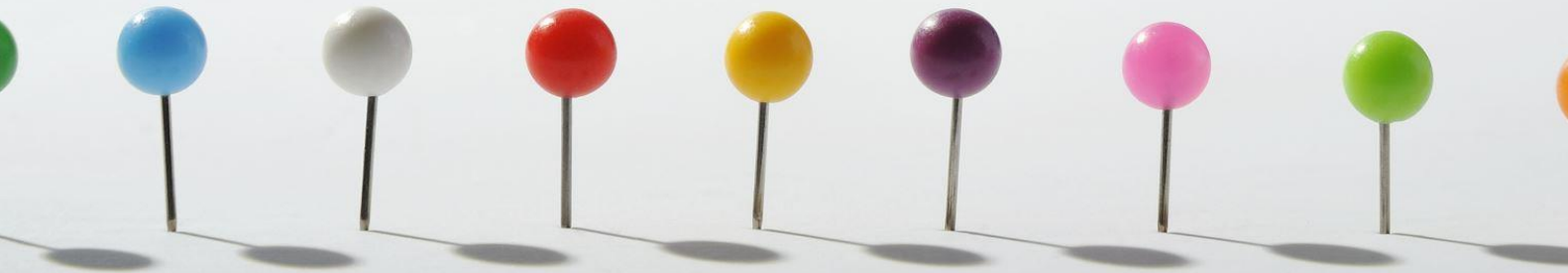




OPEN ENROLLMENT

PLAN YEAR 2021



Open enrollment:

April 2- May 15, 2020

Any changes made during Open Enrollment will be effective July 1, 2020

OPEN ENROLLMENT CHANGES

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.

How to Make a Change

To make Open Enrollment changes, members can:

- Go to PEIA's website at www.wvpeia.com or peia.wv.gov, click the green Manage My Benefits button, then log on 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

Manage My Benefits

MMB errors

The only things that cannot be updated in MMB:

- The hire date
- The Birthdate
- Social Security number
- Section 125

Health Insurance



There are no benefit changes in the PEIA PPB Plans A, B and D.

There are no premium changes to PEIA PPB Plans A, B C and D.

PPB employer health insurance premiums will not change in aggregate (PEIA+RHBT).

There will be a \$8 reduction to RHBT and an \$8 increase in PEIA.

The new rates can be found at the link below:

<http://www.peia.wv.gov/Forms-Downloads/Pages/Premium-Rates.aspx>

Plan C

Changes

- Plan C will see the IRS-required adjustment to the deductible
- No out-of-network coverage out-of-state for PPB Plan C (Aligns with PPB Plans A and B)

HealthSmart Rx Solutions

Prescriptions.

As the cost of Specialty Medications continues to rise, PEIA looks for ways to control those costs and keep these medications affordable for members.

HealthSmartRX Solutions offers a program to connect patients with a variety of programs that can reduce or eliminate the cost of these Specialty Medications.

HealthSmart Rx Prescriptions.

If the member is taking one of the drugs in the program, they will be contacted by a HealthSmartRx Solutions Representative who will assist them in continuing to get their medication at an affordable cost and will coordinate with CVS Caremark.

Participation in this program is voluntary on their part and is subject to the terms of the Summary Plan Description.

HealthSmart Rx

Prescriptions.

A HealthSmart Rx representative will be in contact with members to assist in obtaining this additional funding for their medication. At that time, they will be asked to sign a patient release of information form (RIF) that will allow HealthSmart RX to act on their behalf. HealthSmart Rx will advocate on their behalf to obtain the appropriate assistance.

HealthSmartRx Solutions will contact qualified patients directly.

Plan Changes

Two free chiropractic visits for back pain only

These 2 visits will be part of the allowed 20 visits per year.



Beware of Fraud!

In recent months, PEIA has seen an increase in the number of members who are being contacted by out-of-state pharmacies pushing diabetic supplies and other products and medications. The caller will ask to “verify” your insurance information, and then offer to link you to a physician who can write you a prescription for whatever you “need,” often with no copay.

Beware! These pharmacies are NOT in PEIA’s network, and you could be left owing thousands of dollars for prescription products and supplies you do not want to need!

PEIA has been working with various authorities in a number of states to shut down these operations, but every time we get one shut down, another one pops up.

If you are contacted by one of these pharmacies, we encourage you to report the incident to the WV Attorney General’s Consumer Protection Division.

A person's hands are shown typing on a silver laptop keyboard. The laptop is open on a light-colored wooden desk. To the left of the laptop is a white disposable coffee cup with a lid. In the background, a tablet or smartphone is visible, displaying a webpage. The overall scene is a typical office or home workspace.

CCP members may have a little or no copay.

UMR EOBs

Two-week print run with consolidated claims

Updates

For the next 60 days, we are going to allow office visits and psychotherapy, for established patients, to be performed directly between the providers and patients via video conference or telephonically.

We are waiving the requirement of an Originating Site for these services but are limiting the office evaluation and management codes to 99211, 99212, and 99213. Higher intensity codes 99214 and 99215 will still only be allowed for face to face visits.

This real time interaction must be between the licensed provider and the patient. Communication with office staff can not be billed under and Evaluation and Management code.

This is in addition to our current Telehealth Policy.

COVID-19

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

Life Insurance Premiums will be changing.

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

Plan Year 2021 life insurance rates are available now on the PEIA website at www.wvpeia.com or peia.wv.gov, and will be printed in the Plan Year 2021 Shopper's Guide that will be mailed in March.

Life Insurance Premium Changes

Encourage your employees to attend one of our Benefit Fairs!

Plan Year 2021 Benefit Fair Conference Calls

Due to concerns about the novel coronavirus, COVID 19, PEIA will not be holding traditional benefit fairs this year. Instead, we are offering four conference calls where you can speak with representatives from PEIA, the Health Plan, FBMC, Humana, and Securian. You may call in and ask any questions you have or simply listen to the brief explanation of the changes we'll present at the beginning of each call. If you have questions about open enrollment, please call in and join us for one of these Benefit Fair Conference Calls:

Date	Time	Dial-in Number	Conference ID
Thursday, April 9, 2020	4:00 p.m.	304-410-0513	26632
Tuesday, April 14, 2020	6:00 p.m.	304-410-0513	26632
Thursday, April 16, 2020	6:00 p.m.	304-410-0513	26632
Tuesday, April 21, 2020	4:00 p.m.	304-410-0513	26632

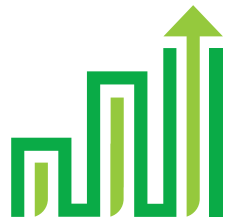
A photograph of a woman lying on her back on a light-colored rug in front of a dark blue tufted sofa. She is holding the face of a golden retriever dog, which is lying on the sofa with its eyes closed. The woman is wearing a teal long-sleeved shirt and dark pants. The scene is lit with soft, natural light from a window in the background.

**Group term
life
insurance
matters**

Jennifer Brown

Why are rates increasing?

Beginning July 1, 2020, PEIA life rates are increasing - no action is required by employees or retirees.



Rates were higher than they needed to be, thanks to better-than-expected claims experience



Securian Financial returned the surplus premiums to PEIA



PEIA used that money to reduce optional life insurance rates over the last four years



That surplus has been used up, so now premiums will be adjusted to their actual, unsubsidized level

Rates increasing July 1, 2020



Active employee optional term life and AD&D



Retired employee basic life



Retiree dependents life



Retired employee optional life



Active employee communication



 **securian**
FINANCIAL®

Your PEIA active employee optional term life insurance rates are increasing

Starting July 1, 2020

Beginning July 1, 2020, your PEIA active employee optional term life rates are increasing – no action required!

Why are rates increasing?
Prior to 2016, PEIA's optional life insurance rates were higher than they needed to be, thanks to better-than-expected claims experience. Securian Financial returned the surplus premiums to PEIA, and because they were policyholder dollars, not tax dollars, PEIA used that money to reduce optional life insurance rates over the last four years. That surplus has been used up, so now premiums will be adjusted to their actual, unsubsidized level.

Did you know?
The cost of your PEIA life insurance effective July 2020 is less than it was in 2015, even with the increased premium.
Remember, you can view and/or change your current coverages anytime by visiting wvpeia.com and selecting "Manage My Benefits." Some limitations may apply.

 **Questions?**
1-800-203-9515

To view your July 2020 rates
Text "PEIA" to 70774 to receive a one-time text message to view the July 2020 PEIA active employee optional term life insurance rates.*

Securian Financial
400 Robert Street North
St Paul MN 55101-2098

Presort
Indicia
or
Stamp



**Public Employees
Insurance Agency**

Retired employee communication



Public Employees
Insurance Agency

Securian Financial Group, Inc.
400 Robert Street North
St. Paul, MN 55101-2098
651-665-3500



[Date Month, Day, Year]

Name
Company
Address
City, State Zip Code

[First name]

Beginning July 1, 2020, your PEIA retired employee optional life insurance rates are increasing – no action required!

Why are rates increasing?

Prior to 2016, PEIA's retired employee optional life insurance rates were higher than they needed to be, thanks to better-than-expected claims experience. Securian Financial returned the surplus premiums to PEIA, and because they were policyholder dollars, not tax dollars, PEIA used that money to reduce optional life insurance rates over the last four years. That surplus has been used up, so now premiums will be adjusted to their actual, unsubsidized level.

Access the July 2020 rates

Text "PEIA" to 70774 to receive a one-time text message to view the July 2020 PEIA active employee optional term life insurance rates.*

Printed materials may be ordered by going to
[LifeBenefits.com/lbwcm/pd/peia](https://www.lifebenefits.com/lbwcm/pd/peia)

*Data and message rates may apply. This is a one-time message . You are not opting in to receive additional SMS text messages from Securian.

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

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DOFU 3-2020

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Bob Tschappat
Account Executive

P: 740.695.7631 | C: 304.650.2578

btschappat@healthplan.org | www.healthplan.org
1110 Main Street, Wheeling, WV 26003





The Health Plan's Preferred Lab Network Launches January 1, 2020.

- Preferred Lab Network providers are available to all Commercial & PEIA members of The Health Plan and will be listed in the online provider directory.
- The Preferred Lab Network will not change a member's access to labs or lab services.
- Members will continue to have access to contracted labs that are part of The Health Plan's extensive network, even if they are not part of the Preferred Lab Network. The Health Plan will not limit those routine labs that are performed within a participating doctor's office.
- If a member chooses a lab in the Preferred Lab Network they may receive covered lab services at little or no out-of-pocket costs. The Health Plan will waive any applicable deductible and/or coinsurance associated with their lab benefit.



The providers selected to be part of the Preferred Lab Network anchored by LabCorp beginning on January 1, 2020, may be found at findadoc.healthplan.org or by contacting Customer Service at 1.888.847.7902.

What's New





Mountaineer Flexible Benefits program is provided to you by Public Employees Insurance Agency (PEIA).

How To Enroll

- Visit myFBMC.com and enroll online or return your completed paper enrollment form to your Benefit Coordinator by **May 15, 2020**, to enroll or make changes to your benefits.
- If you do not make changes for the new plan year, all benefits will continue as currently enrolled and your premiums will be adjusted to reflect the new rates.

Important Dates

Open Enrollment

April 2, 2020
through
May 15, 2020

Period of Coverage

July 1, 2020
through
June 30, 2021



WHAT'S NEW?

Here's what's changing for your upcoming Mountaineer Flexible Benefits Plan Open Enrollment

- Dental rates are decreasing.
- Hearing rates are increasing.
- Long-Term Disability rate for Plan 1 (50% coverage level) is increasing.
- Legal plan is being enhanced by offering a second, higher plan level.
- The maximum Healthcare FSA contribution increased to \$2,750 – a \$50 increase from 2019.
- The 2020 annual HSA contribution limit for individuals will be \$3,550 – a \$50 increase from 2019.
- The 2020 annual HSA contribution limit for individuals with family will be \$7,100 – a \$100 increase from 2019.

See your **2021 Employee Benefits Guide** for more details.

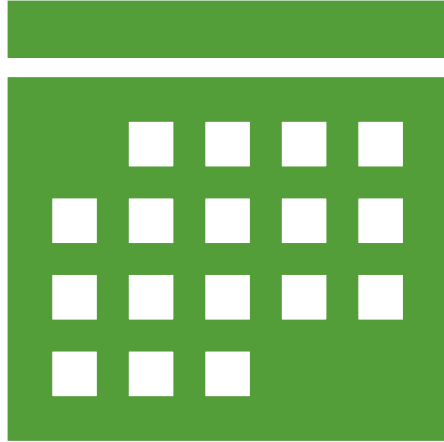
Plan Year 2021 Open Enrollment Benefit Coordinator Training



MOUNTAINEER
FLEXIBLE BENEFITS
FBMC BENEFITS MANAGEMENT, INC.

Important Dates to Remember

Changes-only enrollment



- ▶ Open Enrollment dates are:
April 2, 2020 through May 15, 2020
- ▶ Period of Coverage dates are:
July 1, 2020 through June 30, 2021

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

- ▶ Dental rates are decreasing
- ▶ Hearing rates are increasing
- ▶ Long-Term Disability rate for Plan 1 (50% coverage level) is increasing
- ▶ Legal plan is being enhanced by offering a second, higher plan level
- ▶ The maximum Healthcare FSA contribution increased to \$2,750 - a \$50 increase from 2019.
- ▶ The 2020 annual HSA contribution limit for individuals is \$3,550 - a \$50 increase from 2019.
- ▶ The 2020 annual HSA contribution limit for individuals with family is \$7,100 - a \$100 increase from 2019.

Things to Remember

- ▶ Make sure all enrollment forms have the benefit coordinator section completed before submitting to FBMC
- ▶ Please mail enrollment forms in batches, at least once a week
 - ▶ All forms must be postmarked by May 22, 2020
- ▶ Mailing enrollment forms is preferred over faxing, due to difficulties reading the form when faxed. However, if you fax them, please do not also mail them
- ▶ Employees who work for an agency that participates with PEIA are eligible to enroll in the Mountaineer Flexible Benefits plan without being enrolled with PEIA

Additional Resources

Mountaineer Flexible Benefits Guide

Benefit Coordinator Reference Manual (on PEIA website)

PEIA and FBMC Websites

Email blasts to Benefit Coordinators from PEIA and/or FBMC

Important Contact Information

- ▶ **FBMC Service Center** **1-844-55-WVA-4U (1-844-559-8248)**
- ▶ **FBMC Fax #** **1-850-514-5803 (active forms)**
- ▶ **WV On-Site Contacts**
 - Kayla Horton khorton@fbmc.com 304-558-7850 ext. 52627
 - Jodi Grady jgrady@fbmc.com 304-558-7850 ext. 52605
 - Emily Hoffman ehoffman@fbmc.com 304-558-7850 ext. 52652
- ▶ **FBMC Payroll Contacts**
 - Marilyn Padgett mpadgett@fbmc.com (State agencies & University & Colleges)
 - Robert Jackewich rjackewich@fbmc.com (Non-state agencies & Boards of Education)

Benefit Coordinator Employer Access

- ▶ Allows you to view what benefits your employees are enrolled in, premium rates and payroll information
- ▶ Please email Jodi Grady the following information for employer access or to reset your password:
 - ▶ BC Name and Agency Name
 - ▶ Email Address
 - ▶ Work Location #
 - ▶ Phone #
 - ▶ Fax #



Open Discussion