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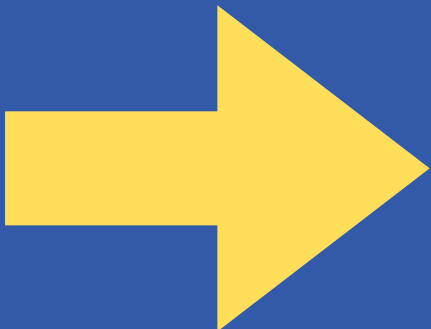
# OPEN ENROLLMENT

PY 2026

# PREMIUM INCREASES

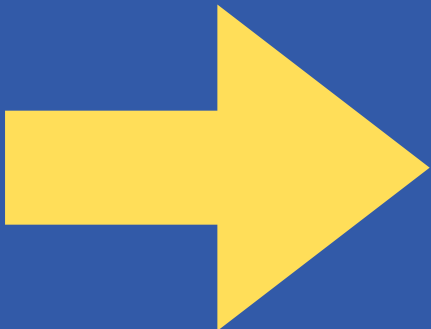


Average state employee  
premium increase -  
\$31.50/month



|            | Proposed # |
|------------|------------|
| State Fund | 14%*       |

Medicare and Non-  
Medicare Retire



|              | Proposed |
|--------------|----------|
| Non-Medicare | 12%      |
| Medicare     | 12%      |

# DEDUCTIBLE & OUT OF POCKET MAXIMUM (OOPM) INCREASES:

- Increases will affect the Prescription Deductible
- Will impact Non-Medicare Retirees as well
- Plan C deductible increases \$990

|            | Proposed Increase* |
|------------|--------------------|
| State Fund | 40%                |





# INPATIENT AND OUTPATIENT SERVICE COPAY CHANGES

## Inpatient Services Copays:

Will impact Non-Medicare retirees as well

## Outpatient Copays:

Will impact Non-Medicare retirees as well

# EMERGENCY ROOM COPAYS:

ER \$100 to \$200

Active employees and Non-Medicare Retirees

# MASSAGE THERAPIES COPAYS:

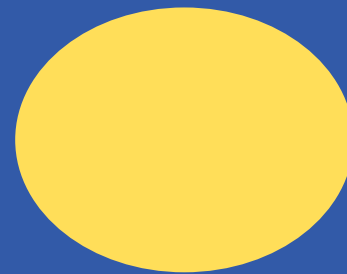
Active employees and Non-Medicare retirees

From \$10/\$25 to \$30/\$35

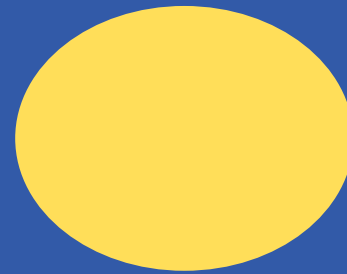




# PRESCRIPTION COPAYS



**Generics Prescriptions will go from \$10 to \$20**



**Brand Name Prescriptions will go from \$25 to \$50**

# SPOUSAL SURCHARGE

State, Board of Educations, Colleges and Universities

**INCREASE MONTHLY TO AROUND  
\$350**

# OPEN ENROLLMENT

APRIL 2- MAY 15, 2025



Any changes made during  
Open Enrollment will be  
effective July 1, 2025.



# OPEN ENROLLMENT

- Open Enrollment is the time of year when members can add or delete dependents from coverage, change insurance plans for the next Plan Year, or change life insurance without having a Qualifying Event.
- Documentation is necessary for any dependents added.

**NO PICTURES ARE ACCEPTABLE**

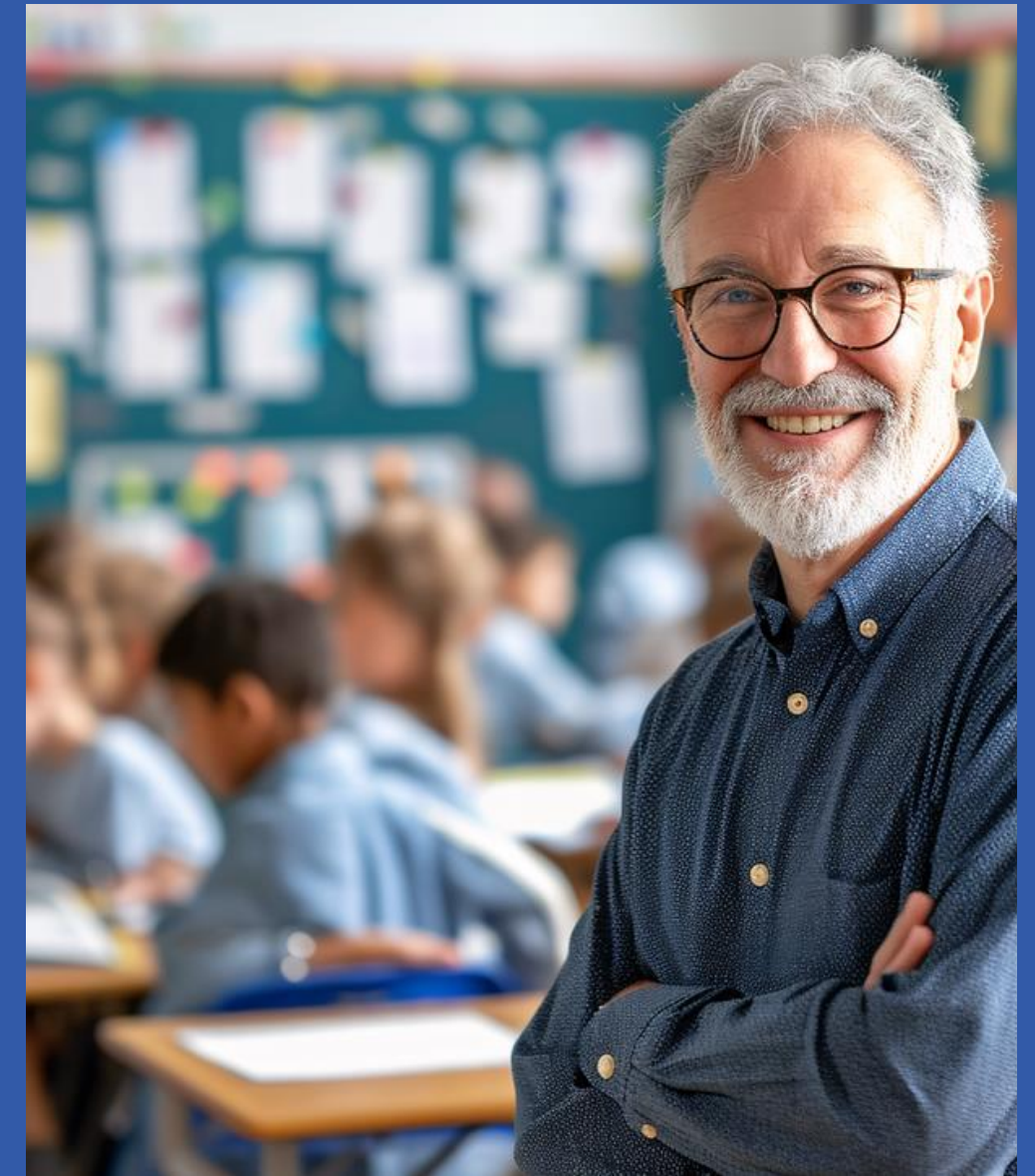


# HOW TO MAKE A CHANGE

To make Open Enrollment changes,  
members can:

Go to PEIA's website at  
[peia.wv.gov](http://peia.wv.gov), click the green  
Manage My Benefits button, then  
log in and follow the prompts.

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



# MEMBER CHANGES

Welcome to the Manage My Benefits website!

If you are here for Open Enrollment, please click "Open Enrollment" below.

If you have had a qualifying event and need to make a coverage change to be effective before 7/1/2025, please click "Other Changes" to enter the year-round module.

Open Enrollment

Other Changes



# MMB ERRORS



**The only things that cannot be updated in MMB:**

The hire date

Social Security number

The Birthdate

Section 125

Beneficiary  
Information

- Wait 15 minutes and try again
- Use your 3 security questions
- Do not cut and paste the temporary passwords, type them in

**IF YOU ARE  
LOCKED OUT OF  
MANAGE MY  
BENEFITS:**





# Auditors

PEIA will be auditing  
SPSU and Tobacco

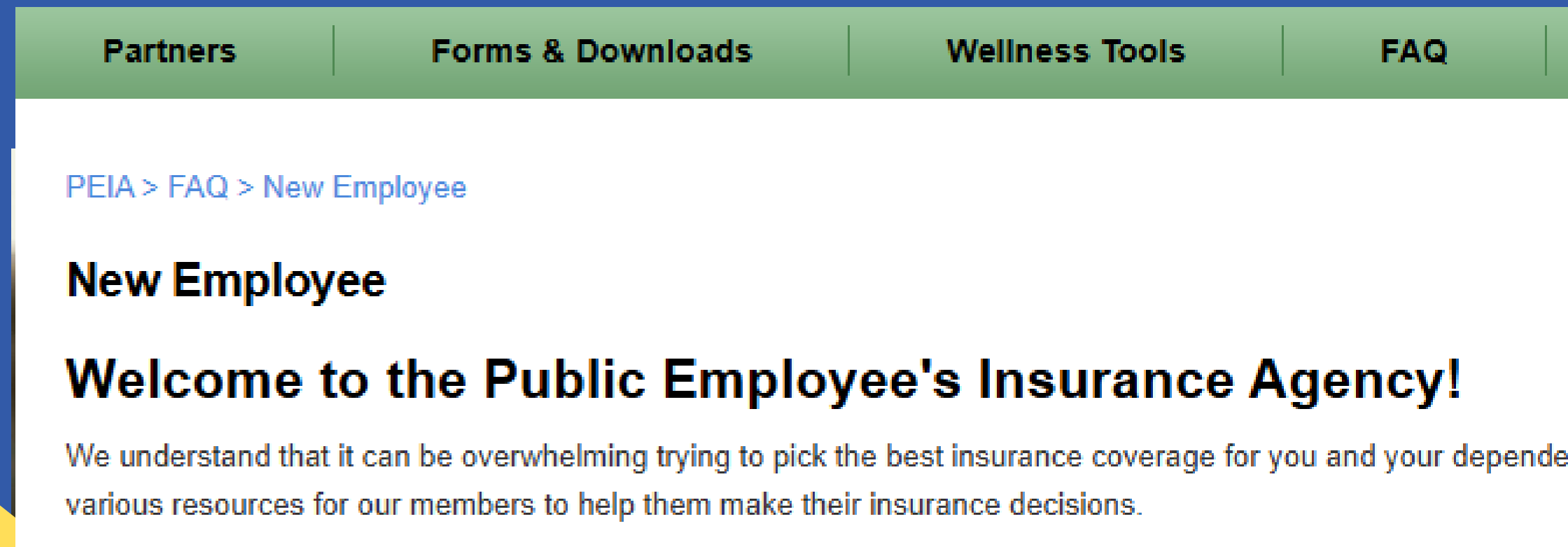




To view PEIA plans, comparison charts and Summary of Benefits tool, please go to our website:

- [PEIA.wv.gov](http://PEIA.wv.gov)
- Then click FAQ on the green line
- Then choose New Employee
- Then scroll to the bottom of the page.

# PEIA PLANS



# SECTION 125

- Members may only change their Section 125 status during Open Enrollment
- Form is in the Shopper's Guide
- Give the completed form to your HR representative

# PEIA ONLINE ACCESS

This is your account and spouses, children nor any other person than you should not have access to your account.

Violators can be suspended or terminated

- It could be a violation of 18 U.S.C. § 1030 – “Computer Fraud and Abuse Act” Such conduct will not be tolerated.



# PEIA DOCUMENTS

If you are submitting a change to PEIA via paper form, it must be signed off by your HR department.

Call to get a Transfer form during Open Enrollment if you will not make the change online.

PEIA Customer Solutions 877-676-5573

# LIFE INSURANCE CHANGES

Members can make changes to life insurance at any time by logging on to Manage My Benefits, with some limitations.

Open Enrollment is a good time to review your beneficiary information. You can use a form to update the information or go to the MetLife Website to update the information.



# ENCOURAGE YOUR EMPLOYEES TO ATTEND ONE OF OUR BENEFIT FAIRS!

## Plan Year 2026 Benefit Fair

Benefit fairs afford your members the opportunity to chat with representatives of the plans, to ask questions, to gather information about their options and to discuss their life insurance. Following are the times, dates and locations of the the 2026 fairs.

There will be two virtual OE sessions by Google Meet for your members to attend as well.

| Date                      | Time              | Dial-in Number | Conference ID   |
|---------------------------|-------------------|----------------|---|
| Tuesday, April 8, 2025    | 3:00 to 6:00 p.m. | Charleston     | BridgeValley C&TC<br>2001 Union Carbide Drive,<br>South Charleston, WV  |
| Wednesday, April 9, 2025  | 3:00 to 7:00 p.m. | Beckley        | Tamarack<br>1 Tamarack Place, Beckley, WV   |
| Thursday, April 10, 2025  | 3:00 to 7:00 p.m. | Huntington     | Delta Hotels Downtown<br>800 3rd Ave, Huntington, WV  |
| Tuesday, April 15, 2025   | 3:00 to 7:00 p.m. | Wheeling       | West Virginia Northern Community College<br>J. Michael Koon Auditorium (1st floor of the<br>B&O Building), 1704 Market Street, Wheeling |
| Wednesday, April 16, 2025 | 3:00 to 7:00 p.m. | Morgantown     | Holiday Inn University Area<br>1188 Pineview Dr Morgantown WV   |
| Thursday, April 17, 2025  | 3:00 to 7:00 p.m. | Martinsburg    | Holiday Inn<br>301 Foxcroft Ave, Martinsburg  |
| Tuesday, April 22, 2025   | 3:00 to 7:00 p.m. | Mineral Wells  | Comfort Suites<br>167 Elizabeth Pike, Mineral Wells WV  |

**Virtual Fairs:**

April 7, 2025, at  
3:00pm

April 24, 2025, at  
9:am



# THANK YOU



PEIA Customer  
Solutions



877-676-5573



[PEIA.Help@wv.gov](mailto:PEIA.Help@wv.gov)



# DISCLAIMER

*Information contained within this Power Point presentation illustrates the PEIA's understanding of the current provisions of PEIA. These provisions are contained in the current plan statutes and are subject to modification by the West Virginia Legislature each year. This information is for general guidance purposes only. In the event there is a discrepancy between information contained in this brochure and WV State Code and Rules, the language in the*





**Bob Tschappat**  
**Account Executive**

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btschappat@healthplan.org | www.healthplan.org

1110 Main Street, Wheeling, WV 26003



1.888.847.7902 | www.healthplan.org

The **right** plan  
for **you**





| Benefit Description                                 | Plan A   | Plan B  | Plan C (POS)  |
|---|--|---|---|
| Annual Deductible                                   | \$600/\$1,200<br>Goes towards<br>OOP Max   | \$1,000/\$2,000<br>Goes towards<br>OOP Max  | IN: \$1,200/\$2,400<br><br>OUT: \$2,400/\$4,800<br>Goes towards OOP<br>Max  |
| Annual Out-of-Pocket Maximum<br>*Includes Rx copays | Single: \$6,850<br>Two person: \$13,700<br>Family: \$13,700<br>*Includes Rx copays | Single: \$ 6,850<br>Two person: \$13,700<br>Family: \$13,700<br>*Includes Rx copays | <u>IN</u><br>Single: \$6,850<br>Two person: \$13,700<br>Family: \$13,700<br><br><u>OUT</u><br>Single: \$10,000<br>Two person: \$20,000<br>Family: \$20,000<br>*Includes Rx copays |



# The Health Plan LabCorp Partnership

**LabCorp** is the exclusive independent laboratory provider for **The Health Plan**

Members of The Health Plan pay the lowest applicable out-of-pocket costs through the LabCorp network.



The Health Plan is proud to offer the quality and convenience of LabCorp, including:

- Easy-to-use online & web-based tools for:
  - Scheduling appointments
  - Streamlined check-in
  - Advance out-of-pocket cost estimates
  - Access to test results
  - Simplified billing/payment
- Routine lab work, clinical testing and other services
- Nearly 5,000 frequently requested, specialty and genetic tests

Find locations near you  
at [labcorp.com](http://labcorp.com)

# The Health Plan Telehealth

**Wherever you go,**  
talk to a doctor for free  
by phone or video 24/7.



**Take control of your health with free  
doctor visits 24/7 at home or on the go.**



Download the app for a  
confidential therapy visit.



[HealthiestYou.com](http://HealthiestYou.com) | 866.703.1259



## See a doctor 24/7

Talk to a licensed doctor by  
phone or video from anywhere



## Save money

Find the lowest-cost  
prescriptions in your area



## Find a pharmacy nearby

Locate a pharmacy near you to  
pick up prescriptions from your  
doctor visit\*

\*Medicine is prescribed when medically necessary

# The Health Plan

## Coverage Area

training



## Commercial Service Area

