WV PEIA & RHBT Finance Board Approved Plan Changes

Approved: December 4, 2025

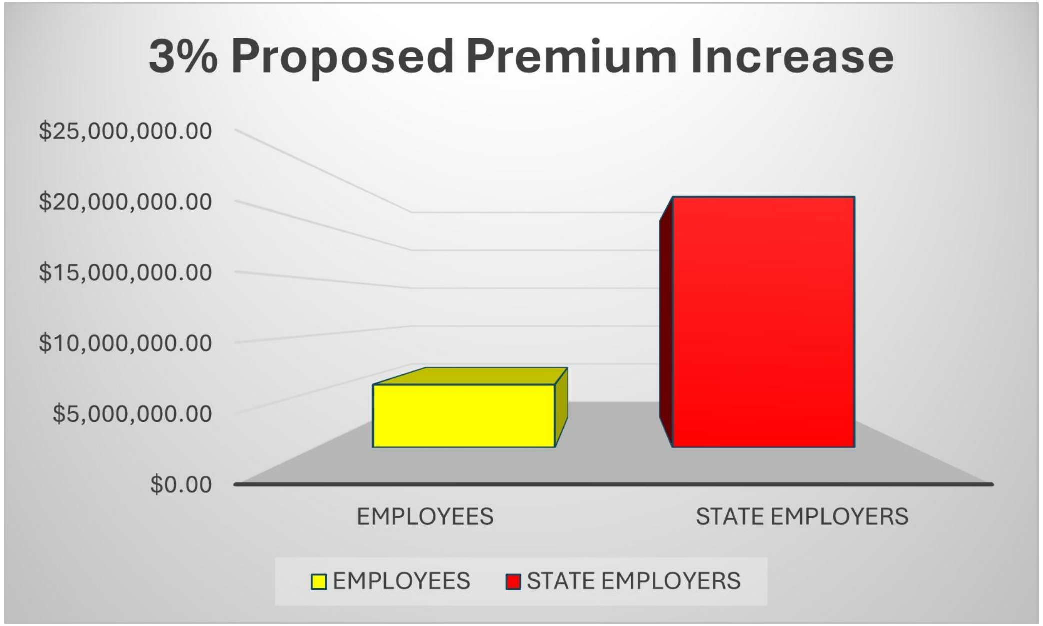
PEIA
PUBLIC EMPLOYEES INSURANCE AGENCY

State Fund

- 3% Aggregate Premium Increase for both Employees and Employers
- Average Family Tier Spousal Surcharge Increase of $200
- Plan D will be converted into a lower actuarial value plan to broaden the variety of options available to PEIA members
  - Premiums will decrease 34%
  - Coinsurance will go from 80% to 75%
  - Deductible will increase 425%
  - MOOP will increase 55%
- Employer Administrative Fee Increase of $2.50

State Fund

- 3% Aggregate Premium Increase for both Employees and Employers



State Fund

- PEIA Self Insured PPB Plans will be renamed:
    - PPB Plan A will be named **PPB Gold**
    - PPB Plan C will be named **PPB Gold High Deductible Plan**
    - PPB Plan B will be named **PPB Silver**
    - PPB Plan D will be named **PPB WV Bronze High Deductible Plan**

State Fund

- $500 Employer Funded Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)
  - WV Bronze High Deductible enrollees will receive a one-time $500 contribution to either an HSA or HRA from their employer.
  - Employees can make additional pre-tax contributions into their HSA during the fiscal year to offset their out-of-pocket expenses if they choose to do so.

Non State Fund

- 3% Aggregate Premium Increase
- Plan D will be converted into a lower actuarial value plan to broaden the variety of options available to PEIA members
  - Premiums will decrease 34%
  - Coinsurance will go from 80% to 75%
  - Deductible will increase 425%
  - MOOP will increase 55%
- Employer Administrative Fee Increase of $2.50

Non State Fund

- 50% Participation Standard
  - All participating employers must have 50% of their employees enrolled in a PEIA health plan
- Increase Plan C premiums, deductibles and maximum out of pocket 5%
- Adjust Non-State coverage tiers deductibles and maximum out of pocket and/or premiums by 5%
  - Employee/Child(ren) tier will decrease approximately 5%
  - Family tier will increase approximately 5% to cover higher claim costs

Retiree Fund

- Non-Medicare Premium Increase, 3%
- Medicare Premium Increase, 3%
- Increase Retiree Paygo from $10 million to $55 million
- Designating $30 Million of fiscal year 2025 investment gain as retiree premium stabilization reserve