PEIA
Open Enrollment Meeting
PLAN YEAR 2019
Welcome

- Jill Beaty, Benefit Coordinator Liaison
- Jake Llewellyn, Go365 Representative
  - Charity Duvert
  - Joel Thacker
- Jennifer Brown, Securian
- Bob Tschappat, The Health Plan
- Emily Hoffman, FBMC
Plan Year 2019

• Open enrollment April 2 – May 15
• No changes to the premiums
• No changes to the copays
• No changes to the coinsurance
• No changes to the deductibles
Healthy Tomorrows Future

- New wellness vendor: Humana Go365
- Next phase of the Healthy Tomorrows program
  - Those who met the Healthy Tomorrows goals for this plan year don’t have to submit bloodwork by 5/15/18
  - Those who DIDN’T meet the Healthy Tomorrows goals for this year MUST submit bloodwork within range (or have the doctor sign the waiver portion) by 5/15/18 or pay $500 penalty deductible
  - Go365 website: start earning points in July
- Active employees and non-Medicare retirees only
  - Policyholders only – no spouses or dependents required
  - It is not for Humana or Health Plan members
Healthy Tomorrows is adding incentives!
Program transition details for January-June 2018

<table>
<thead>
<tr>
<th>If you met the Healthy Tomorrows requirements for 7/1/17</th>
<th>If you have not met the Healthy Tomorrows requirements for 7/1/17</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Congratulations!</strong></td>
<td><strong>There is still work to do!</strong></td>
</tr>
<tr>
<td>• You do not need to submit a Healthy Tomorrows form by May 15, 2018.</td>
<td>• You still need to Complete Healthy Tomorrows form &amp; be in range by May 15, 2018</td>
</tr>
<tr>
<td>• You will not be charged the $500 penalty deductible July 2018 (for the 2019 Plan Year).</td>
<td>• If you do not, you will incur a $500 penalty deductible starting July 1, 2018</td>
</tr>
</tbody>
</table>

To get started with Go365 visit [https://www.go365.com/](https://www.go365.com/) or download the Go365 app from your Android or iTunes App Store
Healthy Tomorrows

<table>
<thead>
<tr>
<th>7/1/2018 – 5/15/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>To avoid penalty the following Plan Year:</td>
</tr>
</tbody>
</table>

| Earn 3,000 Points with Go365 By May 15, 2019 | OR | Visit your PCP, have your bloodwork done**, have it in limits or have the doctor sign the waiver and turn the form in before May 15, 2019 |

*In order to avoid $500 deductible increase.

** *blood pressure, glucose and cholesterol levels*
Why Engage in Healthy Tomorrows Go365 platform

• Flexibility
  • Provides OPTIONS for policyholders that would not meet biometrics
  
  • Allows for fun activities and challenges in workplace and in WV
  
  • REWARDS!!
  
• Be a part of culture change- WV on the move!
### Where do you access your account?

<table>
<thead>
<tr>
<th>Website</th>
<th>Visit: <a href="http://www.Go365.com">www.Go365.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile App</td>
<td>Download: Go365 Mobile App in Apple App Store for iPhones or Google Play Store for Androids.</td>
</tr>
</tbody>
</table>

### How do you access your account?

| Register                 | • You will need your Go365 Member ID #, DOB and zip code.  
|                          | • Create a username and password.  
|                          | • If you need your member ID #, call 1-844-778-0698.  
|                          | • Or register for an account with your SSN. |
| Sign in                  | • Click the link “forgot username” or “forgot password” if you forgot your sign-in credentials.  
|                          | • You will need your member ID # to lookup your username.  
|                          | • You will need your username to change your password. |
### Standard Activities

<table>
<thead>
<tr>
<th>Prevention</th>
<th>Fitness</th>
<th>Education</th>
<th>Healthy Living</th>
</tr>
</thead>
</table>
| • Biometric Screening- 2,000 Points  
• Health screening- 400 Points each  
• Vision exam- 200 Points  
• Dental exam- 200 Points (400 annual Points cap)  
• Flu shot- 200 Points | • Verified workout- Up to 50 Points/ day  
• Athletic event- Up to 500 Points/ event (3,000 annual Points cap)  
• Sports league- 350 Points/ league (1,400 annual Points cap) | • Health Assessment- 500 Points  
• CPR certification- 125 Points  
• First-Aid certification- 125 Points  
• Calculators- 75 Points each (300 annual Points cap) | • In-range results for Biometric Screening- Up to 2,000 Points  
• Donating blood- 50 Points (300 annual Points cap)  
• Nicotine test- Up to 800 Points |

---

- **Prevention**

- **Fitness**

- **Education**

- **Healthy Living**

---

- **Standard Activities**

- **In-range results for Biometric Screening-**
  - Up to 2,000 Points

- **Donating blood-**
  - 50 Points (300 annual Points cap)

- **Nicotine test-**
  - Up to 800 Points
**Healthy Tomorrows Go365 platform**

- New employees will have a pass until the following Plan Year
- New employees will receive a Go365 member card
Telehealth

- iSelect MD copay to change to $30
Locked Out

• If you or a member are 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
Members should log in during open enrollment to:

- Update their beneficiaries
- Update their COB/COP
- Check their Healthy Tomorrows status
- It is soon available on iPhone, Android, Chrome, Safari, etc
Odds and Ends

- Premium accounts now charge fees for insufficient funds.
- Premium accounts now send out letters to policyholders if payment is late and coverage is in danger of being pended.
- Opt out agencies will not pay the RHBT portion beginning 7/1/18. It will be combined in the PEIA portion of your billing.
Odds and Ends

• 1095-B forms have been mailed out and should arrive this week for non-state employees
• 1095-C forms will be mailed out this week and should arrive by next week
• Healthy Tomorrows letters have been mailed out and will arrive this week
• Retiree Benefit Coordination letters went out last week to non-Medicare retirees
Today’s Goals

• Team Introductions
• Healthy Tomorrows
• Why Go365
• Program Overview
• Questions
How to Achieve Healthy Tomorrows

Healthy Tomorrows

Complete either of the below options to avoid an increase $500 deductible

1. Complete your Healthy Tomorrows Biometric form with in-range results and submit to PEIA
2. Sign up and earn 3,000 points in the Go365 program starting 7/1/18 – 5/15/19
Why is wellness important?

Did you know WV has the highest rate of obesity in adults?

Source: Data source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, 2016
For details: http://www.AmericasHealthRankings.org/AR17/Obesity
Why is wellness important?

Data source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, 2016
For details: http://www.AmericasHealthRankings.org/AR17/Sedentary

How have you gotten out to move today? WV is in the bottom 10 states in Physical activity
Why is wellness important?

Data source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, 2016
For details: http://www.AmericasHealthRankings.org /AR17/Smoking

WV is last in the country in percentage of adults that smoke.
# Getting Started

## Where do you access your account?

<table>
<thead>
<tr>
<th></th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Website</strong></td>
<td>Visit: <a href="http://www.Go365.com">www.Go365.com</a></td>
</tr>
<tr>
<td><strong>Mobile App</strong></td>
<td>Download: Go365 Mobile App in Apple App Store for iPhones or Google Play Store for Androids.</td>
</tr>
</tbody>
</table>

## How do you access your account?

<table>
<thead>
<tr>
<th></th>
<th>Instructions</th>
</tr>
</thead>
</table>
| **Register** | • You will need your Go365 Member ID #, DOB and zip code.  
• Create a username and password.  
• If you need your member ID #, call 1-844-778-0698.  
• Or register for an account with your SSN. |
| **Sign in** | • Click the link “forgot username” or “forgot password” if you forgot your sign-in credentials.  
• You will need your member ID # to lookup your username.  
• You will need your username to change your password. |
Download the Mobile App

Download now for iOS and Android
Go365 Mobile App

- Start Activities that focus on sleep, food or weight tracking.
- Spend your Bucks on gift cards or donate to charity.
- Submit picture proof of eligible Activities.
- Connect compatible devices and apps.
- Join or create challenges.
- Complete your Health Assessment.
3 ways to get to Bronze

1. Complete at least one Health Assessment section online or on the Go365 App
2. Get a Biometric Screening
3. Log a verified workout
**Bonus Bucks**

- Double Bonus Bucks for achieving prior year Status.
- 30,000 Bucks cap per year
- Bucks rollover for 3 years, you have until the last day of the program year (06/30) to spend any Bucks that will expire.

### Awarded for primary Go365 member

**Bonus Bucks**
Awarded for next Status level achievement

<table>
<thead>
<tr>
<th>Status</th>
<th>Bonus Bucks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>0</td>
</tr>
<tr>
<td>Silver</td>
<td>500</td>
</tr>
<tr>
<td></td>
<td>(1,000 Bonus Bucks awarded the first time you reach Silver Status)</td>
</tr>
<tr>
<td>Gold</td>
<td>1,500</td>
</tr>
<tr>
<td>Platinum</td>
<td>5,000</td>
</tr>
</tbody>
</table>
The more information you put into the Health Assessment, the more personalized your experience will be.

- 50 Points for completing each section. Bonus for finishing all 6.
- 500 Points for first-time completion of the Health Assessment.
- 250 Points for completing within the first 90 days.
Go365 Age

Determining Go365 Age is critical because it:

- Moves members from “health aware” to “health engaged”
- Focuses on the impact of a member’s unhealthy choices
- Represents an easy-to-understand indicator of a member’s overall health

Age is relative. Depending on health factors and lifestyle choices, the body’s physical age can be older or younger than the years would suggest.

Taking the Health Assessment provides the Go365 Age, along with a Personal Health Report that details health risks further.
Recommended Activities

Your personalized Go365 Recommended Activities may include:

- Reach or stay at a healthy weight by eating a more nutritious diet
- Lower your blood pressure
- Exercise regularly
- Make healthier lifestyle choices, such as quitting smoking

Recommended

- Designed for you, based on information you shared in the Health Assessment, along with your biometric screening results.
- Earn Points when you complete your Recommended Activities in a certain timeframe.
- Earn extra Points for completing everyday activities along the way that help you reach your goal, like taking an online course.
- Only available on the website.
Biometric Screening

Body mass index
Blood pressure
Total cholesterol
Blood glucose

In-range Results

Healthy Living

- **Body mass index (BMI)** ≥ 18.5 and < 25, or BMI ≥ 25 and < 30, with a waist circumference < 40”, male, and < 35”, female.
- **Blood pressure** < 130/85 mm Hg.
- **Blood glucose** < 100 mg/dL or A1c < 6.5%.
- **Total cholesterol** <200 mg/dL, or HDL ≥ 40 mg/DL, males, and ≥ 50 mg/dL, females.
| Prevention          | • Biometric Screening- 2,000 Points  
|                    | • Health screening- 400 Points each  
|                    | • Vision exam- 200 Points           
|                    | • Dental exam- 200 Points (400 annual Points cap)  
|                    | • Flu shot- 200 Points              |
| Fitness            | • Verified workout- Up to 50 Points/ day  
|                    | • Athletic event- Up to 500 Points/ event (3,000 annual Points cap)  
|                    | • Sports league- 350 Points/ league (1,400 annual Points cap) |
| Education          | • Health Assessment- 500 Points    
|                    | • CPR certification- 125 Points    
|                    | • First-Aid certification- 125 Points  
|                    | • Calculators- 75 Points each (300 annual Points cap)  |
| Healthy Living     | • In-range results for Biometric Screening- Up to 2,000 Points  
|                    | • Donating blood- 50 Points (300 annual Points cap)  
|                    | • Nicotine test- Up to 800 Points  |
## Fitness Points

### Verified Workout (Max 50 Points/ day)

| **Steps** | 1 Point per 1,000 steps  
Devices: Fitbit, Garmin, Misfit, Jawbone. Apps: Apple Health, Samsung Health, Moves |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------|
| **Heart Rate** | 5 Points for every 15 minutes above 60% of maximum heart rate  
Devices: Garmin, Polar. |
| **Calorie Burn** | 5 Points per 100 calories if burn rate exceeds 200 calories per hour  
Devices: Garmin, Polar, Withings. Apps: Runkeeper, Strava, Life Fitness, RunDouble, Expresso |
| **Partnered Gym** | 10 Points per day for checking in to a participating fitness facility |

### Bonus Fitness Points

- 500 Points for your first verified workout (once per lifetime)
- 750 Points for your first verified workout each program year
- 50 Bonus Points when you exceed 50 weekly workout Points or
- 100 Bonus Points when you exceed 100 weekly workout Points
Health Coaching

Topics:
- Weight management
- Nutrition management
- Blood pressure
- Smoking cessation
- Physical activity
- Back care
- Stress management
- Cholesterol management
- Diabetes

Points:

| 200 Points | • Enroll into coaching  
|           | • Once per lifetime     |
| 50 Points  | • Continued coaching   
|           | • Three phone interactions, or 
|           | • Six email exchanges   |
Go365 Mall

<table>
<thead>
<tr>
<th><strong>Rewards</strong></th>
<th></th>
</tr>
</thead>
</table>
| • Earn 1 Buck for every 1 Point, in addition to Bonus Bucks.  
• E-gift cards come in a variety of increments: $25 value at Target, Macy’s, Amazon, Best Buy, Lowes for 2,500 Bucks.  
• Devices starting at 2,500 Bucks  
• When you use your Bucks for rewards, your Points remain untouched, so you can spend your Bucks at any Status. |
Questions?

- https://community.go365.com
- Customer Service 844-778-0698
Basic & Optional Life Insurance Benefits

Underwritten and Serviced by
Minnesota Life Insurance Company
Plan Design: Key facts to know

- Decreasing term life insurance
- Comprehensive Plan
- Protection for you and your family
- Protection after active employment
- Conversions
- Plan Highlights
#### Plan Design: Basic & Optional Coverage

<table>
<thead>
<tr>
<th></th>
<th>ACTIVE</th>
<th>RETIREE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Coverage</strong></td>
<td>$10,000 under age 65</td>
<td>$5,000 under age 67</td>
</tr>
<tr>
<td><strong>Optional Coverage</strong></td>
<td>18 plans, ranging $5,000 - $500,000</td>
<td>10 plans, ranging $5,000 - $150,000</td>
</tr>
<tr>
<td><strong>Age Reductions</strong></td>
<td>Age of insured</td>
<td>Amount of insurance</td>
</tr>
<tr>
<td></td>
<td>Under age 65</td>
<td>none</td>
</tr>
<tr>
<td></td>
<td>Age 65 - 69</td>
<td>65%</td>
</tr>
<tr>
<td></td>
<td>Age 70 or over</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Employer Paid?</strong></td>
<td>Basic is paid by employer. Optional is contributory.</td>
<td>All coverage is contributory.</td>
</tr>
</tbody>
</table>

**Notes:**
- Basic is paid by employer.
- Optional is contributory.
- All coverage is contributory.
Plan Design: Dependent coverage

<table>
<thead>
<tr>
<th>Dependent Plan</th>
<th>Who is covered</th>
<th>Coverage amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Spouse</td>
<td>$5,000 $2,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Spouse</td>
<td>$10,000 $4,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Spouse</td>
<td>$15,000 $7,500</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Spouse</td>
<td>$20,000 $10,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Spouse</td>
<td>$40,000 $15,000</td>
</tr>
<tr>
<td></td>
<td>Child</td>
<td></td>
</tr>
</tbody>
</table>
Plan Design: Accidental Death & Dismemberment (AD&D)

Accidental Death

- Available to active employees and their dependents
- Double indemnity
- Terminates the first day of the month following date of retirement
- Not available for Retiree Basic, Optional or Dependent coverage
- Exclusions apply
Plan Design: Accidental Death & Dismemberment

Accidental Dismemberment

• Available to active employees and their dependents
• Full amount of insurance or 25%
• Payable to the covered employee
• Not available for retiree basic, optional or dependent coverage
• Exclusions apply
Plan Design: Accelerated Death Benefit

- Available to active and retired employees and their dependents
- Life expectancy of 12 months or less
- Up to 100% of optional/dependent life insurance in force
- Basic coverage cannot be accelerated
- Benefit payable to the covered employee
- Death Benefit = Full Insurance Amount - Accelerated Amount of Insurance
Plan Design: Active Employees Eligibility

• Must have Basic coverage to elect Optional coverage
• New Hires can elect:
  ▶ Basic coverage
  ▶ Optional coverage (up to $100,000) without a statement of health during their enrollment period*
• Optional coverage can increase 1 level up to $100,000 with a family status change**
• Enroll dependents in plans 1 - 4 during the enrollment period without a Statement of Health
  ▶ Must be enrolled individually and in the same plan

*Month of hire and following two calendar months.

**Marriage or birth of a child is a qualifying family status change.
Plan Design: Evidence of Insurability (EOI)

• Optional amounts over $100,000 are elected during enrollment period
• Employee elects Basic or Optional coverage outside enrollment period
  - Increase Optional coverage outside of the enrollment period or qualifying family status change
• Increase or change Dependent coverage outside of the enrollment period
Automated Evidence of Insurability (EOI)

- Submit the application to PEIA
  - After application is received by PEIA, ML will mail an EOI packet directly to employee (if required)
  - EOI packet provides a user id and password to access ML’s website to complete an EOI on-line
  - If applicant does not have access to the internet a paper EOI will be included with a postage paid envelope returning the EOI directly to ML
- Automated process keeps the employee’s medical information private and increases accuracy
Plan Highlights: LifeSuite Services

1. Beneficiary Financial Counseling
2. Travel Assistance
3. Legal Services

4. Legacy Planning Services
   • Access Basic services automatically - no additional actions required
   • Not available with ported or converted coverage
   • Available to spouse and eligible children - even if they’re not insured under life insurance plan
   • Responsibility of each service carrier
   • Services not a part of any policy of insurance, and may be discontinued at any time
   • Certain terms and conditions may apply
Legal, Financial and Grief

Access one or all to meet your needs:

- Unlimited telephonic guidance and consultation with professionals in each area
- Comprehensive web and mobile resources
- Thirty-minute face-to-face consultation with an attorney for each unique legal issue

New January 1, 2015
LifeWorks.com
(user name: ifg
password: resources)
1-877-849-6034
Travel Assistance

Available 24/7/365 for personal or business travel when 100+ miles from home:

- Medical professional locator services
- Assistance replacing lost or stolen luggage, medication, or other critical items
- Medical or security evacuation
- Medically necessary repatriation
- Repatriation of mortal remains

LifeBenefits.com/travel
U.S./Canada 1-855-516-5433
all other locations +1 415-484-4677
Legacy Planning

Access to a variety of information and resources to work through end-of-life issues:

• End-of-life planning
• Final arrangements
• Important directives
• Express Assignment™ for expedited funeral home assignments
Beneficiary Financial Counseling

Helping beneficiaries make sound financial decisions at a difficult time:

- Beneficiary reference guide
- Access to a financial counseling website for 12 months
- Financial Fitness assessment
- Step-by-step assistance in completing a personalized financial plan
Beneficiary Designations

Keep your Beneficiary Current
Life events may effect how you want your benefit paid!
  ▶ Marriage, Divorce, Birth or Adoption of a child, or Death

Two options for updating beneficiary information:
  ▶ On-line go to www.WVPEIA.com and select Manage My Benefits
  ▶ Completion of the Basic and/or Optional Life insurance Change of Beneficiary Form
Beneficiary Designations

“What if the employee doesn’t remember who they designated as their beneficiary?”

• Tell employee not to worry

• Ask employee to go on-line or complete a Beneficiary Form and designate a beneficiary
  ▶ Current contact information
  ▶ Minimize outdated information that can create delays when issuing benefits.
Beneficiary Designations

• Designations should be made for Basic and Optional insurance

• **Primary Beneficiary(ies):** The person or persons named will receive the proceeds

• **Contingent (Secondary) Beneficiary(ies):** At the time of your death, if the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons

• **Default Beneficiary(ies):** If a beneficiary(ies) is not named, proceeds will be paid in the order outlined in the policy:
  • to a spouse, if living, if not;
  • to child(ren), if living, if not;
  • to parent(s), if living, if not;
  • to siblings, if living, if not;
  • to their estate
How to File a Death Claim

Anyone can provide Notice of Death

Call CBO 1.800.203.9515, or
Submit an e-Claim (LifeBenefits Extra), or
Complete Notice of Death form and mail to CBO
## Plan Summary

<table>
<thead>
<tr>
<th>Feature</th>
<th>ACTIVE</th>
<th>RETIREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Coverage</td>
<td>$10,000 under age 65</td>
<td>$5,000 under age 67</td>
</tr>
<tr>
<td>Optional Coverage</td>
<td>18 plans, ranging $5,000 - $500,000</td>
<td>10 plans, ranging $5,000 - $150,000</td>
</tr>
<tr>
<td>Dependent Coverage</td>
<td>5 plans</td>
<td>5 plans</td>
</tr>
<tr>
<td>Age Reductions</td>
<td>Age of insured</td>
<td>Amount of Insurance</td>
</tr>
<tr>
<td></td>
<td>Under age 65</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Age 65 - 69</td>
<td>65%</td>
</tr>
<tr>
<td></td>
<td>Age 70 and over</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>Age of Insured</td>
<td>Amount of insurance</td>
</tr>
<tr>
<td></td>
<td>Under age 65</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Age 65 - 69</td>
<td>65%</td>
</tr>
<tr>
<td></td>
<td>Age 70 and over</td>
<td>50%</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Available to active employees and their</td>
<td>Terminates the first day of the month</td>
</tr>
<tr>
<td></td>
<td>covered dependents.</td>
<td>following the employee’s date of</td>
</tr>
<tr>
<td></td>
<td></td>
<td>retirement.</td>
</tr>
<tr>
<td>Accelerated Death Benefits</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Waiver of Premium</td>
<td>Yes, basic coverage only.</td>
<td>N / A</td>
</tr>
<tr>
<td>Conversions</td>
<td>Yes, basic coverage only.</td>
<td>Yes, dependents only.</td>
</tr>
<tr>
<td>Beneficiary Counseling</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Legal, Financial and Grief</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Legacy Planning Service</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Travel Assistance</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
Charleston Branch Office Contacts

Manager
Jennifer Styles Brown

Office Manager
Leslie Jordan

Claim Examiners & Customer Service
Judy Farmer
Amanda Fitzwater
Marilyn Stone

Contact Information
Phone: 304.344.1222
Toll Free: 800.203.9515
Fax: 304.344.1221
Address: One Bridge Place
10 Hale Street, 5th Floor
Charleston, WV 25301
Email: MLCharleston@securian.com
Supply Requests:
https://web1.lifebenefits.com/lbwcm/pd/peia
This presentation represents a summary of plan provisions related to the insurance policy issued by Minnesota Life to West Virginia PEIA. In the event of a conflict between this presentation and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. Products offered under policy form series number 06-30858.

Services provided by Ceridian HCM, Inc., RedpointWTP LLC, PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website included above.

Minnesota Life Insurance Company
A Securian Company

Group Insurance
www.LifeBenefits.com

400 Robert Street North, St. Paul, MN 55101-2098 ©2013 Securian Financial Group, Inc. All rights reserved.
A00000-0215
Bringing Benefits Home To PEIA members
2018-2019 Open Enrollment Benefit Coordinator Training

Mountaineer Flexible Benefits

Mountaineer Flexible Benefits open enrollment is sponsored by the Public Employees Insurance Agency. The open enrollment period begins April 2, 2018.
Who is Eligible?

All Active benefit-eligible employees of state agencies, colleges and universities and participating County Boards of Education are eligible to participate in this program. This program is offered to some non-state agencies. Please check with your benefits department to see if you are eligible.

Web Enrollment is an easy option! Access the online enrollment website at www.myFBMC.com and follow the instructions to set up your own username and password.

MFB 2018-2019 Open Enrollment

April 2 – May 15

| 1 | Changes Only Enrollment |
| 2 | Enroll online via Premier Enroll at MyFBMC.com |
| 3 | Enroll by completing a paper enrollment form |
| 4 | Benefit Effective Date: July 1, 2018 |
# MFB 2018-2019 Open Enrollment

**April 2 – May 15**

<table>
<thead>
<tr>
<th></th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dental</td>
</tr>
<tr>
<td>2</td>
<td>Vision</td>
</tr>
<tr>
<td>3</td>
<td>Short and Long Term Disability</td>
</tr>
<tr>
<td>4</td>
<td>Hearing</td>
</tr>
<tr>
<td>5</td>
<td>Legal</td>
</tr>
<tr>
<td>6</td>
<td>Flexible Spending Account (Healthcare and Dependent Care)</td>
</tr>
<tr>
<td>7</td>
<td>Health Savings Account (Must be enrolled in PEIA Plan C)</td>
</tr>
<tr>
<td>8</td>
<td>Limited Healthcare FSA (Must be enrolled in HSA)</td>
</tr>
</tbody>
</table>
What’s Changing..  
2018-2019 Plan Year

OASIS DEDUCTION HOLIDAYS
Mountaineer Flexible Benefits will be transitioning all OASIS employees to a 24 pay schedule. Employees should complete their enrollment form or online enrollment using 24 pay rates.

24 Payroll Deductions
Starting on July 6, 2018 your MFB premiums will be withheld over 24 paychecks instead of 26. The move to 24 deductions will create two “deduction holidays” during the plan year and will co-inside with your PEIA deductions. A deduction holiday will occur any month that has three paydays. The third payday that month will not have any MFB premium deductions.
What’s Changing...

2018-2019 Plan Year

VISION PLAN
The vision plan rates are increasing effective July 1, 2018.
Wal-Mart and SAMS Club are now considered MetLife Vision member doctors.

FULL SERVICE VISION PLAN - 12 pay
Employee Only $8.44
Employee & Family $21.82

EXAM PLUS VISION PLAN - 12 pay
Employee Only $1.42
Employee & Family $3.21
What’s Changing..
2018-2019 Plan Year

LEGAL PLAN
ARAG Group Legal will now administer your group legal plan with a decrease in your premium.

If an employee is currently enrolled in Legal coverage with Hyatt, the benefit will automatically roll over to the ARAG Legal coverage and premiums will be adjusted, unless they make changes.

ULTIMATE ADVISOR PLAN
Family Coverage $11.50 / month

LEGAL COVERAGE FOR LESS COST
Will preparation
Buying or selling a home
Traffic tickets
Divorce
Contract disputes
Adoption
Bankruptcy
Home-related matters
Domestic violence protection
Medicare/Medicaid
Social Security
Veteran Disputes
What’s Changing..

2018-2019 Plan Year

**MAXIMUM CONTRIBUTION AMOUNTS**

The IRS has increased the maximum amount you can contribute per calendar year.

**MAXIMUM FSA CONTRIBUTION**

You may now contribute $2,650.00 into your Healthcare Flexible Spending Account.

**MAXIMUM HSA CONTRIBUTION**

Individuals with single coverage may contribute $3,450.00 into their Health Savings Account.

Those covering more than one family member may contribute $6,900.00 a year into their Health Savings Account.
Please use all CAPS when completing all paper enrollment forms.
### Things To Remember

**2018-2019 Plan Year**

<table>
<thead>
<tr>
<th>Go 365</th>
<th>Before Sending OE Forms</th>
<th>Sending Forms to FBMC</th>
<th>Online Confirmations</th>
</tr>
</thead>
</table>
| Questions about earning points for Go 365 for dental or vision exams should be directed to Go 365 customer service. 1-844-778-0698 | Make sure all enrollment forms have the benefit coordinator section completed before submitting to FBMC. This will reduce discrepancies and assure employees are being enrolled correctly in their elected benefits. | For larger agencies, please mail enrollment forms in batches to FBMC every week during open enrollment. Waiting until the end of open enrollment to submit forms could result in data entry delays. 

*All enrollment forms must be postmarked by May 20th.* | FBMC will send out confirmation statements to all BCs who have employees that enrolled online. These are for you to keep record of the changes your employees made. |
Mountaineer Flexible Benefits

2018-2019 Plan Year

Is your employee eligible for PEIA but not enrolled?

Employees who are eligible for PEIA but are not currently enrolled in a plan can still sign up for Mountaineer Flexible Benefits.

Signing up for a Healthcare FSA?

Employees should be reminded when signing up for an FSA that they will receive a debit card mailed to their home address. This will come in a plain white envelope and will contain their PayFlex debit card. The cards have a picture of a piggy bank on the front.
Benefit Coordinators can view any of these items for reference or assistance with any questions.

<table>
<thead>
<tr>
<th></th>
<th>Items For Reference</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Plan Year 2019 Benefits Guide</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Benefit Coordinator Reference Manual</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Email blasts from PEIA and/or FBMC</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>PEIA and FBMC Websites</td>
<td></td>
</tr>
</tbody>
</table>
## Important Contact Information

**Mountaineer Flexible Benefits**

<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>Email</th>
<th>Phone</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>FBMC Service Center</td>
<td>1-844-55-WVA4U (1-844-559-8248)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Kayla Horton</td>
<td><a href="mailto:khorton@fbmc.com">khorton@fbmc.com</a></td>
<td>304-558-7850 ext. 52627</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Jodi Grady</td>
<td><a href="mailto:jgrady@fbmc.com">jgrady@fbmc.com</a></td>
<td>304-558-7850 ext. 52605</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Emily Hoffman</td>
<td><a href="mailto:ehoffman@fbmc.com">ehoffman@fbmc.com</a></td>
<td>304-558-7850 ext. 52652</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Marilyn Padgett</td>
<td><a href="mailto:mpadgett@fbmc.com">mpadgett@fbmc.com</a></td>
<td></td>
<td>Items related to payroll if you are a State agency or University/College</td>
</tr>
<tr>
<td>6</td>
<td>Robert Jackewich</td>
<td><a href="mailto:rjackewich@fbmc.com">rjackewich@fbmc.com</a></td>
<td></td>
<td>Items related to payroll if you are a Non-State or Boards of Education</td>
</tr>
<tr>
<td>7</td>
<td>Kimberly Christie</td>
<td><a href="mailto:kchristie@fbmc.com">kchristie@fbmc.com</a></td>
<td></td>
<td>Items related to approval/denial of Change in Status</td>
</tr>
</tbody>
</table>

8. **Note:** Please advise your employees to contact the FBMC Service Center with any questions. Do not give your employees FBMC’s direct contacts listed above.
# Additional Information

**Mountaineer Flexible Benefits**

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Address or Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mail Completed Open Enrollment Forms to:</td>
<td>PO Box 1878, Tallahassee, FL 32302-1878</td>
</tr>
<tr>
<td>2</td>
<td>Active Employees Enrollment Forms</td>
<td>ATTN: Enrollment Processing 850-514-5803 (fax)</td>
</tr>
<tr>
<td>3</td>
<td>Active Employees Change in Status</td>
<td>ATTN: CIS 850-514-5803 (fax)</td>
</tr>
<tr>
<td>4</td>
<td>Retirees Enrollment Forms</td>
<td>ATTN: Direct Bill 866-836-9943 (fax)</td>
</tr>
<tr>
<td>5</td>
<td>Enrollment Appeals Appeal Letter</td>
<td>ATTN: Appeals 850-514-5803 (fax)</td>
</tr>
</tbody>
</table>
Thank You