Fall Benefit Coordinator Workshop

Plan Year 2023



Agenda

- •MetLife Updates
- •Pharmacy

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- •Enrollment
- •Retirement
- Policy
- •Privacy and Security





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MetLife

MetLife Fax number for Beneficiary forms: - 866-545-7517 PEIA Website

links to MetLife Website

BC Access

Before the end of October, you will be getting an email with Online instructions and login information for the MetLife site.Then they will reach out individually with your actual Login.





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SOH

Email sent if email on file
Email sent again in 15 days
Paper Forms sent

Beneficiaries

- Basic and/or Optional Life Insurance Change of Beneficiary
- Basic and/or Optional Life Insurance Beneficiary Form
- Updated instructions on PEIA.wv.gov to enroll employees
- Do not send PEIA forms to MetLife



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MetLife

Books and Forms

Coming to an agency near you in November 2022

Update Coordination of Benefits

To prevent Denial of Claims

Go to UMR.com

Call UMR 888-440-7342







Savon Copay Assistance



Beginning October 1, 2022, members who are taking a specialty medication may be contacted (or have been contacted) by SavOn by phone. Additionally, they should have received a letter explaining the program. This is a program that offers the member \$0 cost for specialty medications saving them money. It is a legitimate program. If they have declined because they were not sure if the program was valid, they can enroll on any subsequent refills of their specialty medication.



Cecelia Pilot Program

•Through the Cecelia program, participants will receive remote support on their schedule from a Cecelia Health Certified Diabetes Care & Education Specialist (CDCES) to develop a plan to manage their diabetes. If you are currently using an insulin pump, the Cecelia program may be a good fit for you to learn more.



Enrollment ends 10/7/22

•The diabetes support program offers up to 6 months of health coaching, education, and support to help participants:

- •• Monitor blood sugar and lower A1c
- •• Improve time in range (TIR)
- •• Reduce the number of unhealthy days
- •• Adjust diabetes devices to ensure optimal usage
- Achieve healthy eating and exercise goals



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DayTwo Pilot Program

•DayTwo unlocks the science of the gut microbiome to take the guesswork out of managing blood sugar. Registered Dietitians and Health Guides support members in learning how to combine foods or adjust servings to maintain stable glucose levels based on your unique biology – and no food is off-limits!

•DayTwo's program can accurately predict your blood sugar response before you even take a bite.

Use the DayTwo app to meal plan, chat with your dietitian, and gain access to over 1 million searchable and scannable food, grocery, and restaurant menu items. DayTwo offers up to 12 months of health coaching, education, support, and waived copays.



Enrollment ends 10/7/22



Shopper's Guide

- Does not have the correct tiers if you are a BOE, College or University or state agency.
- You can find the corrected ones in the Premium Rate tables or in your Benefit Coordinator Reference Guide.







PEIA.wv.gov Partners Benefit Coordinators BC Reference Manual Training and Instructional Documents BC Policy

PEIA Eligibility Specialists

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- •Eligibility Lead
- •Joni.l.blankenship@wv.gov
- •Eligibility BOE A-L

•<u>shannon.b.white@wv.gov</u>



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- •Eligibility State
- •<u>Sharon.k.withrow@wv.gov</u>
- •Retirees/Lead

•Nicole.l.simpkins@wv.gov

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PEIA Eligibility Specialists

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Billing Retirees CPRB Varsha.n.vaghela@wv.gov Varsha Vaghela 304-352-0321

Kelly Davis

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Michelle Trial 304-352-0311

Varsha Vaghela 304-352-0321



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Online Enrollment

BC Data Entry

DO NOT EMAIL FORMS TO PEIA HELP MAILBOX

Employee Enrollment

New Enrollment Instructions online:

Benefit Coordinators Training and Instructional Documents

FAQ Manage My Benefits Instructions





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Transfer of Benefits

Mountaineer Flexible Benefits

- Make the change in OASIS for state, Colleges, Universities and BOEs.
- Make the change on the billing statement

PEIA

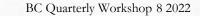
PEIA Transfer online

Do not terminate.

Termination

- Terminate the last day in the month in which the member worked.
- Do not terminate in the in month of their last paycheck.

• Terminate for PEIA as well as Mountaineer Flexible Benefits.





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Retirement

PEIA has been working in coordination with CPRB to get the PEIA premiums withdrawn from the member's first retirement check

CPRB will be moving into the same office building with PEIA.

Retiree Forms

Updated Retirement Forms Updated Retirement Tips

CPRB forms go to CRPB PEIA forms go to PEIA.





Retiree Premiums

If an employee is hired or agency begins coverage after 7/1/2010 they will receive unsubsidized premiums if they opt keep PEIA when they retire.





BC Policy

New document created by the Privacy and Security team outlining the tasks, rules and guidelines for Benefit Coordinators.

Audits

LOA Audit

Divorce Audit

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Administrative Hearings

It is important to note that, from PEIA's perspective the issues in these proceedings is/are:

- 1) Was the member divorced?
- 2) Did the member report that divorce as required by the SPD and/or Plan rules?
 - a) Did the member report that event to PEIA and/or their employer?

b) If the event was reported to their employer, why did the employer not report the event to PEIA as required?

3) Did PEIA pay claims for an ineligible ex-spouse and/or dependent(s) as a result of the failure to report?

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WEST VIRGINIA CODE §5-16-12. Misrepresentation by employer, employee or provider; penalty.

(a) It shall be a violation of this article for any person to:

(1) **Knowingly** secure or attempt to secure benefits payable under this article to which they are not entitled;

(2) Knowingly secure or attempt to secure greater benefits than those to which the person is entitled;

(3) **Willfully misrepresent** the presence or extent of benefits to which the person is entitled under a collateral insurance source;

- (4) Willfully misrepresent any material fact relating to any other information requested by the director;
- (5) Willfully overcharge for services provided; or
- (6) Willfully misrepresent a diagnosis or nature of the service provided.

Any person who has violated any of the foregoing provisions shall be civilly liable for the amount of benefits overpayment or other sums improperly received in addition to any other relief available in a court of competent jurisdiction.



WEST VIRGINIA CODE §5-16-12a. Inspections; violations and penalties.

(d) Any person who violates any provision of this article which results in a loss to, or overpayment from, the plan, or to the State of West Virginia of less than \$1,000, and for which no other penalty is specifically provided, is guilty of a **misdemeanor** and, upon conviction thereof, is subject to a fine of not less than \$100 but not more than \$500, or **imprisonment** for a period of not less than twenty-four hours but not more than fifteen days, or both. Any person who violates any provision of this article which results in a loss to, or overpayment from, the plan or the State of West Virginia of \$1,000 or more, and for which no other penalty is specifically provided, is guilty of a felony and, upon conviction thereof, is subject to a fine of not less than \$1,000 but not more than \$5,000, or imprisonment for a period of not less than one nor more than five years, or both.

The Public Employees Insurance Agency is authorized through administrative proceeding to recover any benefits or claims paid to or for any employee, or their dependents, who obtained or received benefits through fraud. The Public Employees Insurance Agency is also authorized through administrative proceeding to recover any funds due from an employer that knowingly allowed or provided benefits or claims to be fraudulently paid to an employee or dependents

Only authorized employees or agents shall have access to confidential data or systems and applications containing confidential data within the Public Employees Insurance Agency









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Thank you

Final Questions?

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