

HealthSmartRx Solutions' New Cost-Saving Program

As the cost of Specialty Medications continues to rise, PEIA looks for ways to control those costs and keep these medications affordable for everyone – members and the plan. HealthSmartRX Solutions offers a program to connect patients with a variety of programs that can reduce

or eliminate the cost of these Specialty Medications.

If you're taking one of the drugs in the program, you'll be contacted by HealthSmartRX Solutions about enrolling in their program. We encourage

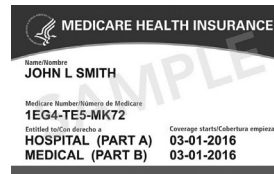


you to do so! The program is voluntary, but can save you and the plan money.

Specialty Medications now account for nearly 40% of PEIA's prescription drug claims dollars annually.

Reminder!

This is just a reminder that if you or your dependent become eligible for Medicare before age 65, you should send a copy of your Medicare ID card to PEIA. Doing so could reduce your PEIA premium, and will make claims processing go much more smoothly. Thanks!



WINTER 2020 ISSUE

State of
WEST VIRGINIA

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Charleston, West Virginia
25304-2345

PEIA TELEPHONE HOURS

Monday - Friday
8:00 a.m. to 5 p.m.

Visit PEIA anytime online at
www.wvpeia.com
or call PEIA toll-free at
1-888-680-7342

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Beware of Fraud!

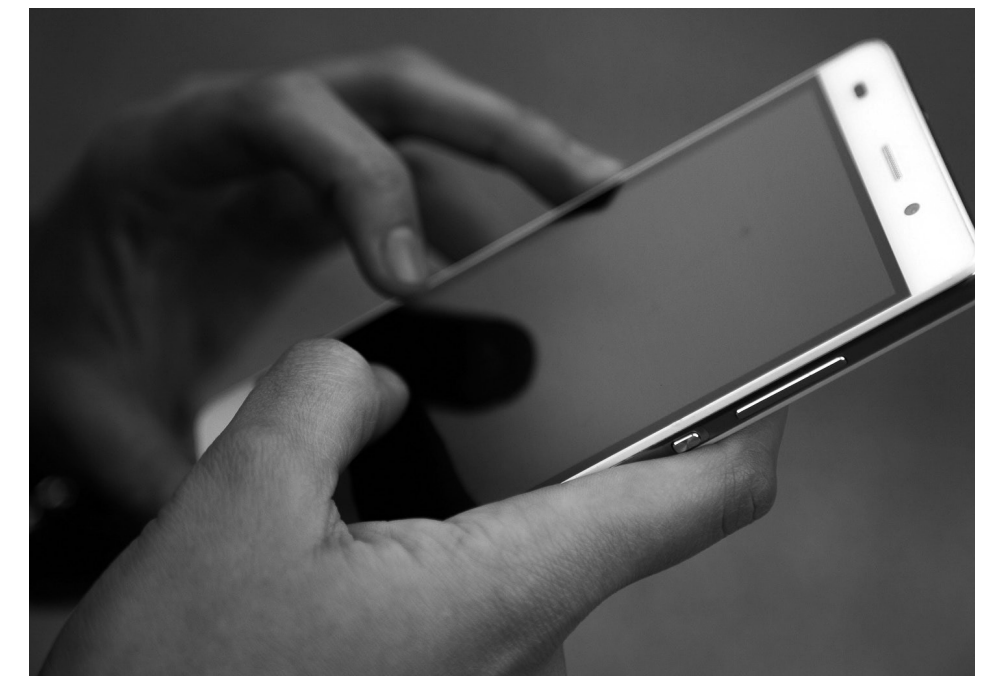
In recent months, PEIA has seen an increase in the number of members who are being contacted by out-of-state pharmacies pushing diabetic supplies and other products and medications. The caller will ask to "verify" your insurance information, and then offer to link you to a physician who can write you a prescription for whatever you "need," often with no copay.

Beware! These pharmacies are NOT in PEIA's network, and you could be left owing thousands of

dollars for prescription products and supplies you do not want or need!

PEIA has been working with various authorities in a number of states to shut down these operations, but it's like playing "Whack-a-Mole." Every time we get one shut down, another one pops up.

If you are contacted by one of these pharmacies, we encourage you to report the incident to the WV Attorney General's Consumer Protection Division.



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PEIA NEWS
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Get Ready! Open Enrollment for Plan Year 2021 is April 2 – May 15

PEIA will hold Open Enrollment from April 2 to May 15, 2020, for benefits that take effect on July 1, 2020. There are no benefit changes in the PEIA PPB Plans A, B and D.

PEIA PPB Plan C will see the IRS-required adjustment to the deductible, and the Plan C out-of-network benefit will be aligned with Plans A, B and D. That means effective July 1, 2020, out-of-network services will not be covered except in a medical emergency or when the care is not available in-network. Care not available in-network must be approved in advance by UMR.

Currently, PEIA is still in negotiations with The Health Plan, so benefit details of the

HMO and POS benefits are not available. Any changes will be noted in the “What’s New for 2021” section of the Shopper’s Guide.

As noted in the article below, there are changes to the Optional Life Insurance rates for active employees beginning July 1, so be sure to check those out when the Shopper’s Guide arrives.

Open Enrollment is the time of year when you can add or delete dependents from your health coverage, pick a new insurance plan for the next Plan Year, or decrease your optional life insurance without having a Qualifying Event.

To make Open Enrollment

changes, you have two choices between April 2 and May 15:

1. 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.
2. Call PEIA’s Open Enrollment Helpline at 1-877-676-5573 and request a Transfer form.

Remember, any changes you make during Open Enrollment will be effective July 1, and you’ll need to provide documentation for any dependents you’re adding to your plan.

Watch for your Shopper’s Guide at the end of March for full details of next year’s benefits!

Life Insurance Rate Increase

On July 1, 2020, PEIA policyholders with Optional Life Insurance will see a rate increase. For the last 4 years, PEIA has been using surplus premiums to subsidize the optional life rates.

Prior to 2016, PEIA’s optional life insurance rates were higher than they needed to be, thanks to better-than-expected claims experience. Securian returned the surplus premiums to PEIA, and because they were

policyholder dollars, not tax dollars, PEIA used that money to reduce optional life insurance rates over the last 4 years. That surplus has been used up, so now premiums will be adjusted to their actual, unsubsidized level.

Even with the adjustment to the unsubsidized premium level, the Plan Year 2021 rates will be lower than the rates Securian was charging in 2013.

Remember, you can make changes to your life insurance at any time by logging on to Manage My Benefits, with some limitations. The Plan Year 2021 life insurance rates are available now on the PEIA website at www.wvpeia.com or peia.wv.gov, and will be printed in the Plan Year 2021 Shopper’s Guide that will be mailed in March.

Questions about Your Benefits? Come out to a Benefit Fair for answers!

Each year during Open Enrollment, PEIA offers Benefit Fairs where members can get answers to questions about their benefits or find information to help them take advantage of all the benefits offered. This year’s Benefit Fairs are scheduled as follows:

Date	Time	City	Location
Thursday, April 9, 2020	3-6pm	Charleston	Courtyard by Marriott 100 Kanawha Blvd E
Tuesday, April 14, 2020	3-7pm	Beckley	Tamarack 1 Tamarack Park
Wednesday, April 15, 2020	3-7pm	Huntington	Holiday Inn 800 3rd Ave
Thursday, April 16, 2020	3-7pm	Parkersburg	Comfort Suites 167 Elizabeth Pike, Mineral Wells
Tuesday, April 21, 2020	3-7pm	Wheeling	WV Northern Community College J. Michael Koon Auditorium (1st Floor — B&O Building) 1704 Market Street
Wednesday, April 22, 2020	3-7pm	Morgantown	University Holiday Inn 1188 Pineview Drive
Thursday, April 23, 2020	3-7pm	Martinsburg	Holiday Inn 301 Foxcroft Ave.

We’ll have representatives from PEIA, UMR, The Health Plan, Securian, FBMC (Mountaineer Flexible Benefits), and Humana on hand to answer any questions you have about your benefits.

CCP Program Offers Lower Copays

PEIA offers a Comprehensive Care Partnership (CCP) program to link you to primary care providers who offer reduced or no copays for primary care services. The program is available across the state.

You can choose your provider from the directory on our website at peia.wv.gov (click on Find a Health Care Provider), and you can choose a different CCP provider for each member

of your family, if you’d like. Most CCPs offer lower copays for primary care services, and some include labs and some specialists, too. Check with your prospective CCP to see what services they offer.

Enrollment is simple. Just choose your CCP from the directory, make a note of the CCP number, then log into Manage My Benefits and click on “Edit my contact/Physician

Information” and scroll down to enter your CCP number. You’ll get a new ID card for each family member who joins the CCP program.

