

# SPECIAL MEDICARE PLAN BOOKLET

# 2015

January 1, 2015 -  
December 31, 2015



**JOIN PEIA!**

## **Notice to PEIA Enrollees Concerning Election for Plan Exemption from Certain Federal Requirements**

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Group health plans sponsored by state and local governmental employers must generally comply with federal law requirements in the title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from the requirements listed below for any part of the plan that is “self-funded” by the employer, rather than provided through a health insurance policy. PEIA has elected to exempt the PEIA PPB Plan from item two of the following requirements:

1. Protection against limiting hospital stays in connection with the birth of a child to less than 48 hours for a vaginal delivery, and 96 hours for a cesarean section.
2. Protections against having benefits for mental health and substance-use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.
3. Certain requirements to provide benefits for breast reconstruction after a mastectomy.
4. Continued coverage for up to one year for a dependent child who is covered as a dependent under the plan solely based on student status, who takes a medically necessary leave of absence from a postsecondary educational institution.

The exemption from these federal requirements will be in effect for the 2015 plan year, beginning January 1, 2015 and ending December 31, 2015. The election may be renewed for subsequent plan years.

### **Medicare Part D Notice**

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As a Medicare beneficiary, a Federal law gives you more choices about your prescription drug coverage. *Please see page 53 for details.*

## **NOTE**

**Open Enrollment for health coverage for Medicare retirees is now held each October, and the Plan Year is from January 1 to December 31.**

**Open Enrollment for Mountaineer Flexible Benefits (dental, vision and hearing aid coverage) will continue to be held each spring, and the Plan Year remains July 1 to June 30.**

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## **Introduction**

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Welcome to your PEIA Special Medicare Plan Benefit booklet. This booklet describes the benefits provided for PEIA insureds who are Medicare primary, but not enrolled in the Humana/PEIA Medicare Advantage and Prescription Drug (MAPD) Plan during Plan Year 2015 (Jan. 1 to Dec. 31, 2015).

It is important to review this information closely so that you may familiarize yourself with all aspects of the Special Medicare Plan. Please keep this booklet close at hand and refer to it often if you have questions about your health care benefits.

This Benefit booklet provides PEIA Special Medicare Plan participants with an easy-to-read description of benefits available through the Plan and instructions on how to use these benefits. This booklet is a summarized version of a portion of PEIA's Plan Document. The Plan Document describes, in detail, all aspects of the operations of the Agency, and is on file with the Secretary of State.

PEIA contracts with third party administrators (TPAs) to process health and drug claims for the PEIA Plans. If you have a question about a specific claim or benefit, the fastest way to obtain information is to contact the TPA directly at one of the numbers listed below.

## **Subject to Change**

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The benefit information in this Benefit booklet is subject to change during the plan year, if circumstances arise which require adjustment. Plan changes will be communicated to participants. The changes will be included in PEIA's Plan Document, which is on file with the Secretary of State, and will be incorporated into the next edition of the Benefit booklet.

## **Who to Call with Questions**

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**Health Claims and Benefits:** HealthSmart at **1-304-353-7820** or **1-888-440-7342** (toll-free) or on the web at [www.healthsmart.com](http://www.healthsmart.com)

**Prescription Drug Claims and Benefits:** Express Scripts at **1-877-256-4680** (toll-free) or on the web at [www.express-scripts.com](http://www.express-scripts.com)

**Common Specialty Medications:** HealthSmart Specialty Drug Program at **1-888-440-7342** (toll-free)

**Subrogation and Recovery:** Beacon Recovery Group at **1-800-874-0500** (toll-free)

**PEIA:** Answers to questions about eligibility and third-level claim appeals at **1-304-558-7850** or **1-888-680-7342** (toll-free) or on the web at [www.wvpeia.com](http://www.wvpeia.com)

**Minnesota Life:** Answers to questions about life insurance or to file a life insurance claim. Call Minnesota Life at **1-800-203-9515**

**Mountaineer Flexible Benefits:** Dental, vision and hearing coverage. Fringe Benefits Management Company at **1-844-559-8248** (toll-free) or on the web at [www.myfbmc.com](http://www.myfbmc.com)

## **Terms You Need To Know**

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**Allowed Amounts:** For each PEIA-covered service, the allowed amount is the lesser of the actual charge amount or the maximum fee for that service as set by the PEIA.

**Alternate Facility:** A facility other than an acute care hospital.

**Annual Deductible:** The amount you must pay each plan year before the plan pays its portion of the cost.

**Beacon Recovery Group:** The subrogation and recovery vendor for PEIA. Beacon pursues recovery of money paid for claims that were not the responsibility of the PEIA Special Medicare Plan. For more information, read the “Recovery of Incorrect Payments” section.

**Beneficiary:** The person who receives the proceeds of your PEIA life insurance policy.

**Claims Administrator:** HealthSmart Benefit Solutions for medical claims, and Express Scripts, Inc. for prescription drug claims.

**Common Specialty Medications:** Specialty medications are high-cost injectable, infused, oral or inhaled drugs that generally require close supervision and monitoring of the patient’s drug therapy. Under the PEIA Special Medicare Plan, all specialty medications require precertification from HealthSmart.

**Coordination of Benefits:** A practice insurance plans use to avoid double or duplicate payments or coverage of services when a person is covered by more than one plan.

**Copayment:** This is the set dollar amount that you pay when you use services—like the flat dollar amount you pay for an office visit. Copayments count toward your annual out-of-pocket maximum in the Special Medicare Plan.

**Deductible:** The amount of eligible expenses you are required to pay before the plan begins to pay benefits. See Annual Deductible above. This plan has both a medical and a prescription drug deductible.

**Dependent:** An eligible person, under PEIA guidelines, who the policyholder has properly enrolled for coverage under the Plan.

**Durable Medical Equipment:** Medical equipment that is prescribed by a physician which can withstand repeated use, is not disposable, is used for a medical purpose, and is generally not useful to a person who is not sick or injured.

**Eligible Expense:** A necessary, reasonable and customary item of expense for health care when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. Allowable expenses under this plan are calculated according to PEIA fee schedules, rates and payment policies in effect at the time of service.

**Emergency:** An acute medical condition resulting from injury, sickness, pregnancy, or mental illness which arises suddenly and which a reasonably prudent layperson would believe requires immediate care and treatment to prevent the death, severe disability, or impairment of bodily function of an insured.

**Exclusions:** Services, treatments, supplies, conditions, or circumstances that are not covered under the PEIA Special Medicare Plan.

**Experimental, Investigational, or Unproven Procedures:** Medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the plan (at the time it makes a determination regarding coverage in a particular case) to be: (1) not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Medical Association Drug Evaluations as appropriate for the proposed use; or (2) subject to review and approval by any Institutional Review Board for the proposed use; or (3) the subject of an ongoing clinical trial that meets the definition of Phase 1, 2, 3 Clinical Trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight; or (4) not demonstrated through prevailing peer-reviewed medical literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed. Phase 2 and 3 Clinical Trials for terminal cancer and other life-threatening conditions and which meet certain statutory criteria will be covered despite being experimental.

**Explanation of Benefits (EOB):** A form sent to the person filing the claim after a claim for payment has been evaluated or processed by the Claims Administrator which explains the action taken on the claim. This explanation might include the amount paid, benefits available, reasons for denying payment, etc.

**Handicap:** A medical or physical impairment which substantially limits one or more of a person's major life activities. The term "major life activities" includes functions such as care for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning or working. "Substantially limits" means interferes with or affects over a substantial period of time. Minor, temporary ailments or injuries shall not be considered physical or mental impairments which substantially limit a person's major life activities. "Physical or mental impairment" includes such diseases and conditions as orthopedic, visual, speech and hearing impairments; cerebral palsy; epilepsy; muscular dystrophy; autism; multiple sclerosis and diabetes. The term "handicap" does not include excessive use or abuse of alcohol, tobacco or drugs.

**HealthSmart:** The third party administrator that handles medical claim processing and customer service for the PEIA Special Medicare Plan.

**Inpatient:** Someone admitted to the hospital as a bed patient for medical services.

**Insured:** Someone who is eligible for and enrolled in a PEIA Plan, a managed care plan or life insurance only. Insured refers to anyone who has coverage under any plan offered by PEIA.

**Legal Guardianship:** A legal relationship created when a person or institution is named by the Court to take care of minor children. Eligibility for guardianship requires an Order from a Court of Record. Notarized documents signed by parents assigning "guardianship" are not sufficient to establish eligibility. The term "guardian" may also refer to someone who is Court-appointed to care for and/or handle the affairs of a person who is incompetent or incapable of administering his/her affairs. Sometimes a separate person is appointed to handle the financial matters of the child(ren) or the adult and that relationship is called a conservatorship.

**Medicare Advantage/Prescription Drug (MAPD) Plan:** A type of Medicare benefits that combines Medicare Parts A, B, and D into one comprehensive benefit package. Most Medicare retirees with PEIA benefits are enrolled in the Humana/PEIA MAPD plan.

**Medicare:** The federal program of health benefits for retirees and other qualified individuals as established by Title XVII of the Social Security Act of 1965, as amended. Medicare Parts A and B provide medical coverage to Medicare Beneficiaries. Retired qualified Medicare Beneficiaries covered by PEIA are REQUIRED to enroll for both Medicare Part A and Part B. Medicare Part D (drug coverage) IS NOT required for members of the PEIA Plan.

**Medicare Beneficiary:** Individual eligible for Medicare as established by Title XVII of the Social Security Act of 1965, as amended.

**Member:** A policyholder or dependent enrolled in a managed care plan offered by PEIA.

**Outpatient:** Someone who receives services in a hospital, alternative care facility, freestanding facility, or physician's office but who is not admitted as a bed patient.

**Pharmacy Benefits Manager (PBM):** A company with which PEIA has contracted to administer the prescription drug benefit component of PEIA PPB Plans. The PBM processes and pays prescription drug claims and helps manage the prescription drug benefit.

**Plan:** The plan of benefits offered by the Public Employees Insurance Agency, including the PEIA PPB Plans, the Special Medicare Plan, the managed care plans and life insurance coverages.

**Plan Year:** A 12-month period beginning January 1 and ending December 31.

**Policyholder:** The employee, retired employee, surviving dependent or COBRA participant in whose name the PEIA provides any health or life insurance coverage.

**Pre-existing Condition Limitation:** PEIA has no pre-existing condition limitation. Pre-existing conditions are covered as of the effective date of coverage in the PEIA plan.

**Premium:** The payment required to keep coverage in force.

**Qualifying Event:** A qualifying event is a personal change in status which may allow you to change your benefit elections. Examples of qualifying events include, but are not limited to, the following:

1. Change in legal marital status – marriage or divorce of policyholder or dependent
2. Change in number of dependents – birth, death, adoption, placement for adoption, award of legal guardianship
3. Change in employment status of the employee's spouse or employee's dependent – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage
4. Dependent satisfies or ceases to satisfy eligibility requirement – marriage of a dependent or no longer satisfying the definition of "qualifying child" or "qualifying relative."

If you experience a qualifying event, you have the month in which the event occurs and the two following calendar months to act upon the qualifying event and change your coverage. If you do not act within that timeframe, you cannot make the change until the next open enrollment. Qualifying events which end eligibility (such as divorce) must be reported **immediately**.

**Rational Drug Therapy Program (RDT):** The Rational Drug Therapy Program of the WVU School of Pharmacy provides clinical review of requests for drugs that require prior authorization under the PEIA Plans.

**Reasonable and Customary:** The prevailing range of charges and fees charged by providers of similar training and experience, located in the same area, taking into consideration any unusual circumstances of the patient's condition that might require additional time, skill or experience to treat successfully.

**Secondary Payer:** The plan or coverage whose benefits are determined after the primary plan has paid. See Coordination of Benefits on page 59.

**Special Medicare Plan:** The plan created by PEIA to provide benefits to retirees unable to access providers in the Medicare Advantage plan and those retirees who become eligible for Medicare benefits during a plan year. Claims under this plan are processed by HealthSmart and Express Scripts, and the medical benefits are generally the same as those provided to members of the PEIA Medicare Advantage plan.

**Third Party Administrator (TPA):** A company with which PEIA has a contract to provide services such as customer service, utilization management and claims processing to PEIA Special Medicare Plan participants.

## What PEIA Offers

### Health Coverage

**PEIA offers the Special Medicare Plan to two groups of Medicare-eligible retirees:**

1. Members who are unable to access medical care through the PEIA Medicare Advantage (Humana) Plan due to provider network limitations are permitted, on a case-by-case basis, to move into PEIA's Special Medicare Plan. These members may remain in the Special Medicare Plan until adequate provider access becomes available.
2. Medicare-eligible employees who retire after the beginning of a plan year, and retired employees who become eligible for Medicare during the Plan year will be moved to the Special Medicare Plan. Retired members who are enrolled in an HMO when they become Medicare-eligible will be transferred to PEIA's Special Medicare Plan. These members in the Special Medicare Plan will be moved to PEIA's Medicare Advantage Plan at the beginning of the next plan year (the following January).

Under the Special Medicare plan, the member purchases traditional Medicare Parts A and B, and their secondary medical and prescription claims are paid by HealthSmart and Express Scripts, Inc., respectively. Medical benefits under the Special Medicare Plan are generally the same as those provided under PEIA's Medicare Advantage plan.

These members can request to be transferred immediately to the Humana/PEIA Plan 1. There are two main benefit differences between the PEIA Special Medicare Plan and the Humana/PEIA Plan 1:

1. The Special Medicare Plan does not offer the SilverSneakers® fitness benefit that includes a free fitness center membership. This is only available from Humana.
2. The cost of non-preferred brand name medications is different.
  - a. Under the Humana/PEIA Plan 1, the copay for a 30-day supply of a non-preferred drug is \$50 and maintenance medications in this category are eligible for the maintenance medication discount.
  - b. Under the Special Medicare plan, a 30-day supply of a non-preferred drug will cost you 75% of the cost of the drug, and maintenance medications in this category are NOT eligible for the maintenance medication discount.

## **Life Insurance**

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As a retired employee, you are eligible for Basic decreasing term life insurance. When you enroll for health benefits, you must choose whether to also enroll for Basic life insurance. If you choose not to enroll for health benefits, you may still enroll for basic life insurance. You must have basic life insurance before you elect any of the optional life insurance coverages. Eligibility and enrollment details for the life insurance plans are included in this booklet. For a complete description of the life insurance benefits, please see the Life Insurance Booklet.

## **Mountaineer Flexible Benefits**

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Mountaineer Flexible Benefits offers dental, vision and hearing coverage on a post-tax basis to retired employees. Enrollment materials are mailed to all eligible retired employees during the annual Open Enrollment period. If you have questions about these benefits, contact Fringe Benefits Management Company at **1-844-559-8248**.

Open Enrollment for health insurance is held in the fall, but Open Enrollment for Mountaineer Flexible Benefits is held each spring. The current information about these benefits and associated premiums is included in the enrollment materials mailed prior to the annual Open Enrollment.

If you have questions about Mountaineer Flexible Benefits, contact Fringe Benefits Management Company at **1-844-559-8248**.

<b>Benefit</b>	<b>Options</b>
Dental Benefits <sup>1</sup>	Coverage for routine dental care. Deductibles, copayments and benefits vary.
Vision Benefits <sup>1</sup>	Coverage for vision exams and corrective lenses.
Hearing Benefits <sup>1</sup>	Coverage for hearing exams and hearing aids.

1. These benefits are available to retirees on a post-tax basis.

# **Eligibility and Enrollment for Retired Employees**

## **Who Is Eligible?**

As a retired public employee, you are eligible for health and life benefits through PEIA, provided you meet the minimum eligibility requirements of the applicable State retirement system or a PEIA-approved retirement system, and your last employer immediately prior to retirement is a participating employer in the PEIA Plan and under the State retirement system or a PEIA-approved retirement system. Members who participate in a non-State retirement system must, in the case of education employees (such as TIAA-CREF or similar plans), meet the minimum retirement eligibility requirements of the State Teachers Retirement System, and in other cases, meet the minimum retirement eligibility requirements of the Public Employees Retirement System. If you have questions about your retirement, contact the Consolidated Public Retirement Board (CPRB) toll-free at **1-800-654-4406**.

## **Return to Active Employment**

If you retire, then return to active employment with a participating agency, you will lose your right to use your sick and/or annual leave for extended employer-paid PEIA coverage. When you return to active employment, you have PEIA benefits as an active employee, which makes your new effective date of coverage in the PEIA plan after July 1, 2001, and therefore you are ineligible for the sick/annual leave benefit. The only exception to this rule is provided for those who participated in the plan prior to July 1, 2001, and who become re-employed with an employer participating in the plan within two years following separation from employment (retirement). In this case, the employee would be permitted to apply any sick and/or annual leave earned after re-employment, toward health premiums at retirement.

Employees hired on and after July 1, 2010, will not receive any plan subsidy of their premiums at retirement. These employees may continue coverage in the plan at retirement, but must pay the unsubsidized premium for the coverage of their choice. Two exceptions will be made to this rule:

1. Active employees hired before July 1, 2010, who separate from public service but return within two years of their separation may be restored to their original (pre-July 1, 2010) hire date.
2. Retired employees who had an original hire date prior to July 1, 2010, may return to active employment and retain their pre-July 1, 2010, original hire date for purposes of determining their eligibility for premium subsidy.

## **Disability Retirement**

A member who is granted disability retirement by a state retirement system or who receives Social Security disability benefits is eligible to continue coverage in the PEIA Plan as a retired employee, provided that the member meets the minimum years of service requirement of the applicable state retirement system. Members in this category pay the same premiums as those with 25 or more years of service.

## **Medicare**

As a retired employee or a dependent of a retired employee, who is an eligible beneficiary of Medicare, you must maintain coverage in Medicare Part A and Medicare Part B. Part A is an entitlement program and is available without payment of a premium to most individuals. Part B is the supplementary medical insurance program that covers physician services, outpatient laboratory and x-ray tests, durable medical equipment and outpatient hospital care. Part B requires payment of a monthly premium.

Most Medicare-eligible retired employees and Medicare-eligible dependents of retired employees have coverage through the Humana/PEIA MAPD Plan. PEIA provides this Special Medicare Plan to cover members who have access issues with the Humana/PEIA MAPD Plan, and members who become eligible for Medicare in the middle of a plan year. Most members are enrolled in the Special Medicare Plan for less than a year. For those who become eligible for Medicare in the middle of a plan year, they stay in the Special Medicare Plan for the balance of that plan year, and are transferred to the PEIA Medicare Advantage Plan on the following January 1. Those who become eligible for the Special Medicare plan during a plan year have the right to request immediate enrollment in the Humana plan. *Call PEIA for details.*

If you have not done so already, please send a copy of your Medicare card to PEIA. This notification will make the claims payment process go much more smoothly.

Medicare offers prescription drug coverage through a program called Medicare Part D. Please be aware that you should NOT purchase Medicare Part D coverage. You DO NOT need to enroll in a separate Medicare Part D plan, since PEIA and Express Scripts will provide prescription drug coverage for retirees with Medicare.

## **Dependents**

If you elect PEIA coverage, you may also enroll the following dependents with proper documentation:

- your legal spouse;
- your biological or adopted children or stepchildren under age 26;
- other children for whom you are the court-appointed guardian to age 18.

From time to time PEIA may conduct eligibility audits to verify that policyholders and dependents in the plan qualify for coverage. If you are audited, you will have to produce documentation for the dependent in question, including your most recent Federal tax return showing that you've claimed the dependent(s) on your taxes. If you cannot prove that the dependent qualifies for coverage, coverage will be terminated retroactively to the date the dependent would otherwise have been terminated, and PEIA will pursue reimbursement of any medical or prescription drug claims paid during the time the dependent was ineligible.

## **How to Enroll**

You may enroll for or change PEIA health and life benefits by completing enrollment forms available from the PEIA. On these forms, you will select the types of coverage you want and enroll the eligible dependents you wish to cover. When you have completed the forms, return them to the PEIA. Participation in PEIA benefit plans is not automatic upon retirement; you must complete the proper enrollment forms. Enrollment authorizes PEIA to deduct the premiums from your annuity for the coverages you select.

If you cancel your PEIA coverage or you allow your PEIA coverage to lapse as a retiree, you may choose to re-enroll for health coverage during Open Enrollment each year. You may enroll at other times during the plan year ONLY if you have a qualifying event. *See page 21 for a list of the qualifying events.* Coverage will be effective on the first day of the month following enrollment.

There are restrictions on how and when you may enroll and make changes in your coverage. Please read all parts of the "Eligibility" section of this booklet carefully before you enroll, so that you will fully understand your options and responsibilities.

You may also make changes in your benefits and demographic information by going to [www.wvpeia.com](http://www.wvpeia.com) and clicking on "**Manage My Benefits**".

## **Life Insurance**

You may make an election to continue your basic, optional and dependent life insurance at the time of retirement. If you wish to elect new or increased life insurance as a retired employee, you must enroll and submit medical information during the calendar month of retirement or the two following calendar months. Coverage will be effective upon approval of PEIA's life insurance carrier. You may not elect or increase life insurance after this period.

## **Enrolling Your Dependents**

You may enroll dependents for health coverage when you enroll as a retiree, and if you do, their coverage begins the same day as yours. You may enroll dependents for health coverage outside your initial enrollment period only if you experience a qualifying event. If you enroll them at a later date, their coverage will become effective the first day of the month following enrollment. In the absence of a qualifying event, you may only enroll dependents for health coverage during Open Enrollment. Coverage will be effective on the first day of the following plan year. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. As a result of changes in federal regulations, PEIA is now required to collect and maintain the Social Security number of each covered person; therefore, dependents (except newborn children) cannot be added to PEIA coverage without a Social Security number.

If you are adding a dependent to your existing dependent life insurance policy at a date later than the calendar month following an enrollment event, coverage will not become effective until medical information has been submitted to, and approved by, PEIA's life insurance carrier. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent.

Dependents may be removed from coverage during open enrollment or at the time of a qualifying event. The policyholder must provide documentation supporting the qualifying event to remove dependents. Coverage of removed dependents will terminate at the end of the month in which the policyholder removes them from coverage.

## **Special Medicare Plan**

For the Special Medicare Plan you must enroll new dependents during the calendar month of, or the two calendar months following, the date of the qualifying event that makes them eligible (i.e., date of marriage, date of birth or adoption) even if you already have family coverage. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. In the absence of a qualifying event, coverage may be added or changed for the employee and/or eligible dependents, only during PEIA's annual Open Enrollment period.

## **Life Insurance**

Add new dependents to your existing dependent life insurance policy during the calendar month of or the two calendar months following the date they become eligible (i.e., date of marriage, date of birth or adoption).

## **Special Rules for Newborn or Adopted Children**

### **Health Coverage**

#### **Newborn Child**

##### **When you have a child you must:**

- enroll your biological newborn child during the calendar month of birth or the two following calendar months.
  - coverage will be made retroactive to the date of birth,

- any premium increase associated with the addition of this child will also be retroactive to the month of birth, and
- if you do not enroll your newborn within this time frame, you cannot add the newborn child until the next open enrollment period.
- provide documentation
  - PEIA will accept the Certificate of Live Birth from the hospital as documentation to enroll the child initially, but you must provide the Birth Certificate as soon as you have it or PEIA will suspend the child's coverage until we receive it;
  - you do not need a Social Security Number to enroll your newborn, but when you get the baby a Social Security Number, please provide it to your benefit coordinator or to PEIA.

## **Adopted Child**

### **When you adopt a child you must:**

- enroll an adopted child during the calendar month the child is placed in your home or the two following calendar months;
  - coverage will be made effective retroactive to the date of placement, and
  - any premium increase associated with the addition of this child will also be retroactive to the date of placement.
  - Coverage for an adopted infant will become effective the day the adoptive parents are legally and financially responsible for the medical expenses if bona fide legal documentation is presented to PEIA.
  - If you do not enroll your child within this timeframe, the adopted child cannot be added to your coverage until the next open enrollment period.
- **provide documentation:**
  - PEIA requires a copy of the adoption papers to enroll the child.
  - In the case of a foreign adoption, PEIA requires adoption papers in English, and may require entry visa and/or statement from the U. S. consulate in the country of origin recognizing the adoption.

## **Life Insurance**

**Newborn Child:** If you add a biological newborn child to your existing dependent life insurance policy during the calendar month of or the two calendar months following the date of birth, coverage will be made effective retroactive to the date of birth, and any premium increase associated with the addition of this child will also be retroactive to the month of birth.

**Adopted Child:** If you add an adopted child to your existing dependent life insurance policy during the calendar month of or the two calendar months following the date of placement in your home, coverage can be made effective retroactive to the date of placement, and any premium increase associated with the addition of this child will also be retroactive to the date of placement.

# Eligibility and Enrollment for Surviving Dependents

## Who Is Eligible

If you are a surviving dependent of an active or retired public employee, and you were insured as a spouse or dependent under the policyholder's coverage by PEIA at the time of the policyholder's death, you may elect to continue health coverage as a policyholder in your own right under your health plan. To do so, you will need to complete a Surviving Dependent enrollment form available from PEIA.

If you are such a surviving spouse and you choose not to enroll immediately for coverage, you may elect PEIA health coverage during a future Open Enrollment Period, if you have not remarried. The surviving spouse's eligibility for PEIA coverage terminates upon remarriage. If a divorce occurs after the remarriage, re-enrollment as a surviving dependent is not allowed.

## Dependent Children

Surviving dependent children are eligible to **continue** health coverage, if they were enrolled in the health coverage at the time of the policyholder's death, subject to the same age restrictions as other dependent children in the PEIA plan.

- The deceased policyholder's biological or adopted children or stepchildren may continue coverage to age 26
- other children for whom the deceased policyholder was the court-appointed guardian to may continue coverage to age 18

Surviving dependent biological children, adopted children, or stepchildren may be covered under the plan to age 26, regardless of their residency, marital status, or the availability of other insurance coverage. The dependent child's marriage is a qualifying event to cancel PEIA coverage. A married surviving dependent child may not enroll his or her spouse for PEIA coverage.

From time to time PEIA may conduct eligibility audits to verify that policyholders and dependents in the plan qualify for coverage. If you are audited, you will have to produce documentation for the dependent in question. If you cannot prove that the dependent qualifies for coverage, coverage will be terminated retroactively to the date the dependent would otherwise have been terminated, and PEIA will pursue reimbursement of any medical or prescription drug claims paid during the time the dependent was ineligible.

## How to Enroll

To continue health coverage without interruption, surviving dependents must complete enrollment forms in the calendar month death occurs or the two following calendar months. In this case, surviving dependents must enroll in the same plan in which they were covered at the time of the policyholder's death. Surviving dependents are not eligible for life insurance.

In the event that the surviving dependent is a retired public employee who is benefit-eligible in his or her own right, the surviving dependent must choose whether to enroll as a surviving dependent of the policyholder, or as a retired employee.

- If enrolled as a surviving dependent, premiums will be based on 25 or more years of service, but the surviving dependent is not eligible for life insurance.
- If enrolled as a retired employee, premiums will be based on the appropriate retired employee's years of service, and he or she will be eligible for life insurance.

If you need help evaluating which would be better, please contact PEIA's customer service unit at **1-888-680-7342**.

## Special Eligibility Situations

### Disabled Child

Your dependent child may continue to be covered after reaching the age at which his/her coverage would otherwise have ended if he or she is incapable of self-support because of mental or physical disability. To be eligible:

- the disabling condition must have begun before the child reached the age at which coverage would otherwise have ended
- the child must have been covered by PEIA upon reaching the age at which coverage would otherwise have ended; and
- the child must be incapable of self-sustaining employment and chiefly dependent on you for support and maintenance.

To continue this coverage, contact PEIA for an application. You will be asked to provide documentation upon application for this benefit and periodically thereafter.

### Court-Ordered Dependent (COD)

If a PEIA-insured retired employee and his or her spouse divorce, the retired employee must remove the ex-spouse from coverage, even if the court orders the retired employee to provide medical coverage for the ex-spouse. **Ex-spouses are NOT eligible dependents in the PEIA plan.** To provide the coverage for an ex-spouse as ordered by the court, the retired employee must look to COBRA coverage or for other privately available coverage.

If a PEIA-insured retired employee and his or her spouse divorce, and the retired employee is not the custodial parent for the dependent child(ren), the retired employee may continue to provide medical benefits for the child(ren) through the PEIA plan. If the non-custodial parent is ordered by the court to provide medical benefits for the child(ren), the custodial parent may submit medical claims for the court-ordered dependent(s), and benefits may be paid directly to the custodial parent. Special claim forms are required. The custodial parent will also receive Explanations of Benefits (EOBs) for the CODs as claims are processed. *Contact PEIA to discuss this benefit.*

### Medicare Retired Policyholder with Non-Medicare Dependents

If you are a Medicare retiree covered by PEIA's Special Medicare Plan and you have non-Medicare dependents, the non-Medicare dependents have coverage through PEIA PPB Plan A.

The non-Medicare dependents' benefits are described in the current Summary Plan Description, which is available on PEIA's website at [www.wvpeia.com](http://www.wvpeia.com) or you can request a copy by calling PEIA's customer service unit at **1-888-680-7342**.

### Medicare-eligible Members Who Reside Outside the U.S. and Residents with No Medicare Part A and/or Part B

Medicare-eligible retirees who reside outside the United States do not have Medicare coverage; therefore, their benefits are provided through HealthSmart and Express Scripts, with PEIA serving as the primary insurer. Those who live in the U.S., but who for some reason do not have Medicare Part A and/or Part B, also have PEIA as their primary insurer. Since you do not have Medicare, there is no coordination of benefits and PEIA will pay as it does for active employees and non-Medicare retirees based on PEIA's fee schedules. You will be responsible for any balance. This plan has the same deductible and out-of-pocket maximum as the non-Medicare retiree plans. Medical claims are processed by HealthSmart, and PEIA pays only the PEIA allowed amount. Prescription drug claims are processed by Express Scripts under the active employee and non-Medicare retiree benefit.

## Other Eligibility Details

### Annual Open Enrollment

Open Enrollment is the time of year when members can make benefit changes without a Qualifying Event. Policyholders can add or drop dependents during this time without having to provide a reason. Humana members can also choose among the available Humana/PEIA Plans with coverage effective on January 1 of the following year.

Also during Open Enrollment, eligible policyholders who have not taken advantage of any health coverage from PEIA have the opportunity to enroll, subject to the deadlines and rules in force for that enrollment period. Coverage becomes effective on the first day of the next plan year.

Open Enrollment dates are determined by the policyholder's status. Policyholders in the Humana/PEIA MAPD or Special Medicare Plans have Open Enrollment during the month of October, with benefits effective on January 1 of the following year. Active employee and non-Medicare policyholders have Open Enrollment during the month of April with changes effective on July 1 of that year.

### Medical Identification Cards

HealthSmart issues ID cards upon enrollment in the Special Medicare Plan, and subsequently when there are changes in the plan that warrant it.

Your Special Medicare Plan ID card verifies that you have medical and prescription drug coverage through PEIA. On the back we've listed important phone numbers you may need. One card will be issued for individual coverage, and two cards will be issued for family coverage. The policyholder's name and identification number will be printed on all cards. *If you want additional cards for dependents not residing with you, or if you need to replace a lost card, please contact HealthSmart at **1-888-440-7342**.*

Members enrolled in PEIA's Medicare Advantage plan, will receive an identification card from that plan, not from PEIA. For additional or replacement cards, call your plan.

## Your Responsibility to Make Changes

It is your responsibility to keep your PEIA enrollment records up to date. You must notify PEIA immediately of any changes in your participation status or in your family situation, and make the appropriate change to keep your PEIA coverage up to date. Examples of such changes include a change of address, a change in your marital status, or a dependent child no longer qualifying for coverage.

You should do this whether you belong to the PEIA PPB Plan, the Special Medicare Plan, PEIA's Medicare Advantage plan or if you've elected only life insurance coverage. If you fail to notify PEIA promptly of changes in your family status, your plan may adjust claims paid for ineligible enrollees.

You can update your enrollment records at any time by logging on to the PEIA website at [www.wvpeia.com](http://www.wvpeia.com) and clicking on the green "**Manage My Benefits**" button. If you do not have internet access, you may update your records using a Change-in-Status form or a Change of Address form (depending on what information you need to update). The forms are available by calling PEIA. Completed forms should be returned to PEIA.

## When Coverage Ends

### Voluntary Termination of Benefits

PEIA coverage for a retired policyholder and any covered dependents terminates at the end of the month in which the retired employee voluntarily terminates the coverage as the result of a qualifying event. If coverage is terminated, it cannot be reinstated until the next Open Enrollment period, unless the retired employee has a qualifying event.

### Dependents/Surviving Dependents

**Coverage for dependents terminates at the end of the calendar month in which one of the following occurs:**

- policyholder (active or retired) terminates or loses coverage;
- dependent spouse is divorced from employee;
- biological or adopted child or stepchild reaches 26th birthday;
- child for whom the policyholder is the court-ordered guardian reaches age 18;
- surviving spouse remarries;
- disabled dependent no longer meets disability guidelines; or
- policyholder voluntarily removes dependent from coverage.

The policyholder is required to report these events online at [www.wvpeia.com](http://www.wvpeia.com) using the “**Manage My Benefits**” button, or by completing the appropriate forms to remove ineligible dependents. If a policyholder fails to remove ineligible dependents (divorced spouse, married children, etc.) the Plan may pursue reimbursement of any claims paid for the ineligible dependent from the employee.

The policyholder may voluntarily terminate coverage for dependents as a result of a qualifying event online at [www.wvpeia.com](http://www.wvpeia.com) using the “**Manage My Benefits**” button, or by completing the appropriate forms. If coverage is terminated, it cannot be reinstated until the next Open Enrollment period, unless the policyholder has a qualifying event.

### Failure to Pay Premium

Your coverage as a retired policyholder, and coverage of your dependents, will be terminated if you fail to pay your premium contributions when due. Premiums are due by the fifth day of the month following the month for which the premium was invoiced. Example: May premium is due June 5. If payment is not received by PEIA within 30 days following the due date, all claims may be suspended. If payment is not received within 45 days following the due date, coverage will be cancelled, and all claims incurred will be your personal responsibility.

For Medicare policyholders who pay premiums directly to PEIA, failure to pay premiums will result in termination from the plan consistent with applicable Medicare rules.

## Paying for Benefits

Each year the PEIA Finance Board sets premium rates for the Special Medicare Plan. Your coverage as a retired policyholder, and coverage of your dependents, will be terminated if you fail to pay your premium contributions when due. Premiums for most retired employees are deducted from their annuity on a monthly basis. Some retired employees pay premiums directly to the PEIA each month, and for them, premiums are due by the fifth of the month following the month for which the premium was invoiced. **Example:** May premium is due June 5.

## **Tobacco-free Discount**

PEIA's Special Medicare Plan premiums and optional life insurance premiums are based on the tobacco-use status of insureds. Tobacco-free insureds receive the preferred monthly premium rate. Insureds must have been tobacco-free for 6 months prior to the beginning of the Plan Year to qualify for the discount for the entire plan year. If your doctor certifies on a form provided by the PEIA, that it is unreasonably difficult due to a medical condition for you to become tobacco-free or it is medically inadvisable for you to become tobacco free, PEIA will work with you for an alternative way to qualify for the tobacco-free discount. Send all such doctors' certifications and requests for alternative ways to receive the discount to: **PEIA Discount Alternatives, 601 57th St., SE, Suite 2, Charleston, WV 25304-2345**. From time to time, the tobacco-free waiting period may be adjusted and, members will be notified in writing. For family health coverage, all enrolled family members must be tobacco-free to qualify the family for the reduced rate. PEIA reserves the right to review medical records to check for tobacco use. *See the "What is Covered" section for details.*

Members who become tobacco-free during a plan year may apply for the discount when they have been tobacco-free for at least six months. PEIA has sixty days from receipt of the tobacco affidavit to process the request and implement the discount. The tobacco-free discount will apply only to future premiums, and WILL NOT be applied retroactively. **No refunds will be granted based on tobacco status.**

## **Advance Directives/Living Will Discount**

PEIA offers the Advance Directive/Living Will discount. This discount is \$4 per month off of the health insurance premium for health policyholders in the PEIA PPB Plans, PEIA's Special Medicare Plan or the Humana Medicare Advantage plan who have completed a living will or an advance directive for healthcare.

The policyholder must have completed one of the following advance directive forms to claim the discount:

1. WV Living Will Form
2. WV Medical Power of Attorney form
3. WV Combined Living Will and Medical Power of Attorney form
4. Five Wishes form. Call **(888) 5WISHES (594-7437)**.

The first three items on this list are available free of charge from the WV Center for End of Life Care at [www.wvendoflife.org](http://www.wvendoflife.org) or by calling **1-877-209-8086**. The WV Combined Living Will and Medical Power of Attorney form is printed in the back of this book. Policyholders who live outside West Virginia must complete the advance directive document that is legal in their state of residence to claim the discount.

Policyholders may submit their Advance Directive/Living Will affidavit online. Go to [www.wvpeia.com](http://www.wvpeia.com) and click on the green "**Manage My Benefits**" button at the top right of the page. Those who do not have internet access may call PEIA's Customer Service unit to request a copy of the affidavit. In most cases, the change in premium will occur on the first of the month following receipt of the affidavit.

New enrollees may mark their Advance Directive/Living Will Affidavit on the Health Benefit enrollment form. Please remember, PEIA does not want a copy of the advance directive or living will. **Please DO NOT mail or fax your Advance Directive/Living Will to the agency.**

## **For Direct Pay Medicare Eligible Retirees**

For Medicare policyholders who pay premiums directly to PEIA, failure to pay premiums will result in termination from the plan consistent with applicable Medicare rules.

## **Retired Employees Who Retired before July 1, 1997**

Retired employees who retired prior to July 1, 1997, pay premiums based on the plan they choose, their tobacco-use status and eligibility for Medicare, but NOT their years of service. These retirees are not subject to the “years of service” policy. For premium purposes, employees who retired prior to July 1, 1997, fall into the “25 or more” years of service category on PEIA’s premium charts. Generally, retired employees’ contributions pay for about 30% of the cost of their claims. The remaining 70% of the cost is paid by employers. Eligible retired employees may use sick and/or annual leave to extend employer-paid health coverage. These premiums may be adjusted annually for medical inflation.

## **Employees Who Retire on or after July 1, 1997**

Employees who retire on or after July 1, 1997, pay premiums for their health coverage based on the plan they choose, their eligibility for Medicare, their tobacco-use status, and their credited years of service as reported by the Consolidated Public Retirement Board (CPRB), or for those in the Teachers Defined Contribution Plan or a non-State retirement plan, the years of service reported by the employing agency or the non-State plan. These premiums may be adjusted annually for medical inflation. Employees with 25 or more years of service will be charged the same premium as those who retired before July 1, 1997. Those with fewer than 25 years of service will pay higher premiums. If you are using accrued sick and/or annual leave or years of service to extend your employer-paid insurance, all, or a portion of the premium will be covered by your accrued leave. The amount of sick and/or annual leave accrued by the retiring employee is reported by the benefit coordinator at the agency from which the employee is retiring. Disability retiree premiums are assessed on twenty-five (25) years of service.

## **Surviving Dependents**

Surviving dependents of public employees pay premiums for their health coverage based on the plan they choose, their eligibility for Medicare and their tobacco-use status. These premiums may be adjusted annually for medical inflation. Surviving dependents are considered to have 25 or more years of service, and will be charged the same premium as those who retired before July 1, 1997. Premiums for surviving dependents are deducted from their annuity on a monthly basis or are paid directly to PEIA.

## **Direct Pay**

Some surviving dependents pay premiums directly to the PEIA each month. Their premiums are due by the fifth of the month following the month for which the premium was invoiced. **Example:** May premium is due June 5.

For Medicare policyholders who pay premiums directly to PEIA, failure to pay premiums will result in termination from the plan consistent with applicable Medicare rules.

## **Using Accrued Sick and Annual Leave to Extend Coverage**

If you are a retired employee of a State agency or a county board of education (or an eligible employee of a local agency) with coverage through a PEIA plan and you had accrued sick and/or annual leave when you retired, you may have extended your employer-paid insurance coverage. This employer paid coverage will continue until you exhaust your accrued leave. You will be notified 90 days in advance, and PEIA will begin deducting the premium from your annuity or will set up an account to allow you to pay your premium directly to PEIA. If the policyholder dies, the accrued leave benefit terminates, even if the surviving dependent continues coverage. The amount of this benefit depends on when you were hired and came into the PEIA plan as follows:

### **Before July 1, 1988:**

If you are a retired employee who has been continuously covered by PEIA since before July 1, 1988, then your additional coverage is calculated as follows:

**2 days of accrued leave = 100% of the premium for one month of single coverage**

**3 days of accrued leave = 100% of the premium for one month of family coverage**

### **Between July 1, 1988 and June 30, 2001:**

If you were hired after July 1, 1988 and before July 1, 2001, or if you had a lapse in coverage during this period then your additional coverage is calculated as follows:

**2 days of accrued leave = 50% of the premium for one month of single coverage**

**3 days of accrued leave = 50% of the premium for one month of family coverage**

### **On or after July 1, 2001:**

If you were hired on or after July 1, 2001, or if you had a lapse in coverage during this period, you are not eligible for extended employer-paid insurance upon retirement.

### **Extending Coverage for Higher Education Faculty**

If you are a retired full-time faculty member who was employed on an annual contract basis for a period other than 12 months, your benefit is calculated as follows:

**3 1/3 years of teaching service = 1 year of single coverage**

**5 years of teaching service = 1 year of family coverage**

### **Retired Employee Assistance Programs**

Retired employees whose total annual income is less than 250% of the federal poverty level (FPL) may receive assistance in paying a portion of their PEIA monthly health premium based on years of active service, through a grant provided by the PEIA called the Retired Employee Premium Assistance program. Applicants must be enrolled in the PEIA PPB Plan, the Special Medicare Plan or PEIA's Medicare Advantage plan. Managed care plan members are not eligible for this program. Retired employees using accrued sick and/or annual leave to pay their premiums are not eligible for this program until their accrued leave is exhausted. Applications are mailed to all retired employees with health coverage each spring. Medicare-eligible retirees with 15 or more years of service who qualify for Premium Assistance may also qualify for Benefit Assistance. Benefit Assistance reduces the medical and prescription out-of-pocket maximums and most copayments. *It is described in detail beginning on page 57. For a copy of the application, call PEIA's customer service unit.*

The amount of premium assistance for which you are eligible is based on years of active service, and percentage of FPL. For surviving dependents, it will be based on years of service earned by the deceased policyholder. Disabled retirees are considered to have twenty (20) years of service.

Following is a chart that shows the premium reductions provided under the Retired Employee Premium Assistance program.

## **Policyholder Only Monthly Premium Reduction**

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This amount will be deducted from your monthly premium for Medicare or non-Medicare coverage. If the amount of the reduction is greater than the premium due, then the premium due will be \$0.

<b>Years of Service</b>	<b>&lt;100% of FPL</b>	<b>100-150% of FPL</b>	<b>150-200% of FPL</b>	<b>200-250% of FPL</b>
5 to 14 years	\$51.00	\$34.00	\$19.00	\$13.00
15 to 24 years	\$65.00	\$50.00	\$31.00	\$19.00
25 or more years	\$88.00	\$74.00	\$46.00	\$24.00

## **Policyholder with Dependents Monthly Premium Reduction**

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This amount will be deducted from your monthly premium for Medicare or non-Medicare coverage. If the amount of the reduction is greater than the premium due, then the premium due will be \$0.

<b>Years of Service</b>	<b>&lt;100% of FPL</b>	<b>100-150% of FPL</b>	<b>150-200% of FPL</b>	<b>200-250% of FPL</b>
5 to 14 years	\$76.50	\$51.00	\$28.50	\$19.50
15 to 24 years	\$97.50	\$75.00	\$46.50	\$28.50
25 or more years	\$132.00	\$111.00	\$69.00	\$36.00

## **Life Insurance Premiums**

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Life insurance premiums for all participants are set by PEIA's life insurance carrier. Retired employees must pay the basic life insurance premium to keep coverage in force. Optional life insurance premiums are paid by the retired employee and are based on age and amount of coverage. See your Life Insurance Booklet for further details of the options available to you.

## **Plan Changes and Qualifying Events**

A qualifying event is a personal change in status which may allow you to change your benefit elections. Examples of qualifying events include, but are not limited to, the following:

1. Change in legal marital status – marriage or divorce of policyholder or dependent
2. Change in number of dependents – birth, death, adoption, placement for adoption, award of legal guardianship
3. Change in employment status of the employee's spouse or employee's dependent – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage
4. Dependent satisfies or ceases to satisfy eligibility requirement – marriage of a dependent or no longer satisfying the definition of "qualifying child" or "qualifying relative."

If you experience a qualifying event, you have the month in which the event occurs and the two following calendar months to act upon the qualifying event and change your coverage. If you do not act within that timeframe, you cannot make the change until the next open enrollment. Qualifying events which end eligibility (such as divorce) must be reported **immediately**.

To make a change in your coverage, use PEIA's online enrollment site, "**Manage My Benefits**" or get a Change-in-Status form from PEIA. *ALL changes require additional documentation as detailed in the following chart on page 21.*

<b>Qualifying Event</b>	<b>Documentation Required</b>
Divorce	Copy of the divorce decree showing that the divorce is final
Marriage (of policyholder or dependent)	Copy of valid marriage license or certificate — the dependent child's marriage is a qualifying event for the policyholder to remove the dependent child from coverage. The policyholder MAY remove the child, but is not required to do so.
Birth of Child	Copy of child's birth certificate
Adoption	Copy of adoption papers
Adding coverage for a dependent child	Copy of child's birth certificate
Adding coverage for any other child who resides with policyholder	Copy of court-ordered guardianship papers
Open Enrollment under spouse's or dependent's employer's benefit plan	Copy of printed material showing open enrollment dates and the employer's name
Death of spouse or dependent	Copy of death certificate
Beginning of spouse's or dependent's employment	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 or dependent's employment	Letter from the 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 or dependent's employment	Letter from the insurance carrier indicating the change in insurance coverage, the effective date of that change and dependents covered
Unpaid leave of absence by employee, spouse or dependent	Letter from your or your spouse's or your dependent's personnel office stating the date the covered person went on unpaid leave or returned from unpaid leave
Change from full-time to part-time employment or vice versa for policyholder, spouse or dependent	Letter from the employer stating the previous hours worked and the new hours worked and the effective date of the change

## Health Care Benefits

The PEIA Special Medicare Plan pays for a wide range of health care services for retired employees and their dependents. These benefits include hospital services, medical services, surgery, durable medical equipment and supplies, and prescription drugs.

Under the plan, certain costs are your responsibility. Please read the health care benefits section carefully so that you will have a clear understanding of your coverage under the plan.

**If you have any questions about coverage or payment for health care services, please call Medicare or:**

- Medical claims and benefits - HealthSmart Benefit Solutions at **1-888-440-7342**
- Prescription drug claims and benefits - Express Scripts at **1-877-256-4680**
- Common Specialty Medication claims and benefits – HealthSmart Specialty Drug Program at **1-888-440-7342**

## What You Pay with the PEIA Special Medicare Plan

Retired employees in the Special Medicare Plan pay copayments for some services, once the annual deductible is met. These copayments all count toward the Medical Out-of-Pocket Maximum. The deductible and copayments for medical services are shown in the following table:

Service Description	Medicare Retiree Plan Year 2015 Benefit
Annual Deductible	\$25
Primary Care Office Visit	\$10
Specialty Office Visit	\$20
Emergency Room	\$50
Hospital Inpatient care	\$100 per admission
Outpatient and Office Surgery	\$50
Other services (testing, etc)	\$0
Medical Out-Of-Pocket Maximum	\$750

During any plan year, if you or your eligible dependents incur expenses for covered medical services, you must meet a deductible before the plan begins to pay. The deductible in the Special Medicare Plan is \$25 per person.

For inpatient admissions that span two plan years, the facility charges are paid based on the first plan year, but physician charges are paid based on the date of service, which could be in the first plan year, new plan year or both plan years. For example, if you go into the hospital on December 28 and are released on January 6, the hospital bill is paid based on the date of admission, so it would fall under the old plan year's deductible. Physician charges are paid based on the date of service, so if you have surgery on January 2, the surgeon's bill will be processed based on the new plan year,

and the deductible for the new plan year will apply to the surgeon's bill. Prescription drug benefits are covered separately. See the "Prescription Drug Benefit" section for details.

## Lifetime Maximum

The PEIA Special Medicare Plan has no lifetime maximum.

## What Is Covered

### Medically-Necessary Services

Covered services must be medically necessary or be one of the specifically listed preventive care benefits. Medically necessary health care services and supplies are those provided by a hospital, physician or other licensed health care provider to treat an injury, illness or medical condition. A service is considered medically necessary if it is:

- consistent with the diagnosis and treatment of the illness or injury;
- in keeping with generally accepted medical practice standards;
- not solely for the convenience of the patient, family or health care provider;
- not for custodial, comfort or maintenance purposes;
- rendered in the most cost-efficient setting and level appropriate for the condition; and
- not otherwise excluded from coverage under the PEIA Special Medicare Plan.

The fact that a physician has recommended a service as medically necessary does not make the charge a covered expense. PEIA reserves the right to make the final determination of medical necessity based on diagnosis and supporting medical data.

### Who May Provide Services

The PEIA Special Medicare Plan will pay for covered services rendered by a health care professional or facility if the provider is:

- licensed or certified under the law of the jurisdiction in which the care is rendered; and
- providing treatment within the scope or limitation of the license or certification; and
- not under sanction by Medicare, Medicaid or both. Services of providers under sanction will be denied for the duration of the sanction; and
- not excluded by PEIA due to adverse audit findings.

### Types of Services Covered

PEIA Special Medicare Plan covers a wide range of health care services. Some major categories of coverage are listed below.

**Allergy Services.** Including testing and related treatment are covered at 100% after the deductible is met.

**Ambulance Services.** Emergency ground or air ambulance transportation, when medically necessary, to the nearest facility able to provide needed treatment is covered at 100% after the deductible.

**Ambulatory Surgery.** This benefit is subject to a \$50 copayment. The copayment amount applies after the deductible has been met.

**Cardiac or Pulmonary Rehabilitation.** Covered at 100% after the deductible is met.

**Chelation Therapy.** Benefits for these services are limited. If covered, therapy is paid at 100% after the deductible has been met.

**Chiropractic Services.** Services of a chiropractor for acute treatment of neuromuscular-skeletal conditions are covered at 100% after the deductible. Office visits are covered with a \$20 copayment and x-rays are covered at 100% after the deductible is met. Maintenance services are not covered.

**Christian Science Treatment.** Treatment for a demonstrable illness or injury if provided in a facility accredited by the Commission for Accreditation of Christian Science Nursing Facilities/Organizations, Inc. or by a practitioner accredited by the Mother Church is covered at 100% after the deductible. No benefits will be paid for the purpose of rest or study, for communication costs, or if the person requiring attention is receiving parallel medical care. Coverage is limited to a maximum cost to the plan of \$1,000 per plan year. If required, this benefit may be extended for inpatient care for up to 60 days per plan year.

**Colorectal Cancer Screenings.** Routine screening to detect colorectal cancer is covered at 100%. This benefit is covered as follows:

- Fecal-occult blood test—1 in 12 months/age 50 and over
- Flexible sigmoidoscopy—1 in 5 years/age 50 and over
- Colonoscopy for high risk—1 in 24 months/high risk patients\*; 1 in 10 years/age 50 and over
- X-ray, barium enema—1 in 5 years/age 50 and over
- X-ray, barium enema—1 in 24 months/high risk patients\*

\* High risk is defined as a patient who faces high risk for colorectal cancer because of family history; prior experience of cancer or precursor neo-plastic polyps; history of chronic digestive disease condition (inflammatory bowel disease, Crohn's disease, ulcerative colitis); and presence of any appropriate recognized gene markers for colorectal cancer or other predisposing factors.

**Cosmetic/Reconstructive Surgery.** Services provided when required as the result of accidental injury or disease, or when performed to correct birth defects.

**Dental Services (accident-related only).** Services provided within six (6) months of an accident and required to restore tooth structures damaged due to that accident are covered at 100% after the deductible is met. The initial treatment must be provided within 72 hours of the accident. Biting and chewing accidents are not covered. Services provided more than six (6) months after the accident are not covered. The Least Expensive Professionally Acceptable Alternative Treatment (LEPAAT) for accident-related dental services will be covered. For example, the dentist may recommend a crown but the Plan will only provide reimbursement for a large filling. Contact HealthSmart for more information.

**Dental Services (impacted teeth).** Medically necessary extraction of impacted teeth is covered at 100% after the deductible is met. Extractions for the purpose of orthodontia are not covered.

**DEXA Scans.** Bone mass measurement by DEXA is limited to one scan every 24 months for members who have documented clinical risk for osteoporosis. Diagnostic testing is covered at 100% after deductible has been met. Routine screening scans are not covered. Complete details of the DEXA scan payment policy are available on the PEIA website at [www.wvpeia.com](http://www.wvpeia.com).

**Diabetes Education.** Services of a diabetes education program that meets the standards of the American Diabetes Association are covered at 100% after deductible is met. Coverage is limited to six (6) visits per patient: three visits with the dietician and three visits with a registered nurse. *Contact HealthSmart for specific benefit limitations.*

**Dietician Services.** Services of a licensed, registered dietitian are covered with the appropriate office visit co-payment. Coverage is limited to two visits per year when prescribed by a physician for adult members with the following conditions: hypertension, hyperlipidemia, heart disease, kidney disease, and metabolic syndrome. *Diabetic patients see Diabetes Education above.*

**Durable Medical Equipment (DME) and Prosthetics.** Coverage for the initial purchase and reasonable replacement of standard implant and prosthetic devices, and for the rental or purchase (at the plan's discretion) of standard DME, when prescribed by a physician. DME and prosthetics are covered at 100% after the deductible is met. Omnipod, V-go, Finesse, and other disposable insulin delivery systems are not covered.

**Emergency Services (including supplies).** Services received in an emergency room when the condition has been certified as an emergency are subject to a \$50 copayment. The copayment applies after the annual deductible has been met.

**Emergency Room Treatment.** Services received in an emergency room when the condition is determined to be a non-emergency are subject to a \$50 copayment. The copayment applies after the annual deductible has been met.

**Home Health Services.** Intermittent health services of a home health agency when prescribed by a physician are covered at 100% after the deductible is met. Services must be provided in the home, by or under the supervision of a registered nurse. The home health services are covered only if they would otherwise have required confinement in a hospital or skilled nursing facility.

**Hospice Care.** When ordered by a physician; covered at 100% after the deductible is met.

**Hyperbaric Oxygen Therapy.** Covered at 100% after the deductible is met.

**Immunizations.** For adults and children over age 16. The plan covers immunizations provided and administered in a physician's office as recommended by the American Academy of Family Physicians at 100%. The associated office visit is subject to the applicable copayment. Other immunizations covered at 100% after the deductible is met. If purchased at a pharmacy, the member will be reimbursed according to PEIA's fee schedule.

**Inpatient Hospital and Related Services.** Confinement in a hospital including semi-private room, special care units, confinement for detoxification, and related services and supplies during the confinement are covered after the deductible and \$100 per admission copayment are met.

**Inpatient Medical Rehabilitation Services.** When ordered by a physician, these services are covered at 100% after the deductible and \$100 per admission copayment are met. Coverage is limited to 150 days per plan year.

**Intensive Modulated Radiation Therapy (IMRT).** Covered at 100% after the deductible is met.

**Mammogram.** An annual routine mammogram to detect breast abnormalities is covered at 100% with no coinsurance or deductible required.

**Massage Therapy.** Therapeutic services of a licensed massage therapist for treatment of neuromuscular-skeletal conditions are covered when ordered by a physician. Covered at 100% after the deductible is met.

**Mastectomy. If you are receiving benefits in connection with a mastectomy due to cancer and elect breast reconstruction in connection with such benefits, you are entitled to the following procedures:**

- Reconstruction of the breast on which the mastectomy was performed;
- Reconstructive surgery of the other breast to present a symmetrical appearance; and
- Prostheses and coverage for physical complications at all stages of the mastectomy procedure including lymphedemas.

**Mental Health Services.** Inpatient programs and outpatient partial hospitalization day programs for mental health, chemical dependency and substance abuse services are covered at 100% after the deductible and \$100 per admission copayment are met. Outpatient mental health, chemical dependency and substance abuse services are covered at 100% after the deductible is met.

**MRA.** Magnetic Resonance Angiography services when performed on an outpatient basis are covered at 100% after the deductible is met.

**MRI.** Magnetic Resonance Imaging services when performed on an outpatient basis, are covered at 100% after the deductible is met.

**Neuromuscular stimulators and bone growth stimulators** are covered at 100% after the deductible is met.

**Oral Surgery.** Only covered for extraction of impacted teeth, orthognathism and medically necessary ridge reconstruction at 100% after the deductible is met. Dental implants are not covered.

**Organ Transplants.** Services are covered at 100% after the deductible and \$100 per-admission copayment are met.

**Outpatient Diagnostic and Therapeutic Services.** Laboratory, diagnostic tests, and therapeutic treatments, when ordered by a physician, are covered at 100% after the deductible is met.

**Outpatient or Office Surgery.** This benefit is subject to a \$50 copayment when performed in a physician's office, hospital or alternative facility.

**Pain Management Services.** Covered at 100% after the deductible is met.

**Pap Smear.** An annual Pap smear and the associated office visit to screen for cervical abnormalities are covered. The Pap smear is covered at 100% with no deductible, and the office visit is subject to the applicable office visit copayment.

**Periodic Physicals (for Adults).** A routine physical exam once every two years for adults age 18 and over is covered. Routine physicals are subject to the applicable office visit copayment. Diagnostic testing, lab and x-rays, provided in conjunction with a periodic physical are covered, if medically-necessary and billed with a medical diagnosis. The deductible will apply.

**Primary Care Physician's Office Visits.** These visits are subject to a copayment of \$10.

**Prostate Cancer Screening.** For men age 50 and over. The screening is covered in full if conducted as a part of the Routine Physical and Screening Exam. The PSA blood test associated with this screening, when ordered by a physician, is covered at 100% with no deductible or coinsurance in-network.

**SPECT.** Single Photon Emission Computed Tomography is covered at 100% after the deductible is met.

**Skilled Nursing Facility Services.** Confinement in a skilled nursing facility including semi-private room, related services and supplies is covered at 100% after the deductible is met. Confinement must be prescribed by a physician in lieu of hospitalization. Coverage is limited to 100 days per plan year.

# Covered in Full

The following services are covered in full in-network for the Special Medicare Plan:

Type of Service	Frequency *AWV=Annual Wellness Visit *WCC=Well Child Care
<b>Covered Preventive Services for Adults</b>	
Abdominal Aortic Aneurysm one-time screening for men aged 65-75 who have ever smoked	Once per lifetime
Alcohol Misuse screening and counseling	Included in AWV
Aspirin use for men and women of certain ages (requires a prescription; covered under prescription drug plan)	As Needed
Blood Pressure screening for all adults	Included in AWV
Cholesterol screening for men age 35 and older and women age 45 and older or others at higher risk	Included in AWV
Colorectal Cancer screening for adults over 50	See Colorectal Cancer Screening, page 24
Depression screening for adults	Included in AWV
Type 2 Diabetes screening for adults with high blood pressure	Included in AWV
Diet counseling for adults at higher risk for chronic disease	Included in AWV
HIV screening for all adults at higher risk	Annually
Immunization vaccines for adults--doses, recommended ages, and recommended populations vary:	As Recommended by the American Academy of Family Physicians
Hepatitis A	Hepatitis B
Herpes Zoster	Human Papillomavirus
Influenza (Flu Shot)	Measles, Mumps, Rubella
Meningococcal	Pneumococcal
Tetanus, Diphtheria, Pertussis	Varicella
Obesity screening and counseling for all adults	Included in AWV
Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk	Included in AWV
Tobacco Use screening for all adults and cessation interventions for tobacco users (tobacco cessation products covered under prescription drug plan; see Tobacco Cessation)	See Tobacco Cessation, page 30
Syphilis screening for all adults at higher risk	Annually
<b>Covered Preventive Services for Women, Including Pregnant Women</b>	
Anemia screening on a routine basis for pregnant women	As Needed
Bacteriuria urinary tract or other infection screening for pregnant women	As Needed
BRCA counseling about genetic testing for women at higher risk	As Needed
Breast Cancer Mammography screenings every year	Annually
Breast Cancer Chemoprevention counseling for women at higher risk	Once per lifetime
Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women	As Needed
Cervical Cancer screening for sexually active women	Annually
Chlamydia Infection screening for younger women and other women at higher risk	Annually

Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling (generic oral contraceptives require a prescription; covered under the prescription drug plan)	As Needed
Domestic and interpersonal violence screening and counseling for all women	Included in AWV
Folic Acid supplements for women who may become pregnant (requires a prescription; covered under prescription drug plan)	As Needed
Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes	Once per pregnancy
Gonorrhea screening for all women at higher risk	Annually
Hepatitis B screening for pregnant women at their first prenatal visit	Once per pregnancy
Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women	Annually
Human Papillomavirus (HPV) DNA Test: high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older	Every 3 years
Osteoporosis screening for women over age 60 depending on risk factors	Annually after age 60
Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk	As Needed
Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users (tobacco cessation products covered under prescription drug plan; see Tobacco Cessation)	See Tobacco Cessation, page 30
Sexually Transmitted Infections (STI) counseling for sexually active women	Included in AWV
Syphilis screening for all pregnant women or other women at increased risk	Annually
Well-woman visits to obtain recommended preventive services	Annually

### Covered Preventive Services for Children

Alcohol and Drug Use assessments for adolescents	Included in WCC
Autism screening for children at 18 and 24 months	Included in WCC
Behavioral assessments for children of all ages Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Blood Pressure screening for children. Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Cervical Dysplasia screening for sexually active females	Annually
Congenital Hypothyroidism screening for newborns	Once, for newborn
Depression screening for adolescents	Included in WCC
Developmental screening for children under age 3, and surveillance throughout childhood	Included in WCC
Dyslipidemia screening for children at higher risk of lipid disorders Ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	As specified
Fluoride Chemoprevention supplements for children without fluoride in their water source (requires a prescription; covered under the prescription drug plan)	As Needed
Gonorrhea preventive medication for the eyes of all newborns	Once, for newborn
Hearing screening for all newborns	Included in WCC
Height, Weight and Body Mass Index measurements for children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Hematocrit or Hemoglobin screening for children	Once per lifetime
Hemoglobinopathies or sickle cell screening for newborns	Once, for newborn
HIV screening for adolescents at higher risk	Annually

# Healthy Tomorrows

## **Face-to-Face (F2F) Diabetes Program**

PEIA's F2F Diabetes Program is available statewide to active employees and non-Medicare retirees (subject to the availability of pharmacists) for those who have diabetes.

Members who are in the Face-to-Face Diabetes program and age into the Special Medicare Plan will be permitted to remain in the program for the rest of that plan year, but will be disenrolled from F2F on the following January 1. This program is not approved by Medicare. Members of the Humana/PEIA MAPD plans are not eligible for F2F.

*For more information call PEIA Customer Service at **1-888-680-7342**.*

# **Weight Management Program**

PEIA offers a facility-based weight management program for plan members who have a Body Mass Index (BMI) of 25 or greater or a waist circumference of 35 inches or greater for women or 40 inches or greater for men. The program includes comprehensive services from registered and licensed dietitians, degreed exercise physiologists and personal trainers at approved fitness centers. The current list of participating facilities is on PEIA's website at [www.wvpeia.com](http://www.wvpeia.com). This is a once per lifetime benefit that may last up to two years.

Members who are in the Weight Management Program and age into the Special Medicare Plan will be permitted to remain in the program for the rest of that plan year, but will be disenrolled from the program on the following January 1, due to enrollment in the Humana MAPD Plan. This program is not approved by Medicare.

Members of the Humana/PEIA MAPD plans are not eligible for the Weight Management Program. *For more information call PEIA Customer Service at 1-888-680-7342.*

## **Tobacco Cessation**

The PEIA Special Medicare Plan provides benefits for participants who wish to quit smoking or using smokeless tobacco products. Only those members who have been paying the Standard (tobacco-user) premium are eligible for the Tobacco Cessation benefit. If you signed an affidavit claiming to be tobacco-free, you will be declined the Tobacco Cessation benefit.

To access the benefits, simply visit your primary care provider. PEIA will cover an initial and follow-up visit to your physician or nurse practitioner. PEIA covers both prescription and non-prescription tobacco cessation medications if they are dispensed with a prescription. PEIA will cover a total of 12 weeks of drug therapy, even if more than one type of therapy is used. If extended therapy is required, the provider must submit a written appeal to the Director of PEIA with proof of medical necessity.

You can use the benefit (office visits and prescriptions) once per year (rolling 12-month period) with a maximum of three attempts per lifetime.

## **Payment Level**

PEIA will cover an initial and follow-up visit to your physician or nurse practitioner with the applicable office visit copayment. Tobacco-cessation products are available at no cost to the member; both the deductible and the copayment are waived when prescribed by a physician and purchased at a network pharmacy.

## **What Is Not Covered**

Some services are not covered by the PEIA Special Medicare Plan regardless of medical necessity. Some specific exclusions are listed below. *If you have questions, please contact HealthSmart at 1-888-440-7342 or 1-304-353-7820.* The following services are not covered:

1. Acupuncture
2. Aqua therapy.
3. Autopsy and other services performed after death, including transportation of the body or repatriation of remains.
4. Biofeedback.
5. Chemical dependency treatments when a patient leaves the hospital or facility against medical advice.
6. Coma stimulation.
7. Cosmetic or reconstructive surgery when not required as the result of accidental injury or disease, or not performed to correct birth defects. Services resulting from or related to these excluded services also are not covered.
8. Custodial care, intermediate care (such as residential treatment centers), domiciliary care, respite care, rest cures, or other services primarily to assist in the activities of daily living, or for behavioral modification, including applied behavior analysis (ABA), except to the extent ABA is mandated to be covered for treatment of autism spectrum disorder by W. Va. Code §5-16-7(a)(8).
9. Dental implants, whether medically indicated or not.
10. Dental services including dental implants, routine dental care, x-rays, treatment of cysts or abscesses associated with the teeth, dentures, bridges, or any other dentistry and dental procedures.
11. Daily living skills training.

12. Duplicate testing, interpretation or handling fees.
13. Education, training and/or cognitive services, unless specifically listed as covered services.
14. Elective abortions.
15. Electronically controlled thermal therapy.
16. Emergency evacuation from a foreign country, even if medically necessary.
17. Expenses for which the patient is not responsible, such as patient discounts and contractual discounts.
18. Expenses incurred as a result of the commission of a felony, while incarcerated or while under the control of the court system;
19. Experimental, investigational or unproven services, unless pre-approved by HealthSmart Care Management Solutions.
20. Fertility drugs and services.
21. Foot care. Routine foot care including:
  - Removal in whole or in part of: corns, calluses (thickening of the skin due to friction, pressure, or other irritation), hyperplasia (overgrowth of the skin), or hypertrophy (growth of tissue under the skin);
  - Cutting, trimming, or partial removal of toenails;
  - Treatment of flat feet, fallen arches, or weak feet; and
  - Strapping or taping of the feet.
22. Genetic testing for screening purposes is generally not covered, unless specifically mandated by the Patient Protection and Affordable Care Act.
23. Glucose monitoring devices, except Bayer Ascensia models covered under the prescription drug benefit.
24. Homeopathic medicine.
25. Hospital days associated with non-emergency weekend admissions or other unauthorized hospital days prior to scheduled surgery.
26. Hypnosis.
27. Incidental surgery performed during medically necessary surgery.
28. Infertility and sterility services of in vitro fertilization and gamete intrafallopian transfer (GIFT), embryo transport, surrogate parenting, and donor semen, any other method of artificial insemination, and any other related services.
29. Maintenance outpatient therapy services, including, but not limited to:
  - Bariatric beds and chairs
  - Chiropractic
  - Massage Therapy
  - Occupational Therapy
  - Osteopathic Manipulations
  - Outpatient Physical Therapy
  - Outpatient Speech Therapy
  - Standing/tilt wheel chairs
  - Vision Therapy
30. Marriage counseling.
31. Medical equipment, appliances or supplies of the following types:
  - augmentative communication devices.
  - bathroom scales.
  - educational equipment.
  - environmental control equipment such as air conditioners, humidifiers or dehumidifiers, air cleaners or filters and portable heaters.

- dust extractors.
  - equipment or supplies which are primarily for patient comfort or convenience, such as bathtub lifts or seats; massage devices; elevators; stair lifts; escalators; hydraulic van or car lifts; orthopedic mattresses; walking canes with seats; trapeze bars; child strollers; lift chairs(including Hoyer lifts); recliners; contour chairs; adjustable beds; or tilt stands.
  - equipment which is widely available over the counter such as wrist stabilizers and knee supports.
  - exercise equipment such as exercycles; parallel bars; walking, climbing or skiing machines.
  - hearing aids of any type.
  - hygienic equipment such as bed baths, commodes, and toilet seats.
  - motorized scooters.
  - nutritional supplements, over-the-counter (OTC) formula, food liquidizers or food processors.
  - Omnipod, V-go, Finesse and other disposable insulin delivery systems.
  - orthopedic shoes, unless attached to a brace.
  - professional medical equipment such as blood pressure kits or stethoscopes.
  - replacement of lost or stolen items.
  - supplies such as tape, alcohol, Q-tips/swabs, gauze, bandages, thermometers, aspirin, diapers (adult or infant), heating pads or ice bags.
  - traction devices.
  - vibrators.
  - whirlpool pumps or equipment.
  - wigs or wig styling.
32. Medical rehabilitation and any other services that are primarily educational or cognitive in nature.
33. Mental health or chemical dependency services to treat mental illnesses which will not substantially improve beyond the patient's current level of functioning.
34. Optical services.
- Routine eye examinations, refractions, eye glasses, contact lenses and fittings.
  - Glasses and/or contact lenses following cataract surgery.
  - Low-vision devices, including magnifiers, telescopic lenses and closed circuit television systems
35. Oral appliances, including, but not limited to, those treating sleep apnea.
36. Orientation therapy.
37. Orthodontia services.
38. Orthotripsy.
39. Physical examinations and routine office visits except those covered under the Periodic Physicals benefit.
40. Personal comfort and convenience items or services (whether on an inpatient or outpatient basis) such as television, telephone, barber or beauty service, guest services, and similar incidental services and supplies, even when prescribed by a physician.
41. Physical conditioning and work hardening. Expenses related to physical conditioning programs and work hardening such as athletic training, body building, exercise, fitness, flexibility, diversion, or general motivation.
42. Physical, psychiatric, or psychological examinations, testing, or treatments not otherwise covered under the plan, when such services are:
- conducted for purposes of medical research;
  - for participation in athletics;
  - needed for marriage or adoption proceedings;
  - related to employment;
  - related to judicial or administrative proceedings or orders;

- to obtain or maintain a license or official document of any type; or
  - to obtain or maintain insurance.
43. Provider charges for phone calls, prescription refills, or physician-to-patient phone consultations.
  44. Radial keratotomy, Lasik procedure and other surgery to correct vision. Surgery to prevent legal blindness or restore vision from legal blindness is covered, if not correctable by lenses or other more conservative means.
  45. Reversal of sterilization and associated services and expenses.
  46. Safety devices. Devices used specifically for safety or to affect performance primarily in sports-related activities.
  47. Screenings, except those specifically listed as covered benefits.
  48. Services rendered by a provider with the same legal residence as a participant, or who is a member of the policy-holder's family. This includes spouse, brother, sister, parent, or child.
  49. Services rendered outside the scope of a provider's license.
  50. Sex transformation operations and associated services and expenses.
  51. Skilled nursing services provided in the home, except intermittent visits covered under the Home Health Care benefit.
  52. Sensory stimulation therapy.
  53. Take-home drugs provided at discharge from a hospital or any facility.
  54. TMJ. Treatment of temporomandibular joint (TMJ) disorders. Including intraoral prosthetic devices or any other method of treatment to alter vertical dimension or for temporomandibular joint dysfunction not caused by documented organic disease or acute physical trauma.
  55. The difference between private and semi-private room charges.
  56. Therapy and related services for a patient showing no progress.
  57. Therapies rendered outside the United States that are not medically recognized within the United States.
  58. Transportation other than medically-necessary emergency ambulance services, or as approved under the Organ Transplant Network benefit.
  59. War-related injuries or illnesses. Treatment in a State or Federal hospital for military or service-related injuries or disabilities.
  60. Weight loss. Health services and associated expenses intended primarily for the treatment of obesity and morbid obesity, including wiring of the jaw, weight-control programs, weight-control drugs, screening for weight-control programs, and services of a similar nature, except those services provided through the program offered by PEIA.
  61. Work-related injury or illness.

# How to File a Claim

## Filing a Medical Claim

Medical claims are processed first by Medicare, then by HealthSmart Benefit Solutions. Claims for HealthSmart Benefit Solutions should be submitted to:

**HealthSmart Benefit Solutions , P.O. Box 2451, Charleston, WV 25329-2451**

This post office box should be used only for PEIA claims. Please do not submit PEIA claims to other HealthSmart post office boxes. This will only delay their processing.

To process a medical claim, HealthSmart requires a complete itemization of charges including:

- the patient's name;
- the nature of the illness or injury;
- date(s) of service;
- type of service(s);
- charge for each service;
- diagnosis and procedure codes;
- identification number of the provider; and
- Medical ID number of the policyholder.

If the necessary information is printed on your itemized bill, you do not need to use a PEIA claim form to submit your charges. Cash register receipts and canceled checks are not acceptable proof of your claim.

If you have other insurance (including Medicare) which is primary, you need to submit an Explanation of Benefits (EOB) from the other insurance with each claim, or ask your provider to do so if the claim is being submitted for you

You have six (6) months from the date of service to file a medical claim. If PEIA is your secondary insurer (even if you have Medicare), you have six (6) months from the date of your primary insurer's Explanation of Benefits processing date to file your claim with PEIA. If you do not submit claims within this period, they will not be paid, and you will be responsible for payment to the provider.

If your claim is for an illness or injury wrongfully or negligently caused by someone else, and you expect to be reimbursed by another party or insurance plan, you must file a claim with PEIA within six (6) months of the date of service to ensure that the covered services will be paid. Later, if you receive payment for the expenses, you will have to repay the amount you received from PEIA. See "Subrogation" on page 60 for details.

## Medicare Crossover Claims

HealthSmart has a program that allows providers to bill PEIA electronically as your secondary insurance after Medicare has adjudicated the claim. This program, called Medicare Crossover, saves you the time and trouble of filing the claim yourself.

## Claims Incurred Outside of the U.S.A.

If you or a covered dependent incur medical expenses while outside the United States, you may be required to pay the provider yourself. Request an itemized bill containing all the information listed above from your provider and submit the bill along with a claim form to HealthSmart or the prescription drug administrator.

HealthSmart or the prescription drug administrator will determine, through a local banking institution, the currency exchange rate and you will be reimbursed according to the terms of the plan you're enrolled in.

## Appealing a Claim

If you or a provider think that an error has been made in processing your claim or reviewing a service, the first step is to call the Third Party Administrator to verify that a mistake has been made. (*For information about prescription drug appeals, see page 54.*) All appeals must be initiated within 60 days of claim payment or denial.

Type of Error	Who to Call	Where to Write
Medical claim or case management denial	HealthSmart Benefit Solutions <b>1-888-440-7342</b>	HealthSmart BenefitSolutions P.O. Box 366, Charleston WV 25322
Out-of-state care denial or denial of pre-certification	HealthSmart Care Management Solutions <b>1-888-440-7342</b>	HealthSmart Care Management Solutions P.O. Box 1921, Charleston, WV 25327-1921
Prescription drug claim	Express Scripts <b>1-877-256-4680</b>	<b>Express Scripts, Inc., ATTN: STD ACCTS</b> P.O. Box 66583, St. Louis, MO 63166-6583

If your medical claim or service has been denied, or if you disagree with the determination made by one of the Third Party Administrators, the second step is to appeal in writing within 60 days of the denial to the Third Party Administrator at the address listed above. Explain what you think the problem is, and why you disagree with the decision. Please have your physician provide any additional relevant clinical information to support your request. The Third Party Administrator will respond to you by reprocessing the claim or sending you a letter.

If this does not resolve the issue, the third step is to appeal in writing to the director of the PEIA. The participant, provider or covered dependent must request a review in writing within sixty (60) days of getting the decision from the Third Party Administrator. Facts, issues, comments, letters, Explanations of Benefits (EOBs), and all pertinent information about the case should be included and mailed to: **Director, Public Employees Insurance Agency, 601 57th Street, SE, Suite 2, Charleston, WV 25304-2345.**

When your request for review arrives, the PEIA will reconsider the entire case, taking into account any additional materials which have been provided. A decision, in writing, explaining the reason for modifying or upholding the original disposition of the claim will be sent to the insured or his or her authorized representative. If additional information is required to render a decision, this information will be requested in writing. The additional information must be received within 60 days of the date of the letter. If the additional information is not received, the case will be closed.

**External Review:** If we have denied your request for the provision of or payment for a health care service or course of treatment, you may have a right to have our decision reviewed by independent health care professionals who have no association with us if our decision involved making a judgment as to the medical necessity, appropriateness, health care setting, level of care or effectiveness of the health care service or treatment you requested. Exercise this right by submitting a request for external review within 4 months after receipt of the notice of denial to the **PEIA Clinical Unit, 601 57th Street, SE, Suite 2, Charleston, WV 25304-2345.** For standard external review, a decision will be made within 45 days of receiving your request. If you have a medical condition that would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function if treatment is delayed, you may be entitled to request an **expedited external review** of our denial. If our denial to provide or pay for health care service or course of treatment is based on a determination that the service or treatment is experimental or investigational, you also may be entitled to file a request for external review of our denial.

# Prescription Drug Benefits

Along with your PEIA special Medicare Plan medical coverage, you also have prescription drug coverage. The prescription drug program is administered by Express Scripts. There are three parts to the program:

- the Retail Pharmacy Program gives you access to local participating pharmacies to get your prescriptions filled.
- the Express Scripts Mail Service Pharmacy Program lets you order your prescriptions through the mail, saving you time and money by having your maintenance medications delivered to your door.

Your prescription drug benefits pay for a wide range of medications, with differing copayments depending on where you purchase those drugs, and how large a supply you buy.

## What You Pay

### Deductible

During any plan year, if you or your eligible dependents incur expenses for covered prescription drugs, you must meet a \$75 per person deductible before the plan begins to pay. After you meet your deductible, you will pay copayments based on the amount and type of drug you're taking. The following chart shows the copayments.

### Copayments and Coinsurance

Once you meet your deductible, you pay a copayment or coinsurance to obtain drugs. Copayments or coinsurance are the portion of the cost that you are required to pay per new or refill prescription. The rest of the cost is paid by PEIA. Several factors determine your copayment or coinsurance, including the days' supply and the type of medication you take.

Prescription Drug Co-payments and Coinsurance			
PEIA Special Medicare Plan	Up to a 30-day supply	31- to 60-day supply*	61- to 90-day supply*
Generic Drug	\$5	\$10	\$15
Brand-name drug listed on the WV Preferred Drug List	\$15	\$30	\$45
Brand-name drug NOT listed on the WV Preferred Drug List <sup>#</sup>	75% coinsurance	75% coinsurance	75% coinsurance
Common Specialty Medications on the WV Preferred Drug List	\$50	Not available	Not available
Common Specialty Medications NOT on the WV Preferred Drug List <sup>†</sup>	\$100	Not available	Not available

\* For maintenance medications only. See the Maintenance Medications section for the list of qualifying medications. You may be able to get a discount on your generic or preferred brand maintenance medications through a Retail Maintenance Network pharmacy or through Mail Service. Read on for details.

# Should your doctor prescribe or you request the brand-name drug when a generic drug is available, you must pay 75% coinsurance.

† Should your doctor prescribe or you request the brand-name Specialty Medication when a generic drug is available, you must pay 75% coinsurance.

## **Generic Drugs**

The brand name of a drug is the product name under which the drug is advertised and sold. Generic medications have the same active ingredients and are subject to the same rigid U.S. Food and Drug Administration (FDA) standards for quality, strength and purity as their brand-name counterparts. Generic drugs usually cost less than brand-name drugs. Please ask your doctor to prescribe generic drugs whenever possible.

## **West Virginia Preferred Drug List (WVPDL)**

The West Virginia Preferred Drug List (WVPDL) is a list of carefully selected medications that can assist in maintaining quality care while providing opportunities for cost savings to the member and the plan. Under this program, your plan requires you to pay a lower copayment for medications on the WVPDL and a higher copayment for medications not on the WVPDL. By asking your doctor to prescribe WVPDL medications, you can maintain high quality care while you help to control rising health-care costs.

Here's how the copayment structure works:

- **Highest Coinsurance:** You will pay the highest coinsurance for brand-name drugs that are not listed on the WVPDL.
- **Middle Copayment:** You will pay a mid-level copayment for brand-name drugs that are listed on the WVPDL.
- **Lowest Copayment:** You will pay the lowest copayment for generic drugs. Generic drugs are subject to the same rigid U.S. Food and Drug Administration standards for quality, strength and purity as their brand-name counterparts. Generic drugs usually cost less than brand-name drugs. Please ask your doctor to prescribe generic drugs for you whenever possible.

Sometimes your doctor may prescribe a medication to be “dispensed as written” when a WVPDL brand name or generic alternative drug is available. As part of your plan, an Express Scripts pharmacist or your retail pharmacist may discuss with your doctor whether an alternative formulary or generic drug might be appropriate for you. Your doctor always makes the final decision on your medication, and you can always choose to keep the original prescription at the higher coinsurance.

Drugs on the WVPDL are determined by the Express Scripts Pharmacy and Therapeutics Committee. The committee, made up of physicians, meets quarterly to review the medications currently on the Formulary, and to evaluate new drugs for addition to the Formulary. The Formulary may change periodically, based on the recommendations adopted by the committee.

If you have any questions, please call Express Scripts' Member Services at **1-877-256-4680**.

## **Prescription Out-of-Pocket Maximum**

PEIA has an out-of-pocket maximum on drugs of \$1,750 for an individual and \$3,500 for a family. Once you have met the out-of-pocket maximum, PEIA will cover the entire cost of your covered prescriptions for the balance of the plan year. The out-of-pocket maximum only includes actual copays and coinsurance, not deductibles or other charges, and is separate from your medical out-of-pocket maximum.

## **Getting Your Prescriptions Filled**

### **Using a Retail Network Pharmacy**

Express Scripts has a nationwide network of pharmacies. To get a prescription filled, simply present your medical/prescription drug ID card at a participating Express Scripts pharmacy. You can purchase both acute and maintenance medications at an Express Scripts network pharmacy. You may refill your prescription when 75% of the medication is used up.

Your ID card contains personalized information that identifies you as a PEIA Special Medicare Plan member, and ensures that you receive the correct coverage for your prescription drugs.

If you use an Express Scripts pharmacy, you do not have to file a claim form. The pharmacist will file the claim for you online, and will let you know your portion of the cost.

If you use a network pharmacy and choose not to have the pharmacist file the claim for you online, you will pay 100% of the prescription price at the time of purchase. You may submit the receipt with a completed claim form to Express Scripts for reimbursement. The prescription receipt must be attached to the form. You will usually be reimbursed within 21 days from receipt of your claim form. You will be reimbursed the amount PEIA would have paid, less your required copayment or coinsurance, and your deductible (if applicable). This reimbursement is usually less than you paid for the prescription.

If you need claim forms, call Express Scripts Member Services at **1-877-256-4680** or visit their website at [www.express-scripts.com](http://www.express-scripts.com).

To find the participating pharmacies nearest you, call Express Scripts Member Services at **1-877-256-4680** and use the voice-activated Pharmacy Locator System. If you have Internet access, you can find a pharmacy online at [www.express-scripts.com](http://www.express-scripts.com).

### **Using the Retail Maintenance Network**

If you take a drug on a long-term basis, you may be able to purchase a 90-day supply of that drug if it is on the maintenance list (see the Maintenance Drug List later in this section). PEIA offers a Retail Maintenance Network of pharmacies that will fill your 90-day prescription for just two copayments. You can buy two months and get one month free. Check with your local pharmacist to verify participation.

<b>Maintenance Drug Co-payments</b>		
<b>PEIA Special Medicare Plan</b>	<b>Up to a 30-day supply</b>	<b>31- to 90-day supply*</b>
Generic medication	\$5	\$10
Brand-name medication listed on the WV Preferred Drug List	\$15	\$30
Brand-name medication not listed on the WV Preferred Drug List #	75% coinsurance	75% coinsurance

\* For generic and preferred brand-name maintenance medications only. See the Maintenance Medications section for the list of qualifying medications.

# Should your doctor prescribe or you request the brand-name drug when a generic drug is available, you must pay 75% coinsurance.

### **Using Non-Network Pharmacies**

If you use a non-participating pharmacy, you will pay 100% of the prescription price at the time of purchase, and submit a completed claim form to Express Scripts. The prescription receipt must be attached to the form. You will usually be reimbursed within 21 days from receipt of your claim form. You will be reimbursed the amount PEIA would have paid at a participating pharmacy, less your required copayment or coinsurance and your deductible (if applicable). This reimbursement is usually less than you paid for the prescription.

If you need claims forms, call Express Scripts Member Services at **1-877-256-4680** or visit their website at [www.express-scripts.com](http://www.express-scripts.com).

## **Using the Express Scripts Mail Service Pharmacy Program**

Express Scripts provides a convenient mail service pharmacy program for PEIA Special Medicare Plan insureds. You may use the mail service pharmacy if you're taking medication to treat an ongoing health condition, such as high blood pressure, asthma, or diabetes. When you use the mail service pharmacy, you can order up to a 90-day supply of a medication on the maintenance list, as prescribed by your doctor, and pay only two copayments. You may refill your prescription when 66% of the medication is used up. Express Scripts' licensed professionals fill every prescription following strict quality and safety controls. If you have questions about your prescription, registered pharmacists are available around the clock to consult with you.

### **New Prescriptions and the Mail Service Pharmacy**

**If you want to use the mail service pharmacy, the first time you are prescribed a medication that you will need on an ongoing basis, ask your doctor for two prescriptions:** the first for a 14-day supply to be filled at a participating retail pharmacy; the second, for up to a 90-day supply, to be filled through the mail service pharmacy. There are several ways to submit your mail service prescriptions. Just follow the steps below. Some restrictions apply.

**1) Ordering new prescriptions.** Ask your doctor to prescribe your medication for up to a 90-day supply for maintenance medications, plus refills if appropriate. Mail your prescription and required copayment along with an order form in the envelope provided. Or ask your doctor to fax your order to **1-800-636-9494**. You will need to give your doctor your member ID number located on your ID card.

**2) Refilling your medication.** A few simple precautions will help ensure you don't run out of your prescription. Remember to reorder on or after the refill date indicated on the refill slip. Or reorder when you have less than 14 days of medication left.

a) **Refills online:** Log on to Express Scripts' website at **www.express-scripts.com**. Have your member ID number, the prescription number (it's the 9-digit number on your refill slip), and your credit card ready when you log on.

b) **Refills by phone:** Call **1-877-256-4680** and use the automated refill system. Have your member ID number, refill slip with the prescription number, and your credit card ready.

c) **Refills by mail:** Use the refill and order forms provided with your medication. Mail them with your copayment.

**3) Delivery of your medication.** Prescription orders receive prompt attention and, after processing, are usually sent to you by U.S. mail or UPS within two weeks. Your enclosed medication will include instructions for refills, if applicable. Your package may also include information about the purpose of the medication, correct dosages, and other important details.

**4) Paying for your medication.** You may pay by check, money order, VISA, MasterCard, Discover or American Express. Debit cards are not accepted for payment. **Please note:** The pharmacist's judgment and dispensing restrictions, such as quantities allowable, govern certain controlled substances and other prescribed drugs. Federal law prohibits the return of any dispensed prescription medicines.

## Prior Authorization

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Your prescription drug program provides coverage for some drugs only if they are prescribed for certain uses and amounts, so those drugs require prior authorization for coverage. Prior Authorization is handled by the Rational Drug Therapy Program (RDT). If your medication must be authorized, your pharmacist or physician can initiate the review process for you. The prior authorization process is typically resolved over the phone; if done by letter it can take up to two business days. If your medication is not approved for plan coverage, you will have to pay the full cost of the drug.

PEIA will cover, and your pharmacist can dispense, up to a five-day supply of a medication requiring prior authorization for the applicable copayment. This policy applies when your doctor is either unavailable or temporarily unable to complete the prior authorization process promptly. Prior authorizations may be approved retroactively for up to 30 days to allow time for the physician to work with and provide documentation to RDT. If the prior authorization is ultimately approved, your pharmacist will be able to dispense the remainder of the approved amount with no further copayment for that month's supply if you have already paid the full copayment.

### The medications listed below require prior authorization:

1. amphetamines (Adderall XR®, Vyvanse®)
2. apixaban (Eliquis®)
3. armodafinil (Nuvigil®)
4. atomoxetine (Strattera®)
5. becaplermin (Regranex®)
6. buprenorphine/naloxone (Suboxone®)
7. chenodiol (Chenodal™)\*
8. cinacalcet (Sensipar®)
9. clonidine hydrochloride, extended release  
(Kapvay®)
10. cyclosporine ophthalmic emulsion (Restasis®)
11. dabigatran etexilate (Pradaxa®)
12. dextromethorphan/quinidine (Nuedexta™)
13. diclofenac sodium gel (Solaraze®)
14. enfuvirtide (Fuzeon®)\*
15. etravirine (Intelence®)
16. exenatide (Byetta® and Bydureon®)
17. fentanyl (Abstral®, Actiq®, Duragesic®, Fentora®, Lazanda®, Onsolis® and Subsys™)
18. guanfacine extended-release (Intuniv®)
19. linezolid (Zyvox®)
20. liraglutide (Victoza®)
21. maraviroc (Selzentry®)
22. modafinil (Provigil®)
23. Omega-3-acid ethyl esters (Lovaza®, Vascepa®)
24. oxycodone hydrochloride (Oxycontin®)
25. quetiapine (Seroquel®)
26. raltegravir (Isentress®)
27. rivaroxaban (Xarelto®)
28. roflumilast (Daliresp®)
29. sacrosidase (Sucrafil®)
30. Specialty medications \*
31. stimulants (Concerta®, Focalin XR®, methylphenidate)
32. tazarotene (Tazorac®)
33. tolvaptan (Samsca®)
34. topical testosterone products
35. topiramate (Topamax®)
36. tretinoin cream (e.g. Retin-A) for individuals 27 years of age or older
37. vacation supplies of medication for foreign travel  
(allow 7 days for processing)
38. voriconazole (VFEND®)
39. zonisamide (Zonegran®)

\*These drugs must be purchased through the Common Specialty Medications Program. See information later in this section.

This list is subject to change during the plan year if circumstances arise which require adjustment. Changes will be communicated to members in writing. The changes will be included in PEIA's Plan Document, which is filed with the Secretary of State's office, and will be incorporated into the next edition of the Benefit booklet.

## **Drugs with Special Limitations**

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### **Step Therapy**

Step Therapy promotes appropriate utilization of first-line drugs and/or therapeutic categories. Step Therapy requires that participants receive one or more first-line drug(s), as defined by program criteria before prescriptions are covered for second-line drugs in defined cases where a step approach to drug therapy is clinically justified. To promote use of cost-effective first-line therapy, PEIA uses step therapy in the following therapeutic classes:

1. Alzheimer's Disease (Aricept®/ODT, Razadyne/ER®, Exelon®, Exelon Patch®, Cognex®)
2. Analgesics (Ultram/ER®, Ultracet®, Ryzolt®, Rybix™ ODT, ConZip®)
3. Angiotensin II Receptor Antagonists (Atacand/HCT®, Avalide®, Avapro®, Azor®, Benicar/HCT®, Cozaar®, Diovan/HCT®, Edarbi®, Edarbyclor®, Exforge/HCT®, Hyzaar®, Micardis/HCT®, Teveten/HCT®, Tribenzor™, Twynsta®)
4. Anti-depressants (Cymbalta®, Effexor/XR®, Wellbutrin SR/XL®, Pristiq®, Aplenzin®, venlafaxine ER, Savella®, Forfivo XL® desvenlafaxine ER, Khedezla®, Fetzima™)
5. Anti-hypertensives (Covera HS®, Verelan PM®, Norvasc®, Cardene SR®, Sular®, DynaCirc CR®, Tekturina®)
6. Benign Prostatic Hypertrophy (Avodart®, Proscar®, Jalyn™, Cardura/XL®, Flomax®, Rapaflo®, Hytrin®, UroXatral®)
7. Beta Blockers (Sectral®, Tenormin®, Kerlone®, Zebeta®, Coreg®, Trandate®, Lopressor®, Toprol XL®, Corgard®, Levatol®, Visken®, Inderal®, Inderal® LA, InnoPran XL®, Blocadren®, Tenoretic®, Ziac®, Lopressor® HCT, Corzide®, Inderide®, Timolide®, Coreg CR®, Bystolic®, Dutoprol™)
8. Bile acid sequestrants (Questran®, Questran® Light, Prevalite®, Colestid®, Welchol®)
9. Bisphosphonates (Fosamax®, Fosamax Plus D™, Actonel®, Actonel® with Calcium, Boniva®, Atelvia™, Binosto®)
10. Cholesterol-lowering medications (Advicor®, Altopen®, Caduet®, Crestor®, Lescol/XL®, Lipitor®, Pravachol®, Vytorin®, Zetia®, Livalo™, Liptruzet™)
11. Dipeptidyl peptidase-4 (DPP-4) Inhibitors (Januvia/XR®, Janumet®, Onglyza®, Kombiglyze™ XR, Juvisync®, Tradjenta®, Jentadueto®, Nesina®, Kazano®, Oseni®)
12. Febuxostat (Uloric®)
13. Fenofibrates (Tricor®, Lofibra®, Antara®, Triglide®, Lipofen®, Fenoglide®, Trilipix®, Fibrincor®)
14. Long-acting Opioids (Avinza™, Embeda™, Exalgo™, Kadian®, MS Contin®, Opana® ER, Oramorph SR™, Nucynta® ER, Zohydro ER)
15. Lyrica®, Gralise®, Horizant®, Neurontin®
16. Migraines (Imitrex®, Sumavel Dosepro™, Alsuma, Amerge®, Zomig®/ZMT, Maxalt®/MLT, Axert®, Frova®, Relpax®, Treximet®)
17. Nasal Steroids (Rhinocort Aqua™, Flonase®, Beconase AQ®, Nasacort AQ®, Nasarel®, Nasonex®, Veramyst®, Omnaris®, Dymista®, Qnasl®, Zetonna®)
18. Non-Steroidal Anti-inflammatory Drugs (brand-name NSAID e.g., Celebrex®, Flector®, Pennsaid®, Voltaren®)
19. Ophthalmic prostaglandins (Lumigan®, Travatan/Z®, Xalatan®, Zioptan®, Rescula®)
20. Overactive Bladder: (Ditropan®, Ditropan XL®, Oxytrol®, Detrol®, Detrol LA®, Sanctura®, Toviaz®, Vesicare®, Enablex®, Sanctura XR®, Gelnique®, Myrbetriq®)
21. Proton Pump Inhibitors (e.g., Prilosec®, Prevacid®, Nexium®, Aciphex®, Protonix®, Zegerid®, Dexilant®, omeprazole/sodium bicarbonate, lansoprazole orally disintegrating tablets, esomeprazole strontium, compounding kits for PPI suspension formulations)
22. Sedative Hypnotics (Ambien®, Ambien CR™, Sonata®, Lunesta™, Rozerem™, Edluar™, Zolpimist™, Silenor®, Intermezzo®)

23. Selective Serotonin Reuptake Inhibitors (e.g., Celexa®, Lexapro®, Luvox®, Paxil®, Paxil CR®, Prozac® Weekly®, Zoloft®, Sarafem®, Pexeva®, Luvox CR®, Viibryd®, fluoxetine 60mg, Brintellix®, Brisdelle®)
24. Straterra®, Intuniv®, Kapvay®
25. Tetracyclines (e.g., Adoxa®, Doryx®, Oracea®, Solodyn®, Oraxyl®, Vibramycin®)
26. Thiazolidinedione (TZD) (Actos®, Avandia®, Avandamet®, Duetact®, Avandaryl®, Actosplus/Met XR®)
27. Topical Acne products, kits and cleansers,
28. Topical immunomodulators (Elidel®, Protopic®)
29. Topical Steroids – various

This list is subject to change during the plan year, if circumstances arise which require adjustment. Changes will be communicated to members in writing. The changes will be included in PEIA's Plan Document, which is filed with the Secretary of State's office, and will be incorporated into the next edition of the Benefit booklet.

## **Quantity Limits (QLL)**

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Under the PEIA PPB Plan Prescription Drug Program, certain drugs have preset coverage limitations (quantity limits). Quantity limits ensure that the quantity of units supplied in each prescription remains consistent with clinical dosing guidelines and PEIA's benefit design. Quantity limits encourage safe, effective and economic use of drugs and ensure that members receive quality care. If you are taking one of the medications listed below and you need to get more of the medication than the plan allows, ask your pharmacist or doctor to call RDT to discuss your refill options.

1. Antipsychotic Drugs (Abilify® 30 units, Abilify Discmelt® 60 units, Fanapt™ 60 units, Geodon® 60 units, Invaga® varies, Risperdal® 60 units, Saphris® 60 units, Seroquel/XR® varies, Zyprexa® 30 units, and Zyprexa Zydis® 30 units, Latuda® 30 units)
2. Antifungals: Diflucan® 150 mg 2 tablets per prescription, Gynazole® 1 applicator per prescription, Sporanox® 30 capsules per prescription
3. Antiemetics:
  - Aloxi® is limited to 1 capsule/vial per prescription.
  - Anzemet® is limited to 1 tablet per prescription.
  - Cesamet® is limited to 30 capsules per prescription.
  - Emend® 40 mg is limited to 1 capsule per prescription.
  - Emend® 80 mg is limited to 2 capsules per prescription.
  - Emend® 115 mg and 150 mg vial are limited to 1 vial per prescription.
  - Emend® 125 mg is limited to 1 capsule per prescription.
  - Emend® Bi-fold Pack is limited to 1 package per prescription.
  - Emend® Tri-fold Pack is limited to 1 package per prescription.
  - Kytril® is limited to 2 tablets/1 bottle per prescription.
  - Sancuso® is limited to 1 patch per prescription.
  - Zofran® 24 mg is limited to 1 tablet per prescription.
  - Zofran® 4mg and 8 mg are limited to 12 tablets per prescription.
  - Zofran® ODT 4mg and 8 mg are limited to 12 tablets per prescription.
  - Zofran® Solution is limited to 3 bottles per prescription.
  - Zuplenz® is limited to 12 films per prescription.
4. Abstral®, Actiq®, OnsolisTM, Fentora®, Subsys® Coverage is limited to 90 units per 30 days; Lazanda®. Coverage is limited to 23 units per 30 days.
5. Cholesterol Lowering Medications. (Advcor® varies, Caduet® 30 units, Vytorin® 30 units, Altoprev® 30 units, Crestor® 30 units, Lescol® varies, Lipitor® 30 units, Liptruzet® 30 units, lovastatin varies, Mevacor® 30 units,

- Pravachol® 30 units, pravastatin sodium 30 units, Simcor® 30 units, simvastatin 30 units, Zocor® 30 units and Livalo® 30 units)
6. Enbrel®. Coverage is limited to 4 syringes or 8 vials per 28 days.
  7. Estrogen patches: Alora®, Estraderm®, Minivelle®, Vivelle/Dot® limit is 8 patches/28 days. Climara/Pro and Menostar® limit is 4 patches per 28 days.
  8. Humira®. Coverage is limited to 2 syringes/pens per 28 days.
  9. Long-acting Opioids (Avinza® 60 units, Kadian® 90 units, MS Contin® 120 units, Opana® ER 90 units, Oramorph® 120 units, Oxycontin® 90 units, Exalgo® 60 units, Embeda® 90 units, Nucynta® ER 60 units)
  10. Migraine medications. See chart on page 44.
  11. Multiple Sclerosis: Avonex® 4 units per 30 days, Betaseron®/Extavia 14 or 15 units per 30 days, Copaxone® 1 kit per 30 days, Rebif® 1 pkg/12 syringes per 30 days.
  12. New drugs approved by the FDA that have not yet been reviewed by Express Scripts' Pharmacy and Therapeutics Committee will have a non-preferred status. PEIA reserves the right to exclude a drug or technology from coverage until it has been proven effective.
  13. Nuvigil®. Coverage limit varies.
  14. Other Antidepressants (Budeprion SR® 60 units, Budeprion XL® 30 units, Bupropion HCL SR® 60 units, Forfivo® XL 30 units, Wellbutrin SR® 60 units, and Wellbutrin XL® 30 units, Aplenzin® 30 units)
  15. Provigil®. Coverage limit varies.
  16. Sedative Hypnotics (Ambien®, Ambien CR™, Doral®, estazolam, flurazepam, Intermezzo®, Lunesta™, Restoril®, Rozerem™, Sonata®, Edluar™, Silenor®, temazepam, triazolam). Coverage is limited to 15 units per 30 days. Zolpimist™ – coverage is limited to 1 bottle.
  17. Selective Serotonin Reuptake Inhibitors (Celexa® 30 units, citalopram HBR 30 units, fluoxetine HCL varies, fluvoxamine maleate varies, Lexapro® 30 units, Luvox CR® varies, paroxetine HCL® varies, Paxil® varies, Paxil CR® 60 units, Pexeva® varies, Prozac Weekly® 5 units, Sarafem® 30 units, Selfemra™ varies, sertraline HCL® varies, Viibryd® 30 units, and Zoloft® varies)
  18. Serotonin and Norepinephrine Reuptake Inhibitors (Cymbalta® varies, Effexor® varies, Effexor XR® varies, Pristiq® 30 units, Savella® varies, venlafaxine ER® varies, Viibryd® 1 pack)
  19. Sprix. Coverage is limited to 5 days of therapy per prescription.
  20. Toradol. Coverage is limited to 20 tablets per prescription.
  21. Tamiflu® and Relenza®. Coverage is limited to two courses of treatment per 365 days. Additional quantities require prior authorization from RDT.
  22. Vasodilator Antihypertensives (Cardura XL® 30 units, doxazosin mesylate® varies, and terazosin HCL® varies)

## Quantity Limits: Migraine Medications

Generic name	Brand name	Quantity Level Limit for 28-Day Period
Almotriptan tablets 6.25 mg	Axert®	18 tablets
Almotriptan tablets 12.5 mg	Axert®	24 tablets
Diclofenac potassium, 50 mg powder packet	Cambia™	9 packets
Dihydroergotamine nasal spray vials, 4 mg/mL vial	Migranal®	1 kits = 8 unit dose sprayers
Eletriptan 20 mg, 40 mg	Relpax®	18 tablets
Frovatriptan tablets 2.5 mg	Frova®	27 tablets
Naratriptan tablets 1 mg, 2.5 mg	Amerge®	18 tablets
Rizatriptan tablets 5 mg, 10 mg	Maxalt®	36 tablets
Rizatriptan tablets 5 mg, 10 mg, orally disintegrating tablets	Maxalt-MLT®	36 tablets
Sumatriptan injection pre-filled auto-injectors, 6 mg/0.5 ml	Alsuma®	8 kits (16 syringes)
Sumatriptan injection syringes, 4 mg/0.5 ml and 6 mg/0.5 ml	Imitrex® Stat-dose System®	8 kits = 16 injections
Sumatriptan injection vials, 4 mg/0.5 ml	Generics	16 vials
Sumatriptan injection vials, 6 mg/0.5 ml	Imitrex®, generics	16 vials
Sumatriptan nasal spray 20 mg	Imitrex®, generics	3 boxes = 18 unit dose spray devices
Sumatriptan nasal spray 5 mg	Imitrex®, generics	6 boxes = 36 unit dose spray devices
Sumatriptan needle-free injection vial 6 mg/0.5 mL	Sumavel™ DosePro™	3 boxes = 18 needle-free devices
Sumatriptan tablets 25 mg, 50 mg, 100 mg	Imitrex®, generics	18 tablets
Sumatriptan (85 mg) and naproxen sodium (500 mg) tablets	Treximet™	18 tablets
Zolmitriptan nasal spray 5 mg	Zomig®	3 boxes = 18 unit dose spray devices
Zolmitriptan tablets 2.5 mg and 5 mg, orally disintegrating	Zomig-ZMT®	18 tablets
Zolmitriptan tablets 2.5 mg, 5 mg	Zomig®	18 tablets

## Maintenance Medications

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You may receive up to a 90-day supply of ONLY the medications and classes listed below.

1. alendronate sodium (Fosamax®)
2. antiarthritics
3. anticoagulants
4. anticonvulsants
5. antidementia drugs
6. antihypertensives
7. antiparkinsonism agents
8. antispasmodics: urinary tract
9. benign prostatic hypertrophy/micturition
10. bronchodilators
11. calcitonin (Miacalcin®)
12. cardiovascular agents
13. cholinergic stimulants (urinary retention)
14. corticosteroids, bronchial
15. cromolyn sodium (Intal®)
16. diabetic therapies
17. digestants
18. disposable needles and syringes
19. diuretics
20. enzymes, systemic
21. estrogens and progestins
22. gastrointestinal, colitis
23. glaucoma agents
24. gout medications
25. hormones, misc.
26. immunosuppressive agents
27. legend vitamins (including legend hematinics, vitamin K)
28. leukotriene receptor antagonists (asthma agents)
29. lipotropics (cholesterol lowering agents)
30. mucolytics (pulmonary agents)
31. oral contraceptives
32. legend potassium
33. raloxifene (Evista®)
34. risedronate (Actonel®)
35. selective serotonin reuptake inhibitors
36. serotonin and norepinephrine reuptake inhibitors
37. thyroid medications
38. tuberculosis medications
39. xanthines (asthma agents)

## Common Specialty Medications

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All specialty medications require Precertification. The process begins with a call to HealthSmart Specialty Drug Program at **1-888-440-7342**. HealthSmart will review the drug for medical necessity, and if approved, will coordinate the purchase through an approved source. After you have met your prescription drug deductible, the copayment on these medications will be \$50 for any Common Specialty Medications on the WV Preferred Drug List and \$100 for any Common Specialty Medications not on the WV Preferred Drug List. These drugs are not available in 90-day supplies. If you are prescribed one of these common specialty medications, call HealthSmart at **1-888-440-7342**.

Drug Name	Category
Acthar® HP	Multiple Sclerosis
Actimmune	Anti-Neoplastic
Adcirca® [QLL]	Pulmonary Hypertension
Afinitor	Anti-Neoplastic
Ampyra	Multiple Sclerosis
Aranesp®	Anemia
Arixtra®	Anti-Coagulant
Avonex® [QLL]	Multiple Sclerosis
Betaseron® [QLL]	Multiple Sclerosis
Boniva®	Osteoporosis
Cerezyme®	Gaucher Disease

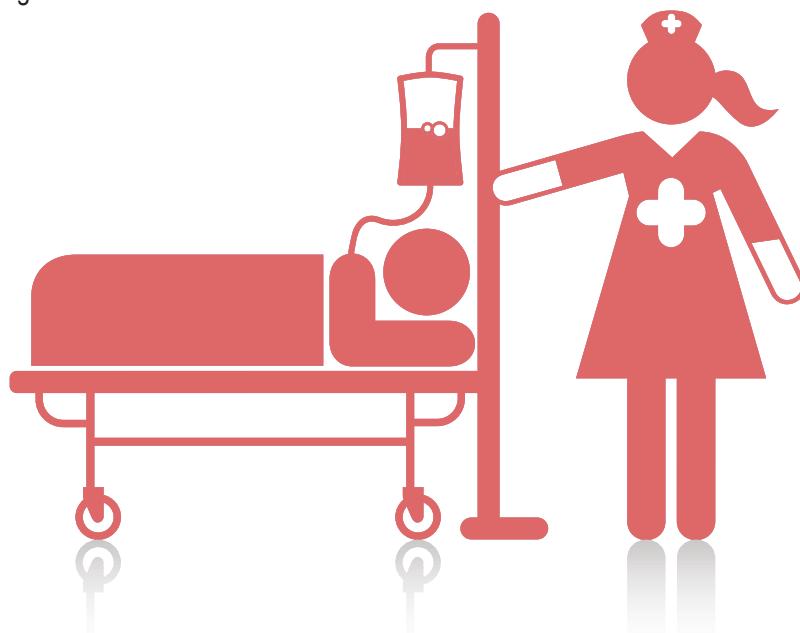
Copaxone® [QLL]	Multiple Sclerosis
Eligard	Anti-Neoplastic
Enbrel® [QLL]	Inflammatory Conditions
Enoxaparin Sodium	Anti Coagulant
Epogen®	Anemia
Forteo® [QLL]	Osteoporosis
Fragmin®	Anti-Coagulant
Genotropin®	Growth Hormone
Gilenya®	Multiple Sclerosis
Gleevec®	Anti-Neoplastic
Humatropoe®	Growth Hormone
Humira® [QLL]	Inflammatory Conditions
Incivek	Hepatitis
Inlyta®	Cancer
Intron A®	Interferons
Jakafi®	Cancer
Kalydeco®	Respiratory conditions
Kineret®	Inflammatory Conditions
Kuvan	Enzyme deficiencies
Letairis®	Pulmonary Arterial Hypertension
Leukine®	Hematopoietic
Lovenox®	Anti-Coagulant
Lupron Depot®	Endometriosis, Anti-Neoplastic, Precocious Puberty
Lupron Depot® - Ped	Precocious Puberty
Lupron®	Anti-Neoplastic
Methotrexate	Anti-Neoplastic; Anti Arthritis
Neulasta® [QLL]	Neutropenia
Neupogen®	Neutropenia
Nexavar®	Anti-Neoplastic, Immunosuppressant
Norditropin®	Growth Hormone
Nutropin®	Growth Hormone
Octreotide Acetate	Endocrine disorders
Pegasys® [QLL]	Hepatitis C
Peg-Intron® [QLL]	Hepatitis C
Procrit®	Anemia
Pulmozyme®	Cystic Fibrosis
Rebif® [QLL]	Multiple Sclerosis
Revatio® [QLL]	Pulmonary Arterial Hypertension
Revlimid®	Anti-Neoplastic, Immunosuppressant
Riba pak	Hepatitis

Ribavirin®	Hepatitis C
Sandostatin LAR	Endocrine disorders
Simponi®	Rheumatoid Arthritis
Sprycel	Anti-Neoplastic
Sutent®	Anti-Neoplastic
Tarceva®	Anti-Neoplastic
Tasigna	Anti-Neoplastic
Temodar®	Anti-Neoplastic
Tev-Tropin®	Growth Hormone
Thalomid®	Anti-Neoplastic
Thyrogen® Kit	Diagnostic
Tobi® [QLL]	Cystic Fibrosis
Tracleer®	Pulmonary Arterial Hypertension
Tykerb	Anti-Neoplastic
Tyvaso®	Pulmonary Arterial Hypertension
Victrelis®	Hepatitis
Votrient	Anti-Neoplastic
Xalkori®	Cancer
Xeloda®	Anti-Neoplastic
Xenazine®	CNS Disorders
Zoladex®	Anti-Neoplastic
Zolinza	Anti-Neoplastic
Zytiga®	Anti-Neoplastic

All Common Specialty Medications require Precertification from HealthSmart.

[QLL] This drug is subject to Quantity Level Limits (QLL).

This list is not all-inclusive and is subject to change throughout the Plan Year.



## **Diabetes Management**

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**Blood Glucose Monitors:** Covered diabetic insureds can receive a free Bayer Ascensia Breeze2® or Ascensia Contour® or Ascensia Contour® Next/EZ/USB®/Link blood glucose monitor with a current prescription. Simply ask your pharmacist, and he or she will contact Bayer by fax or mail to request the monitor.

**Glucose Test Strips:** The plan covers only Bayer Ascensia Breeze2®, Ascensia Contour® or Ascensia Contour® Next test strips at the preferred copayment of \$15 per 30-day supply. Other brands require a 100% copayment.

**Needles/Syringes and Lancets:** You can obtain a supply of disposable needles/syringes and lancets for the copayments listed below:

Coverage	Needles/Syringes	Lancets
<b>At the retail pharmacy:</b>		
Up to a 30-day supply	\$10	\$5
31- to 60-day supply	\$20	\$10
61- to 90-day supply	\$30	\$15
<b>Through the mail service and retail maintenance network pharmacies:</b>		
Up to a 30-day supply	\$10	\$5
31- to 90-day supply	\$20	\$10

## **Tobacco Cessation Program**

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PEIA has a tobacco cessation program that includes coverage for both prescription and over-the-counter (OTC) tobacco cessation products. For a full description of the benefits, please see “Tobacco Cessation” in the previous section. The drugs are covered under your prescription drug program.

### **What is Covered?**

PEIA will cover prescription and over-the-counter (OTC) tobacco cessation products if they are dispensed with a prescription. Toll-free numbers are provided by the manufacturers of most of these products for phone coaching and support.

Coverage is limited to one twelve-week cycle per rolling twelve-month period, three cycles per lifetime. Tobacco-cessation products are available at no cost to the member; both the deductible and the copayment are waived when prescribed by a physician and purchased at a network pharmacy.

### **Who is Eligible for Tobacco Cessation?**

Only those members who have been paying the Standard (tobacco-user) premium are eligible for this benefit. If you have signed an affidavit claiming to be tobacco-free, and then you attempt to use the tobacco cessation benefit, you will be declined services. Pregnant women will be offered 100% coverage during any pregnancy.

## Drugs or Services that Are Not Covered

Your plan does not cover the following medications or services:

1. Anorexiants (any drug used for the purpose of weight loss)
2. Anti-wrinkle agents (e.g., Renova®)
3. Bleaching agents (e.g., Eldopaque®, Eldoquin Forte®, Melanex®, Nuquin®, Solaquin®)
4. Charges for the administration or injection of any drug
5. Compounds containing one of the following ingredients: Ketamine, gabapentin, diclofenac, ketoprofen, flurbiprofen, nabumetone, meloxicam, hyaluronic acid, mometasone furoate, fluticasone propionate. This list is subject to change throughout the Plan Year.
6. Contraceptive devices and implants
7. Diagnostic agents
8. Drugs dispensed by a hospital, clinic or physician's office
9. Drugs labeled "Caution-limited by federal law to investigational use," or experimental drugs not approved by the FDA, even though a charge is made to the individual.
10. Drugs requiring prior authorization when prescribed for uses not approved by the FDA
11. Drugs requiring a prescription by State law, but not by federal law (State controlled) are not covered
12. Erectile dysfunction medications
13. Fertility drugs
14. Fioricet® with Codeine (butalbital/acetaminophen caffeine with codeine)
15. Fiorinal® with Codeine (butalbital/aspirin/caffeine with codeine)
16. Hair growth stimulants
17. Homeopathic medications
18. Immunizations, biological sera, blood or blood products, Hyalgan®, Synvisc®, Remicade®, Synagis®, Xolair®, Amevive®, Raptiva®, Vivitrol® (these are covered under the medical plan)
19. Latisse™
20. Medical or therapeutic foods
21. Medication which is to be taken by or administered to an individual, in whole or in part, while he or she is a patient in a hospital, sanitarium, or extended care facility.
22. Medication for which the cost is recoverable under any Workers' Compensation or occupational disease law, or any State or governmental agency, or medication furnished by any other Drug or Medical Service for which no charge is made to the member.
23. Non-legend drugs (except when included in a compound with a legend drug)
24. Omnipod V-go®, Finesse® or other disposable insulin delivery systems.
25. Pentazocine/Acetaminophen (Talacen®)
26. Prescription drug charges not filed within 6 months of the purchase date, if PEIA is the primary insurer, or within 6 months of the processing date on the Explanation of Benefits (EOB) from the other plan, if PEIA is secondary.
27. Replacement medications for lost or stolen drugs
28. Requests for more than a 90-day supply of maintenance medications, or requests for more than a 30-day supply of short-term medications.
29. Stadol® Nasal Spray (butorphanol)
30. Therapeutic devices or appliances, including support garments and other non-medicinal substances, regardless of intended use, except those listed above.

31. Unit dose medications
32. Vacation supplies, unless leaving the country. If you are leaving the country, and want PEIA to cover a vacation supply, you must submit documentation (copy of an airline ticket, travel agency itinerary, etc.) to substantiate your international travel arrangements. Please allow seven (7) days for processing.

## **Other Important Features of Your Prescription Drug Program**

Your prescription drug program is designed to provide the care and service you expect, whether it's keeping a record of your medication history, providing toll-free access to a registered pharmacist, or keeping you in touch with any changes to your program.

Express Scripts uses the health and prescription information about you and your dependents to administer your benefits. They also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

When your prescriptions are filled at one of Express Scripts' mail service pharmacies or at a participating retail pharmacy, pharmacists use the health and prescription information on file for you to consider many important clinical factors including drug selection, dosing, interactions, duration of therapy and allergies. Express Scripts' pharmacists may also use information received from your network retail pharmacy.

### **Drug Utilization Review**

Under the drug utilization review program, prescriptions filled through the mail service pharmacy and participating retail pharmacies are examined by Express Scripts for potential drug interactions based on your personal medication profile. The drug utilization review is especially important if you or your covered dependents take many different medications or see more than one doctor. If there is a question about your prescription, your pharmacist may notify your doctor before dispensing the medication.

### **Education and Safety**

You will receive information about critical topics like drug interactions and possible side effects with every new prescription Express Scripts mails. Your retail pharmacy may also provide you with drug information.

By visiting [www.express-scripts.com](http://www.express-scripts.com), you also can access other health-related information. Click on Drug Information or Health Information to browse information relative to specific health interests, get safety tips and answers to the most commonly asked medication questions, or just keep up with timely health issues. To view health information personalized to fit your interests, register with [www.express-scripts.com](http://www.express-scripts.com). Any written health information cannot replace the expertise and advice of health care practitioners who have direct contact with a patient. All Express Scripts health information is designed to help you communicate more effectively with your doctor and, as a result, understand more completely your situation and choices.

### **Health Management**

Based on your prescription and health information, Express Scripts may provide information to you on one or more of Express Scripts' Care Management programs, provided as a service to you by PEIA. Program participants generally receive educational mailings and may receive a follow-up call from an Express Scripts pharmacist or nurse. Express Scripts

develops these programs to support your doctor's care, and they may contact your doctor regarding your participation in these programs.

## **Coordination of Benefits**

If another insurance carrier is the primary insurer for a policyholder or a dependent, or if you are Medicare-eligible, PEIA will pursue coordination of benefits.

1. Commercial Insurance: As a secondary payor, PEIA will pay only if the other insurance plan's benefit is less than what PEIA would have provided as the primary insurer. If PEIA is the secondary insurer, you must submit the following documentation to Express Scripts to have the secondary claim processed:
  - a. a completed Express Scripts claim form;
  - b. the receipt from the pharmacy; and
  - c. an Explanation of Benefits from the primary plan or a pharmacy printout that shows the amount paid by the primary plan.

You will usually be reimbursed within 21 days from receipt of your claim form. If you need claims forms, call Express Scripts' Member Services at **1-877-256-4680** or visit their website at [www.express-scripts.com](http://www.express-scripts.com).

2. Medicare Part B: If Medicare is the primary insurer, Medicare must be billed first for any drugs covered by Medicare Part B. Your pharmacist should bill Medicare Part B as the primary insurer. HealthSmart will receive the crossover claims from Medicare Part B and pay the pharmacy directly. This will save you money since PEIA will pay the member responsibility for prescription drugs covered by Medicare Part B. You should not pay any deductible or co-insurance for Medicare Part B-covered drugs. You can find a listing of pharmacies willing to bill Medicare and accept assignment on our web page at [www.wvpeia.com](http://www.wvpeia.com) or by calling our customer service unit at 1-888-680-7342. These classes of drugs are usually covered by Medicare Part B:
  - a. Immunosuppressants
  - b. Oral Chemotherapeutic medications
  - c. Drugs for nausea associated with chemo meds
  - d) Diabetic testing supplies
  - d. Limited Inhalation therapies

# How to File a Claim

## Filing a Prescription Drug Claim

Prescription drug claims are processed by Express Scripts, Inc. and should be submitted to:

**Express Scripts, Inc., P.O. Box 66583, St. Louis, MO 63166-6583**

To process a prescription drug claim, ESI requires a prescription receipt/label which includes:

- Pharmacy Name/Address
- Date Filled
- Drug Name, Strength and NDC
- Rx Number
- Quantity
- Days' Supply
- Price
- Patient's Name

Claims received missing any of the above information may be returned or payment may be denied or delayed. Cash register receipts and canceled checks are not acceptable proof of your claim.

If you have other insurance which is primary, you need to submit an Explanation of Benefits (EOB) from the other insurance which shows the amount the primary insurance paid with each claim, or ask your provider to do so if the claim is being submitted for you.

You have six (6) months from the date of service to file a prescription claim. If PEIA is your secondary insurer, you have six (6) months from the date of your primary insurer's Explanation of Benefits processing date to file your claim with PEIA. If you do not submit claims within this period, they will not be paid.

If your claim is for an illness or injury wrongfully or negligently caused by someone else, and you expect to be reimbursed by another party or insurance plan, you must file a claim with PEIA within six (6) months of the date of service to ensure that the covered services will be paid. Later, if you receive payment for the expenses, you will have to repay the amount you received from PEIA. See "Subrogation" on page 60 for details.

## Filing Claims for Court-ordered Dependents (COD)

If you are the custodial parent of a child who is covered under the other parent's PEIA plan as a result of a court order, you must use the court-ordered dependent's I.D. card at a participating pharmacy to receive prescription benefits.

## Claims Incurred Outside of the U.S.A.

If you or a covered dependent incur prescription drug expenses while outside the United States, you will be required to pay the provider yourself. Request an itemized bill containing all the information listed above from your provider and submit the bill along with a claim form to ESI.

ESI will determine, through a local banking institution, the currency exchange rate and you will be reimbursed according to the terms of PEIA Special Medicare Plan.

## **Medicare Part D**

Medicare offers prescription drug coverage through Medicare Part D. Please be aware that you **SHOULD NOT** purchase a separate Medicare Part D plan. PEIA will provide prescription drug coverage to its Medicare members.

If you are a Medicare Advantage plan member and enroll in a separate Medicare Part D plan, you will be disenrolled from all medical and prescription benefits from PEIA. You will have only original Medicare A & B for medical coverage and your Medicare Part D plan with no secondary coverage.

### **Medicare Part D Creditable Coverage Notice**

This is information about prescription drug coverage for all PEIA Special Medicare Plan members. It does not apply to Medicare-eligible retired employees or dependents of Medicare-eligible retirees who are enrolled in PEIA's Medicare Advantage plan. It explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage (MAPDplans). All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. PEIA has determined that the prescription drug coverage offered by the PEIA Special Medicare Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage. Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15 through December 31. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you do decide to enroll in a Medicare prescription drug plan and drop your PEIA Special Medicare Plan prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back. Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with PEIA and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

Contact our office for further information at **1-888-680-7342**. **NOTE:** You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through PEIA changes. You also may request a copy.

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you call them at **1-800-772-1213** (TTY **1-800-325-0778**).

## **Appealing a Drug Claim**

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If you think that an error has been made in processing your prescription drug claim or in a prescription benefit determination or denial, first call Express Scripts or RDT (depending on the nature of your complaint) to ask for details. If you are not satisfied with the outcome of your telephone inquiry, the second step is to appeal to Express Scripts or RDT in writing. Please have your physician provide any additional relevant clinical information to support your request. Mail your request with the above information to:

Type of Error	Who to Call	Where to Write
Prior authorization error or denial (for physician's offices or pharmacists only)	RDT <b>1-800-847-3859</b>	Rational Drug Therapy Program WVU School of Pharmacy P.O. Box 9511 HSCN Morgantown, WV 26506
Prescription drug claim payment error or denial	Express Scripts <b>1-877-256-4680</b>	Express Scripts, Inc. ATTN: STD ACCTS P.O. Box 66583 St. Louis, MO 63166-6583

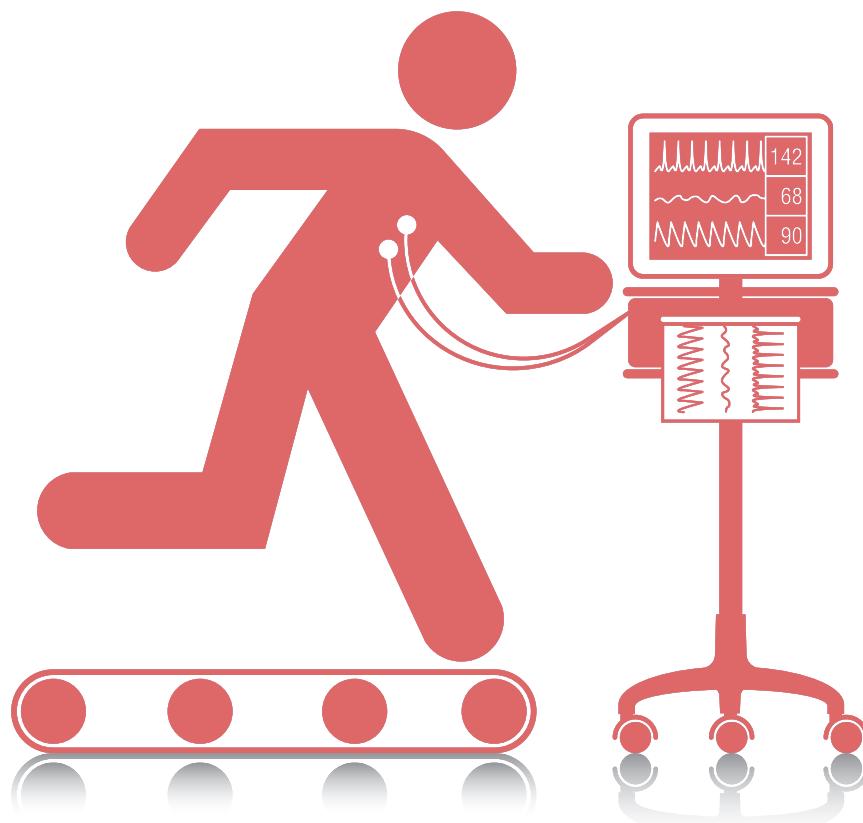
Express Scripts or RDT will respond in writing to you and/or your physician with a letter explaining the outcome of the appeal. If this does not resolve the issue, the third step is to appeal in writing to the director of PEIA. Your physician must request a review in writing within sixty (60) days of receiving the decision from Express Scripts or RDT. Mail third step appeals to: **Director, Public Employees Insurance Agency, 601 57th St. SE, Charleston, WV 25304-2345**.

Facts, issues, comments, letters, Explanations of Benefits (EOBs), and all pertinent information about the claim and review should be included. When your request for review arrives, PEIA will reconsider the entire case, taking into account any additional materials provided. A decision, in writing, explaining the reason for modifying or upholding the original disposition of the claim will be sent to the covered person or his or her authorized representative. For more information about your drug coverage, please contact Express Scripts at **1-877-256-4680**.

**External Review:** If we have denied your request for the provision of or payment for a health care service or course of treatment, you may have a right to have our decision reviewed by independent health care professionals who have no association with us if our decision involved making a judgment as to the medical necessity, appropriateness, health care setting, level of care or effectiveness of the health care service or treatment you requested. Exercise this right by submit-

ting a request for external review within 4 months after receipt of the notice of denial to the **PEIA Clinical Unit, 601 57th Street, SE, Suite 2, Charleston, WV 25304-2345.**

For standard external review, a decision will be made within 45 days of receiving your request. If you have a medical condition that would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function if treatment is delayed, you may be entitled to request an expedited external review of our denial. If our denial to provide or pay for health care service or course of treatment is based on a determination that the service or treatment is experimental or investigational, you also may be entitled to file a request for external review of our denial.



## How to Reach Express Scripts

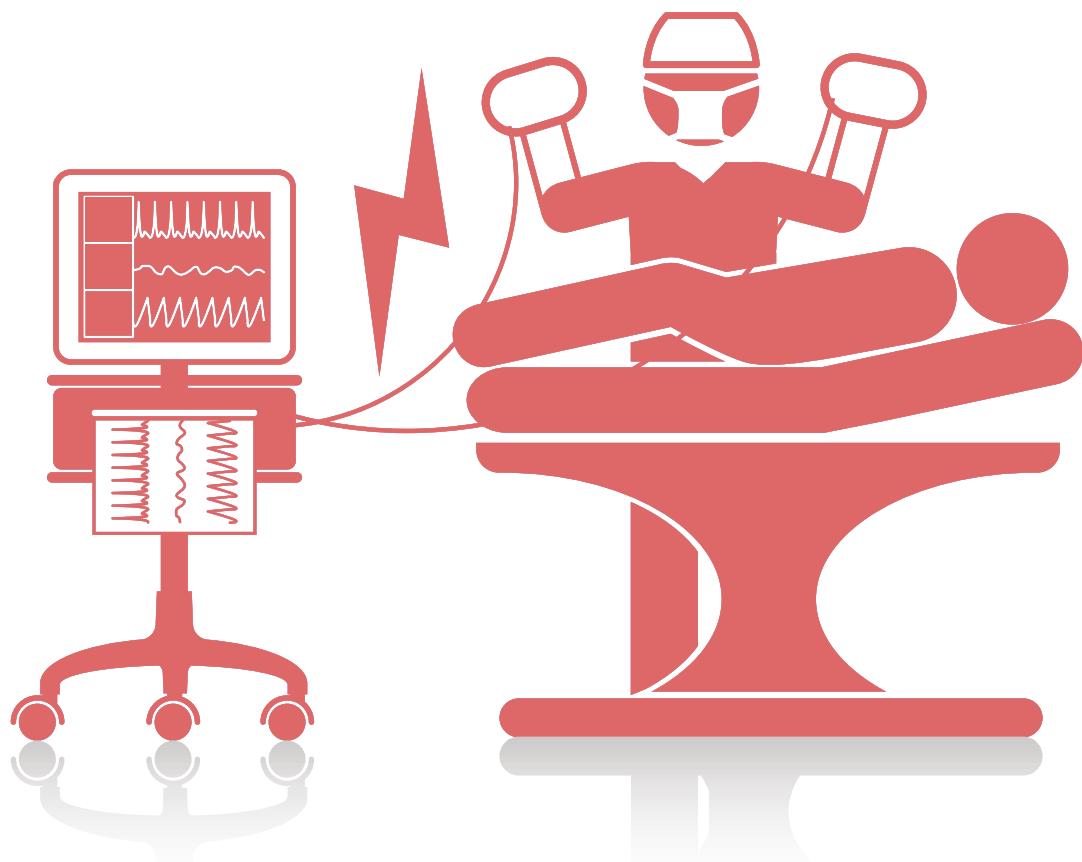
**On the Internet:** Reach Express Scripts at [www.express-scripts.com](http://www.express-scripts.com). Visit Express Scripts' website anytime to learn about patient care, refill your mail service prescriptions, check the status of your mail service pharmacy order, request claim forms and mail service order forms or find a participating retail pharmacy near you.

**By Telephone:** For those insureds who do not have access to Express Scripts via the Internet, you can learn more about your benefits by calling Express Scripts Member Services at **1-877-256-4680**, 24 hours a day, 7 days a week.

**Special Services:** Express Scripts continually strives to meet the special needs of PEIA's insureds:

- You may call a registered pharmacist at any time for consultations at **1-877-256-4680**.
- PEIA's hearing-impaired insureds may use Express Scripts' TDD number at **1-800-972-4348**.

Visually-impaired insureds may request that their mail service prescriptions include labels in Braille by calling **1-877-256-4680**.



# Benefit Assistance Program

PEIA offers a program to assist Medicare-eligible retired employees with increasing health care costs. To qualify for benefit assistance you must meet all of the following criteria:

- Medicare must be your primary insurance,
- you must have 15 or more years of service,
- you must be enrolled in the Medicare Advantage Prescription Drug (MAPD) Plan or the Special Medicare Plan, and
- your household income must have been at or below 250% of the Federal Poverty Level (FPL).

Retired employees who are using sick or annual leave or years of service to extend their employer-paid insurance qualify for this program if their annual income meets the guidelines.

## Benefit Assistance

Benefit assistance is only provided if the policyholder is a Medicare beneficiary. Out-of-pocket costs for members with benefit assistance are shown in the following chart:

	<b>Standard Benefit (without assistance)</b>	<b>New Benefit (with assistance)</b>
<b>Medical Benefits</b>		
Medical Deductible	\$25	\$25
Medical out of pocket maximum	\$750	\$300
Office visit copayment	\$10	\$2
Specialist office visit copayment	\$20	\$5
<b>Prescription Drug Benefits</b>		
Generic (30-day supply)	\$5	\$3
Generic (90-day supply) mail order or retail maintenance network	\$10	\$6
Preferred Brand (30-day supply)	\$15	\$10
Preferred Brand (90-day supply) mail order or retail maintenance network	\$30	\$20
Non-preferred Brand (30-day supply)	75% coinsurance	75% coinsurance
Non-preferred Brand (90-day supply) mail order or retail maintenance network	75% coinsurance	75% coinsurance
Prescription Out-of-Pocket Maximum	\$1,750	\$250

If you believe you qualify, contact PEIA's customer service unit for an application, or you can print a copy at [www.wvpeia.com](http://www.wvpeia.com).

## Controlling Costs

### Prohibition of Balance Billing

All PEIA health plans are governed in part by the Omnibus Health Care Act which was enacted by the West Virginia Legislature in April 1989. This Law requires that any West Virginia health care provider who treats a PEIA insured must accept assignment of benefits and cannot balance bill the insured for any portion of charges over and above the PEIA fee allowance or for any discount amount applied to a provider's charge or payment. This is known as the "prohibition of balance billing."

A PEIA insured who has Medicare as the primary payor has protection against balance billing when the provider accepts Medicare assignment. If the provider accepts Medicare assignment, you are not responsible for amounts which exceed the Medicare allowances.

### New Technologies

Upon FDA approval of new technology, PEIA determines whether or not to cover the item, service or procedure. These new technologies may or may not be covered. PEIA often waits until the new technology proves effective before approving coverage. If you have concerns about coverage of a new technology, contact HealthSmart for details.

### Healthcare Fraud and Abuse

By law, PEIA must report suspected fraud to the WV Insurance Commission. In addition, PEIA works with the U.S. Attorney's office in the investigation of potential fraud and/or abuse.

#### Examples of Provider Fraud:

- Waiving member co-pays
- Balance billing members for services
- Billing for services not provided
- Billing for a non-covered service as a covered service (e.g. billing a "tummy tuck" (non-covered) as a hernia repair (covered))
- Billing that appears to be a deliberate claim for duplicate payments for the same services
- Misrepresenting dates, services or identities of members or providers
- Intentional incorrect reporting of diagnoses or procedures to maximize payment (up-coding)
- Billing for separate parts of a procedure rather than the whole (unbundling)
- Accepting or giving kickbacks for member referrals
- Prescribing additional and unnecessary treatments (over-utilization)

#### Examples of Member Fraud:

- Providing false information when applying for PEIA coverage
- Forging or selling prescription drugs
- "Loaning" or using another's insurance card

## **How to Report Healthcare Fraud and Abuse:**

If you suspect healthcare fraud, please call the PEIA toll-free number (**1-888-680-7342**) and ask to speak with a member of the Special Investigations Team or complete the Health Care Fraud and Abuse Form on PEIA's website. You will be asked to provide as much information as possible. PEIA will investigate your concern(s) and if appropriate, refer the information to the appropriate legal authorities.

## **Coordination of Benefits**

In its effort to control health care costs, the PEIA Special Medicare Plan has a coordination of benefits (COB) provision. Under this provision, when a person covered by PEIA also has coverage under another policy (or policies), there are certain rules determining which policy is required to pay benefits first. The policy paying first is called the primary plan, and any other applicable policy is called the secondary plan.

HealthSmart, on PEIA's behalf, will request information about other coverage using a questionnaire mailed to the policyholder periodically. If the policyholder fails to respond to the questionnaire, claims will be denied until the information is received.

If you have health insurance coverage in addition to the PEIA Special Medicare Plan, it is important to understand how the coordination of benefits provision works. In many instances, if the PEIA Special Medicare Plan is secondary, PEIA will pay little or nothing of the balance of your medical bill. In some cases it may be financially advisable to elect only one insurance coverage. *If, after reviewing this section, you have questions concerning how PEIA's coordination of benefits provision may affect you, contact a PEIA customer service representative at **1-304-558-7850** or toll-free at **1-888-680-7342**.*

## **Coordinating PEIA Benefits with Medicare**

The PEIA Special Medicare Plan will reimburse the difference between the amount allowed by Medicare and the amount paid by Medicare, less the copayment and/or deductible if the balance is not more than the PEIA Special Medicare Plan would have paid as the primary plan.

When Medicare is your primary insurer, all services are considered in-network and are processed at the higher benefit level.

If you have met your PEIA Special Medicare Plan annual medical deductible, you will pay your copayment, if applicable, and PEIA will usually pay the balance.

## **Medicare Order of Determination**

For retirees covered by PEIA and Medicare, regardless of age (see exception below), Medicare is the primary insurer and PEIA is the secondary insurer. All claims must be submitted to Medicare and then to PEIA along with an Explanation of Medicare Benefits (EOMB). Generally claims are submitted to Medicare and then to PEIA by your provider or by Medicare through the Medicare Crossover program.

When you become an eligible beneficiary of Medicare, you must enroll in Medicare Part A and Medicare Part B. If you do not enroll in Medicare Parts A & B, your coverage may be terminated. Part A is an entitlement program and is available without payment of a premium to most individuals. Part B is the supplementary medical insurance program that covers physician services, outpatient laboratory and x-ray tests, durable medical equipment and outpatient hospital care. Part B is a voluntary program that requires payment of a monthly premium. If you do not enroll in Medicare Part B, PEIA will process your claims as if you did have the Part B coverage. In other words, PEIA will pay only the amount we would have paid if Medicare had processed your claim and made a payment.

If you or your dependents have other coverage in addition to PEIA and Medicare, contact HealthSmart or PEIA to determine what coverage will be primary, secondary or tertiary (third) and whether you need to enroll in Medicare Part B.

**Exception:** If you are entitled to Medicare as an End Stage Renal Disease (ESRD) beneficiary, call HealthSmart or PEIA to determine who the primary insurer will be.

You MUST NOT enroll in a separate Medicare Part D plan, since PEIA will provide prescription drug coverage for retirees with Medicare.

## **Recovery of Incorrect Payments**

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If PEIA discovers that a claim has been paid incorrectly, or that the charges were excessive or for non-covered services, PEIA has the right to recover its payments from any person or any entity.

You must cooperate fully with the PEIA to help it recover any such payment. The PEIA may request refunds or deduct overpayments from a provider's check in order to recover incorrect payments. This provision shall not limit any other remedy provided by law.

## **Subrogation and Reimbursement**

PEIA may pay medical expenses on an insured's behalf in those situations where an injury, sickness, disease or disability, is caused in whole or in part by, or results from, the acts or omissions of a third party, or from the acts or omissions of a PEIA insured where other insurance (such as auto or homeowners) is available. As a condition of receiving such expenses, the PEIA and its agents have the right to recover the cost of such medical expenses from the responsible party directly (whether an unrelated third party or another covered insured) or from their insured, if they have already been reimbursed by another. This right is known as subrogation.

The PEIA is legally subrogated to its insured as against the legally responsible party, but only to the extent of the medical expenses paid on the insured's behalf by the PEIA attributable to such sickness, injury, disease, or disability. PEIA has the right to seek repayment of expenses from, among others, the party that caused the illness or injury, his or her liability carrier or the PEIA insured's own auto insurance carrier in cases of uninsured, underinsured motorist coverage, or medical pay provisions. Subrogation applies, but it is not limited to, the following circumstances:

- A) payments made directly by the person who is liable for a PEIA insured's sickness, injury, disease or disability, or any insurance company which pays on behalf of that person, or any other payments on his or her behalf;
- B) any payments, settlements, judgments, or arbitration awards paid by any insurance company under an uninsured, underinsured motorist policy or medical pay provisions on the insured's behalf; and
- C) any payments from any source designed or intended to compensate a PEIA insured for sickness, injury, disease, or disability sustained as the result of the negligence or wrongful action or alleged negligence or wrongful action of another person.

## **Your Responsibilities:**

It is the obligation of the PEIA insured to:

- A) notify the PEIA in writing of any injury, sickness, disease or disability for which the PEIA has paid medical expenses on behalf of a PEIA insured that may be attributable to the wrongful or negligent acts of another person;
- B) notify the PEIA in writing if the insured retains services of an attorney, and of any demand made or lawsuit filed on behalf of a PEIA insured, and of any offer, proposed settlement, accepted settlement, judgment, or arbitration award;

- C) provide the PEIA or its agents with information it requests concerning circumstances that may involve subrogation, provide any reasonable assistance requested in assimilating such information and cooperate with the PEIA or its agents in defining, verifying or protecting its rights of subrogation and reimbursement; and
- D) promptly reimburse the PEIA for benefits paid on behalf of a PEIA insured attributable to the sickness, injury, disease, or disability, once they have obtained money through settlement, judgment, award, or other payment.

## **Non-Compliance**

Failure to comply with any of these requirements may result in:

- A) the PEIA's withholding payment of further benefits; and
- B) an obligation by the PEIA insured to pay costs, attorneys' fees and other expenses incurred by the PEIA in obtaining the required information or reimbursement.

By acceptance of benefits paid under the plan, the PEIA insured agrees that PEIA's rights of subrogation and reimbursement shall have a priority lien and the right of first recovery against any settlement or judgment obtained by or on behalf of an insured. This right shall exist without regard to allocation or designation of the recovery.

These provisions shall not limit any other remedy provided by law. This right of subrogation shall apply without regard to the location of the event that led to or caused the applicable sickness, injury, disease or disability.

**Please note:** As with any claim, the claims resulting from an accident or other incident which may involve subrogation should be submitted within the PEIA's timely filing requirement of six (6) months. It is not necessary that any settlement, judgment, award, or other payment from a third party have been reached or received before filing a claim with the PEIA or with one of the managed care plans associated with the PEIA.

## **Amending the Benefit Plan**

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The West Virginia Public Employees Insurance Agency reserves the right to amend all or any portion of this Benefit booklet in order to reflect changes required by court decisions, legislation, actions by the Finance Board, actions by the Director or for any other matters as are appropriate. The Benefit booklet will be amended within a reasonable time of any such actions. All amendments to the Benefit booklet must be in writing, dated and approved by the Director. The Director shall have sole authority to approve amendments. The Benefit booklet and all approved amendments will be filed with the office of the West Virginia Secretary of State.

## Health Insurance Premiums

There are two (2) premium discounts available to retirees this year. Use the calculator below to determine your premium. Monthly premium for Health Coverage are:

	<b>Medicare Retired Policyholder Only</b>	<b>Medicare Retired Policyholder with non-Medicare Dependents<sup>1</sup></b>	<b>Medicare Retired Policyholder with Medicare Dependents<sup>2</sup></b>
Unsubsidized Premium <sup>4</sup>	\$437	\$1,464	\$900
5 to 9 years	\$398	\$1,331	\$819
10 to 14 years	\$293	\$1,002	\$592
15 to 19 years	\$188	\$672	\$365
20 to 24 years	\$126	\$474	\$228
25 or more years <sup>3</sup>	\$84	\$342	\$139

1. This premium rate assumes one person on Medicare. If you have more than one, subtract \$22 for each additional Medicare Member.
2. This premium rate assumes two people on Medicare. If you have more than two, subtract \$22 for each additional Medicare Member.
3. These premium rates are also provided to all Medicare retirees who retired prior to July 1, 1997, to all Medicare surviving dependents and to all Medicare disability retirees.
4. This premium rate is provided to all employees hired on and after July 1, 2010. This rate represents the full premium with no subsidy from active employers or employees. Two classes of employees hired on and after July 1, 2010, will not be required to pay the unsubsidized rate: 1) Active employees who were originally hired before July 1, 2010, and who have a break in service of fewer than two years after July 1, 2010; and 2) retired employees who retired before July 1, 2010, come back to active service after July 1, 2010, and then go back into retirement. In those cases, the original hire date will apply.

**Use this table to calculate your discounted monthly premium:**

Your standard monthly premium from table above:	Enter your premium in the next box 	
Tobacco free?	If yes, Subtract: \$25/single or \$50/family 	
Submit an Advanced directive/living will affidavit?	If yes, Subtract \$4 	
Total monthly premium including discounts	Enter your total discounted premium 	

## Life Insurance Premiums

PEIA offers Basic, Optional and Dependent life insurance coverage to eligible plan members. The Basic and Optional life insurance coverages are decreasing term coverage, so they lose value as you age. Premiums for life insurance are set by the carrier. The current carrier is Minnesota Life. *If you have questions about your life insurance, please contact Minnesota Life at 1-800-203-9515.*

**Monthly premium for Basic Life Insurance for retired employees are:**

<b>Retired Employee's Basic Life Monthly Premium</b>	
Under age 67 (\$5,000)	\$11.60
Age 67 and over (\$2,500)	\$5.80

**Monthly premiums for Dependent Life insurance are:**

<b>Retiree Dependents Life Monthly Rates</b>	
Plan 1 (\$5,000 Spouse/\$2,000 child)	\$7.32
Plan 2 (\$10,000 Spouse/\$4,000 child)	\$14.62
Plan 3 (\$15,000 Spouse/\$7,500 child)	\$21.98
Plan 4 (\$20,000 Spouse/\$10,000 child)	\$29.30
Plan 5 (\$40,000 Spouse/\$15,000 child)	\$58.60

## Retired Employee's Optional Life Insurance: TOBACCO-FREE

The Tobacco-Free rates are charged to those who have submitted an affidavit stating that the policyholder does not use tobacco.

	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
Policy-holder Age	Amount of Coverage	Monthly Premium								
Under 30	\$5,000	\$0.40	\$10,000	\$0.80	\$15,000	\$1.20	\$20,000	\$1.60	\$30,000	\$2.40
30-34	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
35-39	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
40-44	\$5,000	\$0.80	\$10,000	\$1.60	\$15,000	\$2.40	\$20,000	\$3.20	\$30,000	\$4.80
45-49	\$5,000	\$1.10	\$10,000	\$2.20	\$15,000	\$3.30	\$20,000	\$4.40	\$30,000	\$6.60
50-54	\$5,000	\$1.80	\$10,000	\$3.60	\$15,000	\$5.40	\$20,000	\$7.20	\$30,000	\$10.80
55-59	\$5,000	\$3.10	\$10,000	\$6.20	\$15,000	\$9.30	\$20,000	\$12.40	\$30,000	\$18.60
60-64	\$5,000	\$4.40	\$10,000	\$8.80	\$15,000	\$13.20	\$20,000	\$17.60	\$30,000	\$26.40
65-69	\$3,250	\$5.20	\$6,500	\$10.40	\$9,750	\$15.60	\$13,000	\$20.80	\$19,500	\$31.20
70 +	\$2,500	\$11.20	\$5,000	\$22.40	\$7,500	\$33.60	\$10,000	\$44.80	\$15,000	\$67.20

	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
Policy-holder Age	Amount of Coverage	Monthly Premium								
< 30	\$40,000	\$3.20	\$50,000	\$4.00	\$75,000	\$6.00	\$100,000	\$8.00	\$150,000	\$12.00
30-34	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
35-39	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
40-44	\$40,000	\$6.40	\$50,000	\$8.00	\$75,000	\$12.00	\$100,000	\$16.00	\$150,000	\$24.00
45-49	\$40,000	\$8.80	\$50,000	\$11.00	\$75,000	\$16.50	\$100,000	\$22.00	\$150,000	\$33.00
50-54	\$40,000	\$14.40	\$50,000	\$18.00	\$75,000	\$27.00	\$100,000	\$36.00	\$150,000	\$54.00
55-59	\$40,000	\$24.80	\$50,000	\$31.00	\$75,000	\$46.50	\$100,000	\$62.00	\$150,000	\$93.00
60-64	\$40,000	\$35.20	\$50,000	\$44.00	\$75,000	\$66.00	\$100,000	\$88.00	\$150,000	\$132.00
65-69	\$26,000	\$41.60	\$32,500	\$52.00	\$48,750	\$78.00	\$65,000	\$104.00	\$97,500	\$156.00
70 +	\$20,000	\$89.60	\$25,000	\$112.00	\$37,500	\$168.00	\$50,000	\$224.00	\$75,000	\$336.00

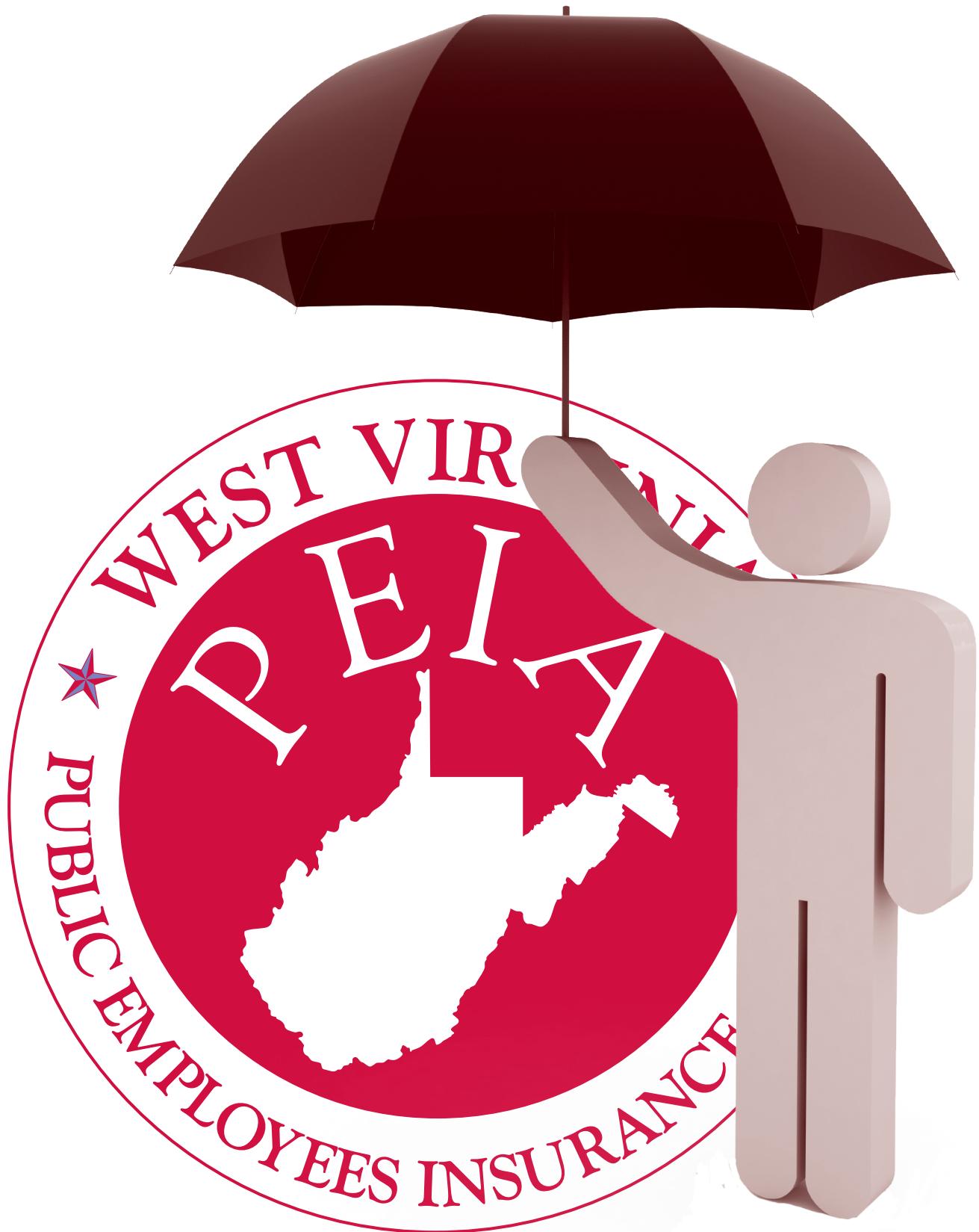
To qualify for the Tobacco-free Preferred Premium, you must have been tobacco-free by July 1, 2014. If your doctor certifies on a form provided by the PEIA, that it is unreasonably difficult due to a medical condition for you to become tobacco-free or it is medically inadvisable for you to become tobacco free, PEIA will work with you for an alternative way to qualify for the tobacco-free discount. Send all such doctors' certifications and requests for alternative ways to receive the discount to: PEIA Discount Alternatives, 601 57th St., SE, Suite 2, Charleston, WV 25304-2345.

## Retired Employee's Optional Life Insurance: TOBACCO USER

These premiums are charged to policyholders who have submitted an affidavit stating that they use tobacco, or who have not submitted an affidavit.

	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
Policy-holder Age	Amount of Coverage	Monthly Premium								
< 30	\$5,000	\$0.50	\$10,000	\$1.00	\$15,000	\$1.50	\$20,000	\$2.00	\$30,000	\$3.00
30-34	\$5,000	\$0.70	\$10,000	\$1.40	\$15,000	\$2.10	\$20,000	\$2.80	\$30,000	\$4.20
35-39	\$5,000	\$0.90	\$10,000	\$1.80	\$15,000	\$2.70	\$20,000	\$3.60	\$30,000	\$5.40
40-44	\$5,000	\$1.30	\$10,000	\$2.60	\$15,000	\$3.90	\$20,000	\$5.20	\$30,000	\$7.80
45-49	\$5,000	\$2.00	\$10,000	\$4.00	\$15,000	\$6.00	\$20,000	\$8.00	\$30,000	\$12.00
50-54	\$5,000	\$3.40	\$10,000	\$6.80	\$15,000	\$10.20	\$20,000	\$13.60	\$30,000	\$20.40
55-59	\$5,000	\$5.40	\$10,000	\$10.80	\$15,000	\$16.20	\$20,000	\$21.60	\$30,000	\$32.40
60-64	\$5,000	\$7.10	\$10,000	\$14.20	\$15,000	\$21.30	\$20,000	\$28.40	\$30,000	\$42.60
65-69	\$3,250	\$7.54	\$6,500	\$15.08	\$9,750	\$22.62	\$13,000	\$30.16	\$19,500	\$45.24
70 +	\$2,500	\$16.70	\$5,000	\$33.40	\$7,500	\$50.10	\$10,000	\$66.80	\$15,000	\$100.20

	Plan 6		Plan 7		Plan 8		Plan 9		Plan 10	
Policy-holder Age	Amount of Coverage	Monthly Premium								
<30	\$40,000	\$4.00	\$50,000	\$5.00	\$75,000	\$7.50	\$100,000	\$10.00	\$150,000	\$15.00
30-34	\$40,000	\$5.60	\$50,000	\$7.00	\$75,000	\$10.50	\$100,000	\$14.00	\$150,000	\$21.00
35-39	\$40,000	\$7.20	\$50,000	\$9.00	\$75,000	\$13.50	\$100,000	\$18.00	\$150,000	\$27.00
40-44	\$40,000	\$10.40	\$50,000	\$13.00	\$75,000	\$19.50	\$100,000	\$26.00	\$150,000	\$39.00
45-49	\$40,000	\$16.00	\$50,000	\$20.00	\$75,000	\$30.00	\$100,000	\$40.00	\$150,000	\$60.00
50-54	\$40,000	\$27.20	\$50,000	\$34.00	\$75,000	\$51.00	\$100,000	\$68.00	\$150,000	\$102.00
55-59	\$40,000	\$43.20	\$50,000	\$54.00	\$75,000	\$81.00	\$100,000	\$108.00	\$150,000	\$162.00
60-64	\$40,000	\$56.80	\$50,000	\$71.00	\$75,000	\$106.50	\$100,000	\$142.00	\$150,000	\$213.00
65-69	\$26,000	\$60.32	\$32,500	\$75.40	\$48,750	\$113.10	\$65,000	\$150.80	\$97,500	\$226.20
70 +	\$20,000	\$133.60	\$25,000	\$167.00	\$37,500	\$250.50	\$50,000	\$334.00	\$75,000	\$501.00



**Opt In**  INITIAL box if you agree to have this advance directive submitted to the WV e-Directive Registry, and released to treating health care providers. Complete information to RIGHT.

**REGISTRY FAX: 304-293-7442**

Last \_\_\_\_\_ Name/First/Middle \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Date of Birth (mm/dd/yyyy) \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Last 4 SSN \_\_\_\_\_ Gender M \_\_\_\_ F \_\_\_\_

## STATE OF WEST VIRGINIA COMBINED MEDICAL POWER OF ATTORNEY AND LIVING WILL

The Person I Want to Make Health Care Decisions For Me When I Can't Make Them for Myself And The Kind of Medical Treatment I Want and Don't Want If I Have a Terminal Condition or Am In a Persistent Vegetative State

Dated: \_\_\_\_\_, 20\_\_\_\_\_

I, \_\_\_\_\_, hereby  
(Insert your name and address)

appoint as my representative to act on my behalf to give, withhold or withdraw informed consent to health care decisions in the event that I am not able to do so myself.

**The person I choose as my representative is:**

(Insert the name, address, area code and telephone number of the person you wish to designate as your representative)

**The person I choose as my successor representative is:**

If my representative is unable, unwilling or disqualified to serve, then I appoint

(Insert the name, address, area code and telephone number of the person you wish to designate as your successor representative)

Principal Name \_\_\_\_\_  
(person for whom form is being completed)

This appointment shall extend to, but not be limited to, health care decisions relating to medical treatment, surgical treatment, nursing care, medication, hospitalization, care and treatment in a nursing home or other facility, and home health care. The representative appointed by this document is specifically authorized to be granted access to my medical records and other health information and to act on my behalf to consent to, refuse or withdraw any and all medical treatment or diagnostic procedures, or autopsy if my representative determines that I, if able to do so, would consent to, refuse or withdraw such treatment or procedures. Such authority shall include, but not be limited to, decisions regarding the withholding or withdrawal of life-prolonging interventions.

I appoint this representative because I believe this person understands my wishes and values and will act to carry into effect the health care decisions that I would make if I were able to do so, and because I also believe that this person will act in my best interest when my wishes are unknown. It is my intent that my family, my physician and all legal authorities be bound by the decisions that are made by the representative appointed by this document, and it is my intent that these decisions should not be the subject of review by any health care provider or administrative or judicial agency.

It is my intent that this document be legally binding and effective and that this document be taken as a formal statement of my desire concerning the method by which any health care decisions should be made on my behalf during any period when I am unable to make such decisions.

In exercising the authority under this medical power of attorney, my representative shall act consistently with my special directives or limitations as stated below.

I am giving the following SPECIAL DIRECTIVES OR LIMITATIONS ON THIS POWER: (Comments about tube feedings, breathing machines, cardiopulmonary resuscitation, dialysis, mental health treatment, funeral arrangements, autopsy, and organ donation may be placed here. My failure to provide special directives or limitations does not mean that I want or refuse certain treatments).

1. If I am very sick and not able to communicate my wishes for myself and I am certified by one physician who has personally examined me, to have a terminal condition or to be in a persistent vegetative state (I am unconscious) and am neither aware of my environment nor able to interact with others,) I direct that life-prolonging medical intervention that would serve solely to prolong them dying process or maintain me in a persistent vegetative state be withheld or withdrawn. I want to be allowed to die naturally and only be given medications or other medical procedures necessary to keep me comfortable. I want to receive as much medication as is necessary to alleviate my pain.

2. Other directives

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THIS MEDICAL POWER OF ATTORNEY SHALL BECOME EFFECTIVE ONLY UPON MY INCAPACITY TO GIVE, WITHHOLD OR WITHDRAW INFORMED CONSENT TO MY OWN MEDICAL CARE.

DATE \_\_\_\_\_

Signature of the Principal

I did not sign the principal's signature above. I am at least eighteen years of age and am not related to the principal by blood or marriage. I am not entitled to any portion of the estate of the principal or to the best of my knowledge under any will of the principal or codicil thereto, or legally responsible for the costs of the principal's medical or other care. I am not the principal's attending physician, nor am I the representative or successor representative of the principal.

Witness \_\_\_\_\_ DATE \_\_\_\_\_

Witness \_\_\_\_\_ DATE \_\_\_\_\_

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public of said County, do certify that \_\_\_\_\_, as principal, and \_\_\_\_\_ and \_\_\_\_\_, as witnesses, whose names are signed to the writing above bearing date on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, have this day acknowledged the same before me.

Given under my hand this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. My commission expires: \_\_\_\_\_

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Signature of Notary Public

Be sure to give a copy of this completed form to your doctor.

Also, if you wish to have your document added to the e-Directive Registry,  
complete the boxes at the top of the first page.

# HIPAA Notice of Privacy Practices

Effective date of this notice: September 23, 2013

If you have questions about this notice, please contact the person listed under "Who to Contact" THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

## Summary

In order to provide you with benefits, PEIA will receive personal information about your health, from you, your physicians, hospitals, pharmacies, and others who provide you with health care services. We are required to keep this information confidential. This notice of our privacy practices is intended to inform you of the ways we may use your information and the occasions on which we may disclose this information to others.

Occasionally, we may use members' information when providing treatment. We use members' health information to provide benefits, including making claims payments and providing customer service. We disclose members' information to health care providers to assist them to provide you with treatment or to help them receive payment, we may disclose information to other insurance companies as necessary to receive payment, we may use the information within our organization to evaluate quality and improve health care operations, and we may make other uses and disclosures of members' information as required by law or as permitted by PEIA policies.

## Kinds Of Information That This Notice Applies To

This notice applies to any information that is created, received, used, or maintained by PEIA or its Business Associates that relates to the past, present, or future physical or mental health, healthcare, or payment for the healthcare of an individual.

## Who Must Abide by This Notice

- PEIA
- All employees, staff, students, volunteers, contractors, and other personnel who work for and/or under the direct control of PEIA.

The people and organizations to which this notice applies (referred to as "we," "our," and "us") have agreed to abide by its terms. We may share your information with each other for the purpose(s) of treatment, and as necessary for payment and healthcare operations activities as described below.

## Our Legal Duties

- We are required by law to maintain the privacy and security of your health information.
- We are required to provide this notice of our privacy practices and legal duties regarding health information to anyone who asks for it.
- We are required to respond to your requests or concerns within a timely manner.
- We are required to abide by the terms of this notice until we officially adopt a new notice.

## How We May Use or Disclose Your Health Information.

This notice describes how we may use your personal, protected health information, or disclose it to others, for a number of different reasons. For each reason, we have written a brief explanation. We also provide some examples. These examples do not include all of the specific ways we may use or disclose your information. But any time we use your information, or disclose it to someone else, it will fit one of the reasons listed here.

1. Treatment. We may use your health information to provide you with medical care and services. This means that our employees, staff, students, volunteers and others whose work is under our direct control, may read your health information to learn about your medical condition and use it to help you make decisions about your care. For instance, a health plan nurse may take your blood pressure at a health fair and use the results to discuss with your health issues. We will also disclose your information to others to provide you with options for medical treatment or services. For instance, we may use health information to identify members with certain chronic illnesses, and send information to them or to their doctors regarding treatment alternatives.
2. Payment. We will use your health information, and disclose it to others, as necessary to make payment for the health care services you receive. For instance, an employee in our customer service department or at our claims processing administrators may use your health information to help pay your claims. And we may send information about you and your claim payments to the doctor or hospital that provided you with the health care services. We will also send you information about claims we pay and claims we do not pay (called an "explanation of benefits"). The explanation of benefits will include information about claims we receive for the subscriber and each dependent that are enrolled together under a single contract or identification number. Under certain circumstances, you may receive this information confidentially: see the "Confidential Communication" section in this notice. We may also disclose some of your health information to companies with whom we contract for payment-related services. For instance, if you owe us money, we may give information about you to a collection company that we contract with to collect bills for us. We will not use or disclose more information for payment purposes than is necessary.
3. Health Care Operations. We may use your health information for activities that are necessary to operate this organization. This includes reading your health information to review the performance of our staff. We may also use your information and the information of other members to plan what services we need to provide, expand, or reduce. We may also provide health information to students who are authorized to receive training here. We may disclose your health information as necessary to others who we contract with to provide administrative services or health care coverage. This includes our third-party administrators, available managed care plans, lawyers, auditors, accreditation services, and consultants, for instance. These third-parties are called "Business Associates" and are held to the same standards as PEIA with regard to ensuring the privacy, security, integrity, and confidentiality of your personal information. If, in the course of healthcare operations, your confidential information is transmitted electronically, PEIA requires that information to be sent in a secure and encrypted format that renders it unreadable and unusable to unauthorized users.
4. Legal Requirement to Disclose Information. We will disclose your information when we are required by law to do so. This includes reporting information to government agencies that have the legal responsibility to monitor the state health care system. For instance, we may be required to disclose your health information, and the information of others, if we are audited by state auditors. We will also disclose your health information when we are required to do so by a court order or other judicial or administrative process. We will only disclose the minimum amount of health information necessary to fulfill the legal requirement.
5. Public Health Activities. We will disclose your health information when required to do so for public health purposes. This includes reporting certain diseases, births, deaths, and reactions to certain medications. It may also include notifying people who have been exposed to a disease.
6. To Report Abuse. We may disclose your health information when the information relates to a victim of abuse, neglect or domestic violence. We will make this report only in accordance with laws that require or allow such reporting, or with your permission.
7. Law Enforcement. We may disclose your health information for law enforcement purposes. This includes providing information to help locate a suspect, fugitive, material witness or missing person, or in connection with suspected criminal activity. We must also disclose your health information to a federal agency investigating our compliance with federal privacy regulations. We will only disclose the minimum amount of health information necessary to fulfill the investigation request.
8. Specialized Purposes. We may disclose the health information of members of the armed forces as authorized by military command authorities. We may disclose your health information for a number of other specialized purposes. We will only disclose as much information as is necessary for the purpose. For instance, we may disclose your information to coroners, medical examiners and funeral directors; to organ procurement organizations (for organ, eye, or tissue donation); or for national security, intelligence, and protection of the president. We also may disclose health information about an inmate to a correctional institution or to law enforcement officials, to provide the inmate with health care, to protect the health and safety of the inmate and others, and for the safety, administration, and maintenance of the correctional institution.
9. To Avert a Serious Threat. We may disclose your health information if we decide that the disclosure is necessary to prevent serious harm to the public or to an individual. The disclosure will only be made to someone who is able to prevent or reduce the threat.

10. Family and Friends. We may disclose your health information to a member of your family or to someone else who is involved in your medical care or payment for care. This may include telling a family member about the status of a claim, or what benefits you are eligible to receive. In the event of a disaster, we may provide information about you to a disaster relief organization so they can notify your family of your condition and location. We will not disclose your information to family or friends if you object.
11. Research. We may disclose your health information in an appropriately de-identified format in connection with approved medical research projects. Federal rules govern any disclosure of your health information for research purposes without your authorization.
12. Information to Members. We may use your health information to provide you with additional information. This may include sending newsletters or other information to your address. This may also include giving you information about treatment options, alternative settings for care, or other health-related options that we cover.
13. Health Benefits Information. If your enrollment in PEIA's health plan is offered through your employer, your employer may receive limited information, as necessary, for the administration of their health benefit program. The employers will not receive any additional information unless it has been de-identified or you have authorized its release.
14. PEIA will not release, disclose, exchange, and/or sell your health information for use in marketing or for-profit ventures by third parties.

### Your Rights

1. **Authorization.** We may not use or disclose your health information for any purpose that is listed in this notice without your written authorization. We will not use or disclose your health information for any other reason without your authorization. We will only disclose the minimum amount of health information necessary to fulfill the authorization request. If you authorize us to use or disclose your health information in additional circumstances, you have the right to revoke the authorization at any time. For information about how to authorize us to use or disclose your health information, or about how to revoke an authorization, contact the person listed under "Who to Contact" at the end of this notice. You may not revoke an authorization for us to use and disclose your information to the extent that we have taken action in reliance on the authorization. If the authorization is to permit disclosure of your information to an insurance company as a condition of obtaining coverage, other law may allow the insurer to continue to use your information to contest claims or your coverage, even after you have revoked the authorization.
2. **Request Restrictions.** You have the right to ask us to restrict how we use or disclose your health information. We will consider your request. But we are not required to agree. If we do agree, we will comply with the request unless the information is needed to provide you with emergency treatment. We cannot agree to restrict disclosures that are required by law.
3. **Confidential Communication.** If you believe that the disclosure of certain information could endanger you, you have the right to ask us to communicate with you at a special address or by a special means. For example, you may ask us to send explanations of benefits that contain your health information to a different address rather than to home. Or you may ask us to speak to you personally on the telephone rather than sending your health information by mail. We will agree to any reasonable request.
4. **Inspect And Receive a Copy of Health Information.** You have a right to inspect the health information about you that we have in our records, and to receive a copy of it. This right is limited to information about you that is kept in records that are used to make decisions about you and certain specific exclusions do apply. For instance, this includes claim and enrollment records. If you want to review or receive a copy of these records, you must make the request in writing. We will accept electronic request for releases of information in the form of e-mails or other electronic means. If you choose, you may receive your records in an electronic format but PEIA has the right to make sure that electronic information is delivered in a safe, secure, and confidential format. We may charge a fee for the cost of copying, mailing and/or e-mailing the records. To ask to inspect your records, or to receive a copy, contact the person listed under "Who to Contact" at the end of this notice. We will respond to your request within 30 days. We may deny you access to certain information. If we do, we will give you the reason, in writing. We will also explain how you may appeal the decision.
5. **Amend Health Information.** You have the right to ask us to amend health information about you which you believe is not correct, or not complete. You must make this request in writing, and give us the reason you believe the information is not correct or complete. We will respond to your request in writing within 30 days. We may deny your request if we did not create the information, if it is not part of the records we use to make decisions about you, if the information is something you would not be permitted to inspect or copy, or if it is complete and accurate.
6. **Accounting of Disclosures.** You have a right to receive an accounting of certain disclosures of your information to others. This accounting will list the times we have given your health information to others. The list will include dates of the disclosures, the names of the people or organizations to whom the information was disclosed, a description of the information, and the reason. We will provide the first list of disclosures you request at no charge. We may charge you for any additional lists you request during the following 12 months. You must tell us the time period you want the list to cover. You may not request a time period longer than six years. We cannot include disclosures made before April 14, 2003. Disclosures for the following reasons will not be included on the list: disclosures for treatment, payment, or health care operations; disclosures for national security purposes; disclosures to correctional or law enforcement personnel; disclosures that you have authorized; and disclosures made directly to you.
7. **Paper Copy of this Privacy Notice.** You have a right to receive a paper copy of this notice. If you have received this notice electronically, you may receive a paper copy by contacting the person listed under "Who to Contact" at the end of this notice.
8. **Complaints.** You have a right to complain about our privacy practices, if you think your privacy has been violated. You may file your complaint with the person listed under "Who to Contact" at the end of this notice. You may also file a complaint directly with the: Region III, Office for Civil Rights, U.S. Department of Health and Human Services, 150 South Independence Mall West, Suite 372, Public Ledger Building, Philadelphia, PA 19106-9111. All complaints must be in writing. We will not take any retaliation against you if you file a complaint.

### Our Right to Change This Notice

We reserve the right to change our privacy practices, as described in this notice, at any time. We reserve the right to apply these changes to any health information which we already have, as well as to health information we receive in the future. Before we make any change in the privacy practices described in this notice, we will write a new notice including the change. The new notice will include an effective date. We will make the new notice available to all subscribers within 60 days of the effective date.

### Who to Contact

Contact the person listed below:

- For more information about this notice, or
- For more information about our privacy policies, or
- If you have any questions about the privacy and security of your records, or
- If you want to exercise any of your rights, as listed on this notice, or
- If you want to request a copy of our current notice of privacy practices.

Privacy Officer, West Virginia Public Employees Insurance Agency, 601 57th St. SE, Charleston, WV 25304-2345, **304-558-7850** or **1-888-680-7342**

Copies of this notice are also available at the reception desk of the PEIA office at the address above. This notice is also available by e-mail. Send an e-mail to: PEIA.Help@wv.gov.

## **NOTES**



## Public Employees Insurance Agency

601 57th Street, SE / Suite 2  
Charleston, WV 25304-2345

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