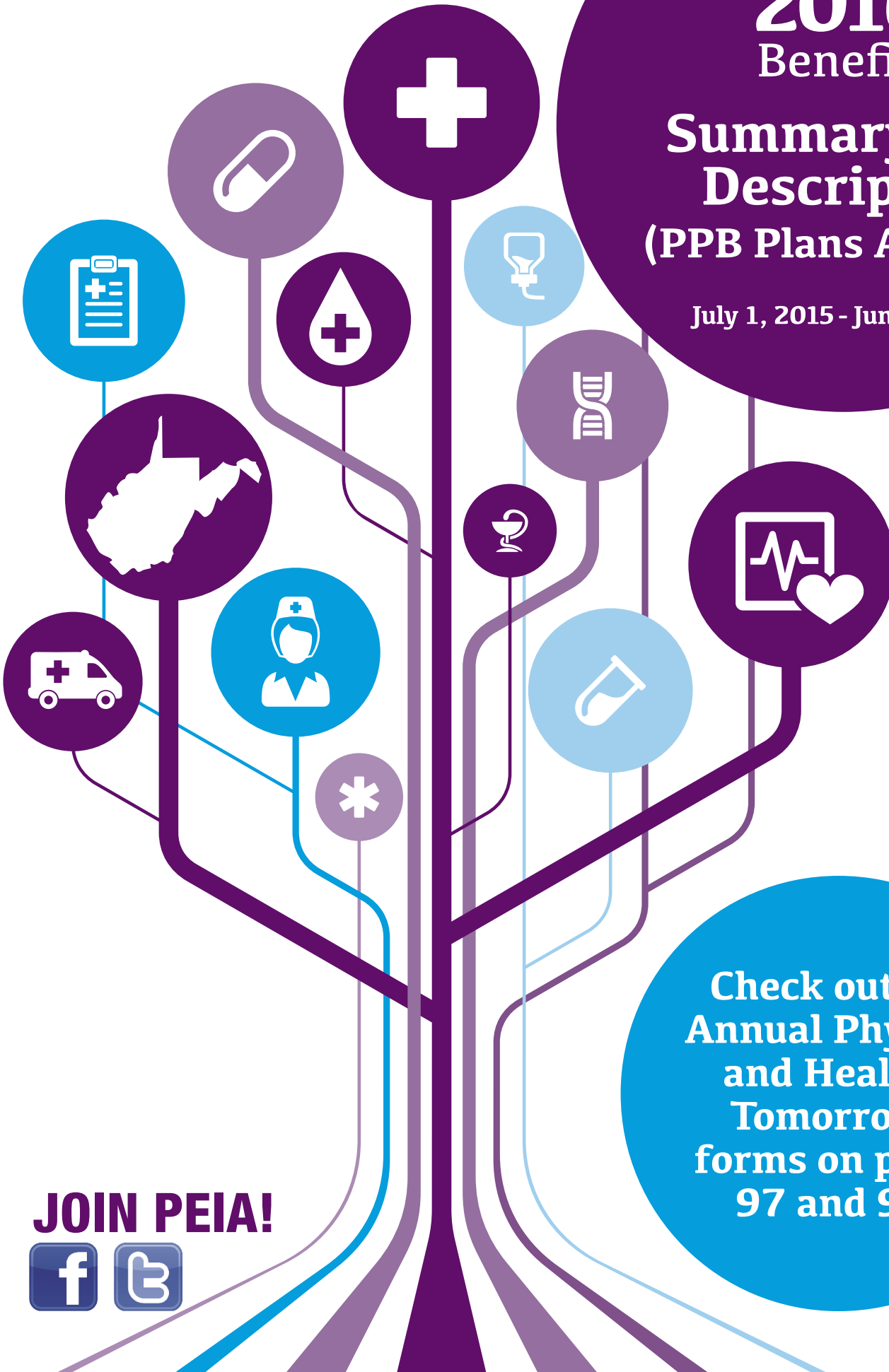


Plan Year 2016 Benefits

Summary Plan Description (PPB Plans A, B, & D)

July 1, 2015 - June 30, 2016



Check out the
Annual Physical
and Healthy
Tomorrows
forms on pages
97 and 99!

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

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 Plans 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 2016 plan year, beginning July 1, 2015 and ending June 30, 2016. The election may be renewed for subsequent plan years.

Medicare Part D Notice

If you (and/or your covered dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 92 for details.

Summary of Benefits and Coverage

Want to compare all of the plans offered by PEIA? There’s an easy way! Go to www.wvpeia.com and click on Preferred Provider Benefit Plans, then choose the “Summary of Benefits and Coverage” link. This link allows you to enter a bit of information, and receive customized comparisons of the PEIA PPB Plans. If you don’t have internet access, you can call PEIA’s customer service unit at **1-888-680-7342** and we can generate the SBCs for you!



Public Employees Insurance Agency

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WHO	WHY	PHONE	WEBSITE
PEIA	Answers to questions about the PEIA PPB Plans	888-680-7342 (toll-free)	www.wvpeia.com
HealthSmart	Answers to questions about eligibility, benefits and network.	888-440-7342 (toll-free)	www.healthsmart.com
The Health Plan HMOs & PPO	Answers to questions about The Health Plan's Benefits	800-624-6961 (toll-free) or 740-695-3585	www.healthplan.org
Minnesota Life	Answers to questions about life insurance or to file a life insurance claim	800-203-9515 (toll-free)	
Mountaineer Flexible Benefits	Dental, vision, disability insurance, flexible spending accounts, etc.	844-559-8248 (toll-free)	www.myfbmc.com
PEIA Pathways to Wellness	Fitness, nutrition, stress management and lifestyle services		www.peiapathways.com