Open Enrollment Training
March 2016
Plan Year 2017
Plan year 2017

• Proposed Plan Year Changes
• Affordable Care Act
• Divorce Audit
Plan Year 2017
Open Enrollment Begins
April 2, 2016 and ends May 15, 2016

• The following slides will change for Plan Year 2017. These are final changes.
Face-2-Face diabetes program will become a two year program similar to weight management. After two successful years, members will graduate. They will not be allowed to reenter the program.
Plan year 2017: PEIA PPB plan members and Non-Medicare retirees must see their PCP.
The PCP must check:

- blood pressure
- blood glucose
- cholesterol
- waist circumference
Healthy Tomorrows

Results must be reported to PEIA on the Healthy Tomorrows Reporting Form.

Please print the form from: www.peia.wv.gov under Find a Form, Healthy Tomorrows Reporting Form.
Healthy Tomorrows

It may be signed by a representative of the physician.

If the form does not have the required test results or is not signed by a physician, PEIA will return it to the policyholder.

The requirement will not have been completed and the policyholder will have an additional $500 deductible on July 1.
Healthy Tomorrows

*If this is not completed and returned to PEIA before the end of the plan year 2017 Open Enrollment, the policyholder will have an additional $500 deductible for the plan year.
Plan year 2018: PEIA PPB plan members and Non-Medicare retirees must continue to have a PCP named, see the PCP and have blood pressure, blood glucose and cholesterol tests done and they must be within an acceptable range or have a physician’s certification that those numbers cannot be met.

*If this is not completed and returned to PEIA before the end of the plan year 2018 Open Enrollment, the policyholder will have an additional $500 deductible for the plan year.
**Healthy Tomorrows**

**Plan year 2018**: Blood pressure, blood glucose and cholesterol tests done must be within an acceptable range or have a physician’s certification that those numbers cannot be met.

<table>
<thead>
<tr>
<th><strong>Blood Pressure:</strong></th>
<th>Systolic &gt;140</th>
<th>≤140</th>
<th>Diastolic &gt;90</th>
<th>≤90</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Cholesterol:</strong></td>
<td>&gt;245</td>
<td>≤245</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Waist Circumference:</strong></th>
<th>Male &gt;40</th>
<th>≤40 inches</th>
<th><strong>Glucose:</strong></th>
<th>&gt;125</th>
<th>≤125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female &gt;35</td>
<td>≤35 inches</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Healthy Tomorrows

• Have you informed your employees?
• Are they aware of what needs to be completed before May 16, 2016?
• How can you make it easier for your employees to avoid the additional $500 deductible?
• When will you be able to tell if your employees have completed what they need to for Plan Year 2017?
Living Will Premium Discount

• The Living Will discount will be discontinued as of July 1, 2016.
Non-State, State, Non-Medicare Retirees, Special Medicare

- Urgent Care copay will increase from $25 to $50
Non-State, State, Non-Medicare Retirees, Special Medicare

- Add $500 emergency room copay for high risk behaviors:
  - Accidents while driving motorcycle or UTV/ATV without a helmet
  - DUI/DWI
  - Drug-related accidents
  - Failure to wear seatbelt(s)
Non-State, State, Non-Medicare Retirees, Special Medicare

For Comprehensive Care Provider members there will be a $40 copay for ANY non-CCP office visit
Non-State, State, Non-Medicare Retirees, Special Medicare

Eliminate out-of-network out-of-state benefits which Breaks down as:

- OOS In Network with approval = 70/30
- OOS In Network without approval = 60/40
- OOS not in Network = 0/100

*** An Emergency Situation will always be covered
Facility Fee Limits for Select Facility-based Services

For In-State facilities, PEIA has chosen 20 procedures that PEIA PPB plans will pay no more than the amount shown in the Shopper’s Guide when these services are performed in a health care facility. Any charge above these amounts would be the responsibility of the member.

*** An Emergency Situation will always be covered
Proposed Plan Year 2017

Until PEIA has confirmation from the Legislature, this information is tentative.
Proposed Premium Increases

- State Agencies will see a 12% premium increase in premiums.
- Non-State Agencies will have a 4% increase in premiums.
- Non-Medicare Retirees will see a 12% increase in premiums.
- Medicare Retirees will see a 12% increase in premiums.
Affordable Care Act

Non-state

PEIA has sent 1095-B and 1094-B Forms to:
- Non-state PHs
- BOE PHs
- Non-Medicare Retirees
- Cobra PHs
- WVU/Marshall PHs
- Parkways PHs

Policyholders that have contacted PEIA with errors will be sent a replacement by March 31, 2016.

These agencies will be responsible for completing all of the 1094-C and Parts 1 and II of the 1095-C and leave part III blank.
- Non-state
- BOE
- Non-Medicare Retirees
- Cobra
- WVU/Marshall
- Parkways
Affordable Care Act

State

PEIA will electronically file Part III of 1094-C, 1095-C and all of the 1095-B with the IRS for all policyholders with PEIA.

The State of WV department of Administration will send out form 1094C and 1095C part I and II for all state agencies.
## Affordable Care Act

### Form Reporting Chart

<table>
<thead>
<tr>
<th>Employer Type</th>
<th>Form</th>
<th>Recipient</th>
<th>Due Date</th>
<th>Responsible Party</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Agency/Colleges</td>
<td>1095 C</td>
<td>Employee</td>
<td>3/31/16</td>
<td>State Contractor Tango Health</td>
</tr>
<tr>
<td>State Agency/Colleges</td>
<td>1095 C</td>
<td>IRS</td>
<td>6/30/16</td>
<td>State Contractor Tango Health</td>
</tr>
<tr>
<td>State Agency/Colleges</td>
<td>1094 C</td>
<td>IRS</td>
<td>6/30/16</td>
<td>State Contractor Tango Health</td>
</tr>
<tr>
<td>State Agency/Colleges</td>
<td>1095 B</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A will be handled on 1095 C Part III</td>
</tr>
<tr>
<td>Non State, BOE, WVU, MU</td>
<td>1095 C</td>
<td>Employee</td>
<td>3/31/16</td>
<td>Employer (except Part III, leave blank)</td>
</tr>
<tr>
<td>Non State, BOE, WVU, MU</td>
<td>1095 C</td>
<td>IRS</td>
<td>6/30/16</td>
<td>Employer (except Part III, leave blank)</td>
</tr>
<tr>
<td>Non State, BOE, WVU, MU</td>
<td>1094 C</td>
<td>IRS</td>
<td>6/30/16</td>
<td>Employer</td>
</tr>
<tr>
<td>Non State, BOE, WVU, MU</td>
<td>1094/5 B</td>
<td>Employee</td>
<td>3/31/16</td>
<td>PEIA</td>
</tr>
<tr>
<td>Non State, BOE, WVU, MU</td>
<td>1094/5 B</td>
<td>IRS</td>
<td>6/30/16</td>
<td>PEIA</td>
</tr>
</tbody>
</table>

### Policyholder Type

<table>
<thead>
<tr>
<th>Policyholder Type</th>
<th>Form</th>
<th>Recipient</th>
<th>Due Date</th>
<th>Responsible Party</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Medicare Retiree</td>
<td>1094/5 B</td>
<td>Retiree</td>
<td>3/31/16</td>
<td>PEIA</td>
</tr>
<tr>
<td>Medicare Retiree</td>
<td>1094/5 B</td>
<td>Retiree</td>
<td>3/31/16</td>
<td>CMS</td>
</tr>
<tr>
<td>COBRA</td>
<td>1094/5 B</td>
<td>COBRA mbr</td>
<td>3/31/16</td>
<td>PEIA</td>
</tr>
</tbody>
</table>
PEIA Access

- Do not Share Access Credentials!
  - Violator’s access(es) can be suspended and/or terminated.
  - It could be a violation of 18 U.S.C. § 1030 – the “Computer Fraud and Abuse Act”. Such conduct cannot and will not be tolerated.
  - When you signed up as a Benefit Coordinator, you signed a Benefit Coordinator Designation Form stating:

By signing this form you are agreeing to use a digital mark in lieu of a written signature. To use this digital mark you must agree:

1. That you will not share with any other person the password, code or other security key required for use of the mark;
2. That the use of the mark represents confirmation of a record;
3. To notify the agency immediately once you become aware that the security key is compromised; and
4. That you understand that the provisions of W. Va. Code §61-3C-10 prescribe the penalties for the unauthorized disclosure of a password, identifying code, personal identification number or other confidential security information.
Divorce Audit

- Divorces must be reported “IMMEDIATELY” – not in the month plus two (2) as with other qualifying eligibility events.

  a. Carrying ineligible dependents can result in:
     i. the Participating Agency paying increased premium(s) – typically between $300 - $400 a month
     ii. the member having to pay back any and/or all claims paid for the ineligible dependent(s)
     iii. the Agency(ies) having to undergo a full eligibility audit
Divorce Audit

➢ PEIA will not refund premium(s) by the Agency(ies) for their employee’s failure to report their divorce(s) – any reimbursement will have to come from the employee who failed to report.

➢ Just because a Family Court Order says that one spouse has to provide insurance(s) on the other, that insurance cannot come through PEIA

  • PEIA is/was not/and will never be a party in a divorce and therefore cannot be obligated to provide anything post-divorce. PEIA’s eligibility rule(s) prevail.
  
  • A person cannot “cost shift” their responsibility(ies) to the State, e.g. most State employees participate in an 80/20 Plan where the State pays 80% of the premium(s) – see 3[c]ii
## Benefit Fairs for 2017

<table>
<thead>
<tr>
<th>Date</th>
<th>City</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/12/16</td>
<td>Martinsburg</td>
<td>Holiday Inn 3-7 pm</td>
</tr>
<tr>
<td>4/13/16</td>
<td>Morgantown</td>
<td>Ramada Inn 3-7 pm</td>
</tr>
<tr>
<td>4/14/16</td>
<td>Wheeling</td>
<td>WV Northern Community College, B&amp;O Bldg., Auditorium 3-7 pm</td>
</tr>
<tr>
<td>4/19/16</td>
<td>Charleston</td>
<td>Holiday Inn Express Civic Center Drive 3-6 pm</td>
</tr>
<tr>
<td>4/20/16</td>
<td>Huntington</td>
<td>Big Sandy Arena 3-7 pm</td>
</tr>
<tr>
<td>4/21/16</td>
<td>Beckley</td>
<td>Tamarack 3-7pm</td>
</tr>
<tr>
<td>4/26/16</td>
<td>Parkersburg</td>
<td>Comfort Suites, Mineral Wells 3-7 pm</td>
</tr>
</tbody>
</table>
Basic & Optional Life Insurance Benefits

Underwritten and Serviced by Minnesota Life Insurance Company
Securian

Our brand has changed. YOUR BENEFITS HAVEN’T.

You can continue to count on Securian for the same benefits and exceptional service we’ve always provided.
Overview

• Charleston Branch Office
• Plan Design
• Plan Highlights
• Beneficiaries
• How to File a Death Claim
• Plan Summary
Securian Financial Group, Inc. (Securian)

- Securian has been in business since 1880
- Service that exceeds your expectations
- We are committed to providing World Class Service
- We understand the importance of timely claim payments, clear communication, and professional and knowledgeable associates
- Procedures are developed to be clear and easy
- Information is handled in a confidential manner
Charleston Branch Office

Services Provided:

• Processing claims within 7 calendar days
• Evidence of Insurability (EOI) Application Processing
• Provide enrollment materials
• Training for new and existing Benefit Coordinators and PEIA employees
• Attend benefit fairs or provide onsite workshops to educate and promote the life insurance plan
Charleston Branch Office

- LifeBenefitsExtra(LBE), a secure website for Benefit Coordinators
- Customer Service
- Automated service for claim status
  - Monday – Friday, 8am – 8pm EST
  - Saturday 9am – 6pm EST
Plan Design: Key facts to know

- Decreasing Term Life Insurance
- Protection for you and your family
- Retiree coverage
- Conversions
- Matching Accidental Death & Dismemberment (AD&D)
- Accelerated Death Benefit
# Plan Design: Basic & Optional Coverage

<table>
<thead>
<tr>
<th></th>
<th>ACTIVE</th>
<th>RETIREE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Coverage</strong></td>
<td>$10,000 under age 65</td>
<td>$5,000 under age 67</td>
</tr>
<tr>
<td><strong>Age Reductions</strong></td>
<td>Age of insured</td>
<td>Age of insured</td>
</tr>
<tr>
<td></td>
<td>Amount of insurance</td>
<td>Amount of insurance</td>
</tr>
<tr>
<td>Under age 67</td>
<td>none</td>
<td>Under age 67</td>
</tr>
<tr>
<td>Age 65 – 69</td>
<td>65%</td>
<td>Age 67 or over</td>
</tr>
<tr>
<td>Age 70 or over</td>
<td>50%</td>
<td>Age 67 or over</td>
</tr>
<tr>
<td><strong>Optional Life</strong></td>
<td>18 plans, ranging from:</td>
<td>10 plans, ranging from:</td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
<td>$5,000 - $500,000</td>
<td>$5,000 - $150,000</td>
</tr>
<tr>
<td><strong>Age Reductions</strong></td>
<td>Age of insured</td>
<td>Age of insured</td>
</tr>
<tr>
<td></td>
<td>Amount of insurance</td>
<td>Amount of insurance</td>
</tr>
<tr>
<td>Under age 65</td>
<td>none</td>
<td>Under age 65</td>
</tr>
<tr>
<td>Age 65 – 69</td>
<td>65%</td>
<td>Age 65 or over</td>
</tr>
<tr>
<td>Age 70 or over</td>
<td>45%</td>
<td>Age 70 or over</td>
</tr>
<tr>
<td><strong>Employer Paid?</strong></td>
<td>Basic is paid by employer</td>
<td>All coverage is contributory</td>
</tr>
<tr>
<td></td>
<td>Optional is contributory</td>
<td></td>
</tr>
</tbody>
</table>
### Plan Design: Dependent Coverage

<table>
<thead>
<tr>
<th></th>
<th>Who is covered</th>
<th>Coverage amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent Plan 1</strong></td>
<td>Spouse</td>
<td>$5,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Dependent Plan 2</strong></td>
<td>Spouse</td>
<td>$10,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>Dependent Plan 3</strong></td>
<td>Spouse</td>
<td>$15,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>$7,500</td>
</tr>
<tr>
<td><strong>Dependent Plan 4</strong></td>
<td>Spouse</td>
<td>$20,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Dependent Plan 5</strong></td>
<td>Spouse</td>
<td>$40,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td>$15,000</td>
</tr>
<tr>
<td></td>
<td>*Always requires EOI</td>
<td></td>
</tr>
</tbody>
</table>
Plan Design: Accidental Death & Dismemberment (AD&D)

Accidental Death

• Active employees and their dependents
• Double indemnity
• Terminates the first day of the month following date of retirement
• Not available for Retiree Basic, Optional Life or Dependent coverage
• Exclusions apply
Plan Design: Accidental Death & Dismemberment (AD&D)

Accidental Dismemberment

• Active employees and their dependents
• Full amount of insurance or 25%
• Payable to the covered employee
• Not available for Retiree Basic, Optional Life or Dependent coverage
• Exclusions apply
Plan Design: Accelerated Death Benefit

• Available to active and retired employees and their dependents
• Life expectancy of 12 months or less
• Up to 100% of Optional/Dependent Life Insurance in force
• Basic coverage cannot be accelerated
• Benefit payable to the covered employee
• Death Benefit = Full Insurance Amount – Accelerated Amount of Insurance
Plan Design: Waiver of Premium

• If a covered employee becomes totally and permanently disabled as defined under the plan while under the age of 60, the Basic insurance will be continued in force without payment of premiums during the period of disability.

Basic coverage only

9-month elimination period
Plan Design: Active Employees Eligibility

- Must have Basic coverage to elect Optional Life coverage
- New Hires can elect:
  - Basic coverage
  - Optional Life coverage (up to $100,000) without EOI during their enrollment period*
- Optional Life coverage can increase 1 level up to $100,000 with a family status change**
- Enroll dependents in plans 1 – 4 during the enrollment period without an EOI
- Must be enrolled individually and in the same plan

* Month of hire and following two calendar months
** Marriage or birth of a child is a qualifying family status change
When is Evidence of Insurability (EOI) Required?

- Optional Life amounts over $100,000
- Basic coverage elected outside enrollment period and not enrolling in health coverage
- Increasing Optional Life coverage outside of the enrollment period or qualifying family status change
- Increase or change Dependent coverage outside of the enrollment period
- Electing Dependent Plan 5
Automation of Evidence of Insurability (EOI)

• Submit the application to PEIA
  – After application is received by PEIA, Securian will mail an EOI packet directly to employee (if required)
  – EOI packet provides a user id and password to access Securian’s website to complete an EOI on-line
  – If applicant does not have access to the internet a paper EOI will be included with a postage paid envelope returning the EOI directly to Securian
• Automated process keeps the employee’s medical information private and increases accuracy
Automation of Decisions

Securian provides a weekly file to PEIA that updates their system with underwriting decisions.
Plan Design: Retired employees

Eligibility

• Basic and Optional Life coverage
  • Must have Basic to elect Optional Life
• Continue Optional Life insurance equal to the amount in force immediately prior to retirement up to the max of $150,000
• All elections must be made during enrollment period
  • Retirees cannot increase coverage outside of enrollment
Plan Design: Retired Employees

Evidence of Insurability (EOI)

- Increases in coverage elected during enrollment period require EOI
- EOI not required for elections equal or less than amount in force immediately prior to retirement
- No guaranteed issue coverage for retirees; all retirees who elect coverage will require EOI if not covered immediately prior to retirement
Additional Plan Features - Conversion

- Leaving employment
- Must take place within 31 days of employees last day
- Covered dependents can convert their coverage
- Conversion is at the employees cost, but without EOI
- Individual rates are higher than group rates
LifeSuite Services
To meet YOUR LIFE NEEDS

Life happens. When it does – turn to your LifeSuite services. These services are designed to help you in times of need and are only a click or a call away.
Legal, Financial and Grief
Access one or all to meet your needs:

• Unlimited telephonic guidance and consultation with professionals in each area
• Comprehensive web and mobile resources
• Thirty-minute face-to-face consultation with an attorney for each unique legal issue
Travel Assistance
Available 24/7/365 for personal or business travel when 100+ miles from home:

- Medical professional locator services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Medical or security evacuation
- Medically necessary repatriation
- Repatriation of mortal remains

LifeBenefits.com/travel
U.S./Canada
1-855-516-5433
all other locations
+1 415-484-4677
Legacy Planning
Access to a variety of information and resources to work through end-of-life issues:

- End-of-life planning
- Final arrangements
- Important directives
- Express Assignment™ for expedited funeral home assignments

LegacyPlanningResources.com
Beneficiary Financial Counseling
Helping beneficiaries make sound financial decisions at a difficult time:

- Beneficiary reference guide
- Access to a financial counseling website for 12 months
- Financial Fitness assessment
- Step-by-step assistance in completing a personalized financial plan
Beneficiary Designations

Keep your Beneficiary Current

Life events may effect how you want your benefit paid!

– Marriage, Divorce, Birth or Adoption of a child, or Death

Two options for updating beneficiary information:

– On-line go to www.WVPEIA.com and select Manage My Benefits

– Completion of the Basic and/or Optional Life insurance Change of Beneficiary Form
Beneficiary Designations

“What if the employee doesn’t remember who they designated as their beneficiary?”

• Tell employee not to worry
• Ask employee to go on-line or complete a Beneficiary Form and designate a beneficiary
  – Current contact information
  – Minimize outdated information that can create delays when issuing benefits.
Beneficiary Designations

• **Primary Beneficiary(ies):** The person or persons named will receive the proceeds

• **Contingent (Secondary) Beneficiary(ies):** At the time of your death, if the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons

• **Default Beneficiary(ies):** If a beneficiary(ies) is not named, proceeds will be paid in the order outlined in the policy:
  • to a spouse, if living, if not;
  • to child(ren), if living, if not;
  • to parent(s), if living, if not;
  • to siblings, if living, if not;
  • to their estate
How to File a Death Claim

Anyone can provide Notice of Death

- Notice of death can be submitted in the following ways:
  - Call CBO **1.800.203.9515**, or
  - Submit an e-Claim (LifeBenefitsExtra), or
  - Complete Notice of Death form and mail to CBO
LifeBenefitsExtra(LBE)

• Application Status
  – View current information about employees who have applied for new insurance that required underwriting

• Reports
  – View and run your own reports regarding underwritten applications

• E-Claims
  – Electronically submit claims

• Emails
  – Send secure e-mails to Securian
LifeBenefitsExtra(LBE)

Forms

View and print the following forms online (.pdfs):

- Notice of Claim for Living Benefit, Notice of Death,
- Notice of Accidental Dismemberment and Loss of Sight
- Waiver Claim Packet, Beneficiary Statement
- Preference Beneficiary’s Statement, Group Life

Online Resources

Find out more about life insurance basics including how much insurance employees should consider and helpful information about electing beneficiaries
Charleston Branch Office Contacts

Manager
Jennifer Styles Brown

Office Manager
Jane Wills

Customer Service/Claim Examiners
Judy Farmer
Amanda Fitzwater
Leslie Pauley
Marilyn Stone
Charleston Branch Office Contact Information

One Bridge Place
10 Hale Street, 5th Floor
Charleston, WV 25301
304.344.1222 - 800.203.9515 (toll-free) - 304.344.1221 (fax)
MLCharleston@securian.com

Supply Requests:
https://web1.lifebenefits.com/lbwcm/pd/peia
Thank you!

This presentation represents a summary of plan provisions related to the insurance policy issued by Minnesota Life to West Virginia PEIA. In the event of a conflict between this presentation and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. Products offered under policy form series number 06-30858.

Services provided by Ceridian HCM, Inc., RedpointWTP LLC, PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website included above.

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc.

Securian Financial Group, Inc.
www.securian.com

DOFU 2-2016
39121

©2016 Securian Financial Group, Inc. All rights reserved.
2017 Open Enrollment Benefit Coordinator Training
Mountaineer Flexible Benefits

- Dental
- Vision
- Short-Term Disability
- Long-Term Disability
- Hearing Plan
- Legal Plan
- Flexible Spending Accounts
- Health Savings Account (HSA)
- Limited-Use Medical Expense FSA (Must be enrolled in HSA)
What’s New for PY 2017

- Mountaineer Flexible Benefits will maintain its Flexible Spending Account grace period, in lieu of a $500 rollover.

- Your Dental, Long-Term Disability, Short-Term Disability & Legal rates are decreasing.

- Enrollment forms are no longer carbon copy.

- Pay period designations for state agencies may convert from 24-pay to 26-pay during the plan year.

- You may now download the WageWorks® EZ Receipts® mobile app for use with your flexible spending accounts.
Open Enrollment

- Open Enrollment Dates – April 2, 2016 – May 15, 2016
- Changes Only Enrollment
- Enroll online via Premier Enroll at MyFBMC.com or via FBMC paper enrollment form
- Benefit effective date July 1, 2016
Benefit Coordinator Open Enrollment Checklist

- Board of Educations and Non-State agencies need to provide salary information to Marilyn Padgett for employees that have had a salary change within the last 12 months.

- Complete Benefit Coordinator section of enrollment form in its entirety for ALL enrollment forms.

- Provide Enrollment Forms to FBMC twice a week. Mark the last shipment of forms as ‘Final Batch’. All enrollment forms must be postmarked by May 20th.

- Non-State agencies will receive enrollment packets and be responsible for distributing enrollment materials to their employees.
Premier Enroll Application

Employees must register as a new user to access the online Premier Enroll enrollment application.
MyFBMC.com Registration

✓ Employees that have not previously enrolled on Premier Enroll will need to register as a new user

✓ Employees should use their SSN for the first registration

✓ An email will be sent to participants to validate registration
Once Registered

- Employee will receive email with hyperlink
- The employee clicks on the link to validate their email address
- Employee will login with their email and password to access the Premier Enroll application
# Premier Enroll Benefit Election

**Mountaineer Flexible Benefits Plan**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Pre-Tax</th>
<th>Post-Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>$49.52</td>
<td>$0.00</td>
</tr>
<tr>
<td>Vision</td>
<td>$1.92</td>
<td>$0.00</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>$22.97</td>
<td>$0.00</td>
</tr>
<tr>
<td>Medical FSA</td>
<td>$15.15</td>
<td>$0.00</td>
</tr>
<tr>
<td>Legal</td>
<td>$0.00</td>
<td>$8.25</td>
</tr>
<tr>
<td>EPIC Hearing Service Plan</td>
<td>$0.83</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Totals**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Tax</td>
<td>$50.37</td>
</tr>
<tr>
<td>Post-Tax</td>
<td>$8.25</td>
</tr>
</tbody>
</table>

- **Previous Step**
- **Next Step**
- **Save & Finish Later**

*Look for this icon! It will indicate that there is more information available.*
Mountaineer Flexible Benefits Plan

Home

Benefit Selection

Benefit Selected | Benefit Provider | Coverage Selected
--- | --- | ---
Dental | Enhanced | Employee & Family (S)
Vision | Vision-Exam Plus Plan | Employee and Family
Long Term Disability | Long Term Disability Plan 2 - 70% | Employee Only
Short Term Disability | Waive Coverage | 
Health Savings Account | Waive Coverage | 
Medical FSA | Waive Coverage | 
Limited-Use Medical FSA | Waive Coverage | 
Dependent Care FSA | Waive Coverage | 
Legal | Waive Coverage | 
EPIC Hearing Service Plan | EPIC Hearing Service Plan | 

You must agree to the Terms and Conditions to confirm and submit your benefit elections.

To Confirm and Submit your benefit elections, please electronically sign your application by completing both steps below:

**Step 1:** Please enter your First and Last Name: [ ]

**Step 2:** Your calculated pretax deduction amount for this application is $ [ ]

Before confirming your benefit elections, please ensure pop-up blockers are disabled so that your printable confirmation notice will appear.

Previous Step | Confirm & Submit | Save & Finish Later
Premier Enroll
Benefit Election Review
Premier Enroll Confirmation Notice

- Employees should print this confirmation page for their records

### Enrollment Details
- **Confirmation Number:** 200027
- **Enrollment Date:** 3/8/2014 4:20:38 PM

### Employer Information
- **First Name:** Joe
- **Middle Initial:** E
- **Last Name:** Public
- **Address1:** 123 Somewhere Lane
- **City:** Anywhere
- **State:** WV
- **Zip:** 23411
- **SSN:** Masked
- **Pay Frequency:** 24
- **Salary:** $4000.00

### Dependents
<table>
<thead>
<tr>
<th>Name</th>
<th>DOB</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jane Public</td>
<td>12/12/1963</td>
<td>Spouse</td>
</tr>
<tr>
<td>Judy Public</td>
<td>01/01/2000</td>
<td>Daughter</td>
</tr>
</tbody>
</table>

### Benefit Elections

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Provider</th>
<th>Plan Selected</th>
<th>Coverage</th>
<th>Effective Date</th>
<th>Per Pay PreTax</th>
<th>Per Pay PostTax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>Dental Assistance</td>
<td>Employee Only</td>
<td>07/01/2014</td>
<td>$5.23</td>
<td>$0.00</td>
</tr>
<tr>
<td>Vision</td>
<td>MeLife</td>
<td>Vision-Full Service Plan</td>
<td>Employee Only</td>
<td>07/01/2014</td>
<td>$3.04</td>
<td>$0.00</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Standard Insurance Company</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>Standard Insurance Company</td>
<td>Short Term Disability</td>
<td>Employee Only</td>
<td>07/01/2014</td>
<td>$18.11</td>
<td>$0.00</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Synovus</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Medical FSA</td>
<td>Fringe Benefits Management Co.</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Limited-Use Medical FSA</td>
<td>Fringe Benefits Management Co.</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>Fringe Benefits Management Co.</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Legal</td>
<td>Hyatt Legal</td>
<td>Benefit Waived</td>
<td>None</td>
<td>07/01/2014</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>EPIC Hearing Service Plan</td>
<td>FSL</td>
<td>EPIC Hearing Service Plan</td>
<td>Employee Only</td>
<td>07/01/2014</td>
<td>$8.38</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Total:** $28.38 $0.00

- If this statement does not accurately reflect your 2013 enrollment elections please contact your benefits administrator. If you have questions about your benefits statement call FBMC Service Center at 1-866-4MY-FBMC (369-6523) 7:00 AM to 9:00 PM Monday through Friday.
FAQs

✅ Dependent Care FSA (Coverage extends to age 13, unless disabled)

✅ Open Enrollment Confirmation Notices

✅ Demographic change form

✅ FBMC has incorrect demographics

✅ Active employee terms or retirees

✅ Personal Pay process
Important Fax Information

✓ Active Employees (new hires, transfers and open enrollment)
  • Fax # 850-514-5803 ATTN: Enrollment Processing

✓ Change in Status
  • Fax # 850-514-5803 ATTN: Change in Status

✓ Appeals
  • Fax # 850-425-6220 ATTN: Appeals

✓ Retirees
  • Fax # 866-836-9943 ATTN: Direct Bill
Items for Reference

✓ Mountaineer Flexible Benefits Reference Guide

✓ Benefit Coordinator Reference Manual

✓ Email blasts from PEIA and/or FBMC

✓ PEIA and FBMC Websites
Contact Information

✓ FBMC Service Center @ 1-844-559-8248

✓ Kayla Horton, FBMC Client Liaison
   khorton@fbmc.com
   304-558-7850 Ext. 52627

✓ Emily Hoffman, FBMC Account Manager
   ehoffman@fbmc.com
   304-558-7850 Ext. 52652
Thank you for your time, attention and participation.