



Public Employees
Insurance Agency

Virtual Benefit Presentation
April 9 and May 2, 2024

Open Enrollment 2025

Agenda

3:00 – Welcome -- PEIA

3:05-3:15 -- PEIA changes for 2025 – Jan Powell

3:15 - 3:25 -- Health Plan changes for 2025 – Bob Tschappat

3:25 - 3:35 -- FBMC changes for 2025 – Jodi Grady

3:35 - 3:55 -- questions

3:55 -- wrap up and adjourn

How to ask a question

- You can raise your hand using the button at the bottom of this screen
- You can type your question in the chat
- If you have a personal question that you'd rather not share with the entire group on this call:
 - You can send me an email at Janice.L.Powell@wv.gov and I'll get it to the appropriate party to get you an answer, or
 - You can call the vendor directly:
 - **PEIA** 877-676-5573 (toll-free)
 - **The Health Plan** 800-624-6961 (toll-free) or 888-847-7902
 - **Mountaineer Flexible Benefits** 844-559-8248 (toll-free)

PEIA Changes for 2025

1. Increased premiums for
 - non-Medicare retirees will increase by 10 percent.
 - active State employees by 10.5 percent.
 - non-State employees by 14 percent.
2. Updated Notice of Privacy Practices to comply with State and Federal laws.
3. Added Memorial Health System to its Network of providers.
4. Implementing a comprehensive Wellness Program benefit for active members and non-Medicare retirees – more information to come.
5. Added a third opportunity to participate in the PEIA Weight Management Program.
6. Vaccines will be covered either through Express Scripts or UMR.



**We Are
Here For
PEIA!**

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	<u>IN</u> : \$1,200/\$2,400 <u>OUT</u> : \$2,400/\$4,800 Goes towards OOP Max
Annual Out-of-Pocket Maximum <i>*Includes Rx copays</i>	Single: \$6,850 Two person: \$13,700 Family: \$13,700 <i>*Includes Rx copays</i>	Single: \$ 6,850 Two person: \$13,700 Family: \$13,700 <i>*Includes Rx copays</i>	<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 <i>*Includes Rx copays</i>

Physician Services

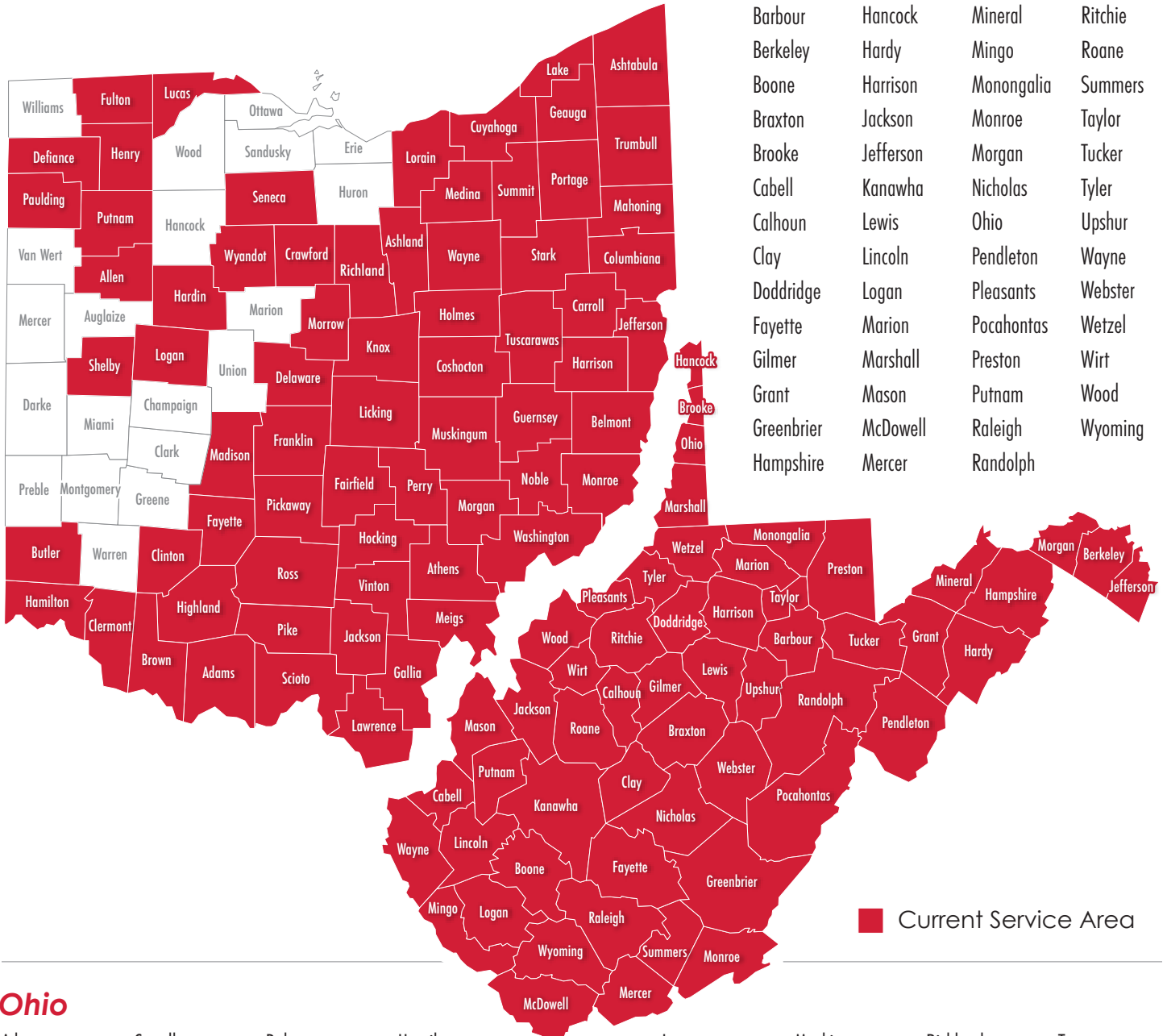
Adult Routine Physical Examinations <i>(including prostate and gynecological, with PAP smear)</i>	Covered in full per healthcare reform	Covered in full per healthcare reform	<u>IN</u> : Covered in full per healthcare reform <u>OUT</u> : 40% co-insurance after deductible
Diagnostic X-ray, Lab and Testing	20% co-insurance after deductible	30% co-insurance after deductible	<u>IN</u> : 30% co-insurance after deductible <u>OUT</u> : 50% co-insurance after deductible
Mammograms	Routine covered in full per healthcare reform	Routine covered in full per healthcare reform	<u>IN</u> : Routine covered in full per healthcare reform <u>OUT</u> : 40% co-insurance after deductible
Physician Inpatient Visits	15% co-insurance after deductible	30% co-insurance after deductible	<u>IN</u> : 30% co-insurance after deductible <u>OUT</u> : 50% co-insurance after deductible
Physician Office Visits – Primary Care	\$10 copay/visit deductible waived	\$10 copay/visit deductible waived	<u>IN</u> : \$10 copay/visit deductible waived <u>OUT</u> : 40% co-insurance after deductible
Physician Office Visits – Specialty Care	\$40 copay/visit deductible waived	\$40 copay/visit deductible waived	<u>IN</u> : \$40 copay/visit deductible waived <u>OUT</u> : 40% co-insurance after deductible



Commercial Service Area

West Virginia

Barbour	Hancock	Mineral	Ritchie
Berkeley	Hardy	Mingo	Roane
Boone	Harrison	Monongalia	Summers
Braxton	Jackson	Monroe	Taylor
Brooke	Jefferson	Morgan	Tucker
Cabell	Kanawha	Nicholas	Tyler
Calhoun	Lewis	Ohio	Upshur
Clay	Lincoln	Pendleton	Wayne
Doddridge	Logan	Pleasants	Webster
Fayette	Marion	Pocahontas	Wetzel
Gilmer	Marshall	Preston	Wirt
Grant	Mason	Putnam	Wood
Greenbrier	McDowell	Raleigh	Wyoming
Hampshire	Mercer	Randolph	



Ohio

Adams	Carroll	Delaware	Hamilton	Lucas	Muskingum	Richland	Tuscarawas
Allen	Clermont	Fairfield	Hardin	Jefferson	Noble	Ross	Vinton
Ashland	Clinton	Fayette	Harrison	Knox	Mahoning	Scioto	Washington
Ashtabula	Columbiana	Franklin	Henry	Lake	Medina	Seneca	Wayne
Athens	Coshocton	Fulton	Highland	Lawrence	Meigs	Shelby	Wyandot
Belmont	Crawford	Gallia	Hocking	Licking	Monroe	Stark	
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*Medicine is prescribed when medically necessary

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



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ANNUAL OPEN ENROLLMENT

PLAN YEAR: JULY 1, 2024–JUNE 30, 2025



FBMC CUSTOMER SERVICE: **1-844-559-8248**

IMPORTANT HIGHLIGHTS FOR 2024-2025

PayFlex is now Inspira

Increased maximum contribution amounts

New Products!!

- Accident Plan
- Hospital Indemnity Plan
- Critical Illness Plan

New Carrier

Your long and short-term disability will now be through MetLife.

- New 60% LTD plan

Voluntary Benefit Educational Opportunity

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

For scheduled locations, visit mountaineer.fbmcbenefits.com



NO NEW CHANGES FOR RETIREES!