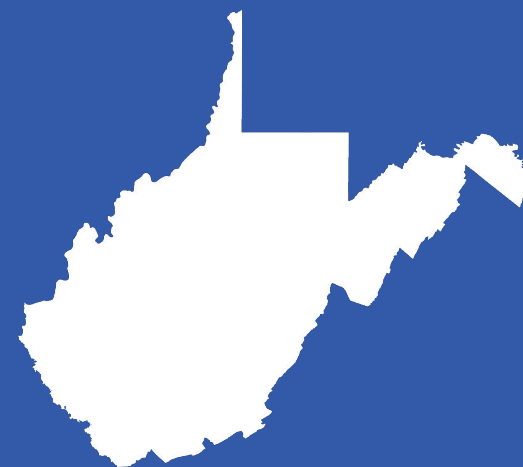




2027 PEIA VIRTUAL BENEFIT FAIR

Plan Year: July 1, 2026 – June 30, 2027



PEIA

PUBLIC EMPLOYEES INSURANCE AGENCY

AGENDA

- Open Enrollment:
April 2 – May 15, 2026
- PEIA PPB Plans
- The Health Plan of WV
- Mountaineer Flexible Benefits
- MetLife
- Question & Answer Session



PEIA PPB PLAN 2026

Plan Names Change:

- Plan A – Gold Plan
- Plan B – Silver Plan
- Plan C – Gold High Deductible Health Plan
- Plan D – WV Bronze High Deductible Health Plan

****Average 3% premium increase.****

Gold Plan

COST

- Varies by Salary
- Highest Premium Plan

BENEFITS

- Lowest Deductible
- Highest level of benefits for West Virginia and Bordering Counties 80%
- Highest out of state benefit
 - 70% Network Provider with approval.
 - 60% Network Provider without approval.
- No out of network benefit except for emergency.

Silver Plan

COST

- Varies by Salary
- Lower Premium than Gold Plan

BENEFITS

- Deductible is higher
- Level of benefits in West Virginia and bordering counties is lower 70%
- Out of State Level of benefits is lower
 - 65% with approval
 - 50% without approval
- No out of network benefit except for emergency





Gold HDHP

COST

- Same for all Salary Tiers
- Compares favorably to most salary Tiers in Plan A, fewer in Plan B

BENEFITS

- Deductible is higher
- Family deductible must be met before any benefits are paid.
- Deductible includes medical claims and prescriptions.
- Out of Pocket Maximum is comparable to other plans.
- Level of Benefits In State and Bordering Counties and in-network out-of-state 80%
- Out of state without approval there is no out of pocket maximum
- No out of network benefit except for emergency

Bronze HDHP

IMPORTANT!

- Complete restructuring of this plan.
- Everyone currently in Plan D, will have to re-enroll during Open Enrollment.

BENEFITS

- Limited to care in West Virginia
- No out of state care is covered except in an emergency
- Employer will make a \$500 HSA contribution
- Ded and OOP vary by salary
- Benefit 75%



The Health Plan





**OUR ROOTS
RUN DEEP**

Offers **3** Benefit Plans for Public Employees

HMO Plan A • HMO Plan B • Point of Service Plan C

All Three Plans Have:

- \$10 office copay for PCP
- \$40 office copay for Specialist
- \$50 copay for Urgent Care
- \$250 copay for the Emergency Room
- Healthiest You
- Laboratory services received at participating independent reference labs may not be subject to deductible or coinsurance



Our Network is Growing!
 THP members now have access to
 23 UPMC hospitals and more than
 7,000 UPMC affiliated providers.

Find a provider:
findadoc.healthplan.org

THP Customer Service:
 1.888.847.7902

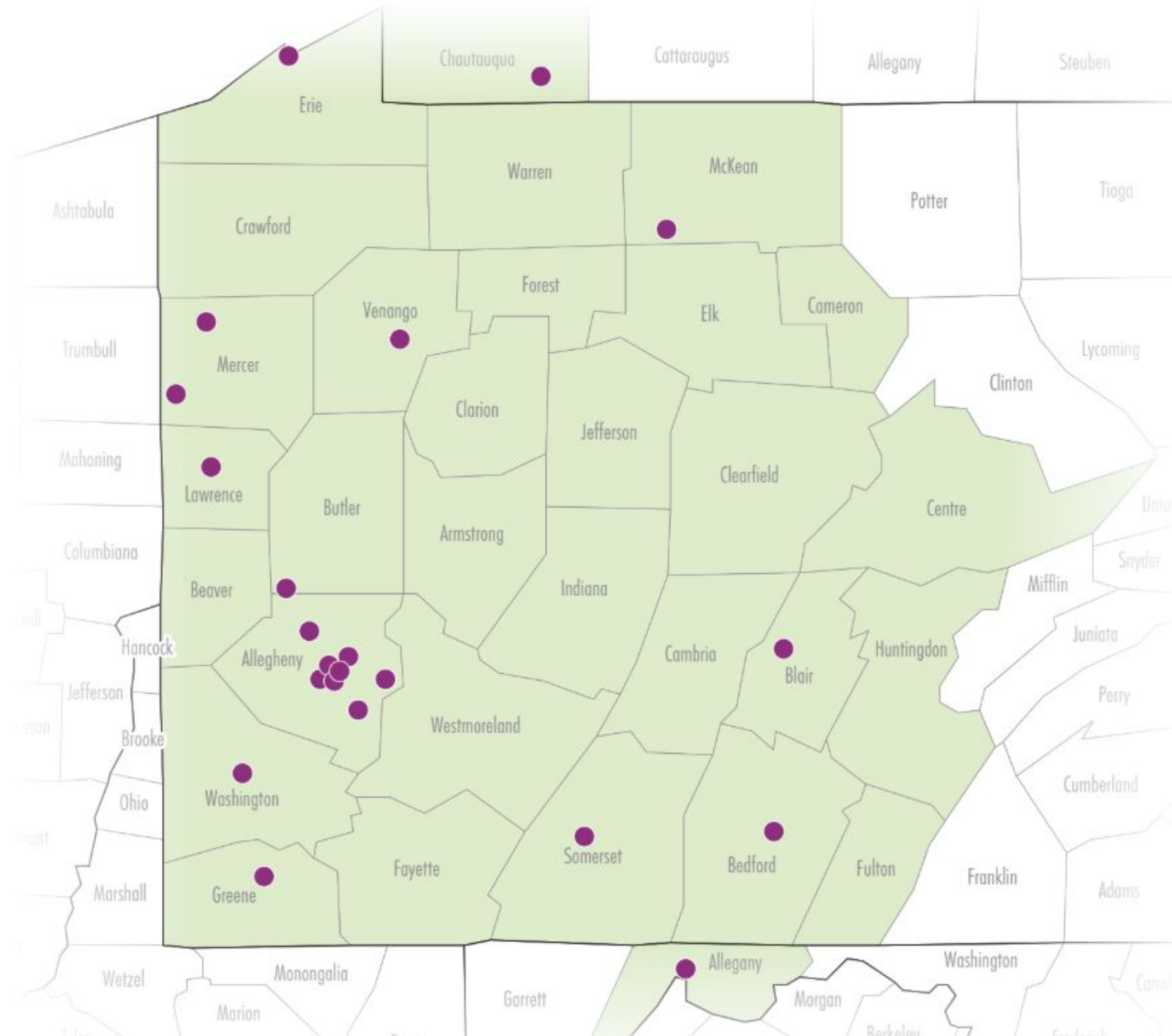
Email for more information:
information@healthplan.org

THP website:
healthplan.org

How to enroll:
peia.wv.gov and click on Manage My Benefits



PEIA Members Have Full Access to 23 UPMC Hospitals and Over 7,000 Physicians



- UPMC Altoona
- UPMC Bedford
- UPMC Chatauqua
- UPMC Children's Hospital of Pittsburgh
- UPMC East
- UPMC Greene
- UPMC Hamot
- UPMC Horizon – Greenville
- UPMC Horizon – Shenango Valley
- UPMC Jameson
- UPMC Kane
- UPMC Magee Womens Hospital
- UPMC McKeesport
- UPMC Mercy
- UPMC Montefiore
- UPMC Northwest
- UPMC Passavant – McCandless
- UPMC Passavant – Cranberry
- UPMC Presbyterian
- UPMC Shadyside
- UPMC Somerset
- UPMC St. Margaret
- UPMC WASHINGTON HOSPITAL
- UPMC Western Maryland
- UPMC Western Psychiatric Hospital

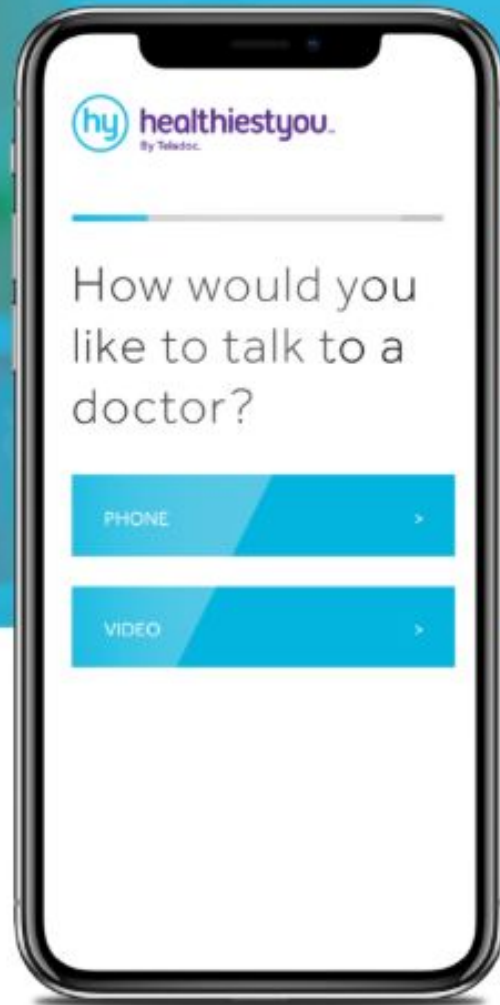


| Benefit Description | Plan A | Plan B | Plan C (POS) |
|------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Deductible | \$600/\$1,200 Goes towards OOP Max | \$1,000/\$2,000 Goes towards OOP Max | <u>IN</u> : \$1,200/\$2,400 <u>OUT</u> : \$2,400/\$4,800 Goes towards OOP Max |
| Annual Out-of-Pocket Maximum <i>*Includes Rx copays</i> | Single: \$6,850 Two person: \$13,700 Family: \$13,700 <i>*Includes Rx copays</i> | Single: \$ 6,850 Two person: \$13,700 Family: \$13,700 <i>*Includes Rx copays</i> | <u>IN</u> : Single: \$6,850 Two person: \$13,700 Family: \$13,700 <u>OUT</u> : Single: \$10,000 Two person: \$20,000 Family: \$20,000 <i>*Includes Rx copays</i> |

Physician Services

| | | | |
|------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Adult Routine Physical Examinations <i>(including prostate and gynecological, with PAP smear)</i> | Covered in full per healthcare reform | Covered in full per healthcare reform | <u>IN</u> : Covered in full per healthcare reform <u>OUT</u> : 40% co-insurance after deductible |
| Diagnostic X-ray, Lab and Testing | 20% co-insurance after deductible | 30% co-insurance after deductible | <u>IN</u> : 30% co-insurance after deductible <u>OUT</u> : 50% co-insurance after deductible |
| Mammograms | Routine covered in full per healthcare reform | Routine covered in full per healthcare reform | <u>IN</u> : Routine covered in full per healthcare reform <u>OUT</u> : 40% co-insurance after deductible |
| Physician Inpatient Visits | 15% co-insurance after deductible | 30% co-insurance after deductible | <u>IN</u> : 30% co-insurance after deductible <u>OUT</u> : 50% co-insurance after deductible |
| Physician Office Visits – Primary Care | \$10 copay/visit deductible waived | \$10 copay/visit deductible waived | <u>IN</u> : \$10 copay/visit deductible waived <u>OUT</u> : 40% co-insurance after deductible |
| Physician Office Visits – Specialty Care | \$40 copay/visit deductible waived | \$40 copay/visit deductible waived | <u>IN</u> : \$40 copay/visit deductible waived <u>OUT</u> : 40% co-insurance after deductible |





Talk to a doctor for free by phone or video 24/7.

Hable con un médico por teléfono o video las 24 horas, todos los días.

Download the HealthiestYou app for a free, fast, and easy way to feel better.

Visit [HealthiestYou.com](https://www.healthiestyou.com)

Call 866-703-1259 | Download the app  

HealthiestYou is now part of Teladoc Health, the global leader in virtual care. HealthiestYou is not health insurance and we encourage all members to maintain adequate insurance from a responsible provider. HealthiestYou is designed to complement, and not replace the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. Physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written.

HealthiestYou no es un seguro de asistencia médica y recomendamos a todos los socios que mantengan cobertura médica adecuada con un proveedor responsable. HealthiestYou esta aquí para complementar, y no para reemplazar la atención médica que recibe de su médico de cabecera los médicos de HealthiestYou forman parte de una red independiente de doctores que aconsejan diagnostican, y dan recetas médicas según mejor les parezca. Los médicos ofrecen una combinación de cobertura y operan cumpliendo con las legislaciones estatales. Los médicos en la red independiente no recetan sustancias controladas por la DEA, drogas no terapéuticas, y ciertas otras drogas que puedan ser nocivas debido a la posibilidad de abuso. HealthiestYou no garantiza que un receta médica sea escrita.

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See a doctor 24/7

Talk to a licensed doctor by phone or video from anywhere

Consulte a un médico las 24 horas, todos los días

Hable con un médico matriculado por teléfono o video desde cualquier lugar



Save money

Find the lowest-cost prescriptions in your area

Ahorre dinero

Encuentre los medicamentos recetados más baratos disponibles en su área



Find a pharmacy nearby

Locate a pharmacy near you to pick up prescriptions from your doctor visit*

*Medicine is prescribed when medically necessary

Encuentre una farmacia cercana

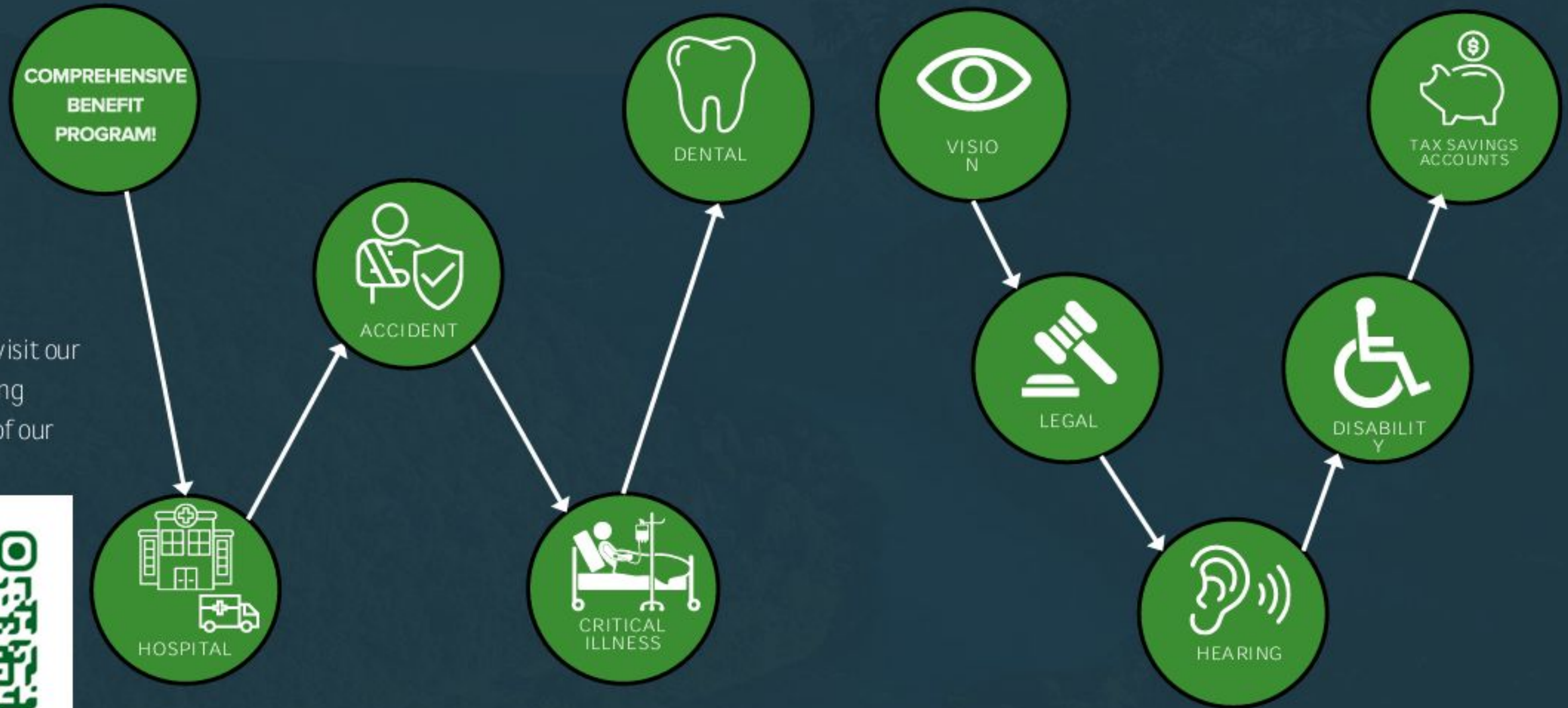
Localice una farmacia cercana para retirar los medicamentos recetados que le indicaron en su visita al médico*

*Los medicamentos se recetan únicamente cuando es médicamente necesario.

Mountaineer Flexible Benefits



ACTIVE EMPLOYEE BENEFITS AVAILABLE FROM MOUNTAINEER FLEXIBLE BENEFITS



Scan the QR code below to visit our Benefits site containing all plan details for each of our benefits!



Visit <https://peia.wv.gov/Forms-Downloads/Pages/Mountaineer-Flexible-Benefits.aspx> to see our guides & forms.

Employees can call our dedicated Service Center at (844) 559-8248 for assistance.

WAYS TO ENROLL AS AN ACTIVE EMPLOYEE

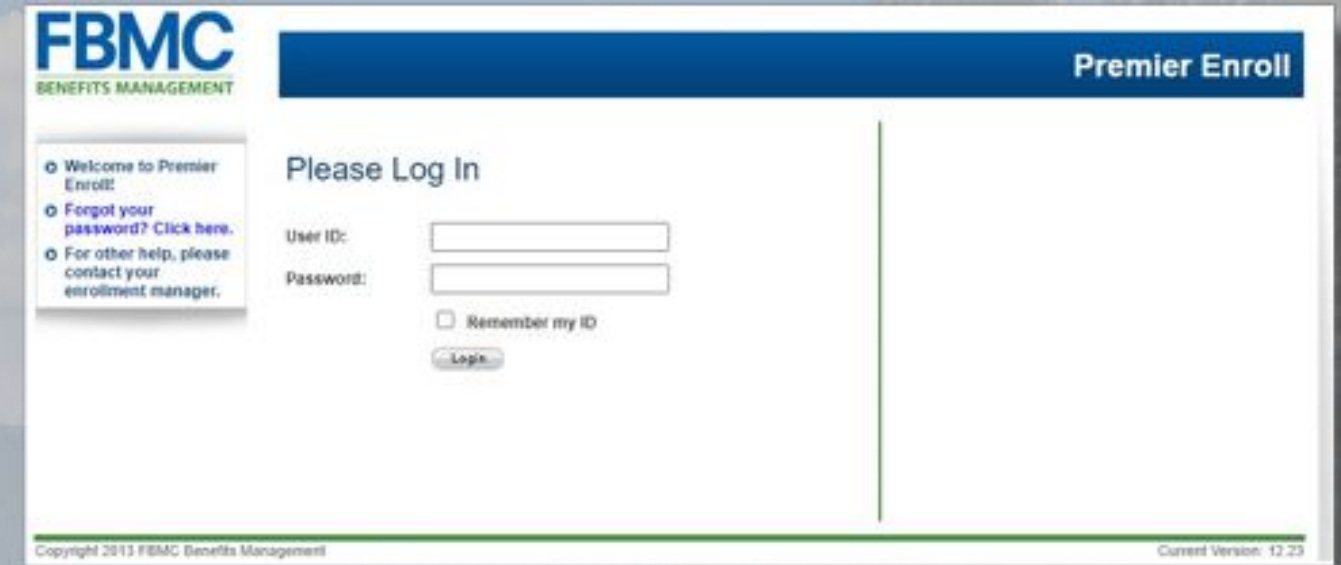
1

Scan to set an appointment with a MtFlex Benefit Counselor



2

Self-Enroll
MyFBMC.com/PE



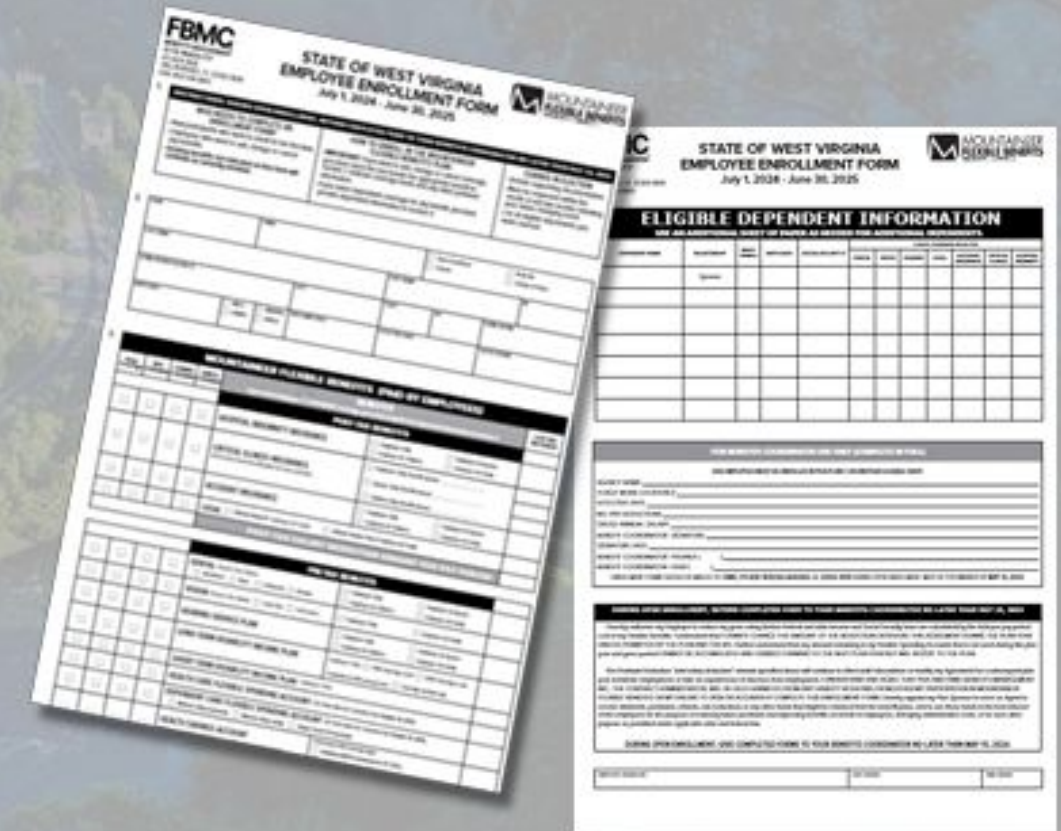
The screenshot shows the 'Premier Enroll' login page for FBMC Benefits Management. It includes a 'Please Log In' section with fields for 'User ID' and 'Password', a 'Remember my ID' checkbox, and a 'Login' button. A sidebar on the left contains links: 'Welcome to Premier Enroll', 'Forgot your password? Click here.', and 'For other help, please contact your enrollment manager.' The footer shows 'Copyright 2013 FBMC Benefits Management' and 'Current Version: 12.23'.

Must have enrolled for Benefits before, or work at a State Agency to use. Password reset requests, email to techsupport@fbmc.com

3

Complete a Paper Enrollment Form

Use a paper form if its your 1st time enrolling for benefits from a non-state agency



The image shows two 'STATE OF WEST VIRGINIA EMPLOYEE ENROLLMENT FORM' documents. The left form is the main enrollment form, and the right form is the 'ELIGIBLE DEPENDENT INFORMATION' form. Both forms include sections for employee information, dependent information, and enrollment details. The forms are dated July 1, 2024 - June 30, 2025.

Forms are due to Benefit Coordinators by May 15, 2026, with submission by May 22, 2026 to us from your BC.

RETIREE BENEFITS AVAILABLE FROM MOUNTAINEER FLEXIBLE BENEFITS

Scan the QR code below to visit our
Benefits site containing
all plan details for each of our
benefits!



Visit <https://peia.wv.gov/Forms-Downloads/Pages/Mountaineer-Flexible-Benefits.aspx> to see our guides & forms.

Employees can call our dedicated Service Center at (844) 559-8248 for assistance.

IMPORTANT HIGHLIGHTS FOR 2026 – 2027

Open Enrollment: April 2nd - May 15th
Election Effective Date: July 1, 2026

New Updates for PY27

- New Higher Contribution amounts for FSA/HSA Accounts. →
- Make sure to spend any \$\$ in your FSA by 9/15/26. Otherwise, you will lose it!
- Dental Rates have changed this year. Plan features are the same.

Healthcare Flexible Spending Account- \$3,400

Dependent Care FSA- \$7,500

Limited Purpose FSA- \$3,400

Health Savings Accounts, Individual

Enrollment- \$4,400

Health Savings Accounts, Family Enrollment-
\$8,750

Changes-Only Enrollment

Employees who do not want to make changes do not need to do anything, their benefits will rollover from the current plan year!

Employees will now have 90 days from a Change in Status event to make changes to benefits with their BC.

MetLife



Group Insurance Benefits

Our premier support system makes benefit education and engagement **easy, efficient and effective.**

What is Disability Insurance

Key Features

- Replaces a portion of your income if you suffer a covered illness or injury that leaves you unable to work
- Direct disbursements allow you to use the money on whatever you like

Lost income can also have an adverse impact on your savings. Disability insurance is a cost-effective way to protect your finances when you are unable to work due to illness or injury.

Short term disability (STD)

- Helps replace a portion of your income for the early period of disability — in general, 13 to 26 weeks.
- Benefits are paid weekly.

Long term disability (LTD)

- Complements short term disability for extended disabilities — often 5 years or until age 65.
- Benefits are paid monthly.



Enrollment now; April 2 – May 15, 2026

Visit www.myFBMC.com or scan the QR code.

Questions? Call **1-888-466-8640**, please see your benefits coordinator for further information.

Additional Benefits:

- Competitive group rates offered only through your employer
- Convenient payroll deductions
- Easy access to enrollment
- Educational tools to decide how much insurance is right for you
- Easy claims filing: Report claims online or by phone

Disability income benefits can be used to help pay for a wide range of expenses:

- Car payments
- Mortgage and other debts
- Childcare/education cost
- Groceries and other expenses

What is Life Insurance

Life insurance helps to provide a more financially secure future

Key Features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts

Plan for the future with services at no additional cost to you.

Digital Estate Planning

- Last will and testament
- Advance directive
- Durable financial power of attorney

Go to members.legalplans.com. Create an account using email and password of your choice.

In person Will Preparation

- Will
- Living will
- Power of attorney

Get started at legalplans.com/estateplanning.

Online Will Preparation

- Complete state-specific documents
- Edit, download and print for easy execution

Visit WillsCenter.com and register as a new user.

Funeral Discounts and Planning Services

- Access the largest network of funeral homes and cemeteries
- Pre-plan with a licensed counselor
- Receive a discount on funeral services

Call **1-866-853-0954** or go to finalwishesplanning.com.

Additional Benefits:

- Coverage for your eligible loved one
- Additional coverages including AD&D
- Value –added services at no additional cost
- Active employee and retirees are eligible

Life insurance can help provide income to your loved ones that can be used for:

- Final expenses
- Income replacement
- Mortgage and other debts
- Childcare/education cost
- Other expenses



Prepare your family for life's unexpected outcomes.

Scan now to explore life insurance coverage options and additional Benefits or visit <https://metlife.pathfactory.com/wv-peia/>



Questions?

Virtual Participants:

Please use the “raise your hand” feature if you have any questions.

Phone Participants:

Your questions will be addressed after the virtual Q&A is completed.



Contact Us



304.558.7850



peia.wv.gov



PEIA.Help@wv.gov



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Charleston, WV 25304

