

Welcome!!!

Today's Agenda

- Welcome and Housekeeping
- PEIA Open Enrollment Information
- Health Plan benefits review
- Securian
- FBMC – Mountaineer Flexible Benefits



Benefit Coordinator Training

Plan Year 2020

Open Enrollment

- April 2– May 15, 2019
- Healthy Tomorrows bloodwork and reporting requirements have been suspended, so nothing to do between now and May 15
 - Members still get the ACA-required annual physical and routine bloodwork at no cost per the form in Shopper's Guide and SPD
- No premium changes for state or non-state agencies
 - Paygo will decrease by \$15; PEIA will increase by \$15

Healthy Tomorrows

- Wellness:
 - PEIA is continuing to explore new wellness options for the future
 - New programs:
 - Pilot project – Naturally Slim (weight loss and health)
 - Diabetes Prevention Program – evaluating services

Weight Management Program

- Administration now handled at PEIA
 - Streamlining process for members
 - Quicker, easier enrollment
- Program Questions?
 - Call 1-866-688-7493 or
 - Email Weightmanagement@wv.gov
- Check out program details at:
 - https://peia.wv.gov/wellness_tools/WMP/Pages/default.aspx

Third Party Administrator (TPA) Change

- UMR will replace HealthSmart as the TPA for the PEIA PPB Plans and the Special Medicare Plan on 7/1/19
- UMR is
 - a United Healthcare Company
 - not an acronym – it doesn't stand for anything
 - the nation's largest TPA
 - 2,800 customers (plans)/559 state and public sector plans
 - 4.5 million members
 - not an insurance company – they process and pay health claims on behalf of self-insured plans like PEIA
 - Bringing the plan \$9.2 million in savings in the first year of the contract

TPA Change (cont'd)

- What's it mean for members?
 - Address for mailing claims will change
 - Telephone number for customer service and utilization management should stay the same (still working with HealthSmart on this)
 - New out-of-state network from United Healthcare
 - UMR will have network information at the Benefit Fairs
 - Out-of-state approvals and precertifications already granted by HealthSmart will be honored by UMR
 - Rules for out-of-state and out-of-network will not change
 - New ID cards and new web portal with the ability to chat with Plan Advisors
 - Plan Advisors to assist members navigating health care services

Sample UMR ID Card

20190208T05
J10E
22474

J10E [7] 1 of 4 BlkPck 1 Blk

UMR
A UnitedHealthcare Company
PO Box 30541
Salt Lake City, UT 84130-0541

FORWARDING SERVICE REQUESTED

JOHN SAMPLE
107 SAMPLE STREET
APT S
SAMPLEVILLE SM 11111

J10E 1 [7]

UMR
A UnitedHealthcare Company

Medical & Prescription Drug Card Plan A

Member
Public Employees Insurance Agency
Issuer (80840) 911-39026-02
Member: JOHN SAMPLE
Member ID: 7770789012
Group Number: 77700000
Dependents:
JIMMY SAMPLE
Employee CCP:
Marshall Medical Center

Medical Plan
UnitedHealthcare Choice Plus Network
Provider: For effective date of coverage call 888-440-7342
State Agency
Use of out of state providers requires prior approval

Pharmacy Plan
Rx BIN: 004336 **CVS caremark**
Rx PCN: ADV www.caremark.com
Rx GRP: RX0240
CVS Caremark: 844-260-5894
Pharmacist Help Desk: 800-364-6331

0095 AX 3207 UMRID Card - MED/2019
20190208T05 Sh: 1 F Bin 1
J10E Env [7] BlkPck 1 CSets 2 of 2

This card does not guarantee coverage.

EFFECTIVE DATE: 01/01/2019
SUBSCRIBER ID: ABC200000000

Welcome to the family!

Thank you for trusting us with your health plan.

Plan Year 2020 Benefits

- Plan A back to 80/20 in contiguous counties
- Plan B to 70/30 in contiguous counties
- Eliminate Facility Fee Limits
 - Patients no longer responsible for balances on certain services provided out of state
- Eliminate the extra \$25 copay on certain services provided out of state
- Reduce copay for telehealth (iSelectMD) from \$30 to \$10 per call

Plan Year 2020 Benefits

- Prescription Drugs
 - Add an appeal process when a member requires a non-preferred drug
 - With medical evidence, may have the member cost reduced from 75% coinsurance to \$25/mo copayment
 - Formulary changes will happen, as always
- For Medicare retirees:
 - Have two-year rate guarantee from Humana that covers 2019 and 2020
 - No benefit changes for Plan Year 2020
 - Formulary changes will happen, as always

Manage My Benefits

- Need to approve open enrollment changes promptly
- Will have one week following end of open enrollment to approve both paper and online changes
- Please keep up with approvals!

Life Insurance Offer

- Securian is offering policyholders with optional life coverage less than Plan 10 (\$100,000 under age 65) the chance to increase by one plan level with no medical information
- PEIA will mail individual letters to these policyholders with a form that allows the one-step increase (24,000 ph qualify)
- Change can be made in year-round enrollment on Manage My Benefits, but not in Open Enrollment
 - When member logs on, Manage My Benefits asks if they're there for Open Enrollment
 - To make this life change, the member should answer "no"
- As always, anyone can request an increase in life insurance at any time with medical information and approval from Securian

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

Decline Health Indicator

- If a member declines health coverage, need for BCs to fill out a Health Enrollment form and turn into PEIA declining Health OR
- Go into Benefit Coordinator Data Entry in MMB and enroll in Basic Life only. This will prompt a Decline Health Indicator to show up in the Attribute report.

Encourage your employees to attend one of our Benefit Fairs!

Date	Location	Time
Thursday, April 11	Charleston, WV Courtyard by Marriott	3 p.m. – 6 p.m.
Tuesday, April 16	Beckley, WV Tamarack Conference Center	3 p.m. – 7 p.m.
Wednesday, April 17	Huntington, WV Holiday Inn	3 p.m. – 7 p.m.
Thursday, April 18	Parkersburg, WV Comfort Suites of Parkersburg	3 p.m. – 7 p.m.
Tuesday, April 23	Wheeling, WV WV Northern Community College	3 p.m. – 7 p.m.
Wednesday, April 24	Morgantown, WV University Holiday Inn	3 p.m. – 7 p.m.
Thursday, April 25	Martinsburg, WV Holiday Inn Express	3 p.m. – 7 p.m.



The
Health Plan

The Health Plan

1110 Main Street
Wheeling WV 26003
1.888.847.7902
TDD: 711
healthplan.org

Group term life insurance

Jennifer Brown

March 2019





Special enrollment opportunity



Active employees



Optional life
> \$100,000



Increase coverage
one level



Enroll
April 2 – May 15, 2019



Example



Debbie:
40 (tobacco free)



\$60,000 in
optional life



Move to \$75,000 for an
additional
\$.90 per month



No doctor exam or
health questions



Charleston Branch Office

One Bridge Place

10 Hale Street, 5th Floor

Charleston, WV 25301

304-344-1222 or 800-203-9515

Fax **304-344-1221**

mlcharleston@securian.com







Thank you

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to PEIA. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy. Products offered under policy form series 06-30858. Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc.

lifebenefits.com
400 Robert Street North, St. Paul, MN 55101-2098
©2019 Securian Financial Group, Inc. All rights reserved.
DOFU 3-2019
772241

Plan Year 2020 Open Enrollment Benefit Coordinator Training



Important Dates to Remember

- ▶ Open Enrollment dates are:

April 2, 2019 through May 15, 2019

- ▶ Period of Coverage dates are:

July 1, 2019 through June 30, 2020

Benefits Offered

- ▶ Dental
- ▶ Vision
- ▶ Short and Long Term Disability
- ▶ Hearing
- ▶ Legal
- ▶ Flexible Spending Account (Healthcare and Dependent Care)
- ▶ Health Savings Account (Must be enrolled in PEIA Plan C)
- ▶ Limited Healthcare FSA (Must be enrolled in an HSA)

What's New?

Beginning 07/01/2019...

- ▶ The maximum Healthcare FSA contribution increased to \$2,700.
- ▶ The 2019 annual HSA contribution limit for individuals will be \$3,500.
- ▶ The 2019 annual HSA contribution limit for individuals with family HDHP coverage will be \$7,000.
- ▶ Healthcare card transactions under \$150 will no longer require supporting documentation to be approved.
- ▶ Healthcare FSA card transactions for dental claims will no longer require supporting documentation to be approved.

Things to Remember

- ▶ Make sure all enrollment forms have the benefit coordinator section completed before submitting to FBMC.
- ▶ Please mail enrollment forms in batches to FBMC every week during open enrollment.
 - ▶ All forms must be post marked by May 17th.
- ▶ Premier Enroll (online enrollment) confirmation statements will be loaded to myFBMC.com for benefit coordinators to access after open enrollment.
- ▶ If an employee is eligible for PEIA but are not currently enrolled in a plan, they can still sign up for Mountaineer Flexible Benefits.

Items for Reference

- ▶ Plan Year 2020 Benefits Enrollment Guide
- ▶ Benefit Coordinator Reference Manual
- ▶ PEIA and FBMC Websites
- ▶ Email blasts from PEIA and/or FBMC