



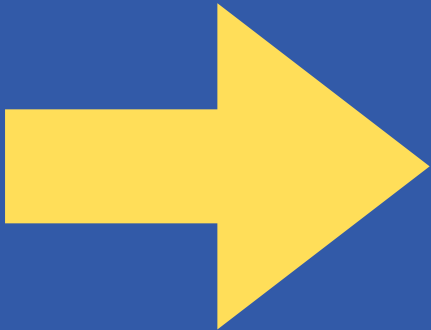
# BC OPEN ENROLLMENT

PY 2026

# PREMIUM INCREASES

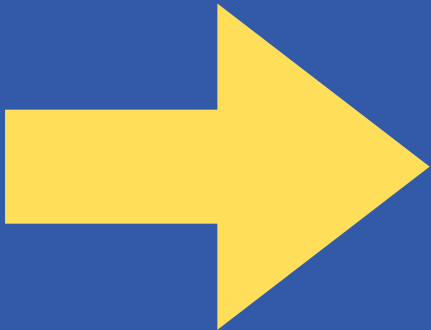


Average state employee  
premium increase -  
\$31.50/month



	Proposed #
State Fund	14%*
Local Fund	16%

Medicare and Non-  
Medicare Retire



	Proposed
Non-Medicare	12%
Medicare	12%

- **DEDUCTIBLE & OUT OF POCKET MAXIMUM (OOPM) INCREASES:**
- **Will increase Prescription Deductible**
- **Will impact Non-Medicare Retirees as well**
- **Plan C deductible increases**

	Proposed Increase*
State Fund	40%
Local 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

From \$100 to \$250

# EMERGENCY ROOM COPAYS:

ER \$100 to \$200

Active employees and Non-Medicare Retirees

# MASSAGE THERAPIES COPAYS:

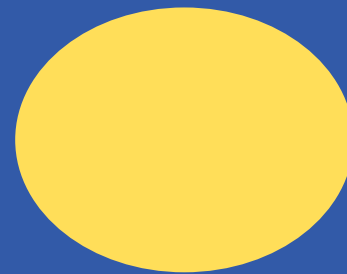
Active employees and Non-Medicare retirees

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

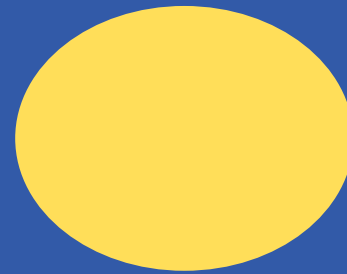




# **PRESCRIPTION COPAYS**



**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

**An average of \$350 per month**

# ADMINISTRATIVE FEES



The yearly administrative fee, as well as the new hire administrative fee will increase by \$2.50.



# **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**



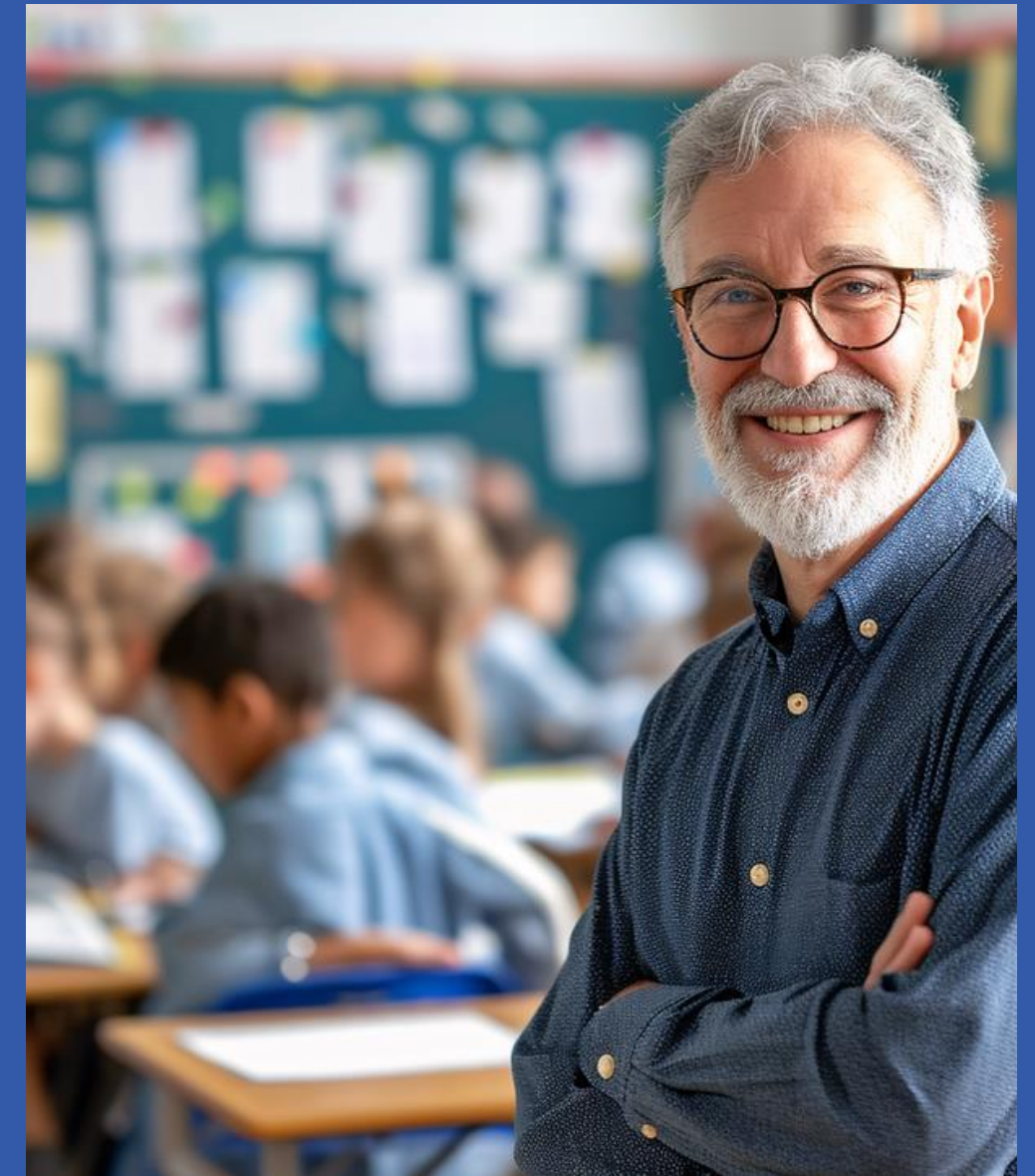


# HOW TO MAKE A CHANGE

To make Open Enrollment changes,  
members can:

Go to PEIA's website at  
[peia.wv.gov](https://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



# IF A MEMBER IS LOCKED OUT OF MMB:

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





# MMB ERRORS

---



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

The hire date

Social Security number











The Birthdate

Section 125

Beneficiary  
Information

# APPROVING MEMBER CHANGES

## Benefit Coordinator Menu

<del>Search Coverage Changes</del>		View All Coverage Changes		Upload Documentation	
BC Data Entry		Dependent Lookup		Report Salary Changes	
View Agency(ies)		Policyholder Transfers		Creditable Coverage Letters	
Request an Id					



# PEIA BC DATA ENTRY

New system projected to  
be ready Spring 2026

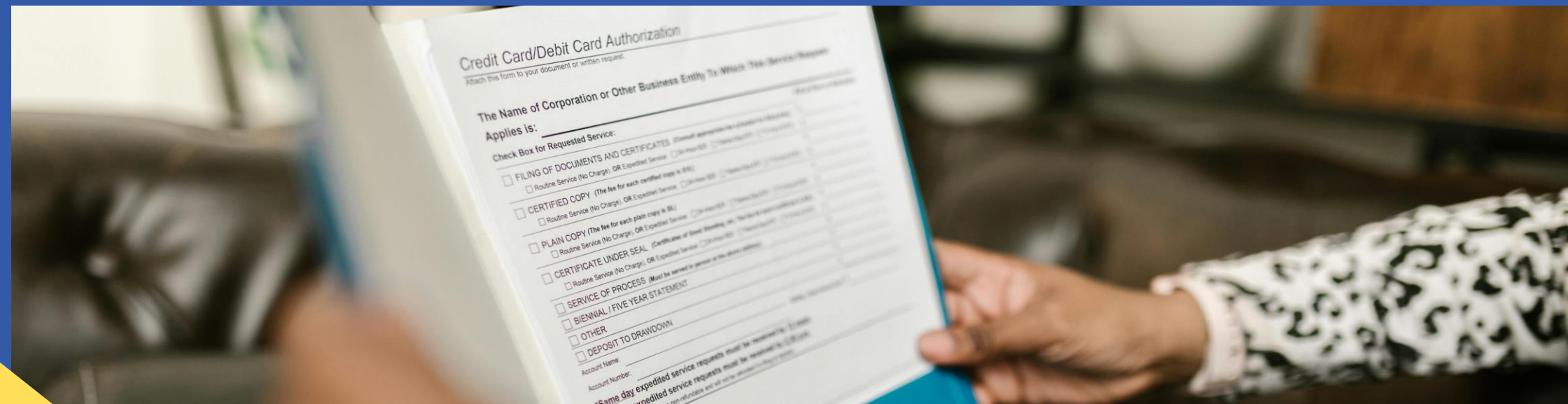


# NEW TERMINATION POLICY

PEIA began a new policy regarding terminations on January 1, 2025

PEIA now only allows terminations back to the previous month.

No Appeal will be approved unless the fault lies with PEIA



# SECTION 125

- Members may only change their Section 125 status during Open Enrollment
- Form is in the Shopper's Guide
- State agencies : BC sends forms to PEIA by fax
- Non-state agencies: BC will enter the information into their payroll system if you're offering this benefit



# PEIA ONLINE ACCESS

Do not share your access credentials

- 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.

# New Auditor

PEIA will be auditing  
LOA, SPSU and GLPIs



# PEIA DOCUMENTS

Please do not email forms as a way of submitting them to PEIA.

Throw away all outdated forms.

Do not send a form and enter the form.  
That is duplicate work. Keep them for your records.



# LIFE INSURANCE CHANGES

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



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

## Virtual Fairs:

April 7, 2025, at  
3:00pm

April 24, 2025, at  
9:am

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



# THANK YOU



Jill Beaty



304.352.0300



[Susan.j.Beaty@wv.gov](mailto:Susan.j.Beaty@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 Code and Rules shall prevail.*







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

P: 740.695.7631 | C: 304.650.2578

btschappat@healthplan.org | www.healthplan.org

1110 Main Street, Wheeling, WV 26003



1.888.847.7902 | www.healthplan.org

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



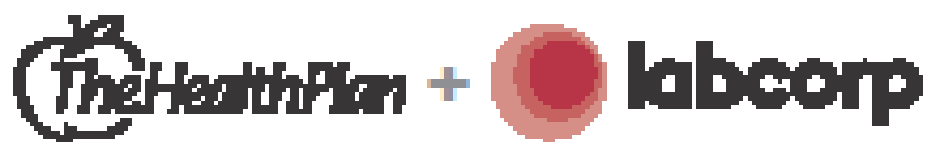


Benefit Description	Plan A	Plan B	Plan C (POS)
Annual Deductible	\$600/\$1,200 Goes towards OOP Max	\$1,000/\$2,000 Goes towards OOP Max	IN: \$1,200/\$2,400 OUT: \$2,400/\$4,800 Goes towards OOP Max
Annual Out-of-Pocket Maximum *Includes Rx copays	Single: \$6,850 Two person: \$13,700 Family: \$13,700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

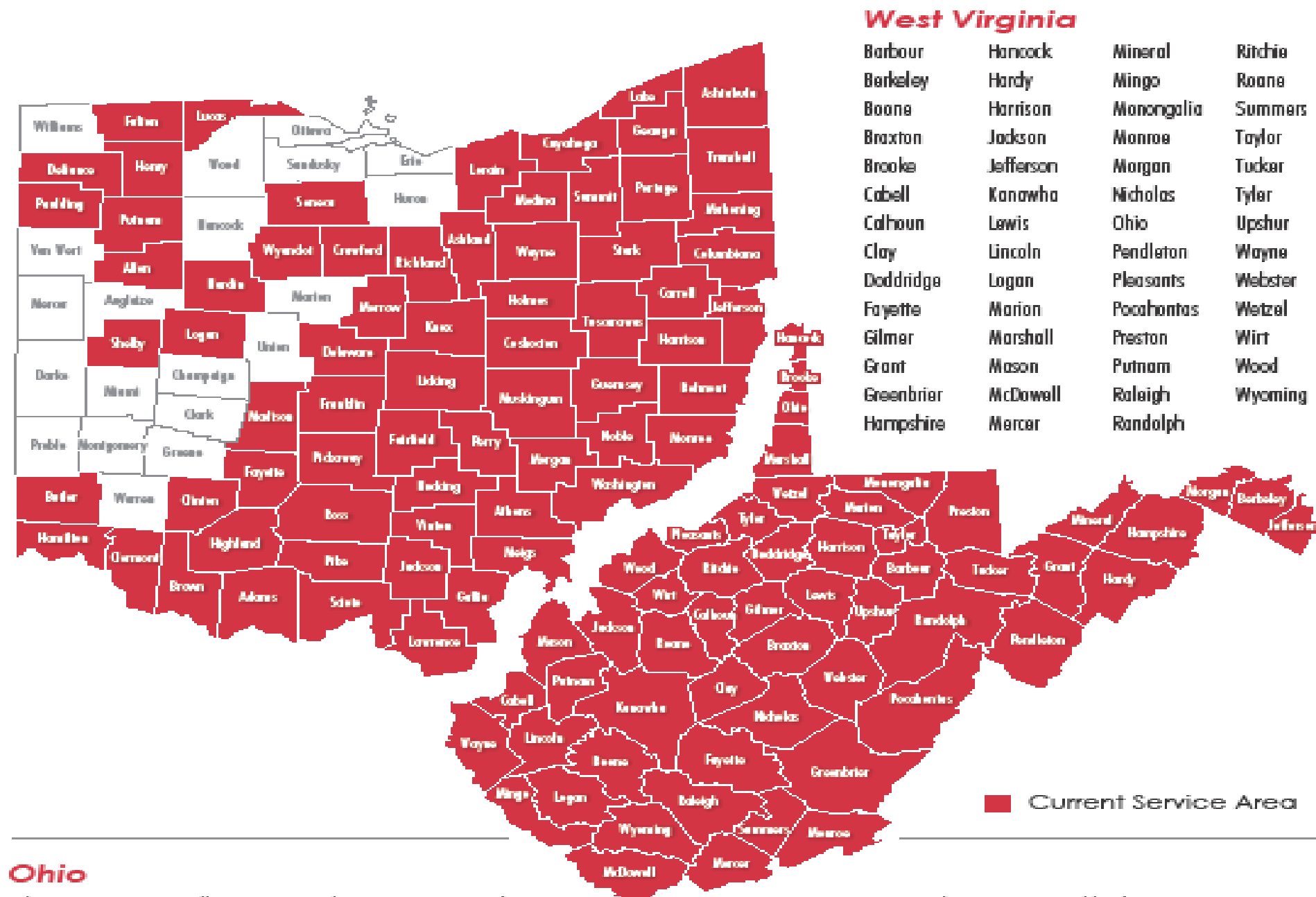
# The Health Plan

## Coverage Area

training



### Commercial Service Area





# MOUNTAINEER FLEXIBLE BENEFITS

**FBMC** BENEFITS MANAGEMENT, INC.

*Help when you need it most*

## OPEN ENROLLMENT DATES:

April 2 – May 15, 2025

## PERIOD OF COVERAGE:

July 1, 2025 – June 30, 2026

## CHANGES-ONLY ENROLLMENT:

For those who wish to maintain their current benefits unchanged, no action is required.  
All benefits shall gracefully roll over automatically.



# MEET YOUR TEAM



**KAYLA HORTON**

*Account Manager*

khorton@fbmc.com

(304) 352-0329



**JODI GRADY**

*Benefit Advocate*

jgrady@fbmc.com

(304) 352-0331



**CHLOE COOK**

*Benefit Advocate*

ccook@fbmc.com

(304) 352-0333

**GENERAL INQUIRIES: [MTFLEXBENEFITS@FBMC.COM](mailto:MTFLEXBENEFITS@FBMC.COM)**



# ELIGIBILITY

*Who is eligible for Mountain Flexible Benefits?*

Any employee who works for an agency that participates with the Mountaineer Flexible Benefits Plan is eligible to elect benefits. They do not have to be enrolled in a PEIA medical plan.

Example: If an employee is covered by their spouse's medical insurance through an employer, such as Target or Walmart, then the employee can still enroll in any of our benefits.

# HOW TO ENROLL

①

## ONLINE

**MyFBMC.com/PE**

*Password reset requests,  
techsupport@fbmc.com*

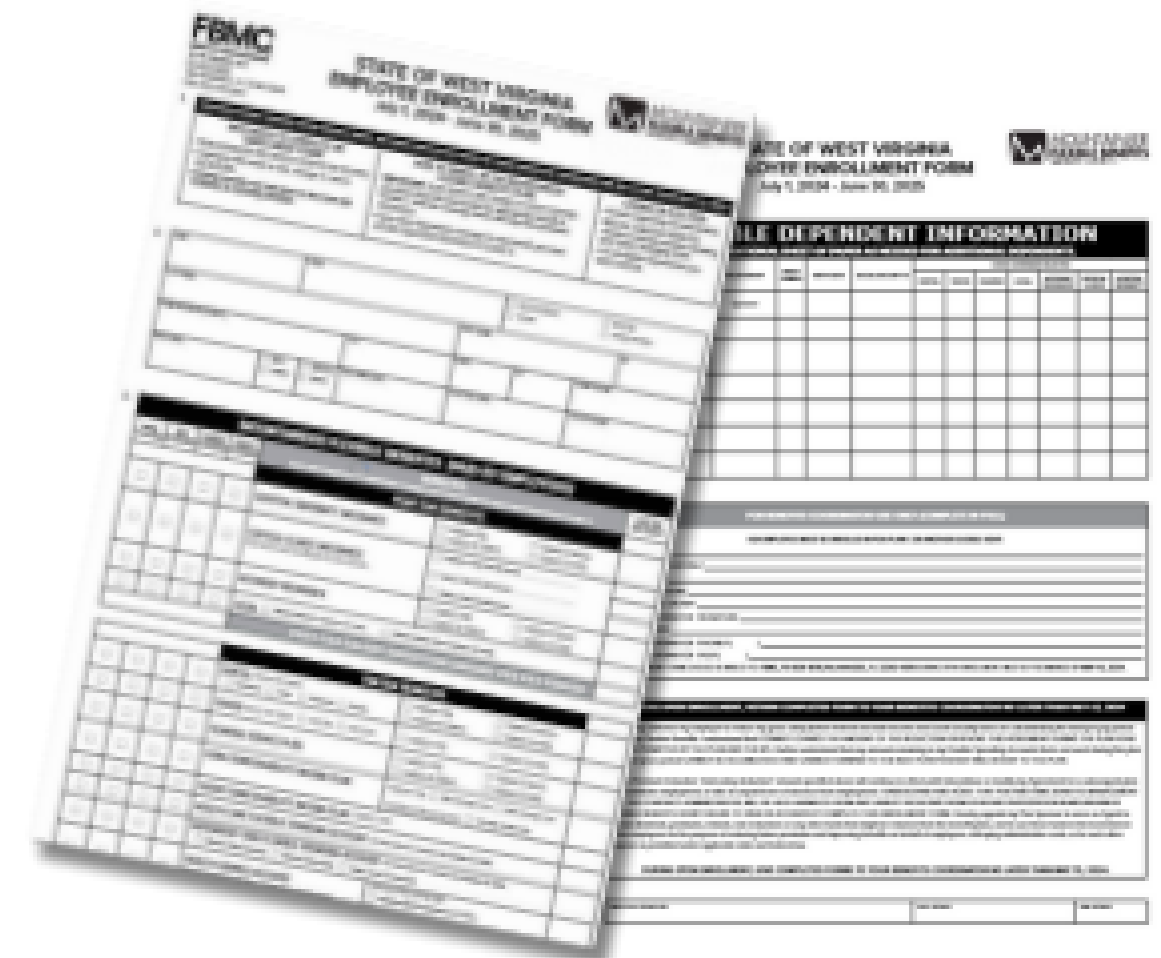
*State employees (on OASIS payroll), Colleges/Universities, or  
an employee who already carries benefit(s) through Mt. Flex  
can ALL enroll online at myFBMC.com!*

A screenshot of the FBMC (Benefits Management Company) online enrollment portal. The page has a blue header with the FBMC logo and the text 'BENEFITS MANAGEMENT'. Below the header, there's a 'Please Log In' section with input fields for 'User ID:' and 'Password:'. There's a 'Remember my ID' checkbox and a 'Login' button. On the left side, there's a sidebar with links: 'Welcome to Premier Enroll', 'Forgot your password? Click here.', and 'For other help, please contact your enrollment manager.' At the bottom, there's a copyright notice: 'Copyright 2015 FBMC, Benefits Management'.

②

## PAPER FORM

*Forms are due to Benefit Coordinators  
by May 15, 2025, with submission to  
FBMC by May 23, 2025*

Two overlapping paper forms for the State of West Virginia Employee Enrollment. The forms are titled 'STATE OF WEST VIRGINIA EMPLOYEE ENROLLMENT FORM' and 'STATE OF WEST VIRGINIA DEPENDENT INFORMATION'. They contain various sections for employee and dependent information, including checkboxes for enrollment options and a grid for dependent information. The forms are dated July 1, 2024 - June 30, 2025.





*Help when you  
need it most*

# IMPORTANT INFO

1

All paper forms must be submitted to benefit coordinators by **May 15, 2025**. Please confirm employees are completing the correct plan year form.

2

Benefit Coordinators must have all forms postmarked to FBMC in Tallahassee, FL by **May 23, 2025**

3

Make sure all enrollment forms have the Benefit Coordinator section completed **IN FULL** before submitting to FBMC. If information is missing, the form cannot be processed.

4

If mailing, please mail enrollment forms in batches throughout enrollment, once a week, if possible



PEIA and FBMC do not share information. All changes that are made with PEIA also need to be made with Mt. Flex. This includes ANY Change in Status events, address change, name change, etc.

- Please encourage employees who can enroll online to do so. This prevents many possible errors to occur when processing paper forms.
- Online enrollment summaries are made available to Benefit Coordinators online after OE has ended.
- We cannot accept pictures of forms this year, they must be scanned in and sent securely to be processed.

*Help when you  
need it most*



# Benefit Coordinator EMPLOYER ACCESS

Allows benefit coordinators to view what benefits their employees are enrolled in, premium rates and payroll information. Please email [MtFlexBenefits@fbmc.com](mailto:MtFlexBenefits@fbmc.com) for employer access to myFBMC.com or to reset your password. Include the following:

BC Name and Agency Name

Email Address

Work Location #

Phone #

Fax #





# 2026

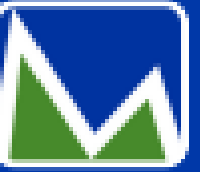
## CHANGES FOR PLAN YEAR 2026

New FSA maximum contribution \$3,300

New Health Savings Account (HSA) maximum contribution\*  
\$4,300 (Employee HDHP), \$8,550 (Employee+Fam HDHP)

\*HSA contribution limits are set by IRS to run by Calendar year





[sunlife.com/wvpeia](https://sunlife.com/wvpeia)

(844) 583-5036

## ACCIDENT PLAN

Accident insurance plans help employees, and their enrolled family members, during life's unexpected moments. Policy benefits are paid to the employee and can help create peace of mind when they need it most.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



[sunlife.com/wvpeia](https://sunlife.com/wvpeia)

(844) 583-5036

# HOSPITAL INDEMNITY PLAN

Hospital Indemnity plans provide employees, and their enrolled dependents, with benefits when they have experienced a hospitalization or other specific hospital related claim.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



[sunlife.com/wvpeia](https://sunlife.com/wvpeia)

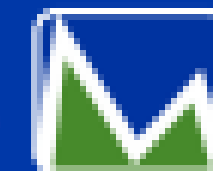
(844) 583-5036

## CRITICAL ILLNESS PLAN

Critical Illness plans help employees, and their enrolled dependents, receive financial help when they are traveling through a critical illness journey, such as heart attacks or strokes. Guaranteed issue amounts elected (up to \$50k) without medical questions!!

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>





[sunlife.com/wvpeia](https://sunlife.com/wvpeia)

(844) 583-5036

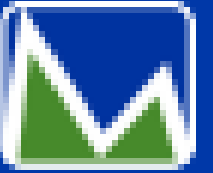
## DENTAL

Don't Forget! Sun Life established a dedicated team to support members of Mountaineer Flexible Benefits, employees and providers should be using the information on their ID cards to check benefits and claims.



[sunlife.com/wvpeia](https://sunlife.com/wvpeia)

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



**Humana**

[www.humana.com](http://www.humana.com)

(877) 398-2980

## VISION

There are no rate or plan design changes to the vision insurance plan for 2025-2026.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



[araglegal.com/myinfo](https://araglegal.com/myinfo)

(800) 247-4184

## LEGAL PLAN

There are no rate or plan design changes to the legal plan for 2025-2026.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>



epichearing.com

(866) 956-5400

## HEARING PLAN

There are no rate or plan design changes to the hearing plan for 2025-2026.

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>







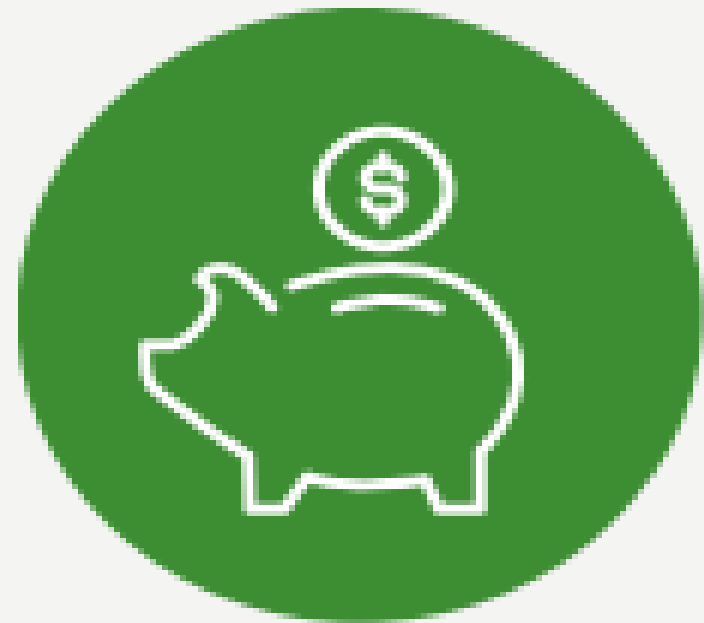
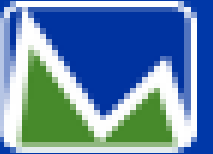
(888) 466-8640

## DISABILITY PLANS

- Short-Term Disability Plan
  - weekly maximum benefit \$1,000
- Long-Term Disability Plan
  - 50% plan
  - 60% plan
  - 70% (grandfathered plan as of 7/1/24)

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>





**inspira™**  
FINANCIAL

inspirafinancial.com

(844) 729-3539

# SAVINGS PLANS

- Contribution Limits have been adjusted to federal limits as follows:
  - Healthcare Flexible Spending Account, \$3,300
  - Health Savings Accounts, Individual Enrollment, \$4,300
  - Health Savings Accounts, Family Enrollment, \$8,500

Benefit Summaries are located in the annual benefit guide. Full plan details are located on the website at <https://mountaineer.fbmcbenefits.com/>

