not Jan).

   c. The system will send you an e-mail with a link that allows you to complete

the registration process. If the system does not recognize you as an employee, it will ask you to enter your demographic information (address, phone numbers, etc.); it will also ask you to choose the name of your employer from an alphabetical list. Please choose carefully! If you choose the wrong agency, it can delay the effective date of your insurance coverage!

d. When registration is complete, you will log in using the e-mail address and password you've just designated. You should make note of the e-mail address/password combination, since this is the combination that will be required to log into the system unless you change this information on the system in the future.

e. The Manage My Benefits system will walk you through the enrollment process, offering all of the health and life coverage available. The first step is Basic Life insurance, since no coverage is available without the Basic Life. As you complete portions of your enrollment, new options will become available on the enrollment screen, until you've completed the entire process.

f. You must finalize each type of coverage separately, and can print out a summary of your choices using the "View My Pending Changes" button on the main menu.

g. Once you've completed your enrollment, the Manage My Benefits system will send an e-mail to your benefit coordinator notifying him/her. **You MUST take the documentation of your dependents' eligibility (see #5 above) to your benefit coordinator NOW.** Your benefit coordinator cannot approve your enrollment until he or she has documentation in hand. If you don't get your documentation turned in promptly, it could delay the start of your benefits!

h. When your benefit coordinator has approved your enrollment, you will receive an e-mail letting you know it's done. If for some reason your benefit coordinator has to disapprove your enrollment, the system will send you're an e-mail with the reason for the disapproval. You'll need to go back online or contact your benefit coordinator to fix whatever the problem is.

If for some reason you have to log out of the system in the middle of your enrollment, you can log back into the system later to complete your work. Just remember that you have the month you're hired and the following two months to make your selections. Coverage begins on the first day of the month following the date you complete your enrollment, so if you wait too long, you could delay the effective date of your new coverage.