

Joe Manchin III
Governor



Ted Cheatham
Director

WV Toll-free: 1-888-680-7342 • Phone: 1-304-558-7850 • Fax: 1-877-233-4295 • Internet: www.wvpeia.com

May 24, 2010

Dear PEIA Member:

PEIA currently has a contract with the River Valley Health Alliance which includes Marietta Memorial and Selby Hospitals and several Marietta area physician groups. **As of June 30, 2010, this contract will terminate.** If you need to seek health care from an out-of-state provider, call Wells Fargo at 1-888-440-7342 to assure that the provider is in PEIA's network. Providers in Washington County, Ohio who will remain in the network after July 1, 2010, are listed in the attached spreadsheet. Please note that this network change only applies to the medical plan. Express Scripts network pharmacies are not affected.

As of July 1, 2010, all providers in the River Valley Health Alliance will be considered out-of-network for PEIA members. However, you may request a prior authorization for out-of-network care and, if approved, the claim will be paid at the higher in-network benefit level. Otherwise, it will be paid at the lower benefit level. Emergency services do not require prior authorization.

As you may know, The Health Plan is an HMO with which PEIA has contracted to provide medical and prescription drug services to PEIA members. If access to these Marietta area providers is essential to you, The Health Plan can provide you that access. Since you were not aware of this network change prior to the close of open enrollment on April 30, 2010 and if you live in The Health Plan's service area, PEIA will allow you to enroll in The Health Plan for Plan Year 2011 by completing the attached Special Enrollment Form. For your convenience counties in The Health Plan's service area are listed on the back of this letter. If you decide to make a change, return the form to PEIA by June 11, 2010. Please read more about The Health Plan on their website at www.healthplan.org or call 1-888-847-7902 for details.

As the cost of health care continues to rise, programs such as PEIA must make tough decisions about how to maintain the highest levels of coverage possible while providing coverage to all members of the plan. This requires that we weigh the costs of benefits available to our members against how we can guarantee access to health care to all those that may need it.

PEIA has noted a substantially higher expense to cover care provided outside the state of West Virginia when compared to the cost of that same level of care within the state. Members who seek out-of-state care also run the risk of paying higher costs because providers outside of West Virginia that are not part of PEIA's provider network are not subject to the "no-balance billing" rule. The "no-balance billing" rule protects you from being charged the difference between the provider's total charge and PEIA's payment on the claim. West Virginia providers and non-West Virginia providers that participate in PEIA's provider network are subject to this rule. **This protection does not extend to non-West Virginia providers that are not part of PEIA's provider network.**

We encourage you to seek care outside West Virginia only when necessary, and to use West Virginia providers whenever possible. If you have other questions about your out-of-state benefits, please refer to your Summary Plan Description for more details or call Wells Fargo at 888-440-7342.

Your PEIA Team

Enclosures: Special Enrollment Form
Washington County Provider Network