

PLANYEAR 2019



- Jill Beaty, Benefit Coordinator Liaison
- Jake Llewellen, 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 Continues





Healthy Tomorrows is adding incentives! Program transition details for January-June 2018

If you met the Healthy Tomorrows requirements for 7/1/17 If you <u>have not</u> met the Healthy Tomorrows requirements for 7/1/17

Congratulations!

• You do not need to submit a Healthy Tomorrows form by May 15, 2018.

• You will not be charged the \$500 penalty deductible July 2018 (for the 2019 Plan Year).

There is still work to do!

 You still need to Complete Healthy Tomorrows form & be in range by May 15, 2018

• If you do not, you will incur a \$500 penalty deductible starting July 1, 2018

To get started with Go365 visit <u>https://www.go365.com/</u> or download the Go365 app from your Android or iTunes App Store

Healthy Tomorrows



7/1/2018 - 5/15/2019

To avoid penalty the following Plan Year:

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?

Website	Visit: www.Go365.com
Mobile App	Download: Go365 Mobile App in Apple App Store for iPhones or Google Play Store for Androids.

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

9365

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

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

Manage My Benefits

- 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 charges 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



Complete your Healthy Tomorrows Biometric form with in-range results and submit to PEIA

Sign up and earn **3,000** points in the Go365 program starting 7/1/18 – 5/15/19

Why is wellness important?

CORE MEASURES Behaviors

Obesity

Obesity is generally caused by the regular consumption of more calories than the body is able to burn. Additional contributing factors include genetics, prenatal and early life influences, unhealthy diet, insufficient slee , too much television, lack of physical activity, and the social and physical environment. Obesity is a leading factor in preventable conditions that contribute to illness and death, such as heart disease, type 2 diabetes, stroke, cancer and hypertension. Children with obesity are more likely to have obesity as an adult. The total estimated cost of obesity in 2010 was \$315.8 billion.

Data source: Centers for Disease Control and Prevention, Behavioral Risk Factor Survallance System, 2016 For dotalls. http://www.AmaricasHealthRankings.org/AR17/Obesity

29.9 percent of adults

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	1990	2000 EDITION YEAR	2010	2017

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District of Columbia 22.6

Ranking

by Obesity

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

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

Obesity by State

Percentage of adults with a body mass index of 30.0 or higher based on reported height and weight





Why is wellness important?

CORE MEASURES Behaviors

Physical Inactivity

Physical inactivity is a risk factor for cardiovascular disease, type 2 diabetes, some cancers, depression and premature death. It is also associated with many social and environmental factors including education level, socioeconomic status, violent crime and poverty. Only 23.4 percent of adults met physical activity recommendations between 2008-2014. Reducing physical inactivity would significantly decrease chronic disease prevalence and increase life expectancy. Physical inactivity costs \$117 billion annually and accounts for more than 11 percent of total U.S. health care expenditures.

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



22	50			
PERCENTAGE OF ADULTS	40			
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Ranking

by Physical Inactivity

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District of Columbia 16.2

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

Physical Inactivity by State

Percentage of adults who reported doing no physical activity or exercise other than their regular job in the past 30 days

<-19.9% 20.0% to 22.4% 22.5% to 23.9% 24.0% to 28.4% >-28.5%



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54 AMERICA'S HEALTH RANKINGS" ANNUAL REPORT www.AmericasHealthRankings.org

Why is wellness important?

CORE MEASURES

Smoking

Smoking is the leading cause of preventable death. Annually, more than 480,000 people die from cigarette smoking, including nearly 42,000 deaths from secondhand smoke exposure. More than 16 million Americans are living with a smoking-related disease, which can damage nearly every organ and potentially cause respiratory disease, heart disease, stroke, cancer, preterm birth, low birthweight and premature death. Smoking prevalence has decreased in all 50 states over the past five years, but it has increased among adults with a household income less than \$25,000 in North Dakota, Missouri and New Hampshire. Direct medical expenditures attributed to smoking exceed \$170 billion annually.

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

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2000 EDITION YEAR

2010

2017

1990

Ranking by Smoking

Rank	State	Value (%)
1	Utah	8.8
2	California	11.0
3	Hawaii	13.1
4	Connecticut	13.3
5	Massachusetts	13.6
6	Maryland	13.7
7	Washington	13.9
8	New Jersey	14.0
9	New York	14.2
10	Texas	14.3
11	Rhode Island	14.4
12	Idaho	14.5
13	Arizona	14.7
14	Minnesota	15.2
15	Virginia	15.3
16	Florida	15.5
17	Colorado	15.6
18	Illinois	15.8
19	Oregon	16.2
20	Nevada	16.5
21	New Mexico	16.6
22	lowa	16.7
23	Nebraska	17.0
23	Vermont	17.0
25	Wisconsin	17.1
26	Kansas	17.2
27	Delaware	17.7
28	Georgia	17.9
28	North Carolina	17.9
30	New Hampshire	18.0
30	Pennsylvania	18.0
32	South Dakota	18.1
33	Montana	18.5
34	Wyoming	18.9
35	Alaska	19.0
36	Oklahoma	19.6
37	Maine	19.8
37	North Dakota	19.8
39	South Carolina	20.0
40	Michigan	20.0
41	Indiana	21.1
42	Alabama	21.5
43	Missouri	22.1
43	Tennessee	22.1
45	Ohio	22.5
46	Mississippi	22.5
47	Louisiana	22.8
48	Arkansas	23.6
40	Kentucky	23.6
49 50	West Virginia	24.5
00	United States	17.1
Diet	rict of Columbia	14.7
Dist	net of Columbia	14.7

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

Smoking by State

Percentage of adults who are smokers (reported smoking at least 100 cigarettes in their lifetime and currently smoke every or some days)





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

56 AMERICA'S HEALTH RANKINGS*ANNUAL REPORT www.AmericasHealthRankings.org



Where do you access your account?

Website	Visit: www.Go365.com
Description Mobile App	Download: Go365 Mobile App in Apple App Store for iPhones or Google Play Store for Androids.

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.

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.

Go365 Status Levels





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



Awarded for primary Go365 member

Bonus Bucks Awarded for next Status level achievement

Status	
Bronze	0
Silver	500 (1,000 Bonus Bucks awarded the first time you reach Silver Status)
Gold	1,500
Platinum	5,000



Health Assessment



	•	The more information you put into the Health Assessment, the
\bigcirc		more personalized your experience will be.
	•	50 Points for completing each section. Bonus for finishing all 6.
Education	•	500 Points for first-time completion of the Health Assessment.
	•	250 Points for completing within the first 90 days.

Go365 Age

@365

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.



Determining Go365 Age is critical because it:





Focuses on the impact of a member's unhealthy choices



Represents an easy-to-understand indicator of a member's overall health

Recommended Activities



Your personalized Go365 Recommended Activities may include:



Reach or stay at a healthy weight by eating a more nutritious diet



Exercise regularly



Lower your blood pressure



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





In-range Results

	 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.
Healthy Living	Plood alucosa < 100 mg/dl or $\Lambda 1c < 6 \text{ F}^{0/2}$

Standard Activities

99365
TM

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



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

$\overset{\circ}{\mathcal{N}}$	 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
Fitness	100 Bonus Points when you exceed 100 weekly workout Points

Health Coaching



Topics:



Points:

200 Points	Enroll into coachingOnce per lifetime
50 Points	 Continued coaching Three phone interactions, or Six email exchanges

Go365 Mall





Target, Macy's, Amazon, Best Buy, Lowes for 2,500 Bucks.Devices starting at 2,500 Bucks

Rewards

• When you use your Bucks for rewards, your Points remain untouched, so you can spend your Bucks at any Status.

Questions?





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

Underwritten and Serviced by Minnesota Life Insurance Company



Public Employees Insurance Agency

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

	ACTIVE	RETIREE	
Basic Coverage	\$10,000 under age 65	\$5,000 under age 67	
Optional Coverage	18 plans, ranging \$5,000 - \$500,000	10 plans, ranging \$5,000 - \$150,000	
Age Reductions	Age of insuredAmount of insuranceUnder age 65noneAge 65 - 6965%Age 70 or over50%	Age of insuredAmount of insuranceUnder age 65NoneAge 65 - 6965%Age 70 or over50%	
Employer Paid?	Basic is paid by employer. Optional is contributory.	All coverage is contributory.	

Plan Design: Dependent coverage

	Who is covered	Coverage amount	
Dependent	Spouse	\$5,000	
Plan 1	Child	\$2,000	
Dependent	Spouse	\$10,000	
Plan 2	Child	\$4,000	
Dependent	Spouse	\$15,000	
Plan 3	Child	\$7,500	
Dependent	Spouse	\$20,000	
Plan 4	Child	\$10,000	
Dependent	Spouse	\$40,000	
Plan 5	Child	\$15,000	

Plan Design: Accidental Death & Dismemberment (AD&

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 Bene

- 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 (EO

- 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

Automation of Evidence of Insurability (

- 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: *lfg* 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



LegacyPlanningResources.com

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 Financial Counseling provided by PricewaterhouseCoopers LLP

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 <u>www.WVPEIA.com</u> 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

	ACTIVE	RETIREE	
Basic Coverage	\$10,000 under age 65	\$5,000 under age 67	
Optional Coverage	18 plans, ranging \$5,000 - \$500,000	10 plans, ranging \$5,000 - \$150,000	
Dependent Coverage	5 plans	5 plans	
Age Reductions	Age of insured Amount of Insurance	Age of Insured Amount of insurance	
	Under age 65NoneAge 65 - 6965%Age 70 and over50%	Under age 65 None Age 65 - 69 65% Age 70 and over 50%	
Accidental Death & Dismemberment	Available to active employees and their covered dependents.	Terminates the first day of the month following the employee's date of retirement.	
Accelerated Death Benefits	Yes	Yes	
Waiver of Premium	Yes, basic coverage only.	N / A	
Conversions	Yes	Yes, dependents only.	
Beneficiary Counseling	Yes	Yes	
Legal, Financial and Grief	Yes	Yes	
Legacy Planning Service	Yes	Yes	
Travel Assistance	Yes	No	

Charleston Branch Office Contacts

Manager

Jennifer Styles Brown

Office Manager

Leslie Jordan

<u>Claim Examiners & Customer</u> <u>Service</u> 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/lbwc m/pd/peia

Questions?

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

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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.







MFB 2018-2019 Open Enrollment

April 2 - May 15

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.

Changes Only Enrollment Enroll online via Premier Enroll at MyFBMC.com Enroll by completing a paper enrollment form

Benefit Effective Date: July 1, 2018

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	Dental
2	Vision
3	Short and Long Term Disability
4	Hearing
5	Legal
6	Flexible Spending Account (Healthcare and Dependent Care)
7	Health Savings Account (Must be enrolled in PEIA Plan C)
8	Limited Healthcare FSA (Must be enrolled in HSA)



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.



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\$8.44Employee & Family\$21.82

EXAM PLUS VISION PLAN - 12 pay

Employee Only\$1.42Employee & Family\$3.21



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



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.



Employee Enrollment Form

2018-2019 Plan Year

Please use all CAPS when completing all paper enrollment forms.





Things To Remember

2018-2019 Plan Year

Go 365

Before Sending OE Forms

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.

Sending Forms to FBMC

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.

Online Confirmations

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.



Items For Reference

2018-2019 Plan Year

Benefit Coordinators can view any of these items for reference or assistance with any questions. Plan Year 2019 Benefits Guide

1

- 2 Benefit Coordinator Reference Manual
- 3 Email blasts from PEIA and/or FBMC
- 4 PEIA and FBMC Websites



Important Contact Information

Mountaineer Flexible Benefits

1	FBMC Service Center	1-844-55-WVA4U (1-844-55	59-8248)
2	Kayla Horton	khorton@fbmc.com	304-558-7850 ext. 52627
3	Jodi Grady	jgrady@fbmc.com	304-558-7850 ext. 52605
4	Emily Hoffman	ehoffman@fbmc.com	304-558-7850 ext. 52652
5	Marilyn Padgett	mpadgett@fbmc.com	Items related to payroll if you are a State agency or University/College
6	Robert Jackewich	rjackewich@fbmc.com	Items related to payroll if you are a Non-State or Boards of Education
7	Kimberly Christie	kchristie@fbmc.com	Items related to approval/denial of Change in Status
8	Note: Please advise your en	nployees 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

1	Mail Completed Open Enrollment Forms to	o: PO Box 1878, Tallahassee, F	EL 32302-1878	
2	Active Employees	Enrollment Forms	ATTN: Enrollment Processing	850-514-5803 (fax)
3	Active Employees	Change in Status	ATTN: CIS	850-514-5803 (fax)
4	Retirees	Enrollment Forms	ATTN: Direct Bill	866-836-9943 (fax)
5	Enrollment Appeals	Appeal Letter	ATTN: Appeals	850-514-5803 (fax)



Thank You

