TELUS Health

West Virginia Public Employees Insurance Agency

Member Portal Navigation and Workflow

March 2026

Table of Contents

1 Preface

1.1 Purpose and Format of this Document

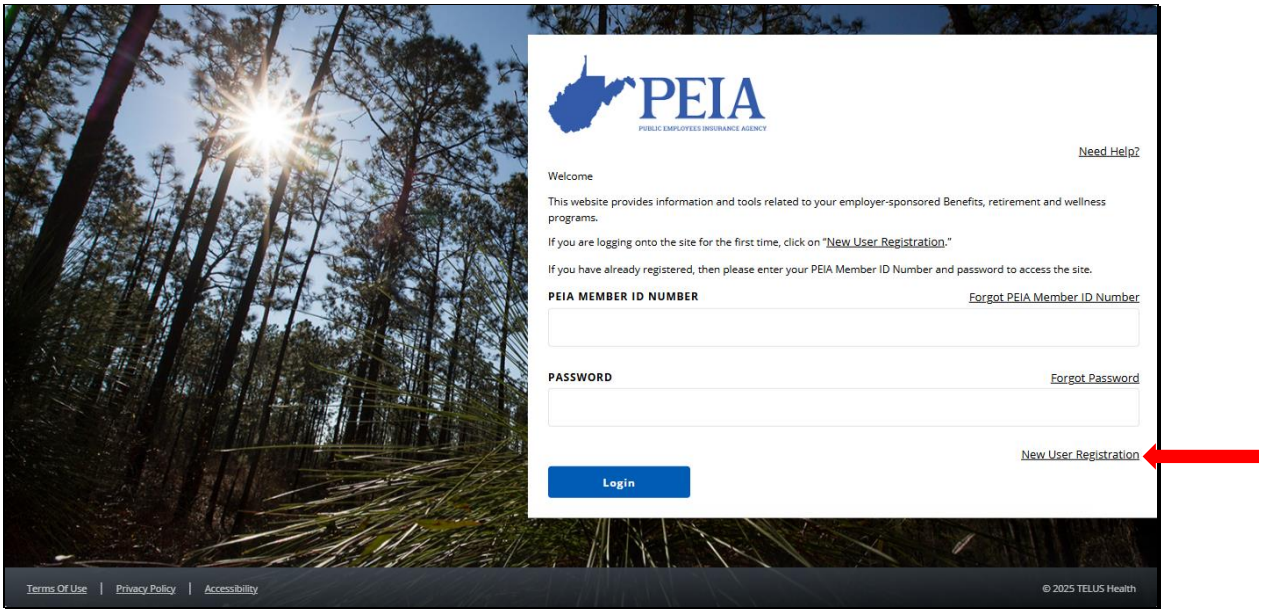
The purpose of the document is to show PEIA users how to accomplish various tasks relating to participants and their events in the TELUS Health system Member Portal.

Examples are presented in a step-by-step approach. PEIA screens continue to change throughout the User Acceptance Testing (UAT) period, therefore, many of the screenshots in this guide may not reflect the current testing environment. Style, colors, images, and order of content on navigation menus are subject to change.

1.2 Getting Started – First Time Registration

Every member performs the registration process once. All steps are required.

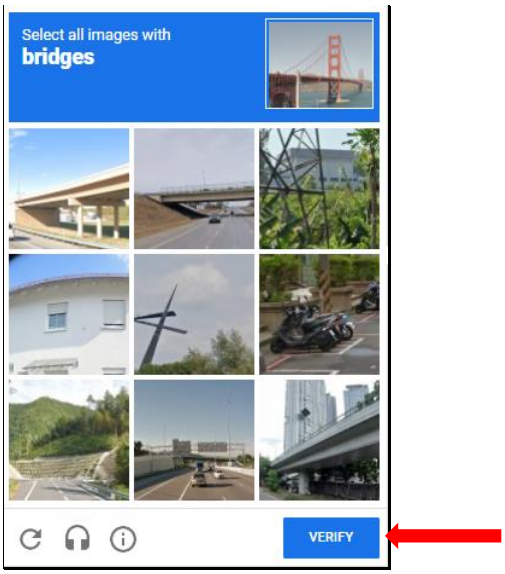
1. Open your browser, and navigate to the provided link for the PEIA Member portal.



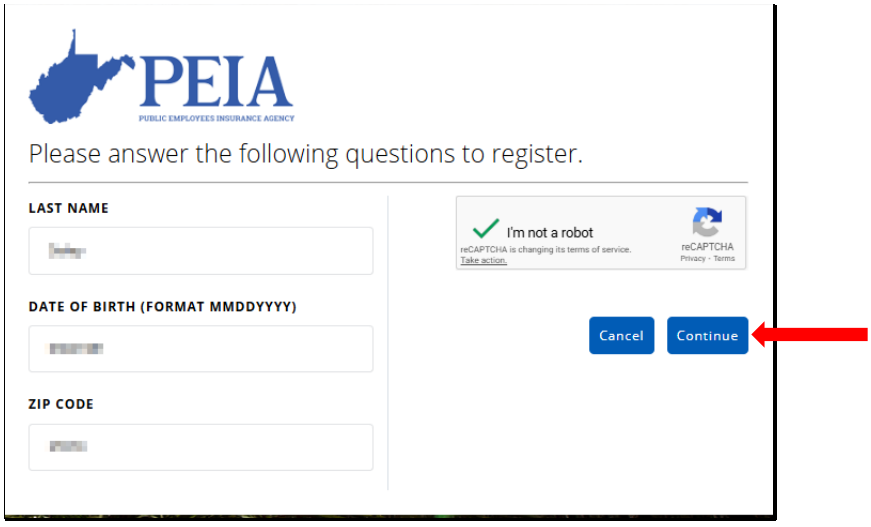
2. Click the **New User Registration** link.
   The system begins the registration process. Follow the prompts as detailed on the following pages.

3. Type your last name in the **Last Name** field.

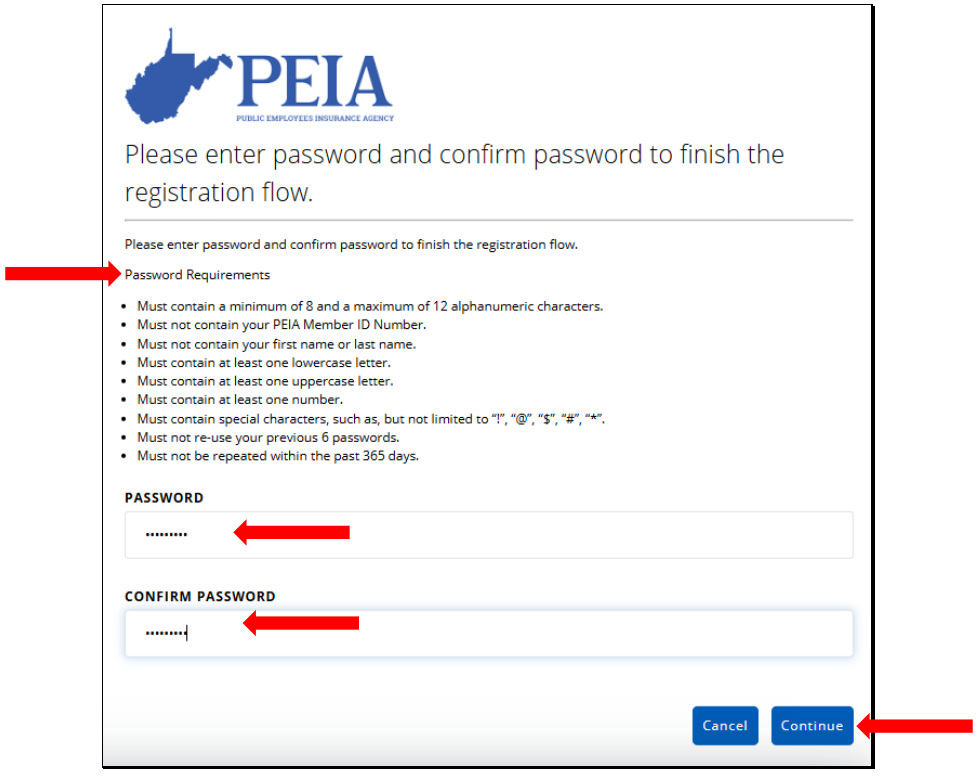
4. Type your birth date in the **Date of Birth** filed.
   Follow the format as indicated – **MMDDYYYY** – two-digit month first, followed by two-digit day and four-digit year, no spaces or punctuation.
5. Type your home zip code (as on file with PEIA) in the **Zip Code** field.
6. Click the **I'm not a robot** checkbox.
   You may be prompted with one or more verification challenges.



7. Select the appropriate images and click the **Verify** button.

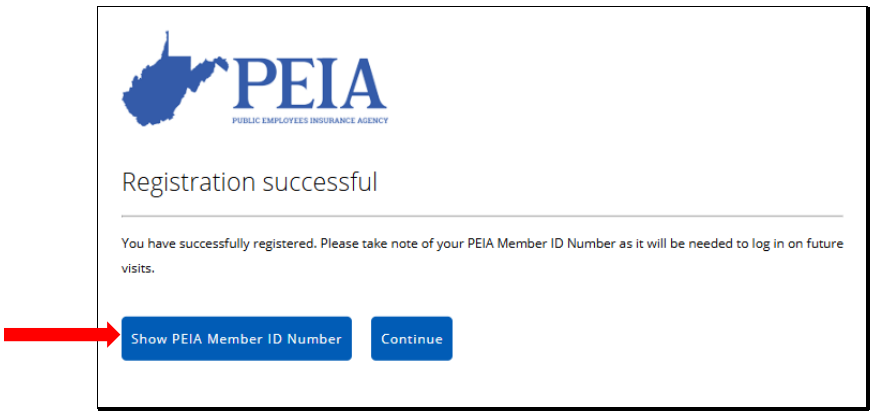


8. Click the **Continue** button.
   You will be prompted to create a password. You will be required to and prompted to change your password every 365 days.



9. Type your password in the **Password** field.
   Follow the **Password Requirements** on the screen.

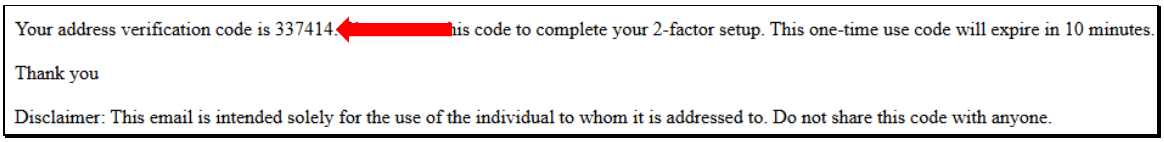
10. Type your password again in the **Confirm Password** field and click the **Continue** button.
    The system confirms your successful registration.



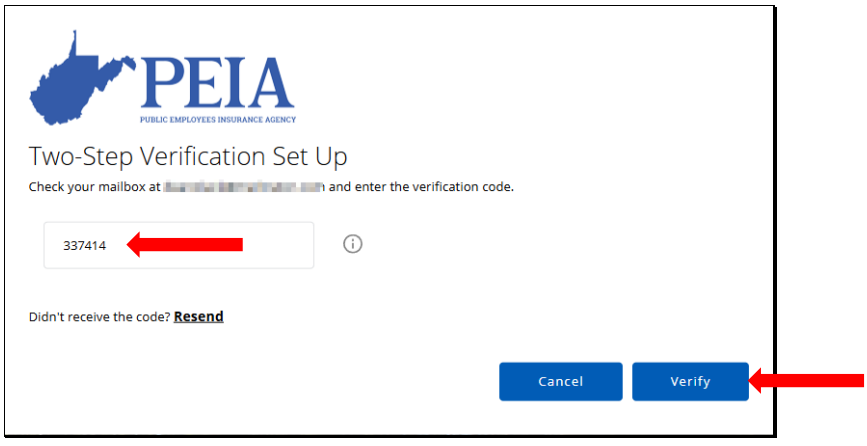
11. Click the **Show PEIA Member ID Number** button.
    The system displays your member ID number. Make a note of it.

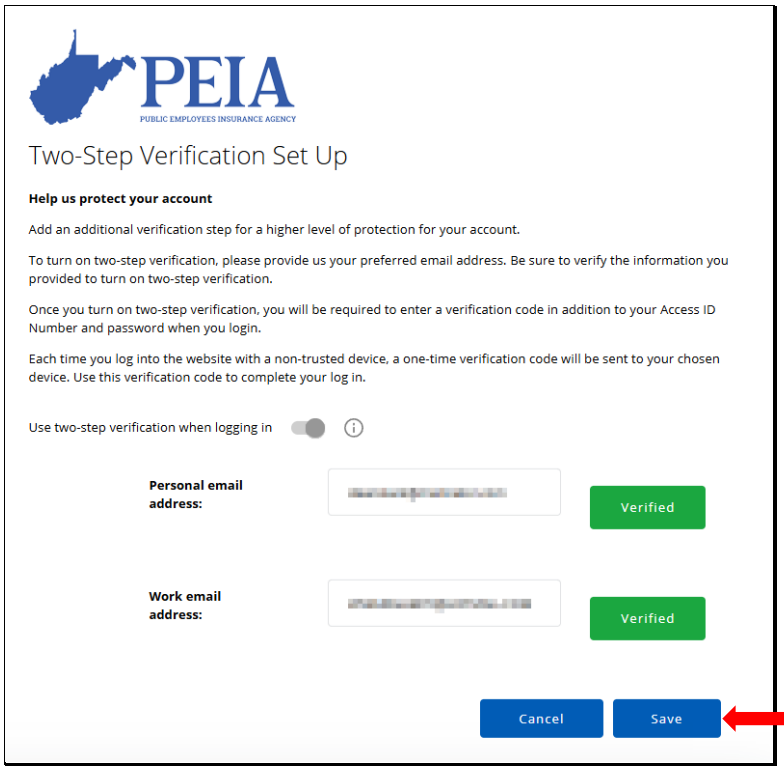
12. Click the **Continue** button.
    The system prompts for two-step verification setup.

13. Type your email address in the **Personal email address** field, and click the **Verify** button to the right of that field.
    The system sends an email to that address with a code.

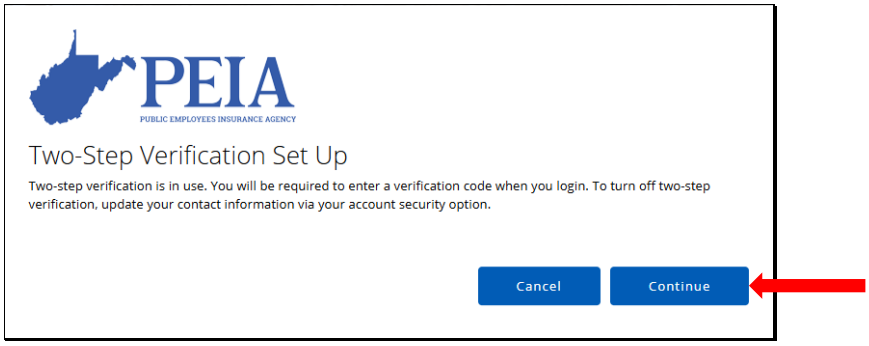


14. Type the received code into the **Two-Step Verification Set Up** field, and click the **Verify** button.
    The system confirms that the email address is verified.





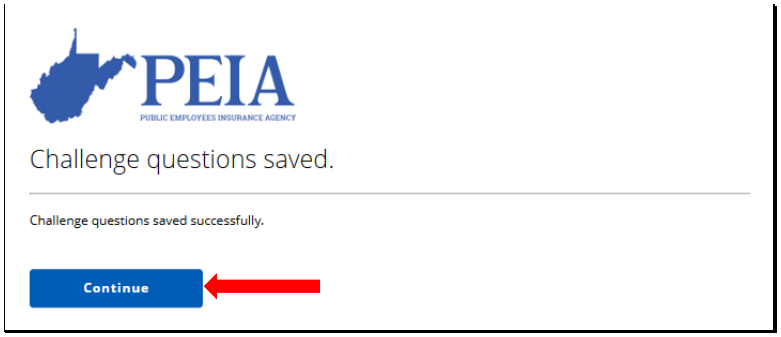
15. Repeat steps 13-14 for the **Work email address** field, and click the **Save** button.
    The system confirms that two-step verification is in use.



16. Click the **Continue** button.
    The system prompts for you to select challenge questions.

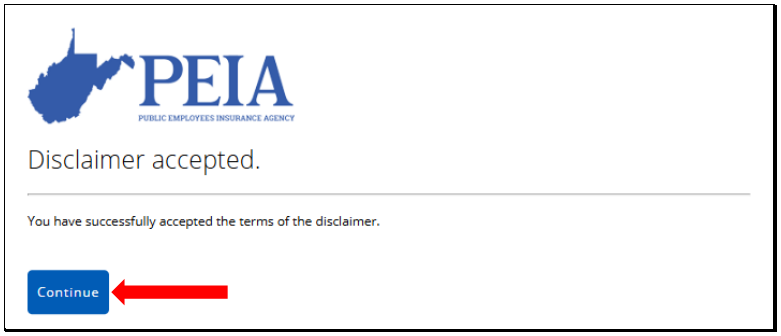
17. Click the drop-down arrow in the **Question 1** field, and select a question.
18. Type you answer in the blank space below Question 1.
19. Repeat steps 17-18 for Questions 2 and 3.
20. Click the **Continue** button.
    The system confirms your challenge questions and answers.

21. Click the **Continue** button.
    The system confirms your challenge questions have been saved.

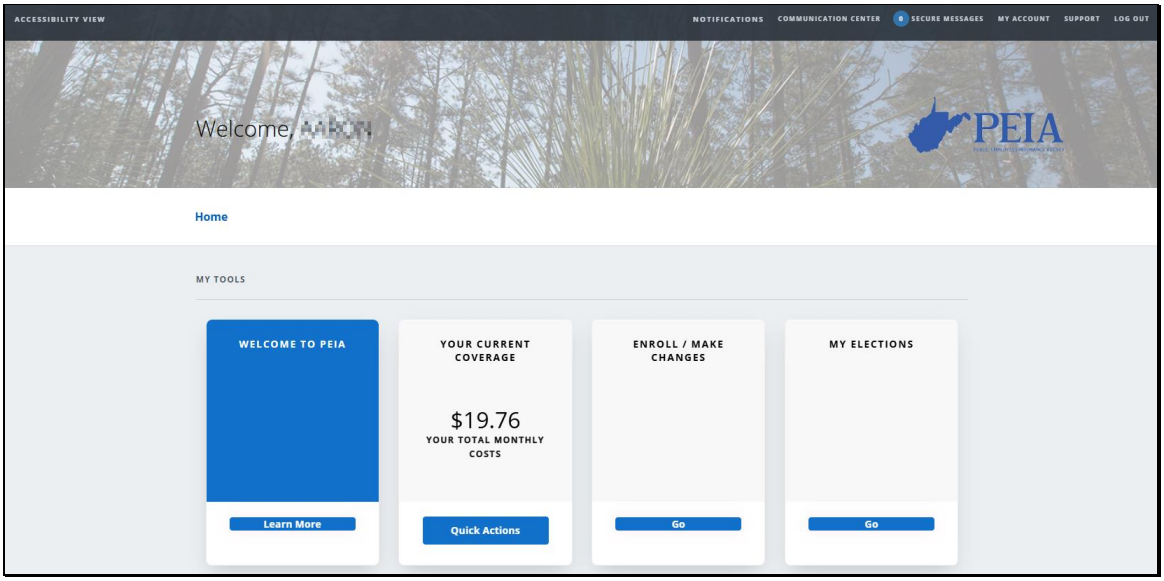


22. Click the **Continue** button.
    The system provides a disclaimer.

23. Click the **I Accept** checkbox, and then click the **Continue** button.
    The disclaimer is accepted.

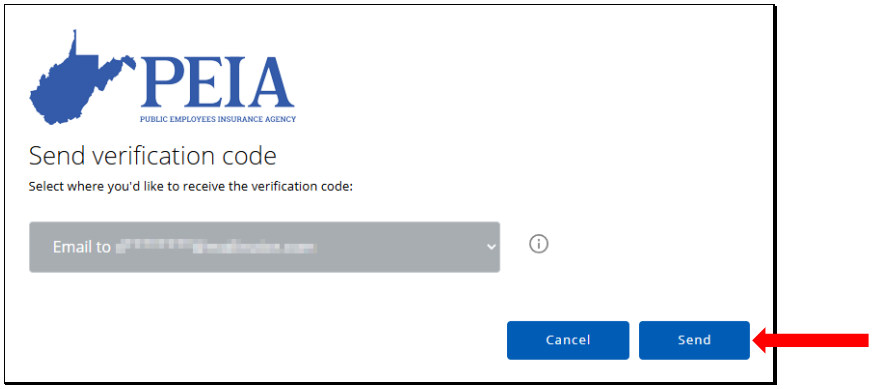


24. Click the **Continue** button.
    The system takes you to the Member portal Home screen.

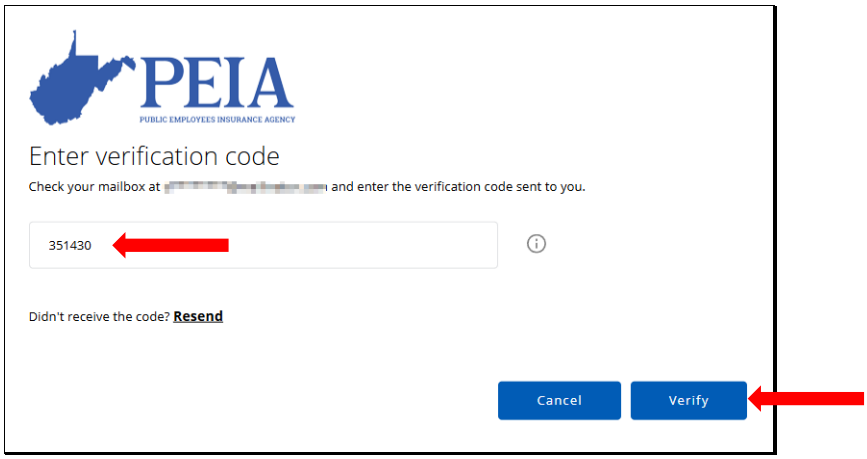


For future access to the portal:

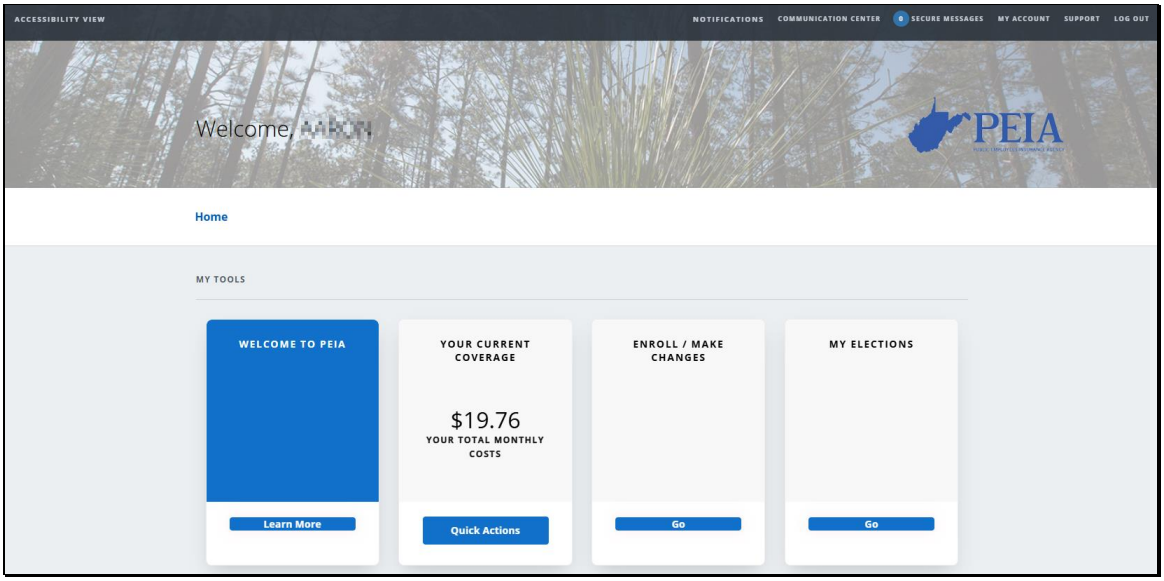
1. Type your User ID in the **PEIA Member ID Number** field.
2. Type your password in the **Password** field.
3. Click the **Login** button.
   The system prompts for sending a verification code.



4. Click the **Send** button.
   The system sends an email to that address with a code.



5. Type the received code into the **Enter verification code** field, and click the **Verify** button. The system completes the login process and displays the portal Home screen.

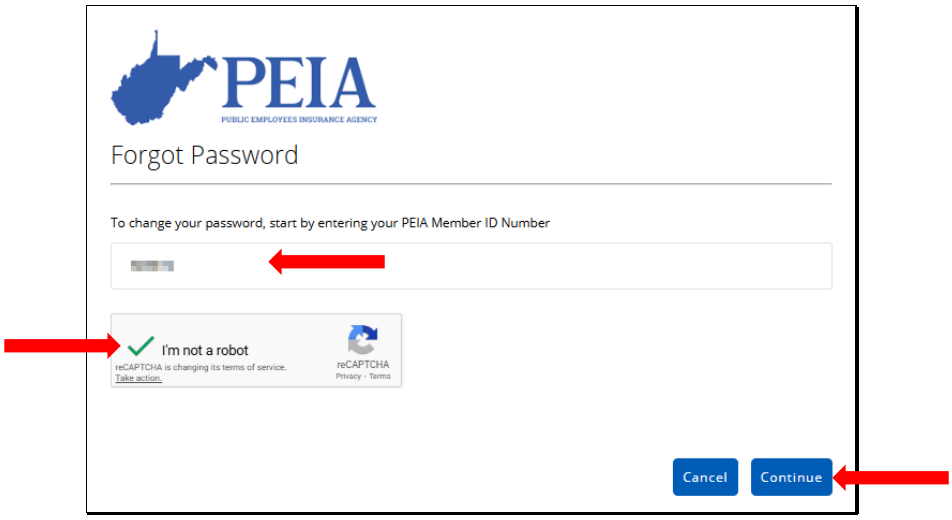


1.3 Member Portal Security

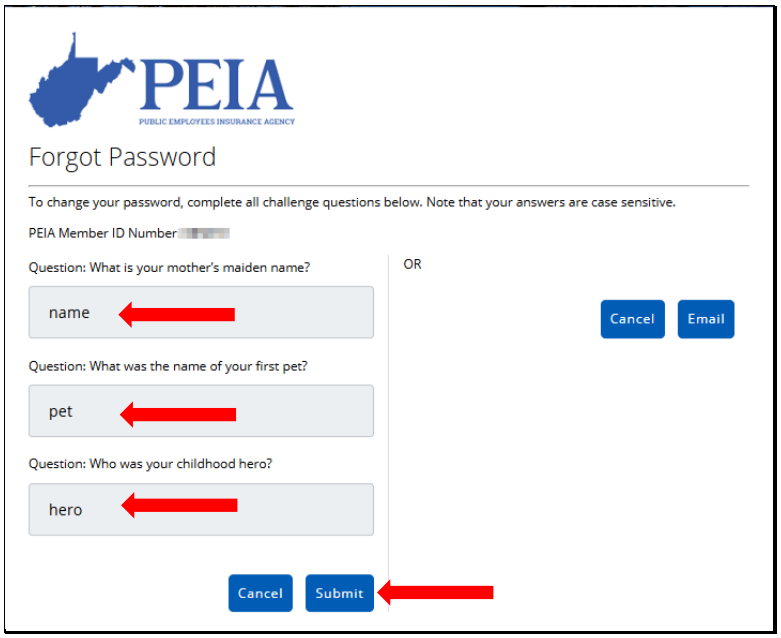
This section covers the processes to recover your account should you forget your Member ID or Password.

1.3.1 Forgot Password

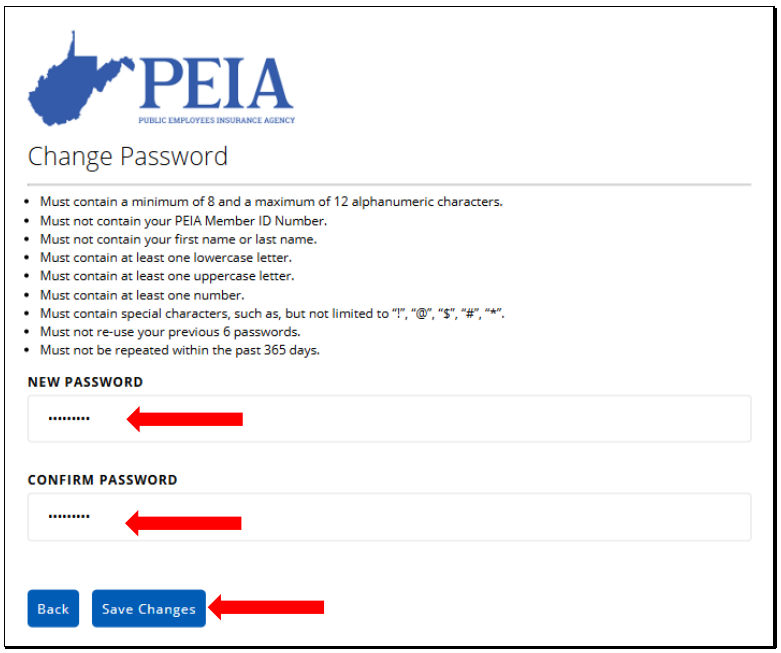
1. Click the **Forgot Password** link.
   The Forgot Password window opens.



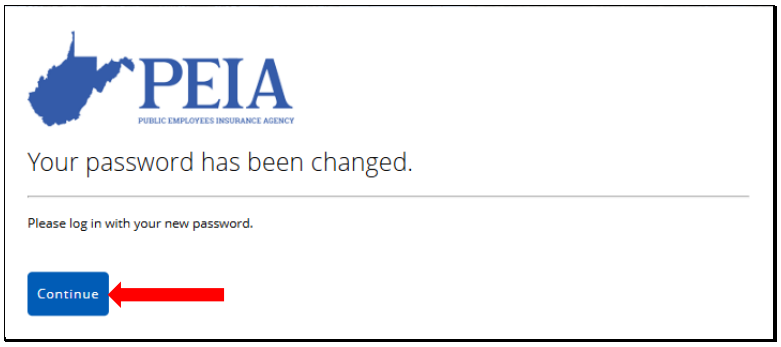
2. Type your **PEIA Member ID Number** into the appropriate field.
3. Click the **I'm not a robot checkbox** (and answer the prompts).
4. Click the **Continue** button.
   The system asks for your challenge question answers.



5. Type your answers into the appropriate fields, and click the **Submit** button.
   The system requires you to change your password.



6. Type a new password into the **New Password** and **Confirm Password** fields, and click the **Save Changes** button.
   The system confirms that your password was changed.



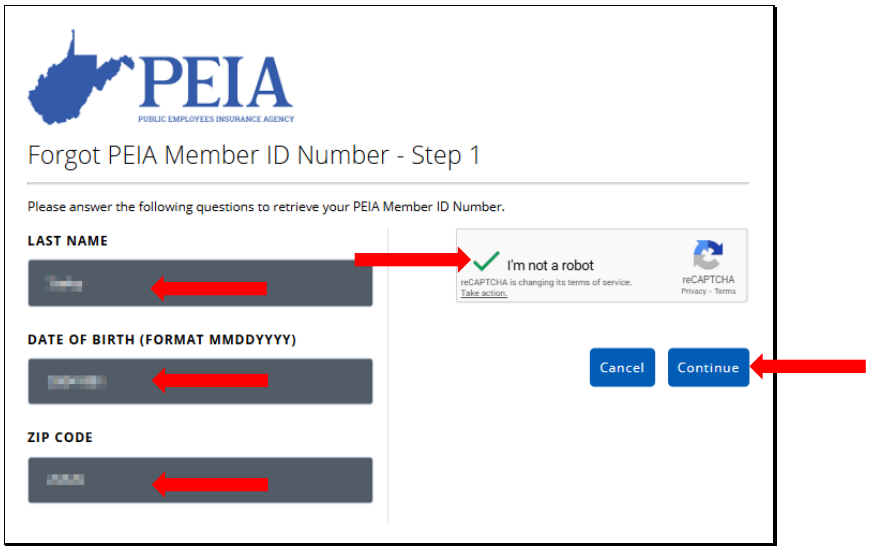
7. Click the **Continue** button.
   The system returns to the login screen.

8. Enter your **PEIA Member ID Number** and **Password** into the appropriate fields, and click the **Login** button.
   The system logs you in to the Home screen.

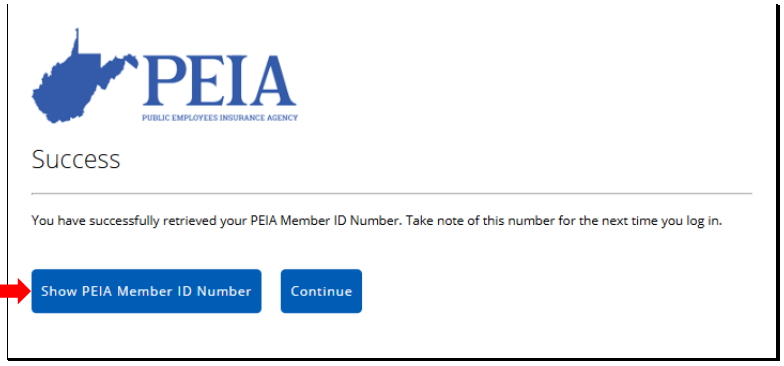
9. Type the code that you received, and click the **Verify** button.
   The system logs you in to the Home screen.

1.3.2 Forgot User ID

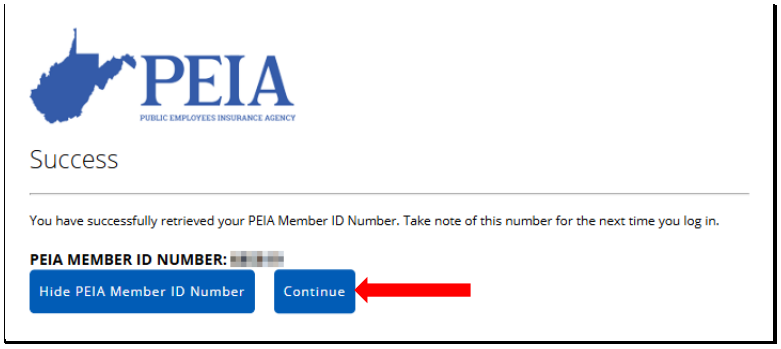
1. Click the **Forgot PEIA Member ID Number** link.
   The Forgot PEIA Member ID Number – Step 1window opens.



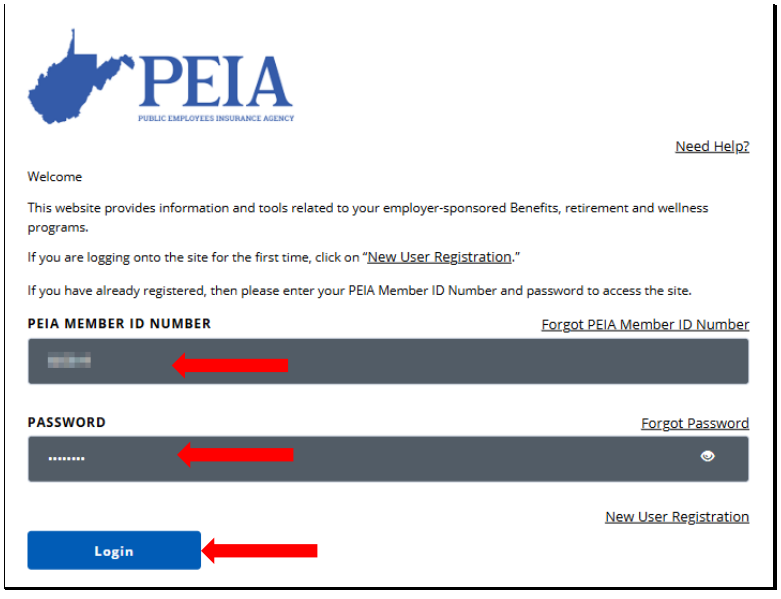
2. Complete the fields for your **Last Name**. **Date of Birth**, and **Zip Code**.
3. Click the **I'm not a robot checkbox** (and answer the prompts).
4. Click the **Continue** button.
   The Success window displays.



5. Click the **Show PEIA Member ID Number** button.
   Your Login Code displays. This is your User ID; please make a note of it.



6. Click the **Continue** button.

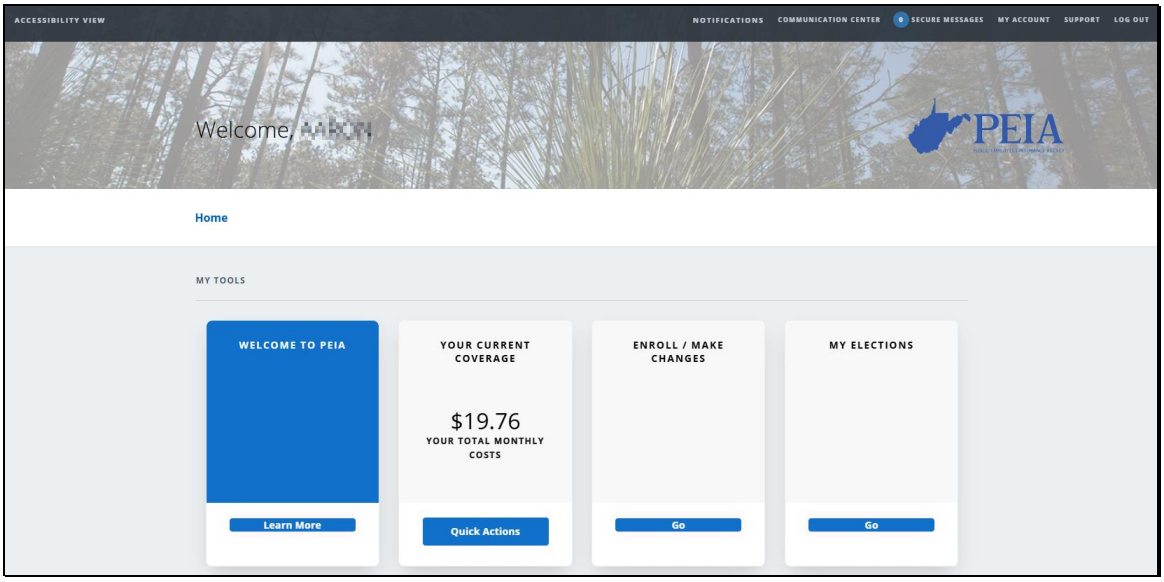


7. Log in with your recovered User ID and Password.

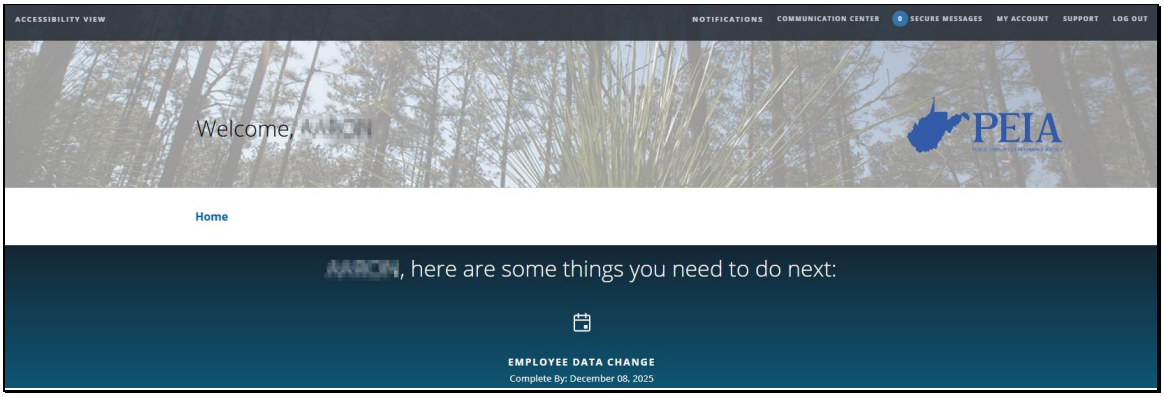
2 Home Page Navigation

Portal link for UAT: **https://WVPEIA-portal.uat.hroffice.com/Account/Login/MustAuthLogin/#/login**

Each successful login results in this screen. Here, you may go directly to the **Home Tools** section to access and activate program benefits, the **Recommended for Me** section to view content such as Plan Descriptions, or the **top right menu** to view or change account settings.



Upon logging in, some members may find a reminder to complete any outstanding events. This feature is called the **CTA – Call to Action**. (There will be more coverage of this feature in a later section.)



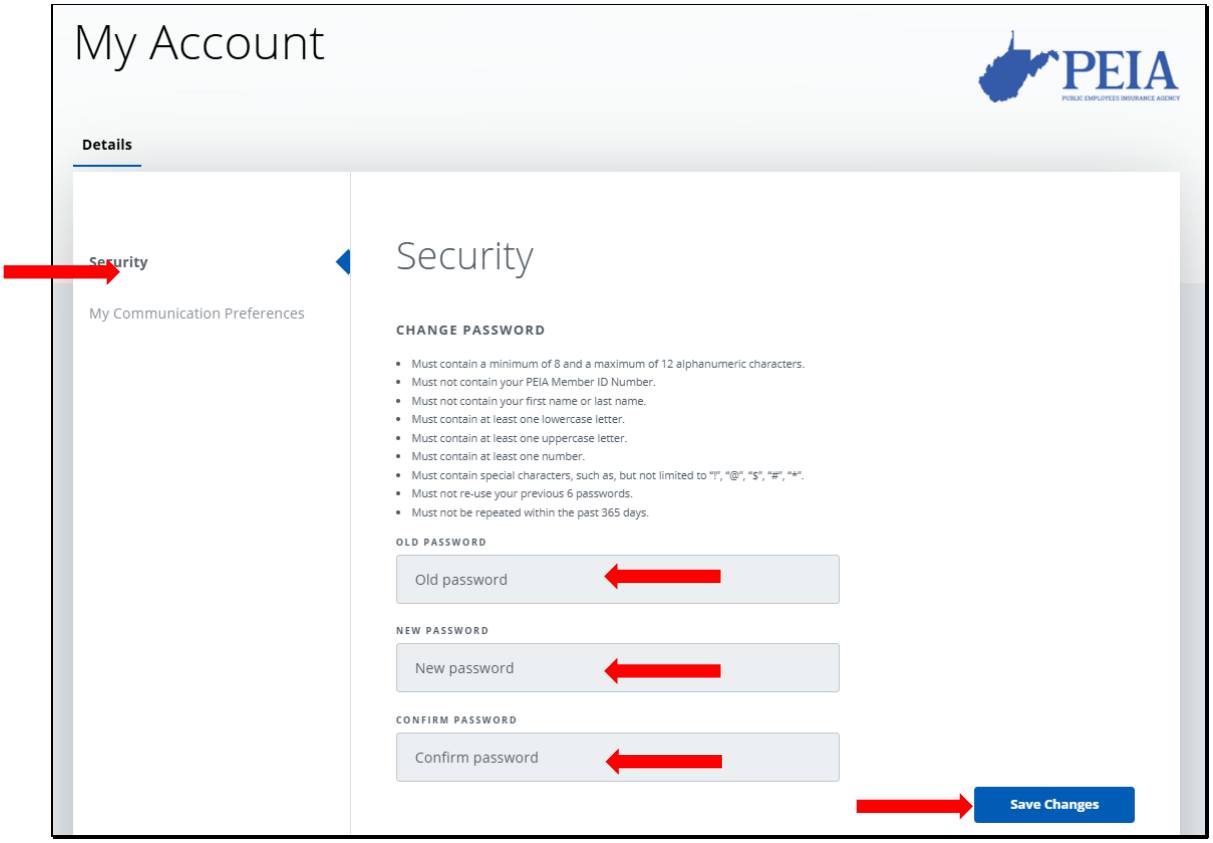
2.1 Home Page – Top Right Menu

Use this menu to access notifications, support, account settings, and to log out at the end of a session.

2.1.1 My Account

The My Account (followed by your name) option allows for changes to your communications preferences.

1. Click the **My Account** menu option.
   The My Account Details object opens, Security section selected.



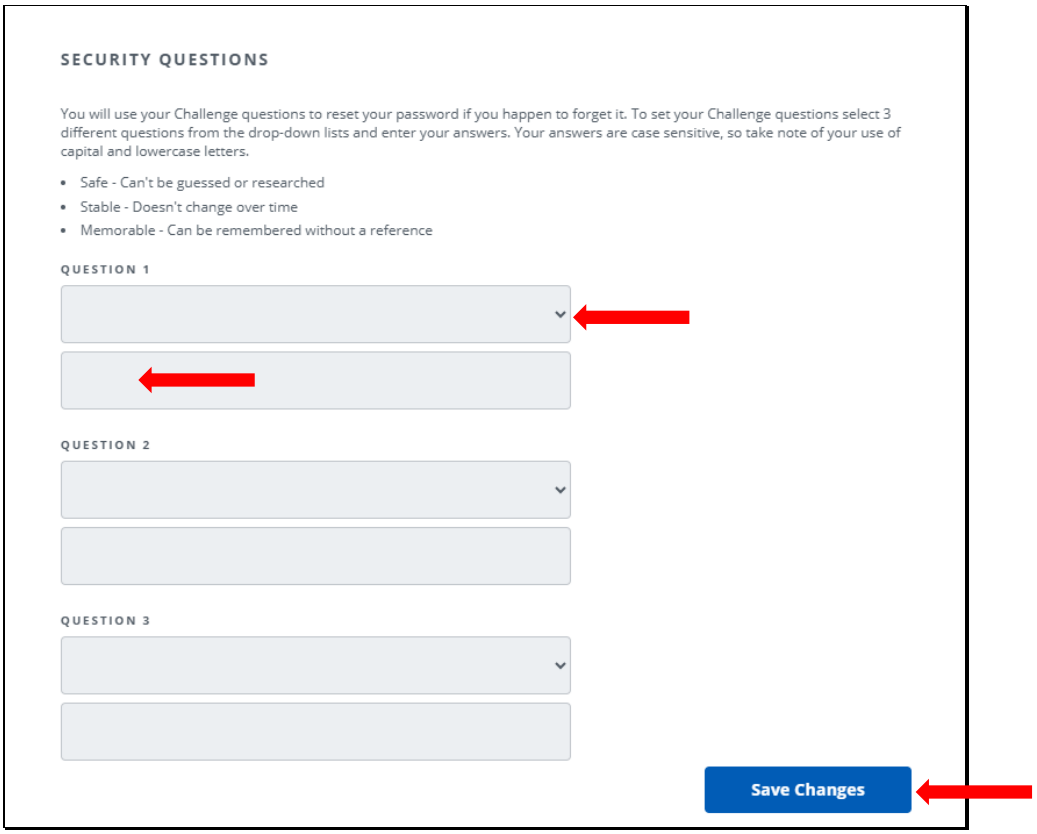
The first section of Security is **Change Password**. Follow these steps if you wish to reset your password.

2. Type your old password in the **Old Password** field.
3. Type your new password in the **New Password** field.
   Follow the password length and content rules in the bulleted section.

4. Retype your new password in the **Confirm Password** field.
5. Click the **Save Changes** button.

Note: each section of this screen has its own Save Changes button. If you make a change to any fields within a section, you must click the Save Changes button within that section too. In other words, you may not simply wait to click the last Save Changes button and have it work for all sections at the same time.

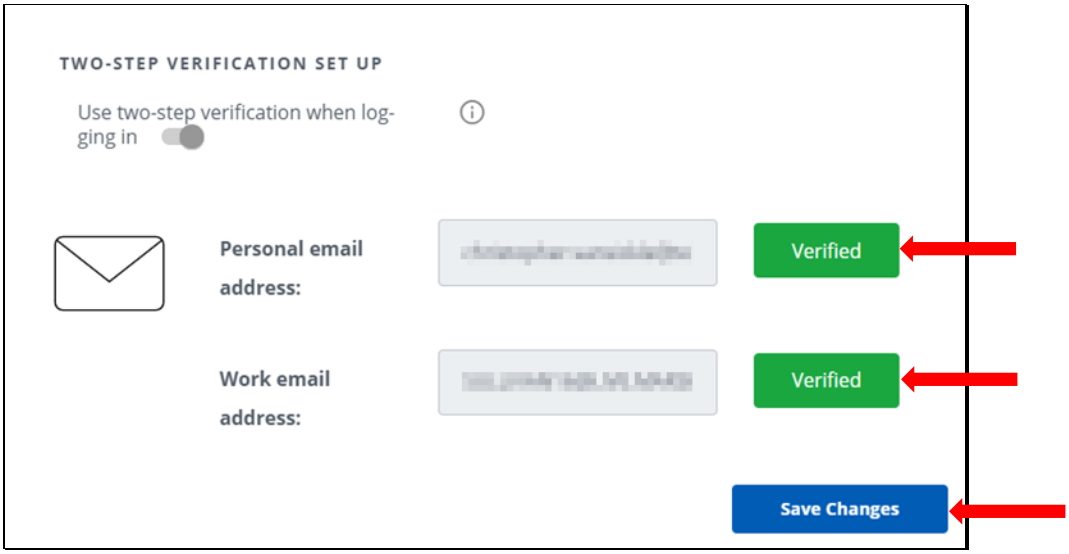
6. Scroll down to the **Security Questions** section.



Follow these steps if necessary to reset your challenge questions.

7. Click the drop-down arrow in the **Question 1** field, and select a question.
8. Type your answer to the question in the field below.
9. Repeat this process for **Question 2** and **Question 3**.
10. Click the **Save Changes** button.

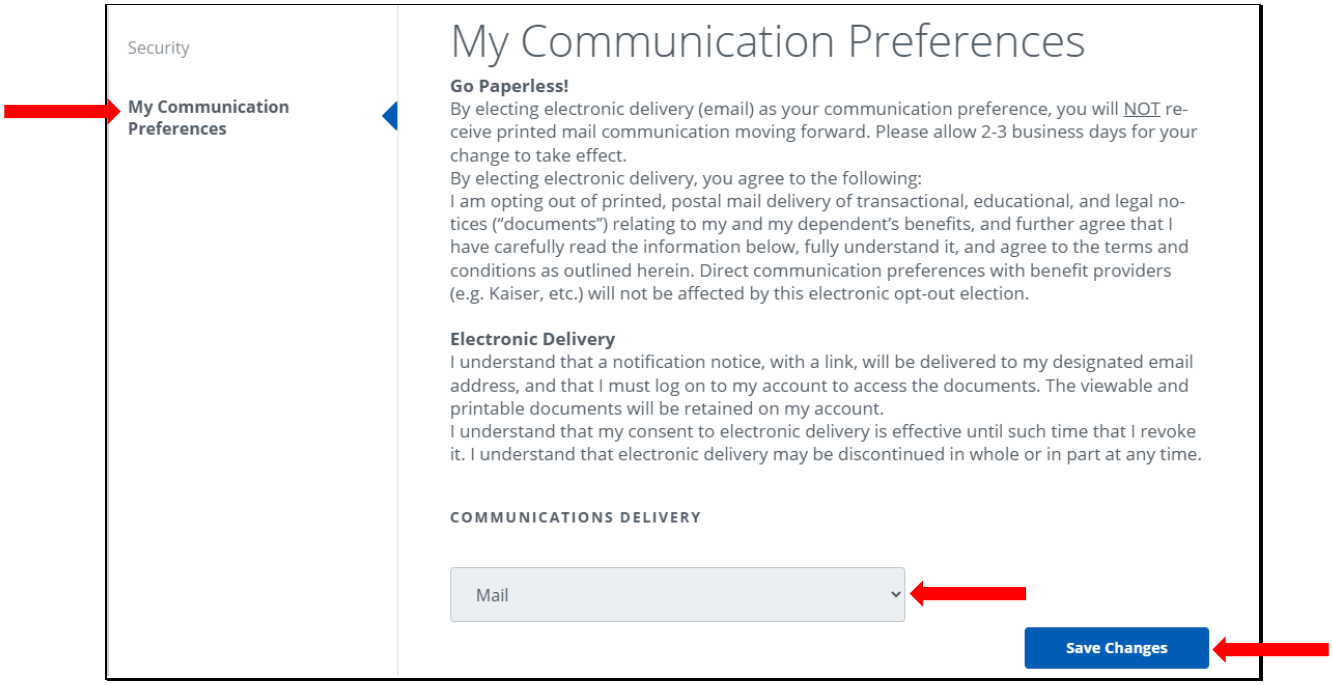
11. Scroll down to the **Two-Step Verification Set Up** section.



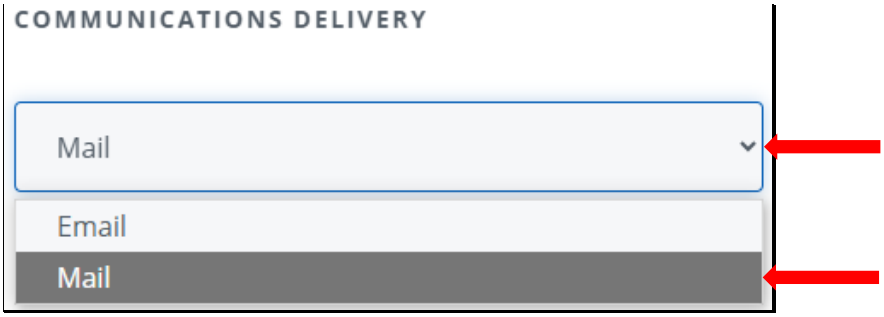
This section displays the email addresses you confirmed when you registered. I you need to change either address, follow these steps.

12. Type your email address into one of the fields, and click the **Verify** button.
    The system will send you a verification code,
13. Enter the code you received, and click the **Verify** button.
    The system will confirm the verification.
14. Click the **Save Changes** button.

15. Scroll back to the top and click the **My Communication Preferences** option.

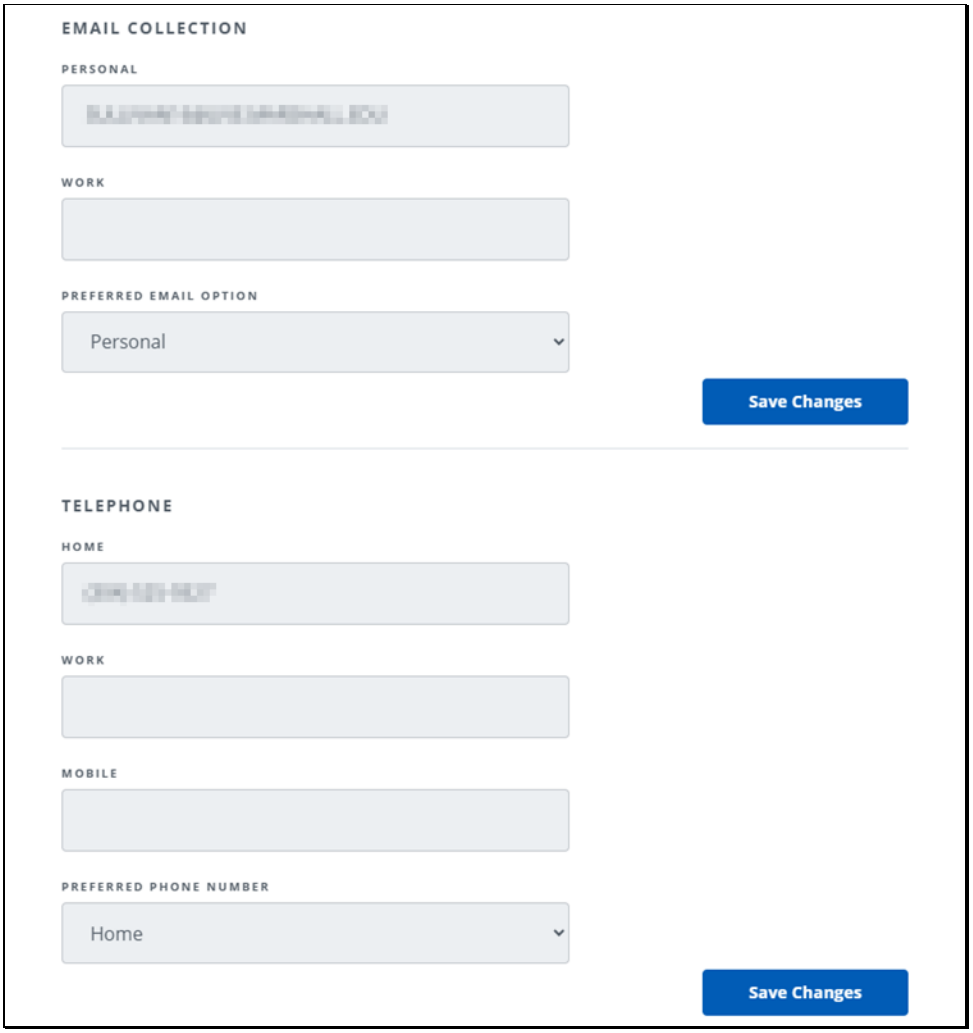


My Communications Preferences contains an option for your preferred Communications Delivery method, Mail or Email.

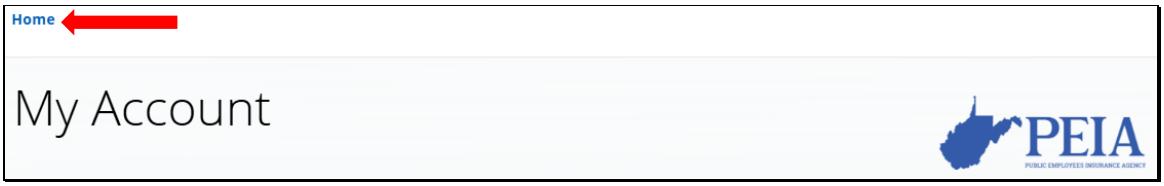


16. Click the drop-down arrow in the **Communications Delivery** field, and make a selection.
17. Click the **Save Changes** button.

18. Scroll down to see the additional sections for **Email Collection**. **Telephone**, and **Address**.



19. Make any changes as necessary, and click the **Save Changes button for each section** you change. If you do not click Save Changes for each section, you will all changes made prior to the last section.
20. Scroll to the top of the screen and click the **Home** link to return to the Home screen.

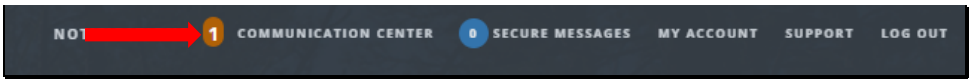


2.1.2 Notifications, Communication Center, Support, and Logout

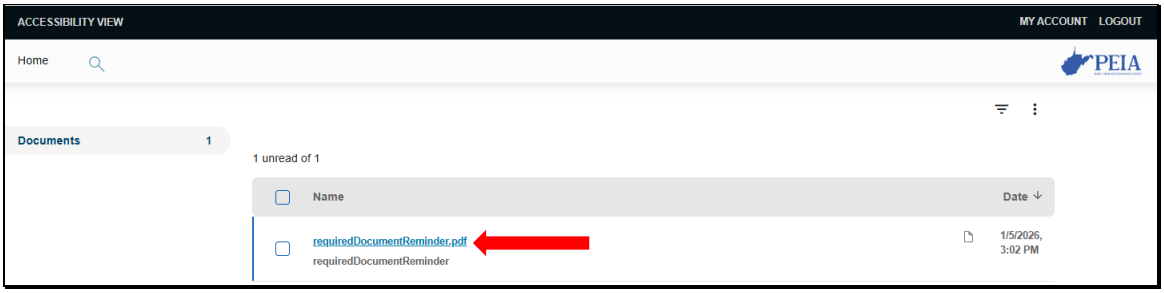
Notifications displays information about the user's account and any changes, as well as notices of documents or other correspondence sent by the system administrators.

1. Click the **Notifications** option in the top right menu.

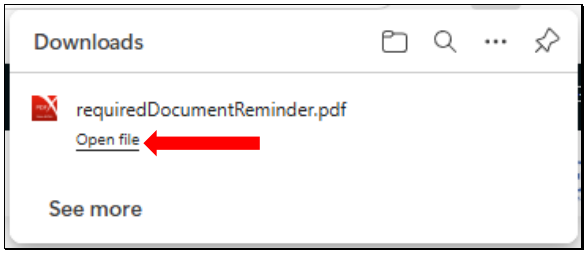
Communication Center displays information about your account and any changes, as well as other documents. A number icon indicates when you have a document to review.



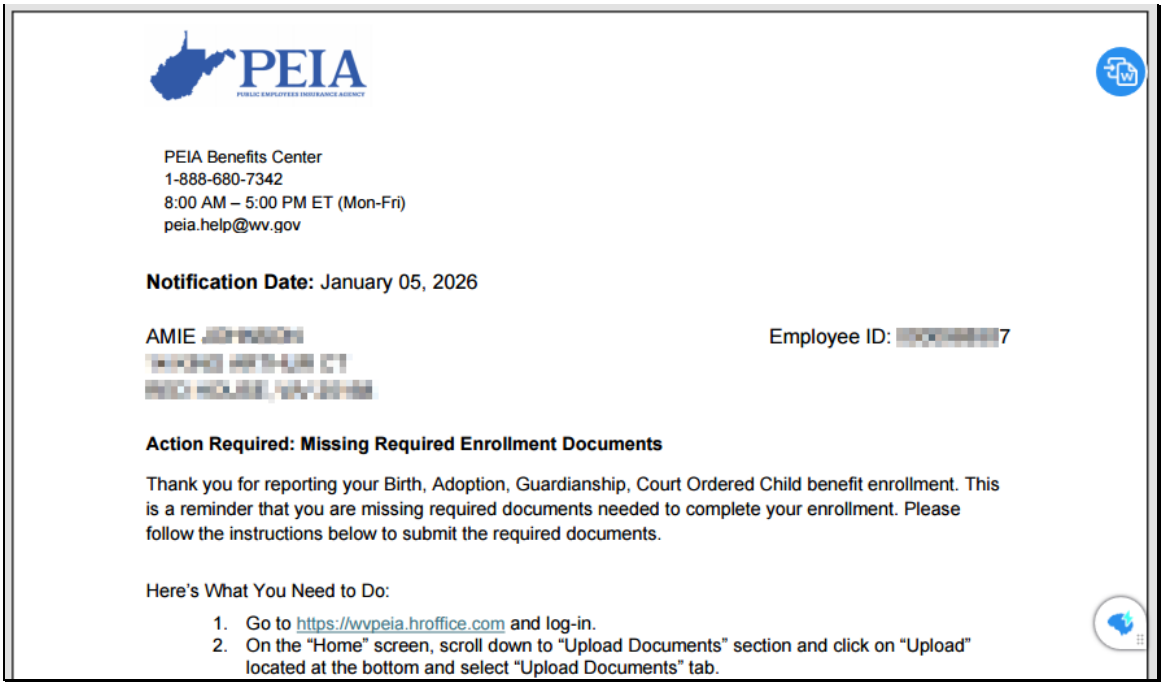
2. Click the **Communication Center** option in the top right menu.
   The Documents screen displays.



3. Click a document link.
   The document is saved to your Downloads folder.



4. Click the **Open file** link.
   The document opens for display.



PEIA Benefits Center
1-888-680-7342
8:00 AM – 5:00 PM ET (Mon-Fri)
peia.help@wv.gov

Notification Date: January 05, 2026

AMIE [redacted] Employee ID: [redacted]7

[redacted]

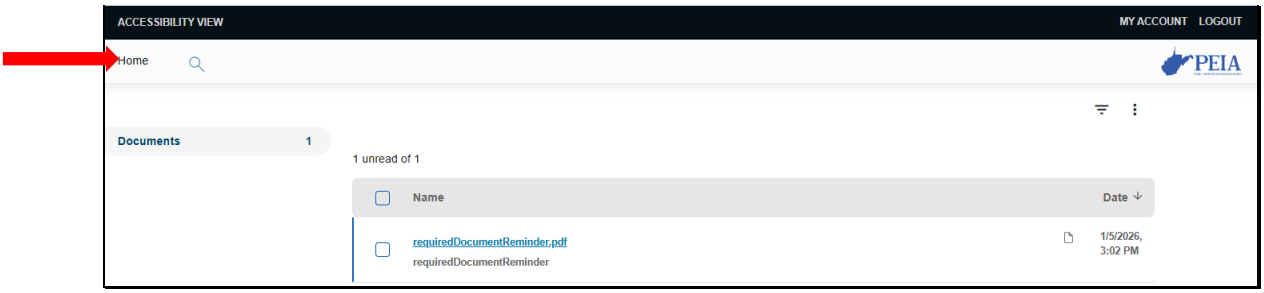
Action Required: Missing Required Enrollment Documents

Thank you for reporting your Birth, Adoption, Guardianship, Court Ordered Child benefit enrollment. This is a reminder that you are missing required documents needed to complete your enrollment. Please follow the instructions below to submit the required documents.

Here's What You Need to Do:

1. Go to https://wvpeia.hroffice.com and log-in.
2. On the "Home" screen, scroll down to "Upload Documents" section and click on "Upload" located at the bottom and select "Upload Documents" tab.

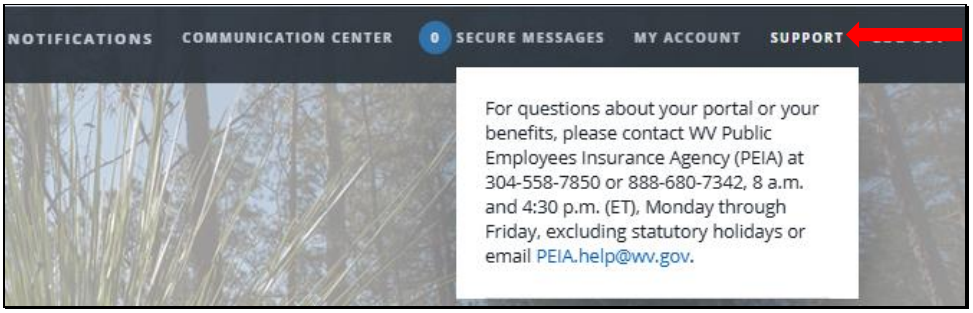
5. Close the document window when finished reading.
   The system returns to the Documents screen.



6. Click the **Home** link to return to the Home screen.

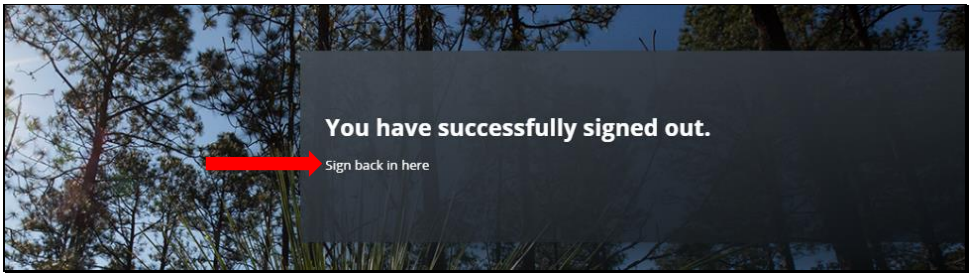
Support displays the phone number and available hours for any calls to the program administrators.

7. Click the **Support** option in the top right menu.



Use **Logout** to end your benefits session.

8. Click the **Logout** option in the top right menu.
   The system confirms a successful sign-out.



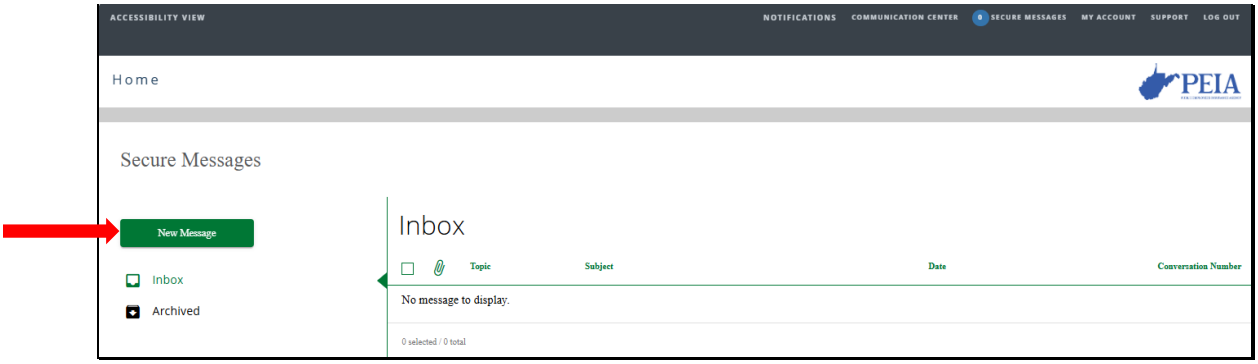
9. Click the **Sign back in here** link to return to your benefits.

2.1.3 Secure Messages

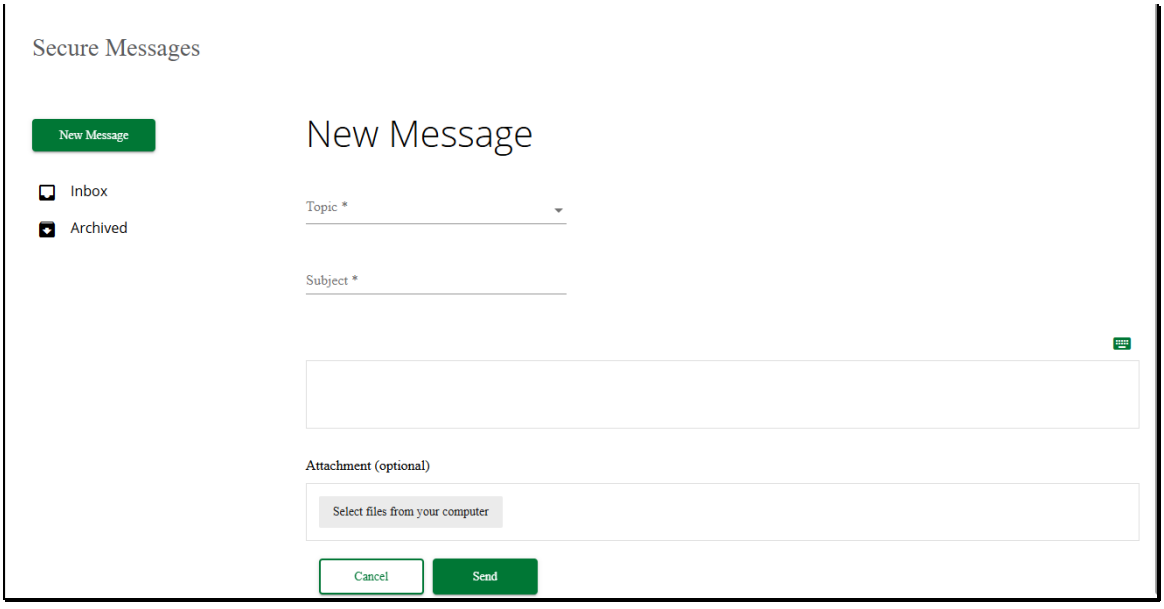
Secure Messages displays notices of documents or other correspondence sent by PEIA or employer system administrators. A number icon (other than 0) indicates when you have a message to review.

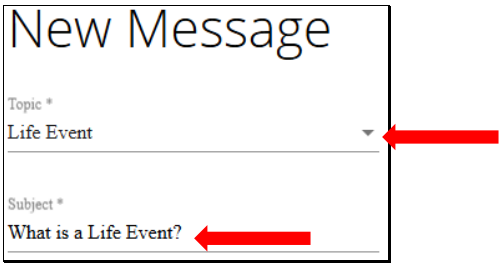
In this example, you are sending a message to PEIA administration:

1. Click the **Secure Messages** option in the top right menu.
   The Secure Messages screen displays.



2. Click the **New Message** button.
   The New Message fields display.

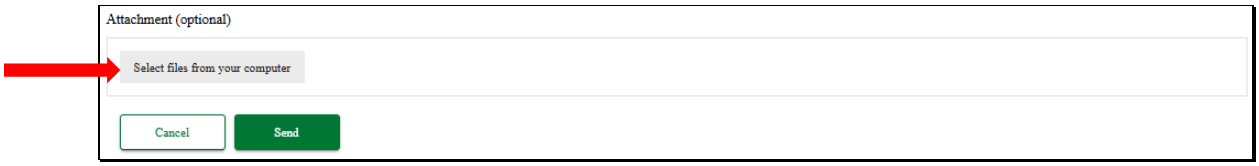




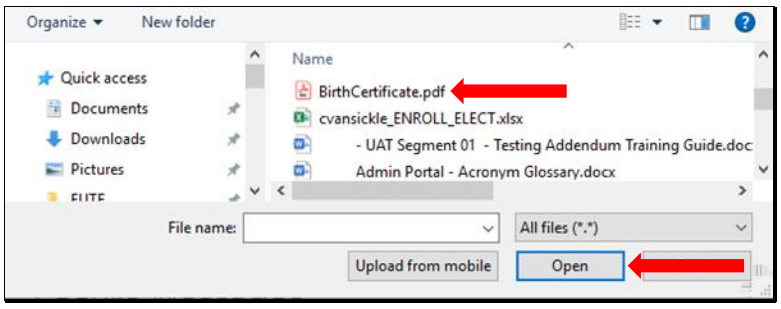
3. Click the drop-down arrow in the **Topic** field, and select the appropriate topic.
4. Type the subject of the message in the **Subject** field.

5. Type the text contents of the message in message area (below the Subject field).

For this example, add an attachment:



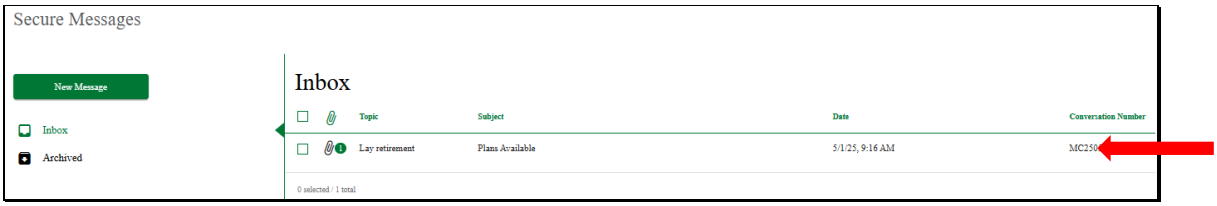
6. Click the **Select files from your computer** button in the **Attachment** section.
   The Open window displays.



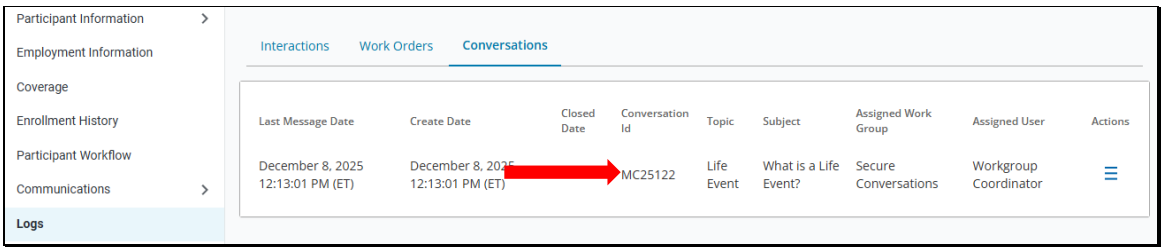
7. Navigate to select the appropriate file, and click the **Open** button.
   The file displays in the Attachment section.

8. Click the **Upload File(s)** link at the right side of the section.
   The **Done** indicator displays to confirm the upload.

9. Click the **Send** button.
   The new message displays on the Secure Messages screen.
   Note the **Conversation Number** on the right side of the screen. This indicates that the new conversation has started with a unique conversation ID.

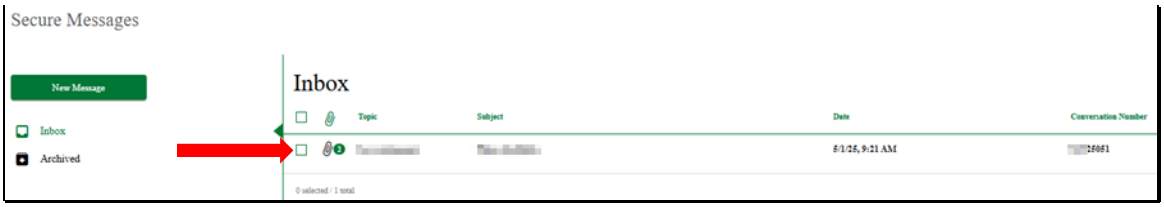


When viewing the **Logs**, **Conversations** for the member in the Administrator portal, the administrator sees the same conversation number in the **Conversation ID** column, verifying that the unique conversation with the member has begun.

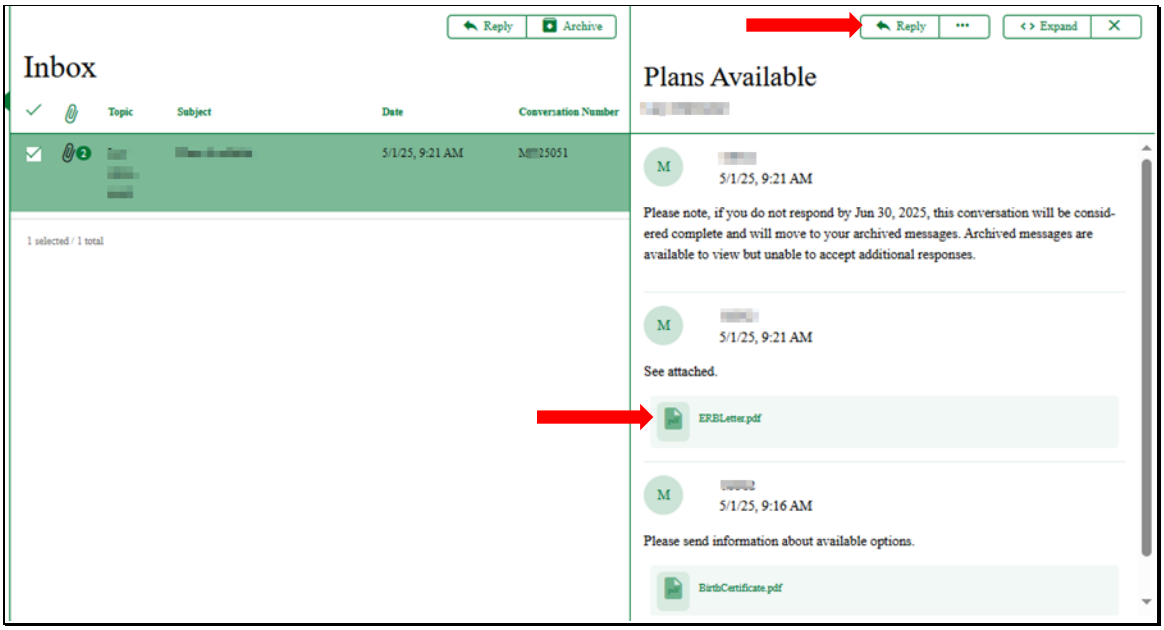


When a response has been received from PEIA, you will see a number indicating new messages next to the Secure Messages option. This number represents unread messages.

1. Click the **Secure Messages** option in the top right menu.
   The Secure Messages screen displays, with a new message visible in the Inbox.



2. Click the **checkbox** to the left of the new message.
   The contents of the received message display to the right.



3. Click the attachment link to download the attachment.
4. Click the **Reply** button (if necessary) to generate a reply to PEIA.

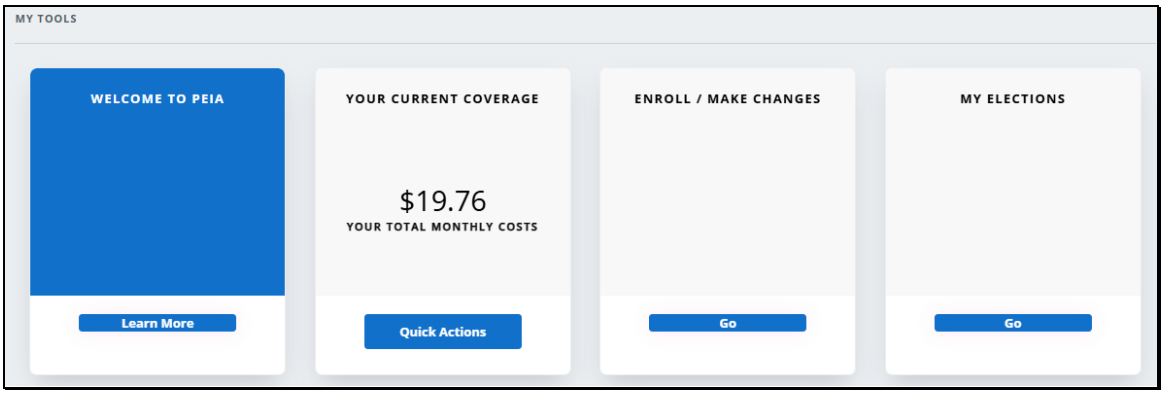
Note that upon reading the new message(s), the number indicator on the Secure Messages option returns to zero.

2.2 Home Page – Widgets

The Home screen displays the collection of Tools. Also known as *Widgets* or *Tool Cards*, Tools are used to provide direct access to benefit elections for viewing and printing, or for making changes.

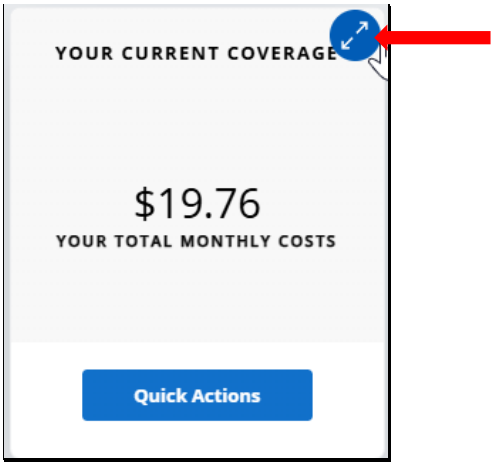
2.2.1 My Tools

The first cards on the Home screen are used to view your current enrollment and coverage information.

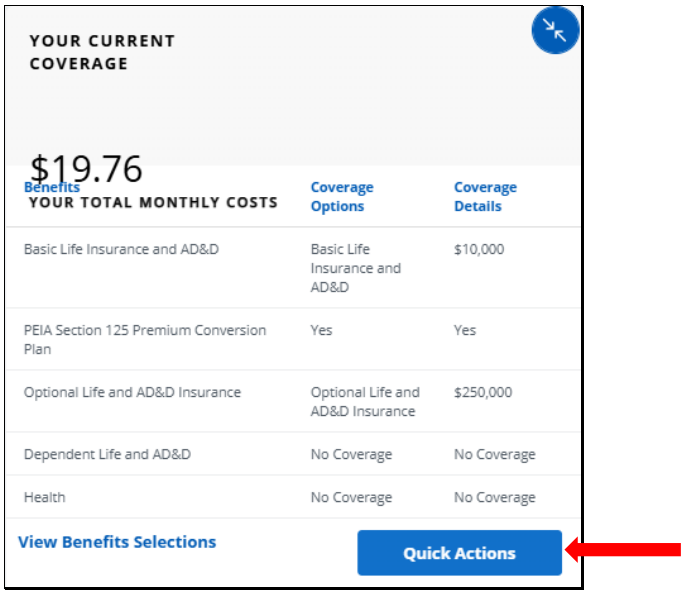


For a participant that already has benefits coverage, there will be a **Your Current Coverage** widget on the home page. In the example above, the Your Current Coverage tool is collapsed but it may be expanded as well.

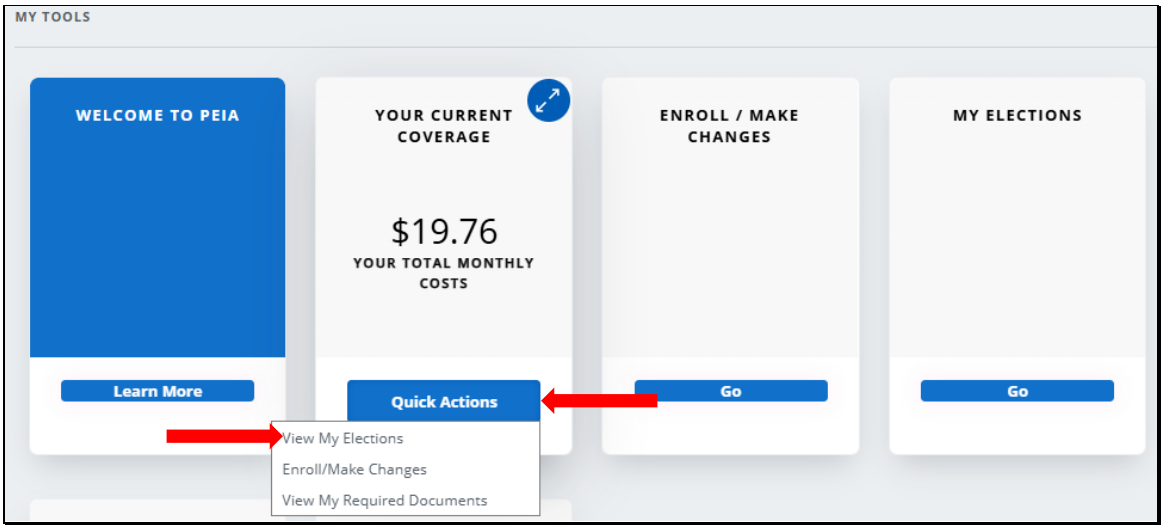
1. Click the double arrow icon in the top right corner of **Your Current Coverage**.
   This icon allows for collapsing and expanding this tool.



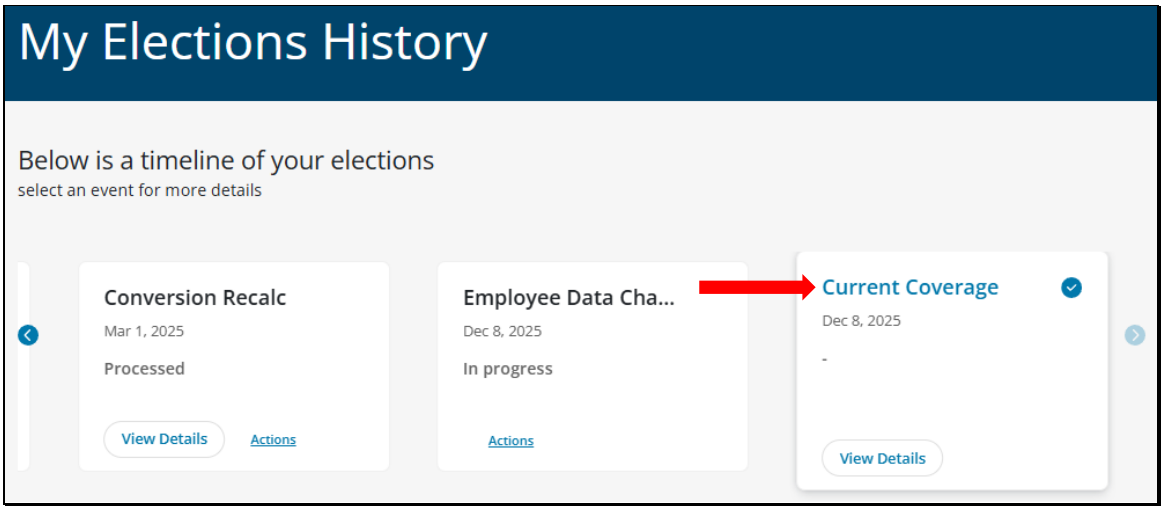
2. Click the icon to expand the widget.
   (Actually, the widget expands and collapses if you click on it anywhere, not just on the double arrow.)
   Your Current Coverage expands to display benefits details.



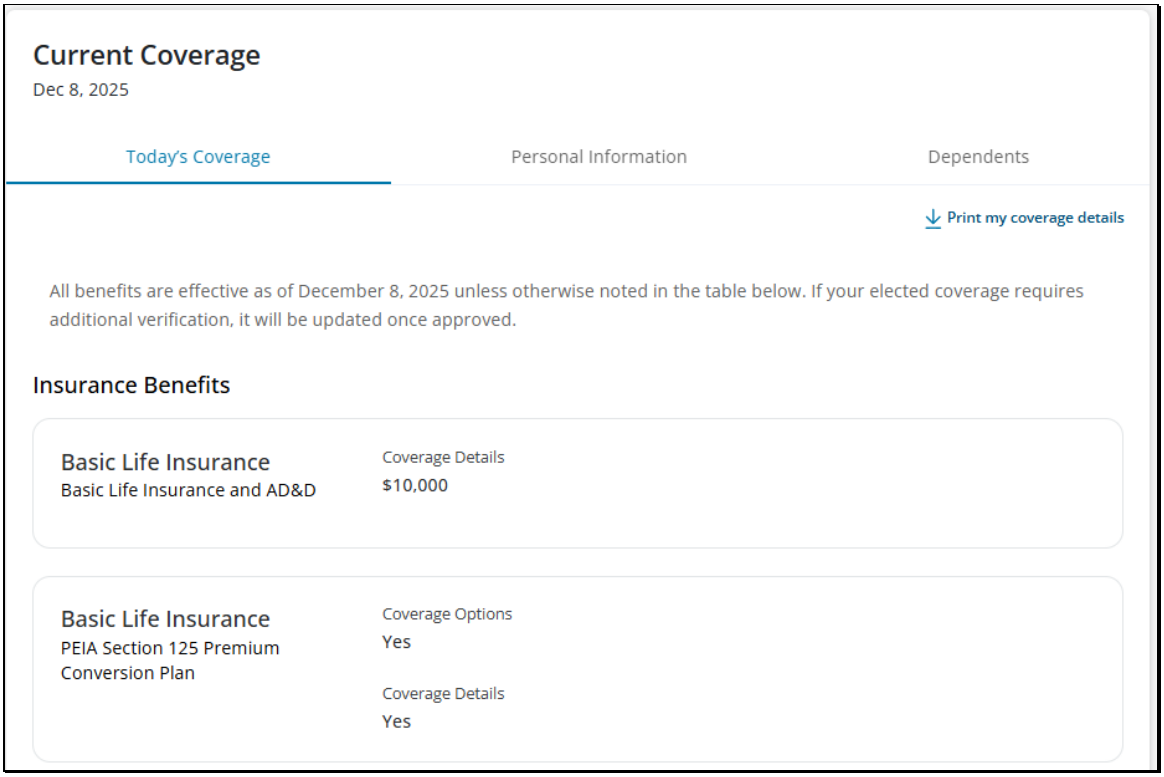
In both collapsed and expanded views, the Your Current Coverage widget contains a **Quick Actions** button.



3. Click the **Quick Actions** button on the Your Current Coverage tool, and select **View My Elections**. The My Elections History screen displays a timeline of your coverage elections.



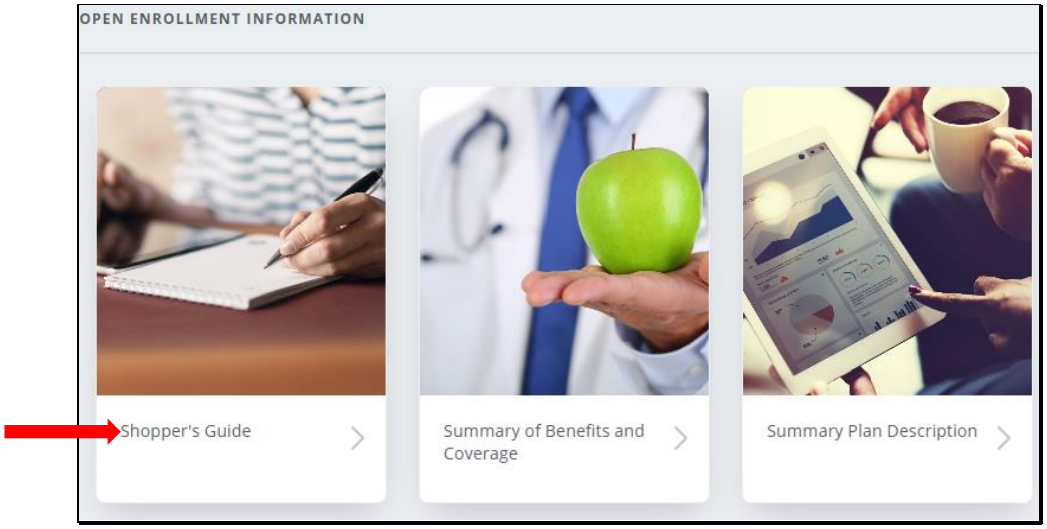
4. Note the **Current Coverage** event; scroll down to view its details.



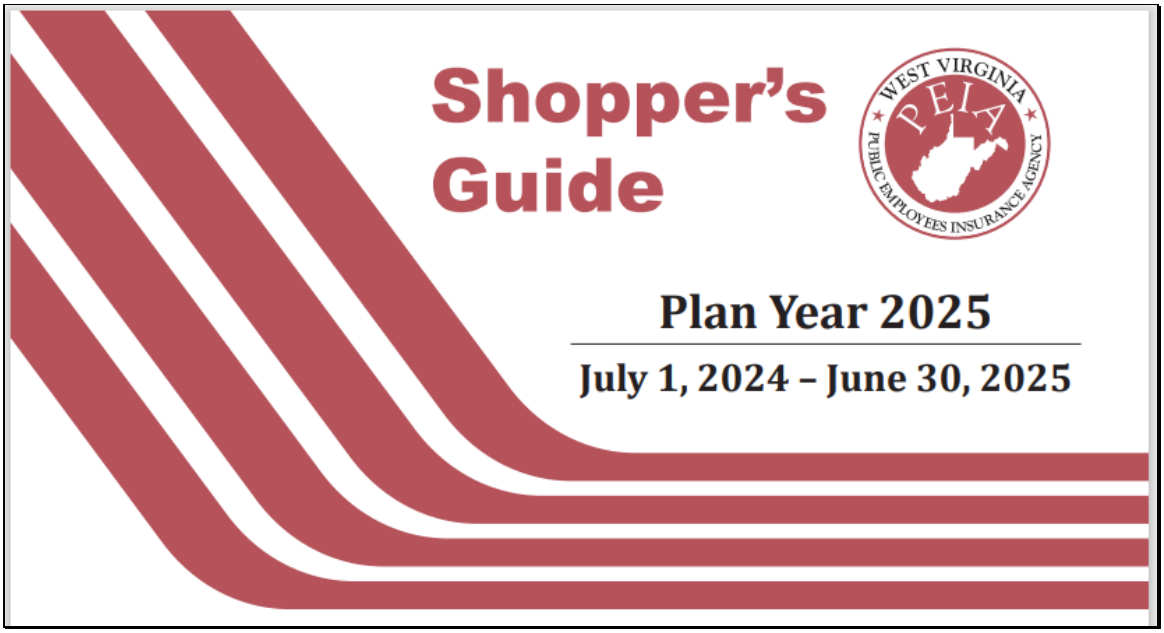
5. Scroll back to the top of the screen, and click the **Home** link to return to the Home screen.

2.2.2 Open Enrollment Information

The widgets in the Open Enrollment Information section allow participants to access their Benefits and other Plan information.



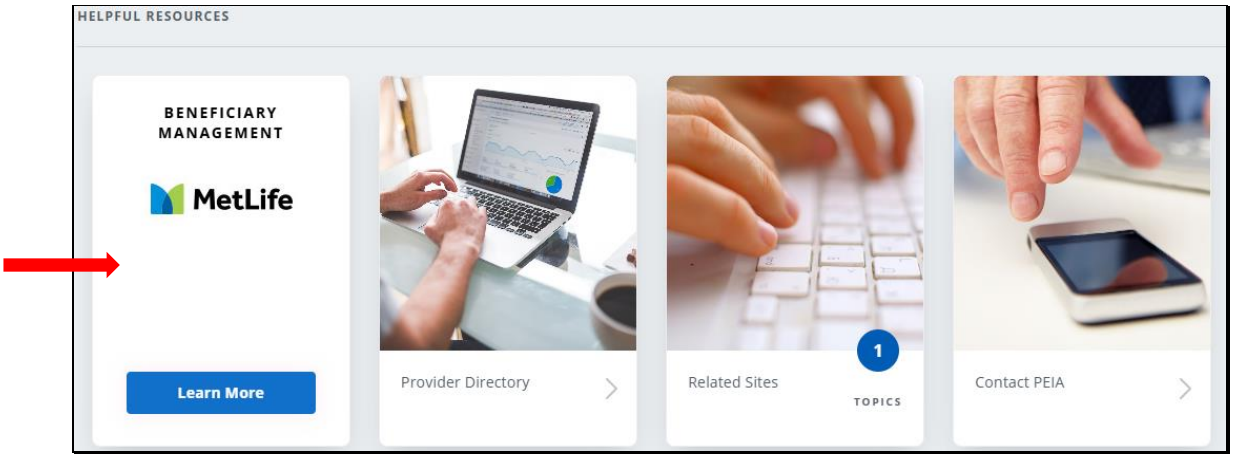
1. Click the **Shopper's Guide** tool.
   The PEIA Shopper's Guide screen displays in a new browser tab. Many of the tools will open new browser tabs when selected.



2. Close the new browser tab when finished.

2.2.3 Helpful Resources

Helpful Resources contains tools that link to provider and other websites.



1. Click the **MetLife** tool.
   The WV.gov website opens in a new browser tab.

2. Click the **life insurance forms and documents** link.

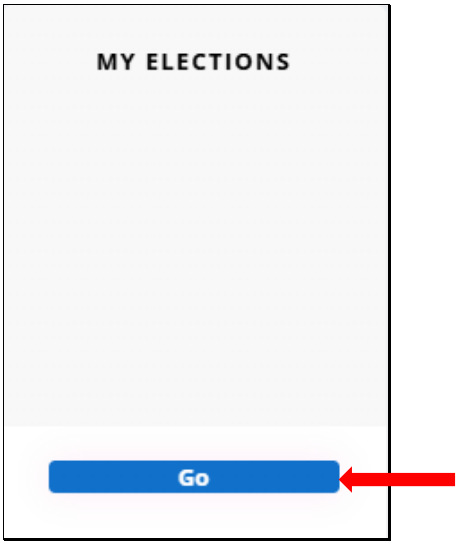
3. Continue exploring the links.
4. When finished, close the new browser tab.

3 Events and Benefits

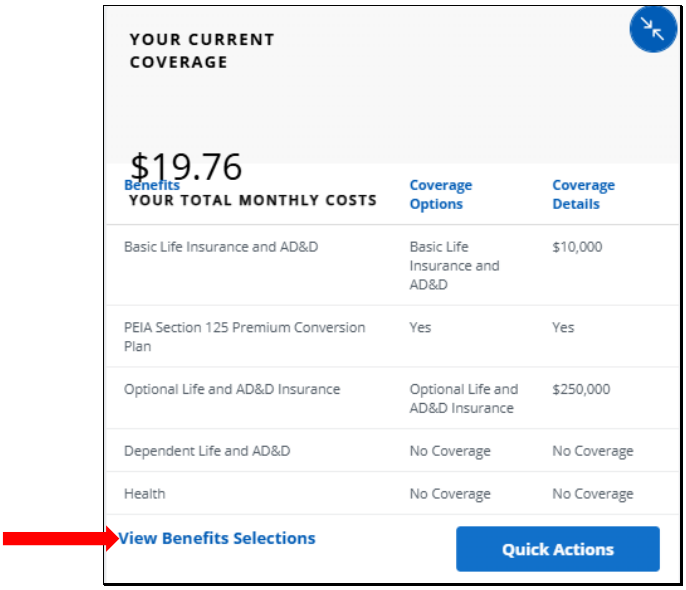
In this section, explore the Go menu of **My Elections**.

3.1 My Elections – Go

Use View My Elections to view and update current coverage.

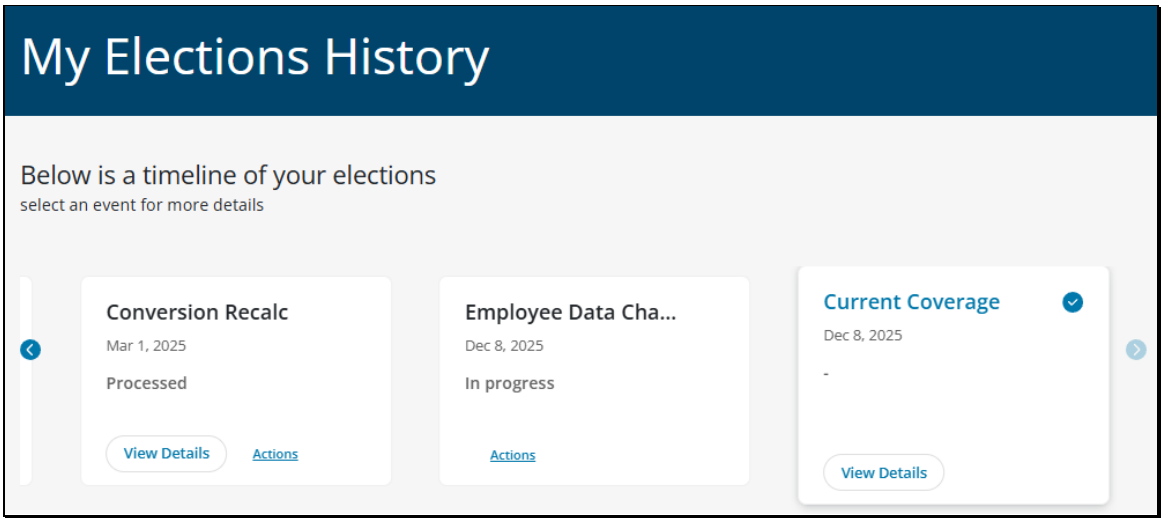


1. Click the **Go** button on the My Elections widget.
   The My Elections History screen displays.

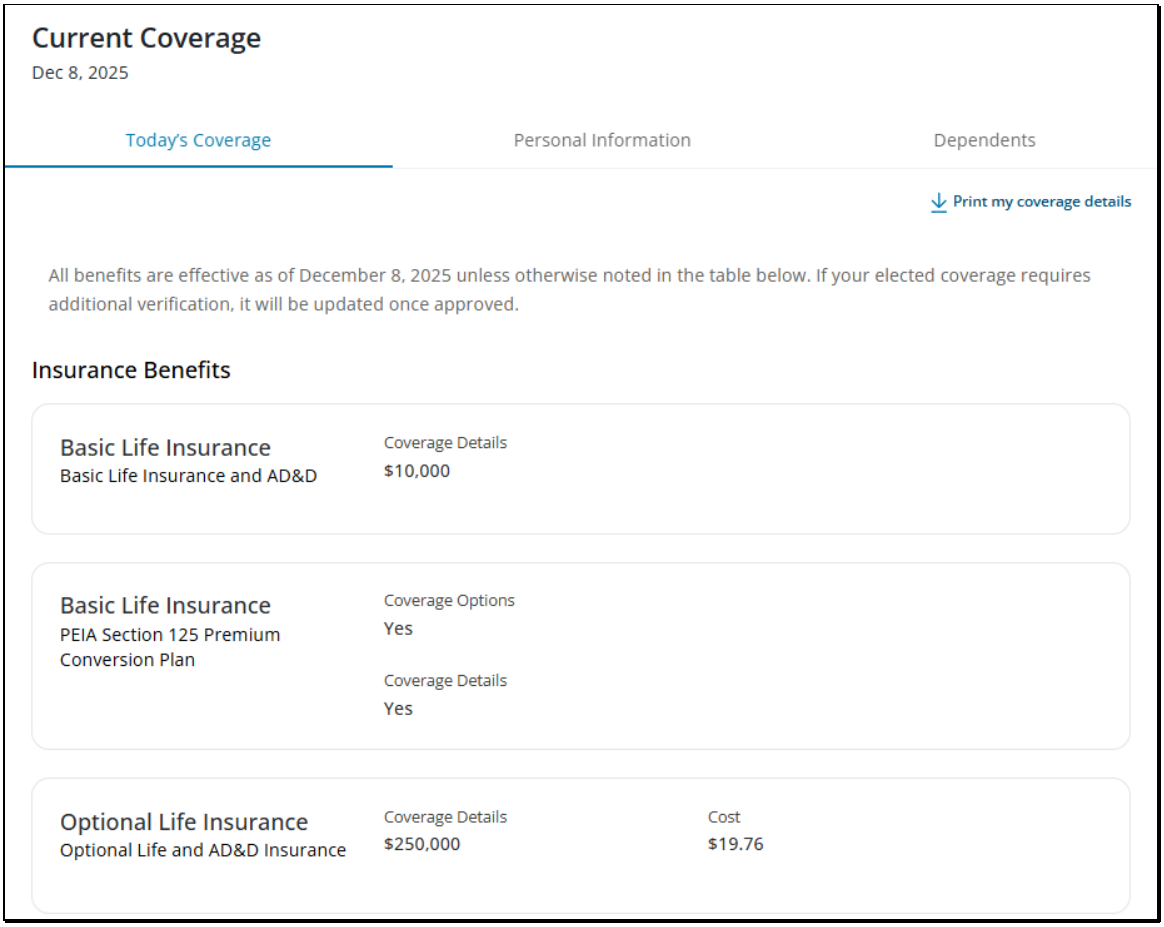


This option also may be activated with the **View Benefits Selections** link when the (Home screen) **Your Current Coverage** tool is expanded.

The My Elections History screen displays your Current Coverage.

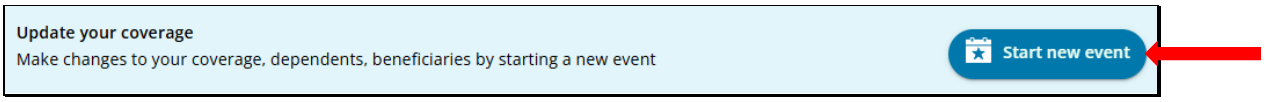


2. Scroll down this screen to view all current coverages.

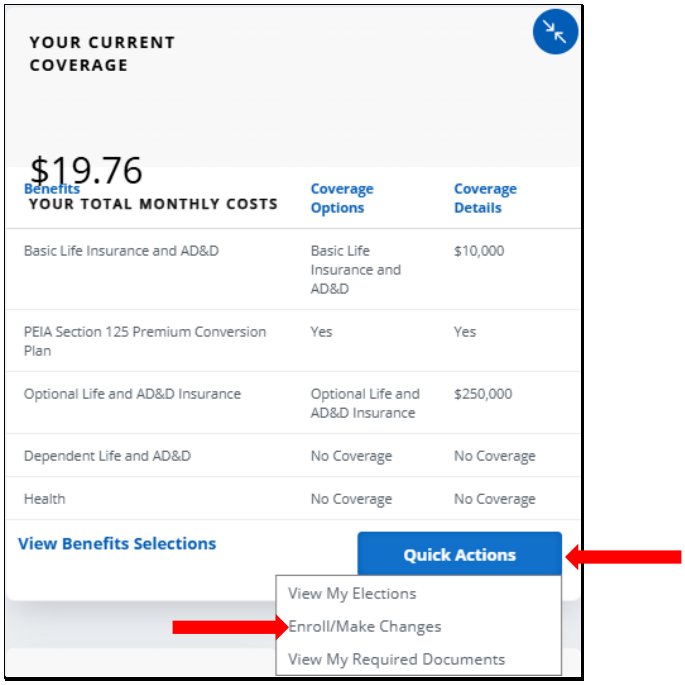


3.2 Enroll / Make Changes

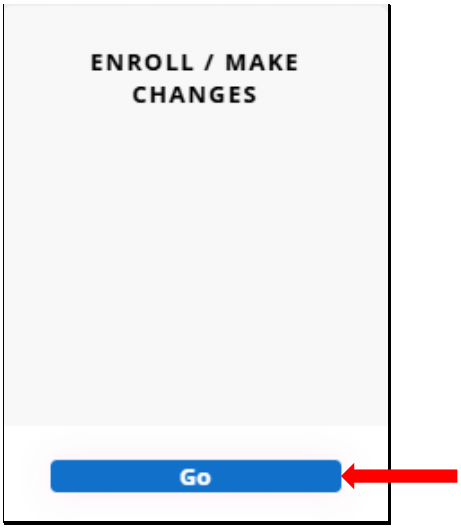
The bottom of the My Elections History screen contains the **Start New Event** link to create a new enrollment.



Likewise, the **Quick Actions** menu of the (Home screen) **Your Current Coverage** widget provides access to the enrollments (Enroll / Make Changes option).

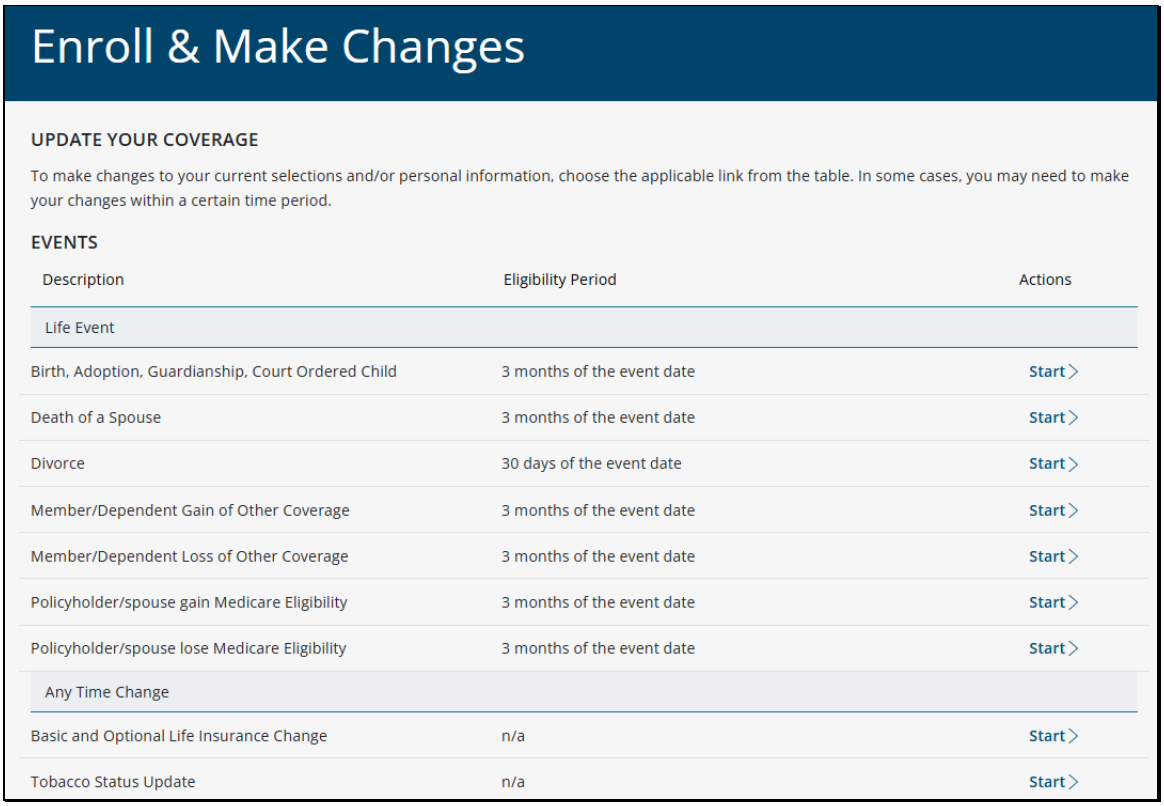


Or simply click the **Go** button on the (Home screen) **Enroll / Make Changes** widget.



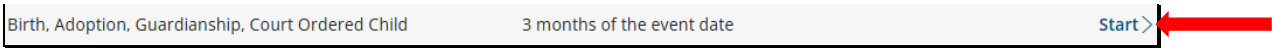
3.2.1 Start the Event

1. Click the **Go** button on the **Enroll / Make changes** widget.
   The Enroll & Make Changes screen opens.

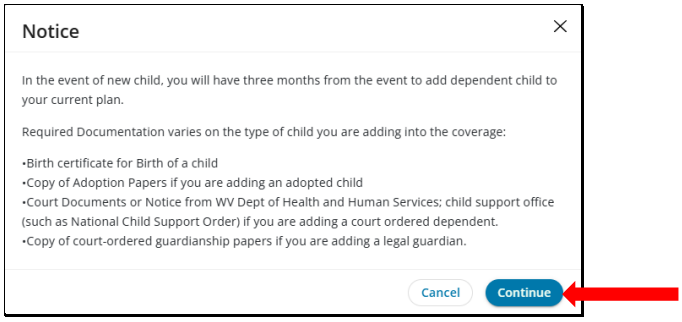


Note that the events listed here are *intelligent*, and will vary based on the user's eligibility. For example, a participant without a spouse on file will not see the Marriage event but will see the Divorce event.

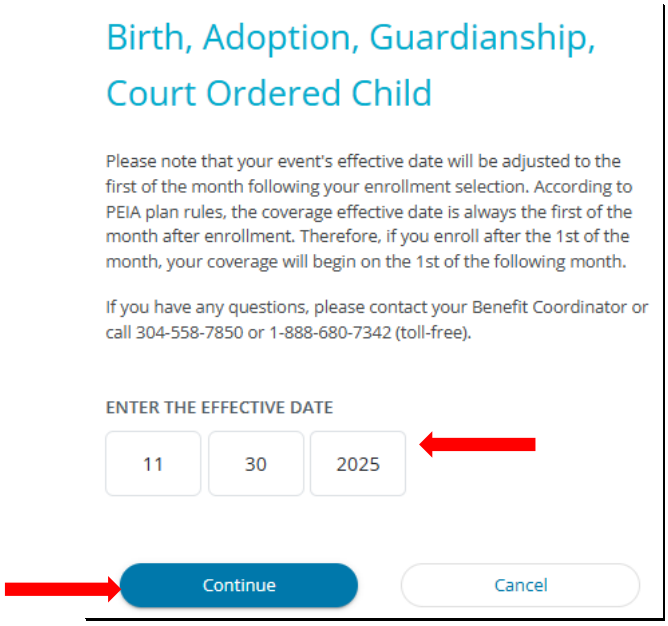
In this example, add a **Birth** event:



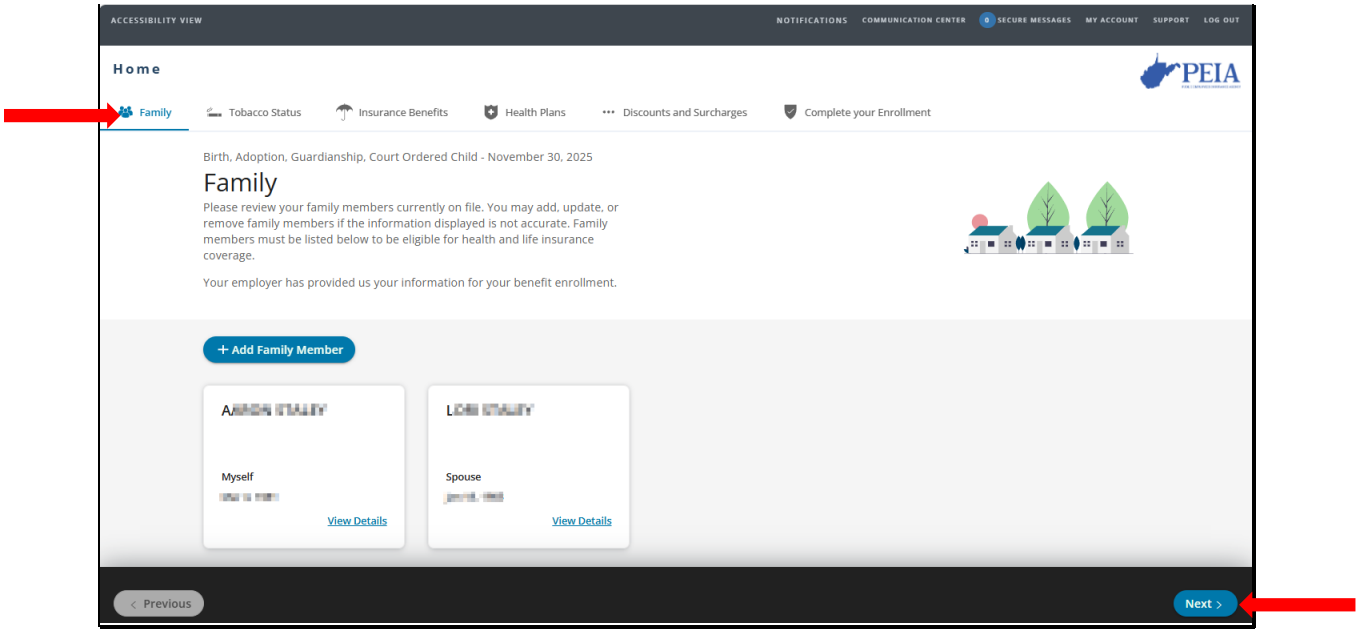
2. Click the **Start** link in the **Actions** column of the appropriate event.
   The notice window opens.



3. Click the **Continue** button.
   An entry window displays on the right side of the screen.



4. Enter the date of the event, and then click the **Continue** button. The system advances to the Family screen.

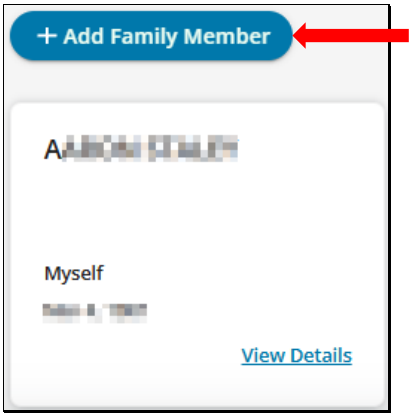


The Family screen allows for adding one or more dependents, and to add or modify your own coverages or dependent coverages.

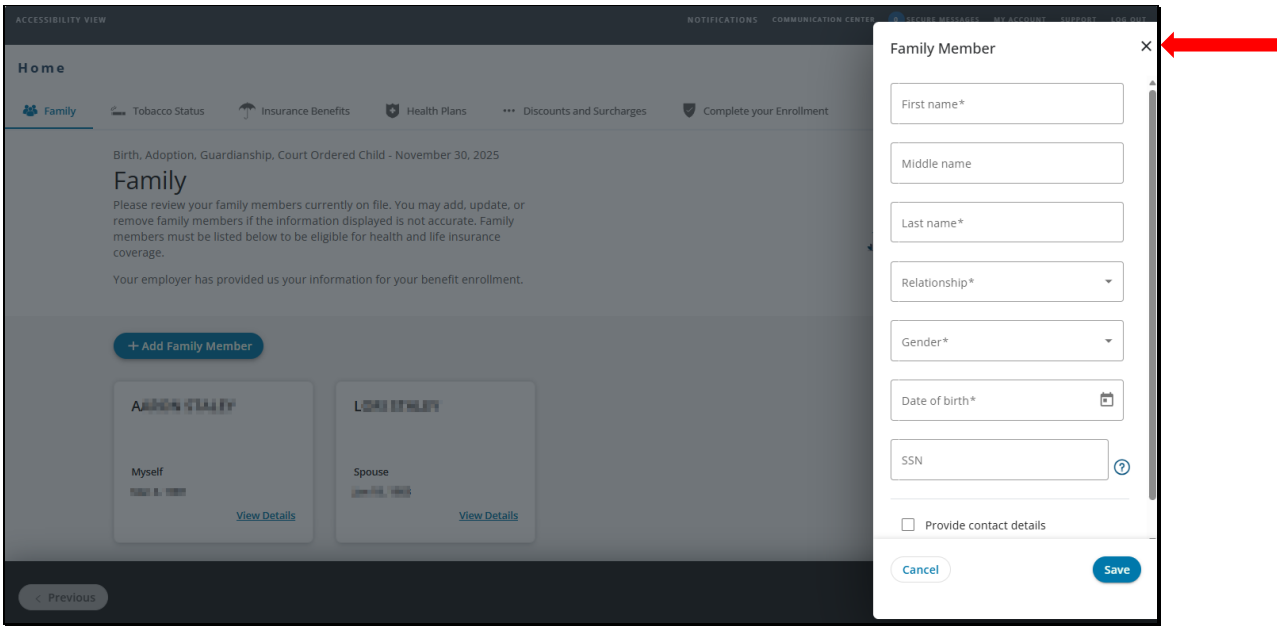
Note the row across the top of the screen that begins with **Family**, and note the **Next** button in the lower right corner. As you progress through the event, the Next button advances across the top row items, i.e., you will see Tobacco Status, Insurance Benefits, Health Plans, etc., until reaching Complete Your Enrollment.

3.2.2 Add Family Member

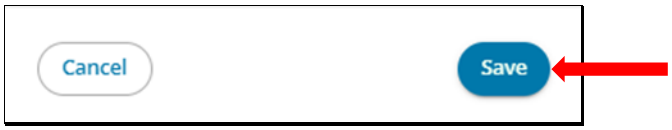
The **Add Family Member** button is used to add one or more dependents during the event. As this is a Birth event, the next step is to enter a new child to the family:



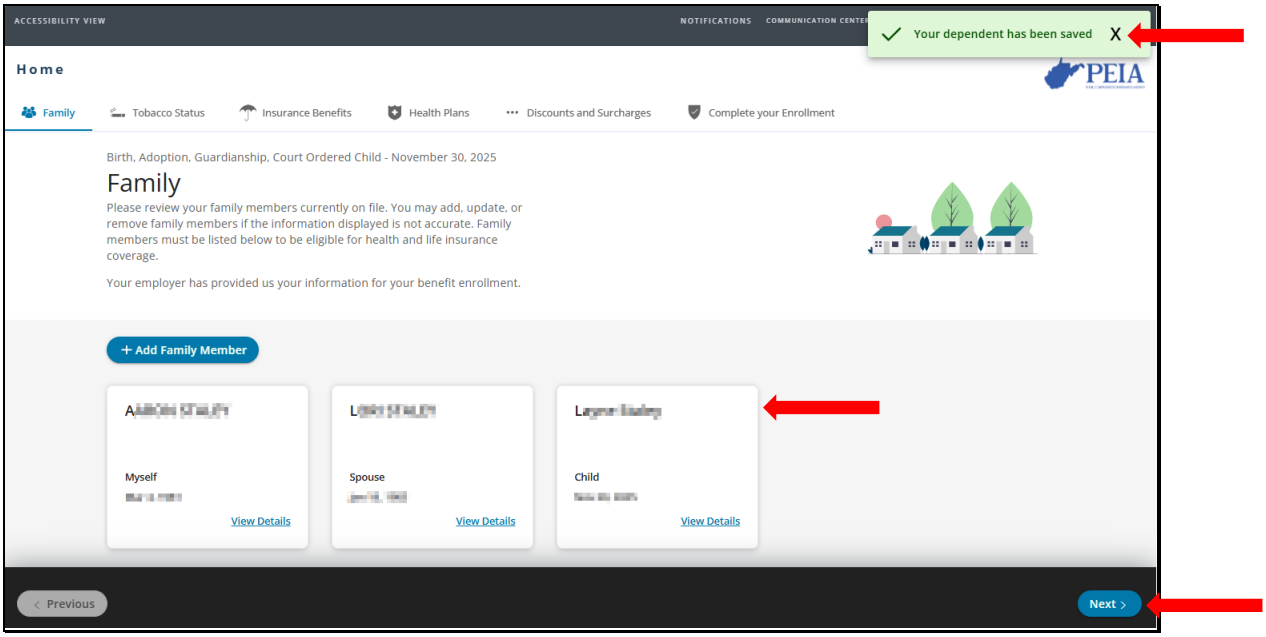
1. Click the **Add Family Member** button.
   A Family Member entry panel displays on the right side of the screen.



2. Enter the appropriate details in each specified field.
   Required fields are indicated with an asterisk (*).



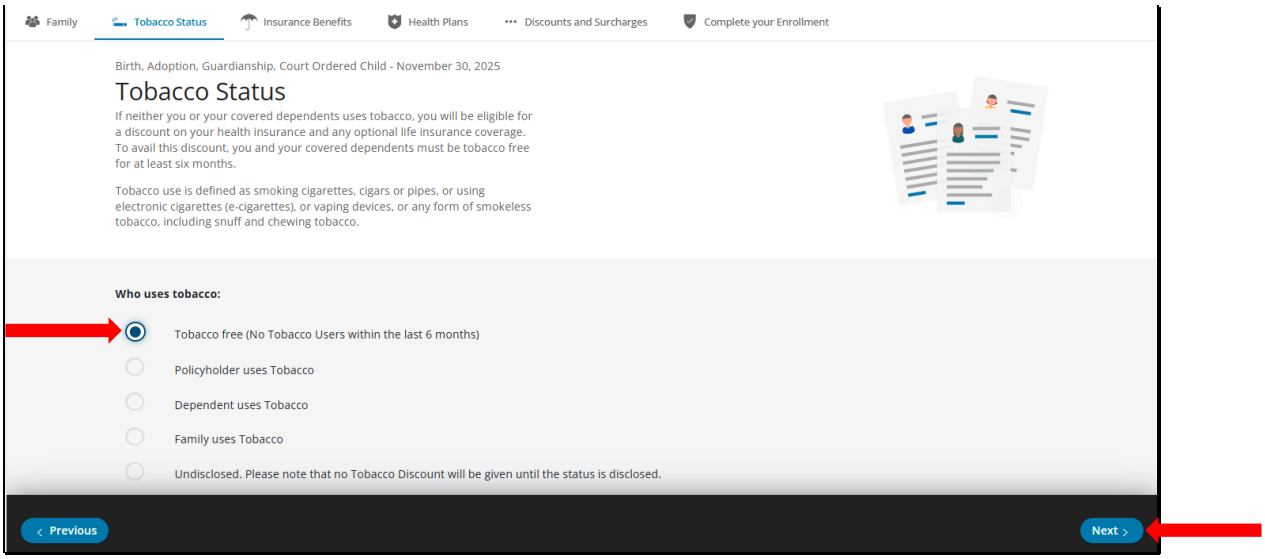
3. When finished, click the **Save** button at the bottom of the screen.
   The **Your dependent has been saved** message displays at the top of the screen, and the new dependent displays with the original family member(s).



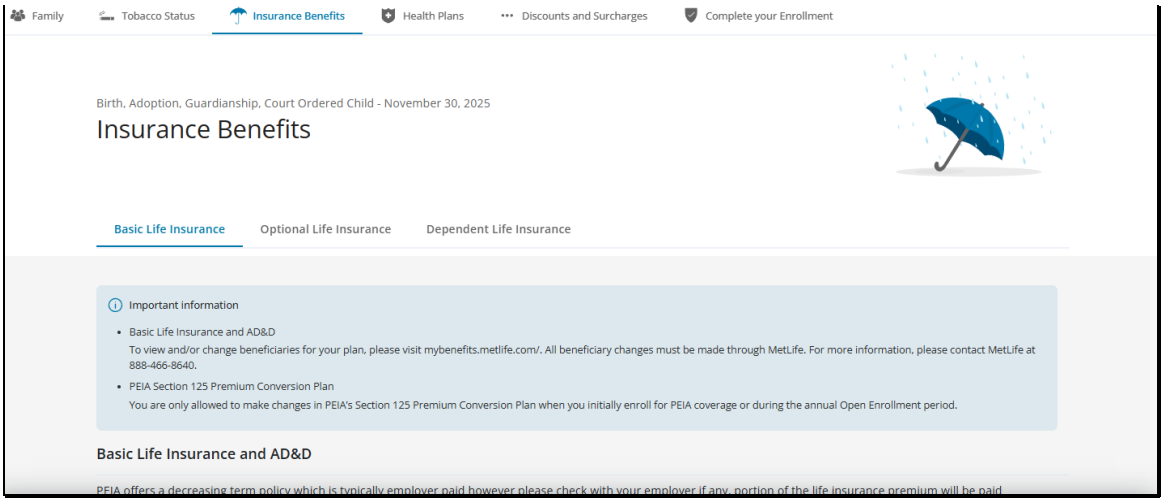
4. Click the **X** to close the saved dependent message.
5. Click the **Next** button at the bottom right of the screen.
   The first **Tobacco Status** screen displays.

3.2.3 Tobacco Status

If the participant and all covered dependents are free from tobacco use for at least six months, the participant's health and life insurance policies are eligible for discounts.

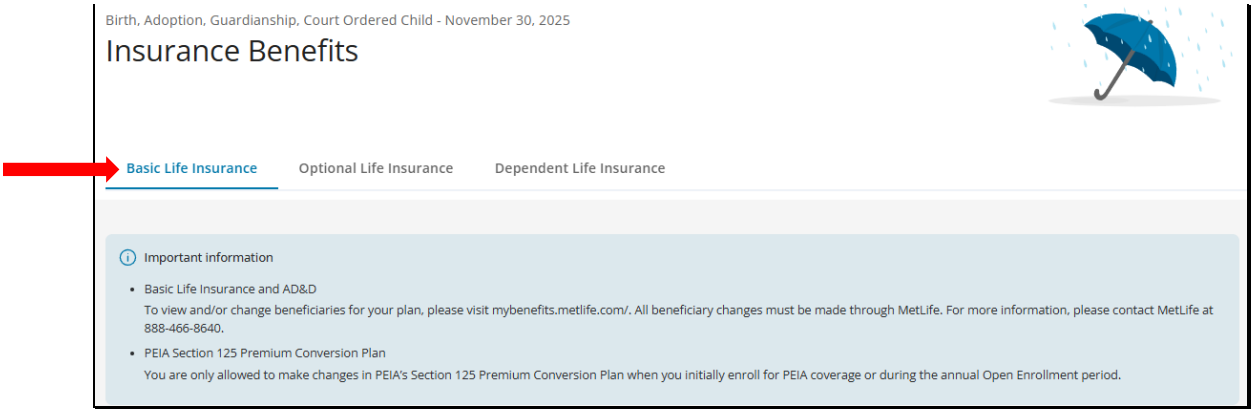


1. Select **Tobacco free (No Tobacco Users within the last 6 months**.
2. Click the **Next** button.
   The Insurance Benefits screen displays.



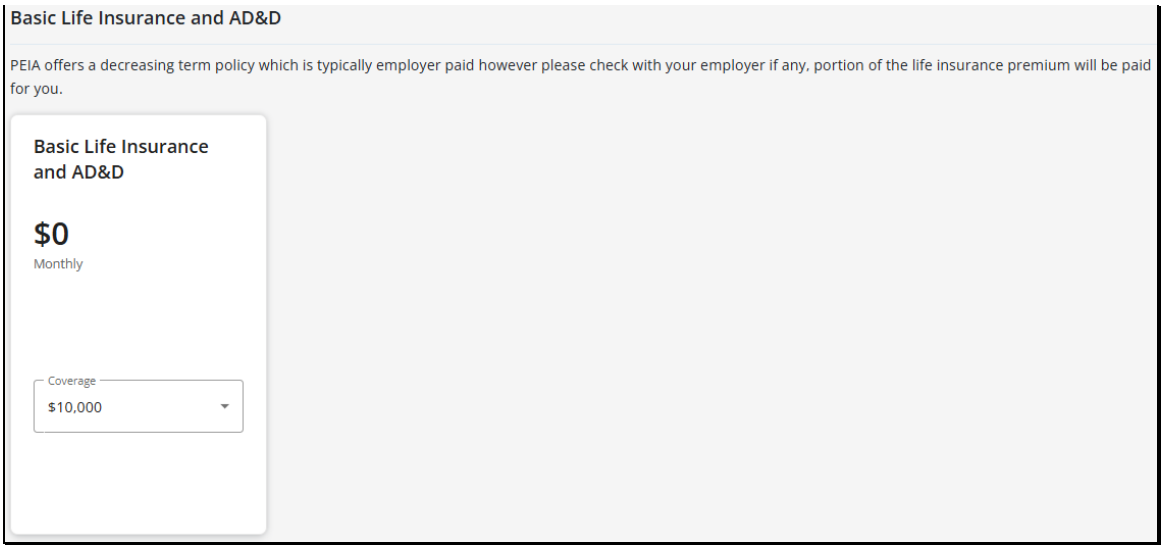
3.2.4 Insurance Benefits

Note that the Insurance Benefits screen is divided into three subsections, **Basic Life Insurance**, **Optional Life Insurance**, and **Dependent Life Insurance**. Each time you click the Next button at the bottom of the screen, each Insurance subsection will display.



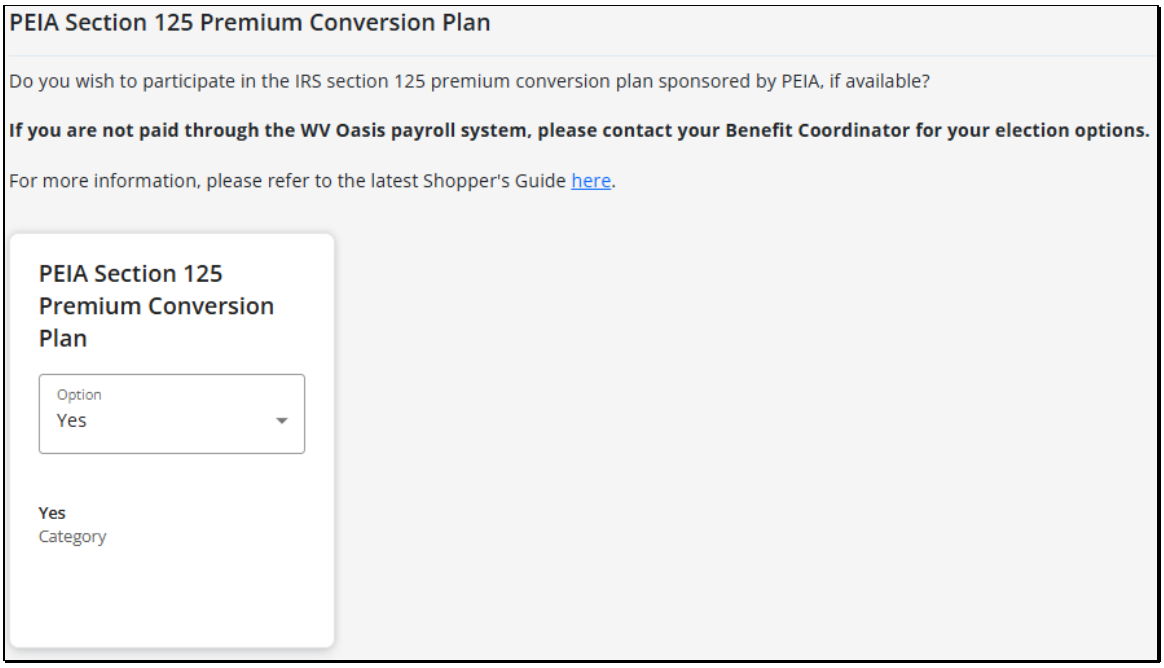
Basic Life Insurance consists of two available policies, **Basic Life Insurance and AD&D and PEIA's Section 125 Premium Conversion Plan**.

1. Scroll down to view **Basic Life Insurance and AD&D** section.



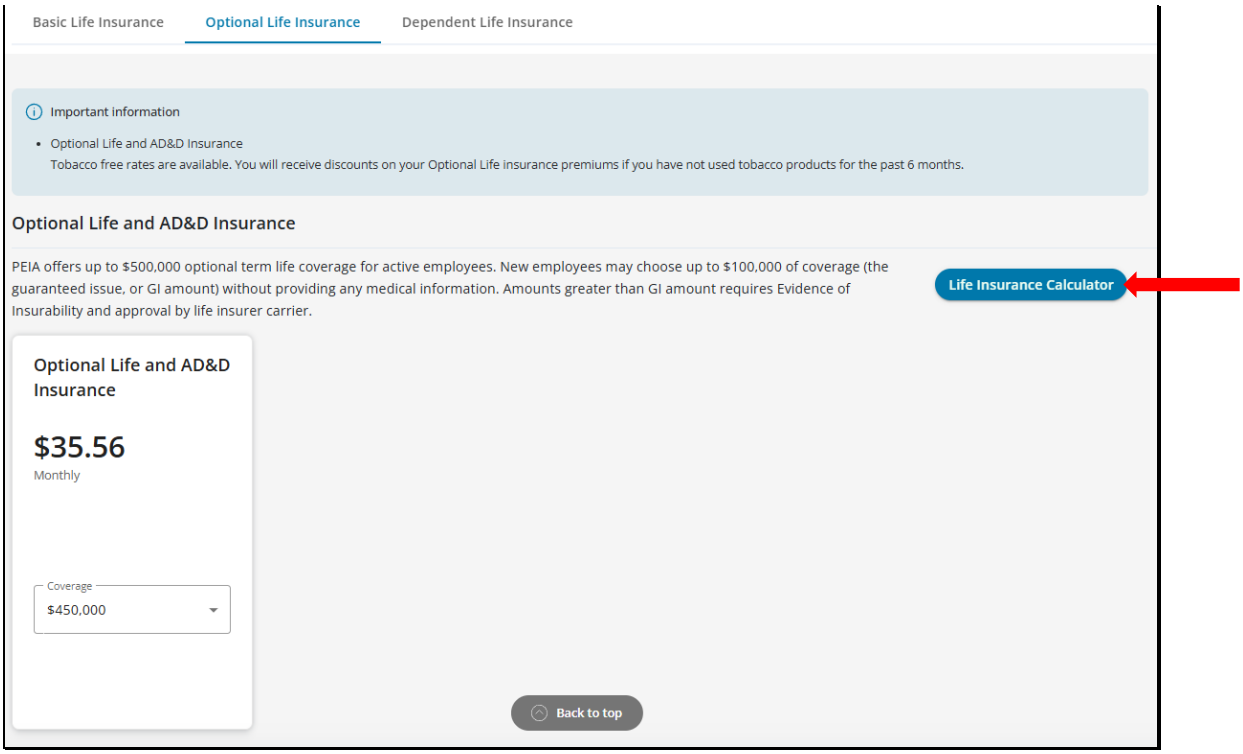
The current coverage value and monthly cost display. PEIA provides this coverage at no cost to the participant.

2. Scroll down to view **PEIA's Section 125 Premium Conversion Plan** section.



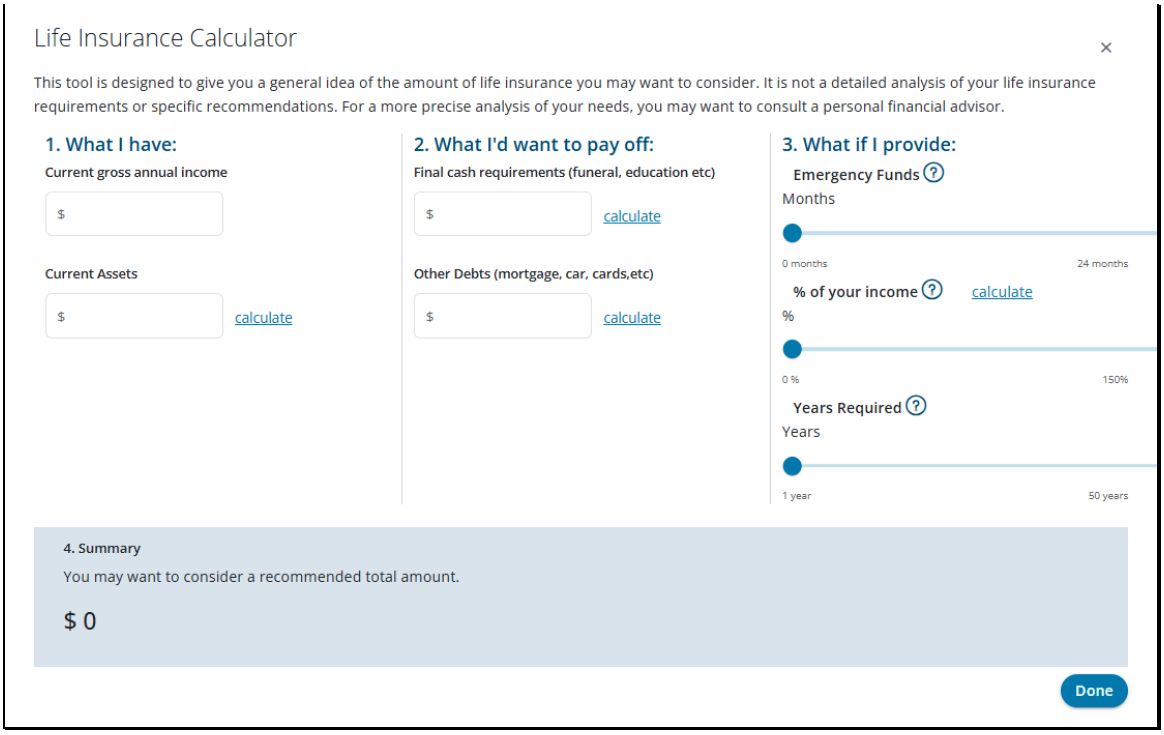
PEIA provides this plan to the participant.

3. Click the **Next** button.
   The Optional Life Insurance screen displays.

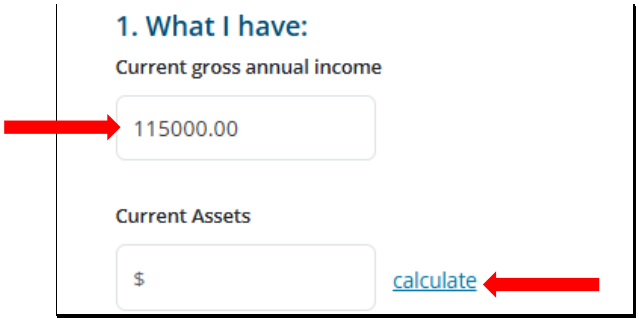


With the new child, the participant may wish to add coverage here.

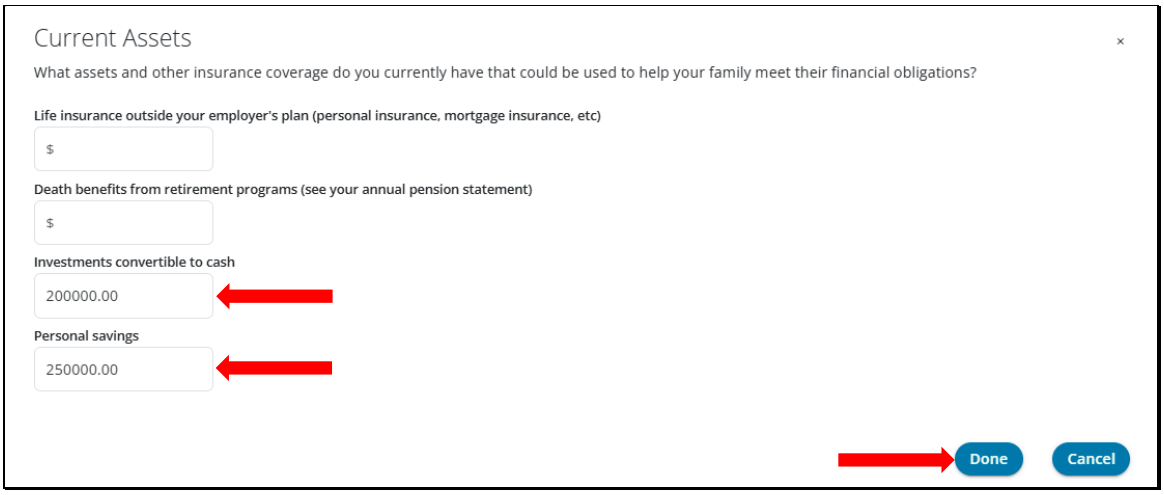
4. Click the **Life Insurance Calculator** button.
   The Life Insurance Calculator window opens.



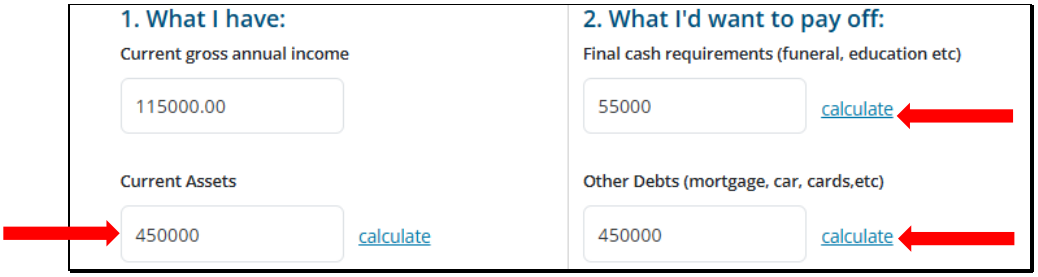
The Life Insurance Calculator tool will help you consider a recommended total amount. Start with the first section.



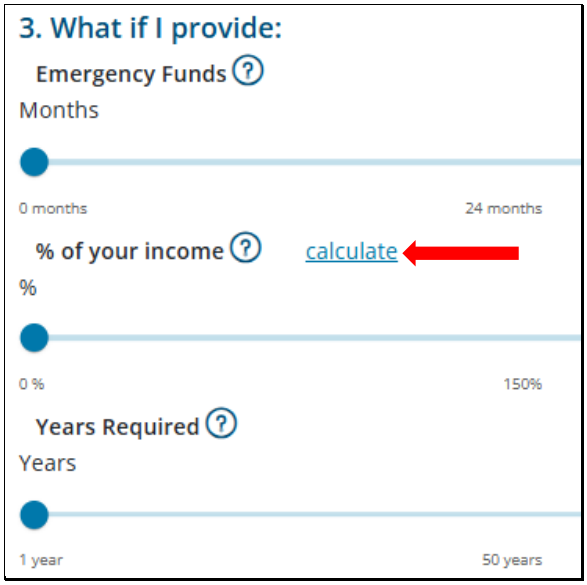
5. Type your annual salary into the **Current Gross Annual Income** field.
6. Click the **Calculate** link next to the **Current Assets** field.
   The Current Assets window displays.



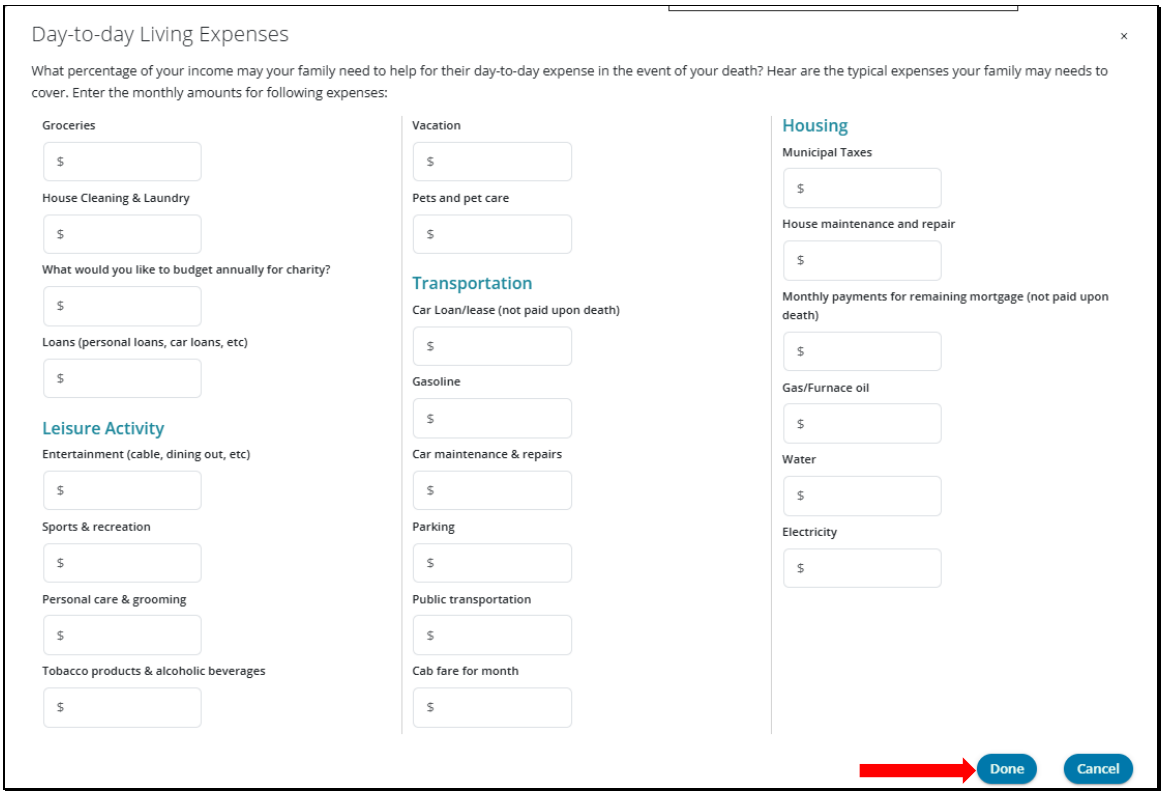
7. Enter any applicable assets, and then click the **Done** button.
   The total of the assets displays in the Current Assets field.



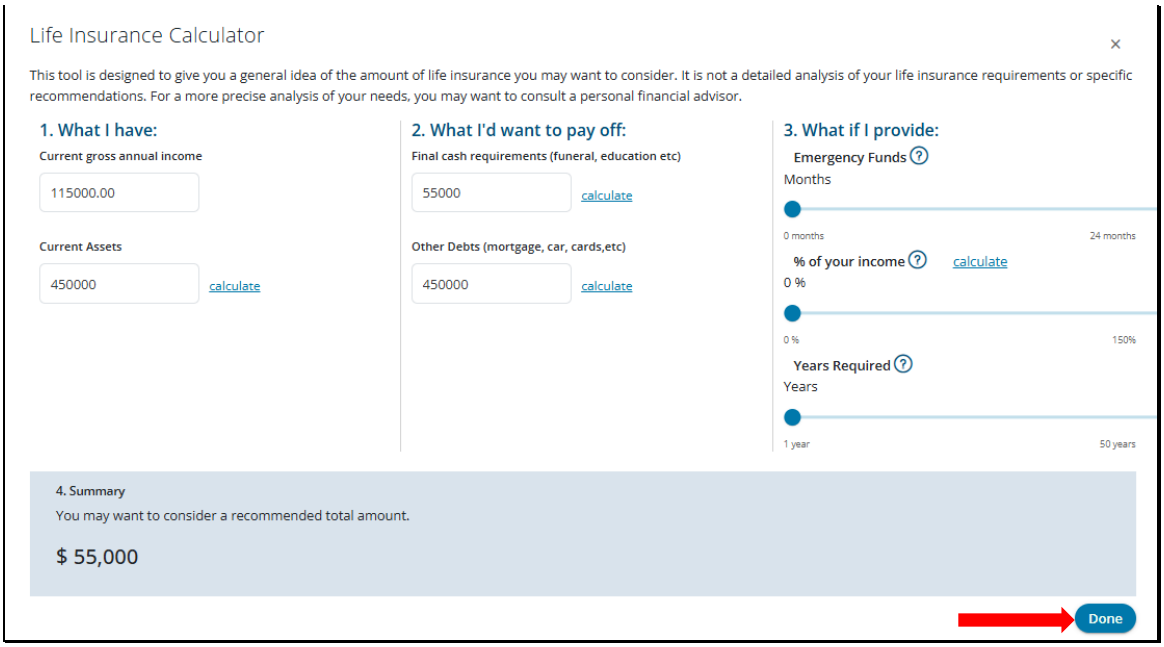
8. Click the **Calculate** links in the second section to enter **Final Cash Requirements** and **Other Debts**.



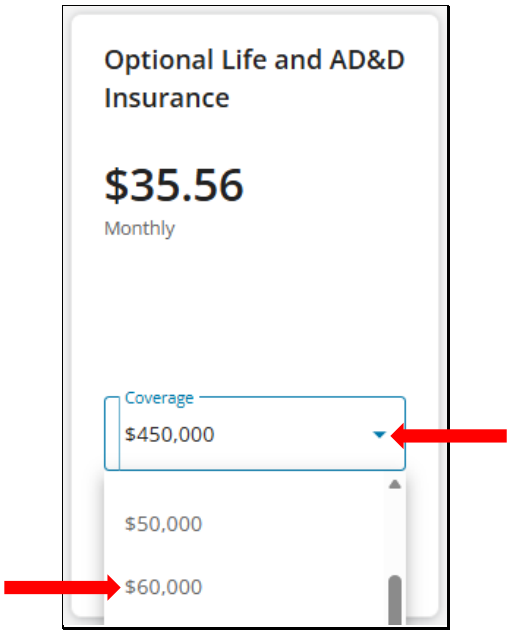
9. Click the **Calculate** link in the third section to enter a percentage of income contribution.
   The Day-to-day Living Expenses window opens.



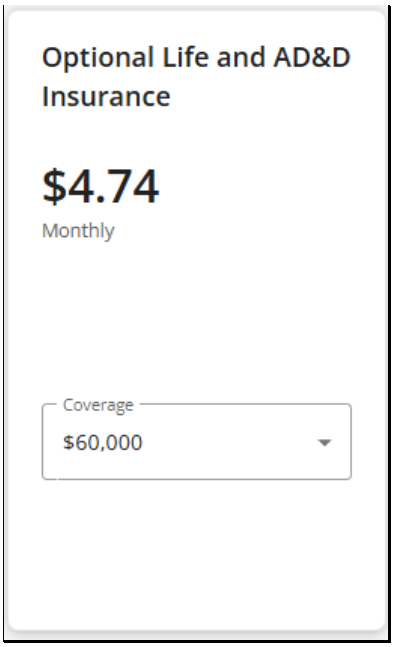
10. Make any appropriate entries to these fields, and click the **Done** button when finished.



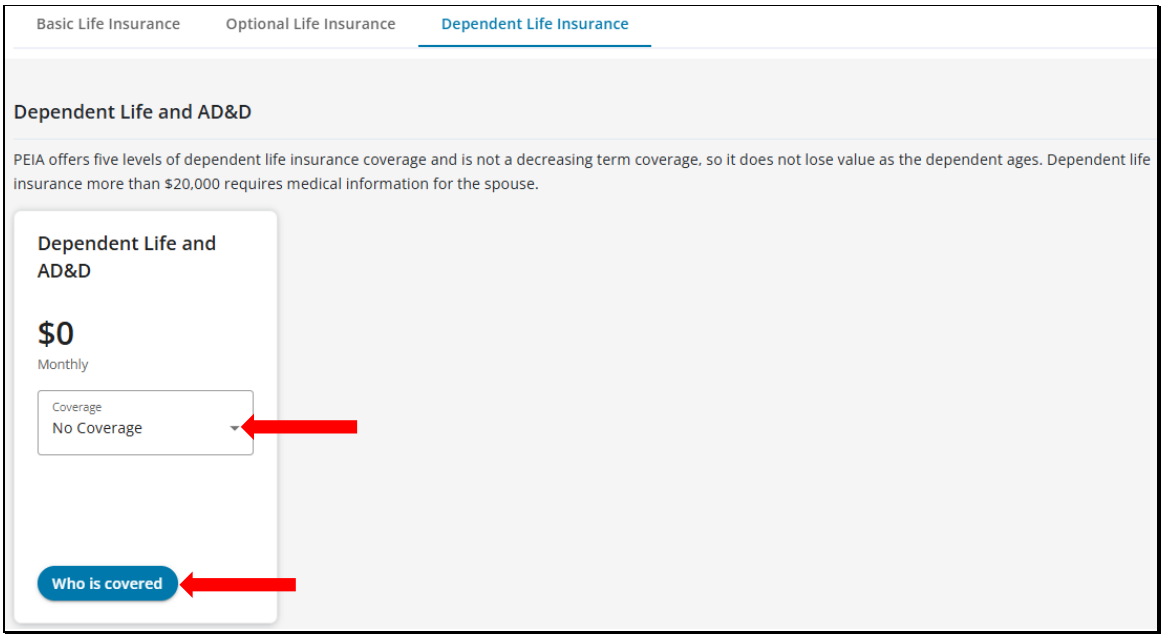
11. Note the recommended total in the Summary (fourth section) and click the **Done** button. The Optional Life and AD&D Insurance screen displays.



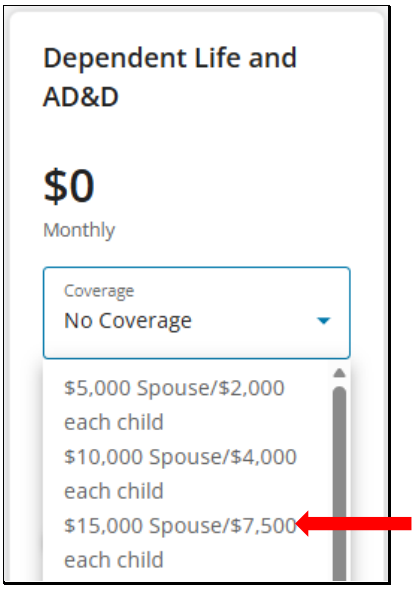
12. Click the drop-down arrow in the **Coverage** field, and make an appropriate selection.
    The system calculates a new Monthly cost for this benefit.



13. Click the **Next** button.
    The Dependent Life Insurance screen displays.

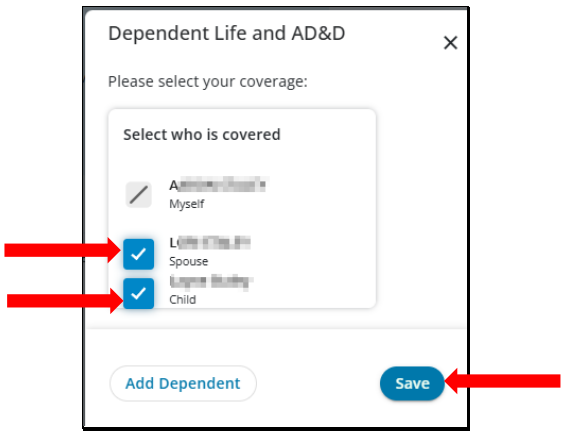


14. Click the drop-down arrow in the **Coverage** field.

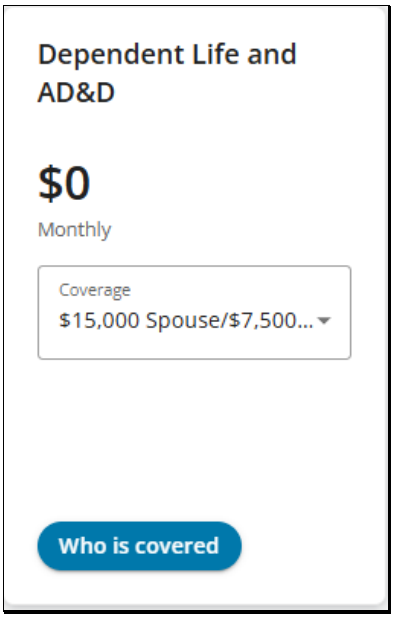


15. Select your preferred option.
    You may see an error message at the top of the screen, but you will correct this error in the next step.

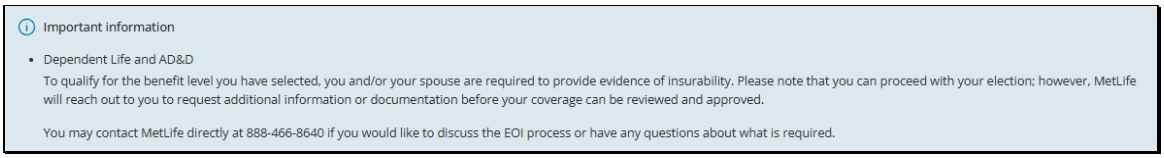
16. Click the **Who is Covered** button.
    The Dependent Life and AD&D panel displays at the right side of the screen.



17. Click the checkbox for each dependent, and click the **Save** button.
    The system calculates a new Monthly cost for this benefit.

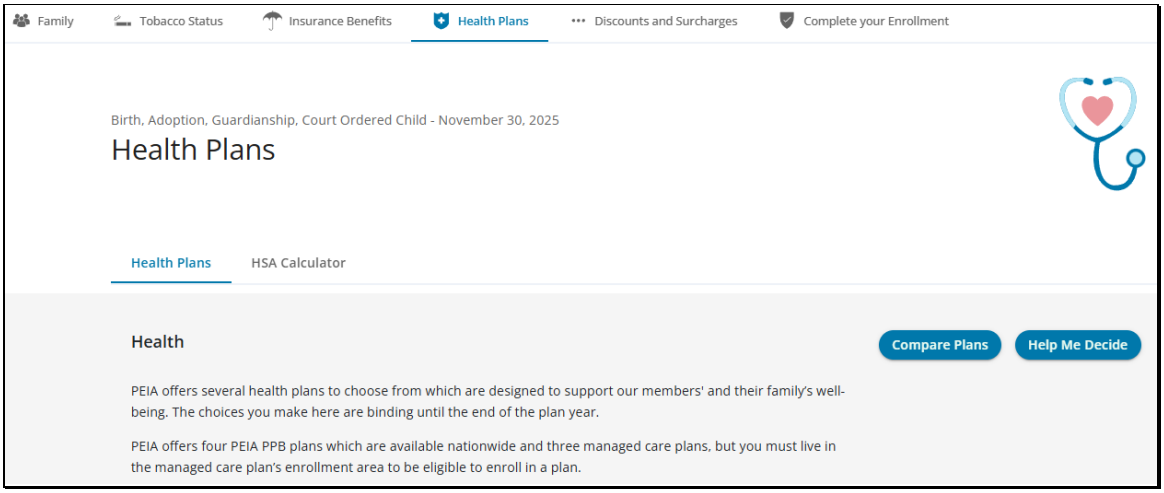


Also, note the **Important Information** message at the top of the screen.

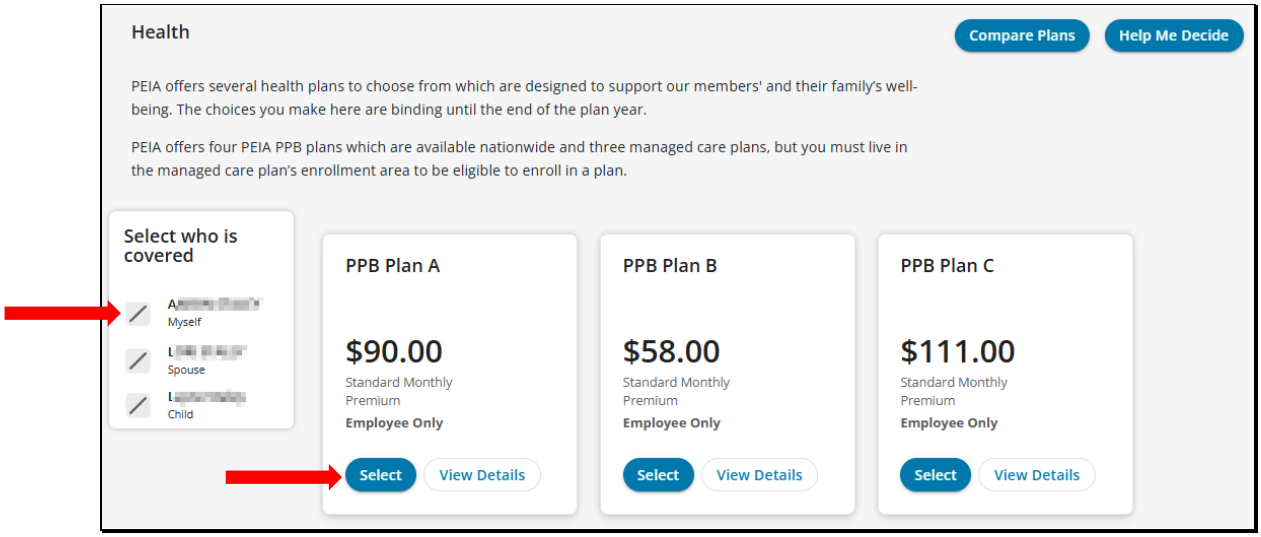


18. Click the **Next** button.
    The Health Plans screen displays.

3.2.5 Health Plans

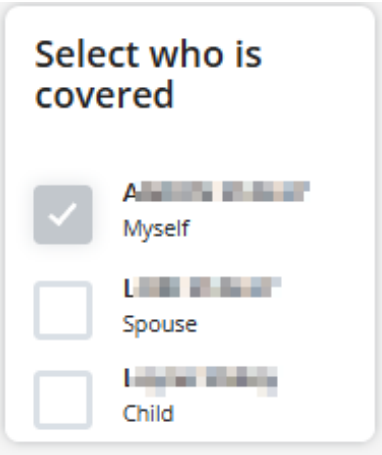


1. Scroll down to **Health** section.

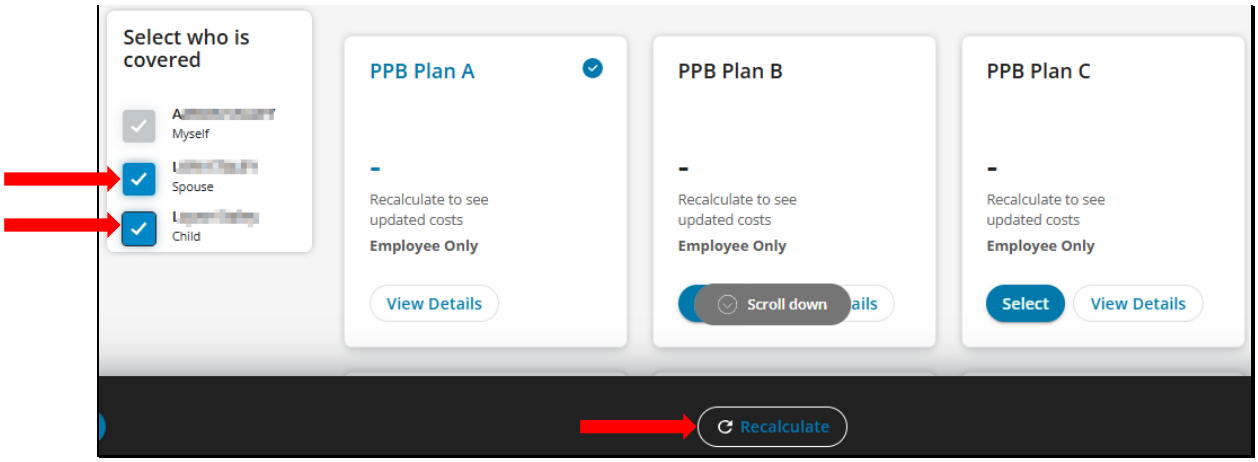


Note the slash marks in the **Select who is covered** section in this example. Currently, no coverage has been selected.

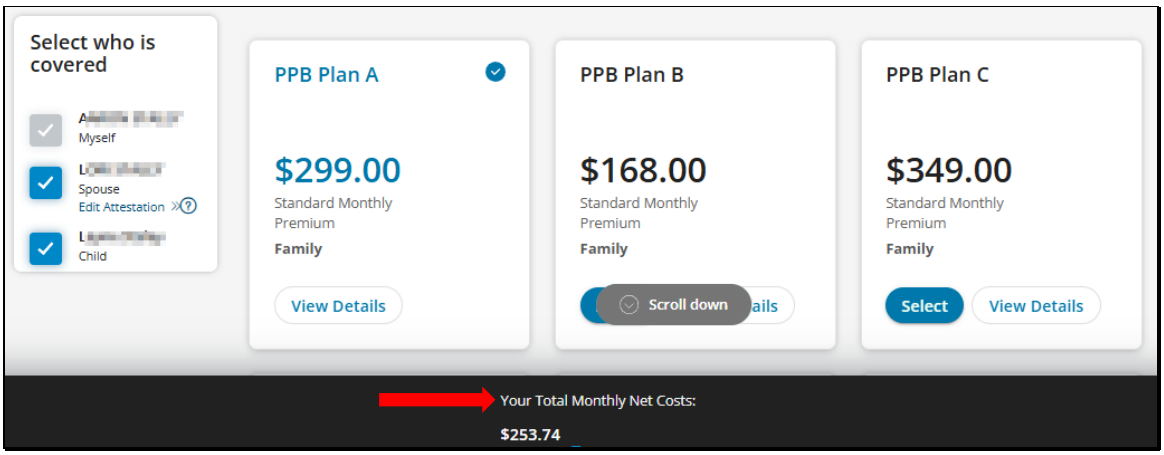
2. Click the **Select** button for one of the plans.
   This automatically applies coverage to you only.

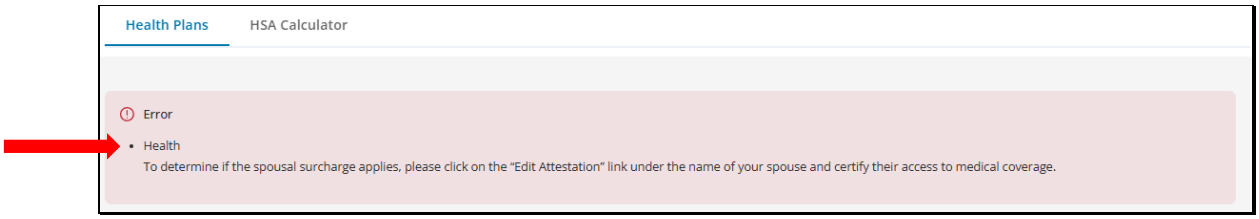


Add the spouse and child to the coverage:

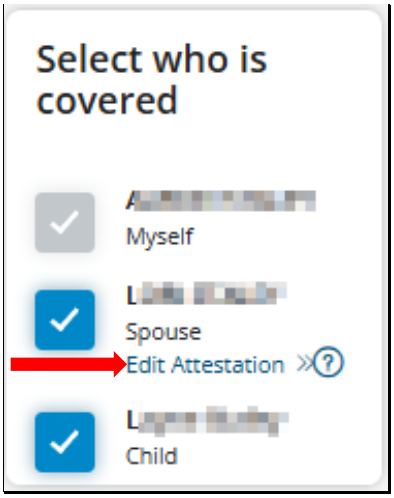


3. Click the checkboxes for any additional dependents, and then click the **Recalculate** button at the bottom of the screen.
   Note the **Total Monthly Net Costs** at the bottom of the screen.

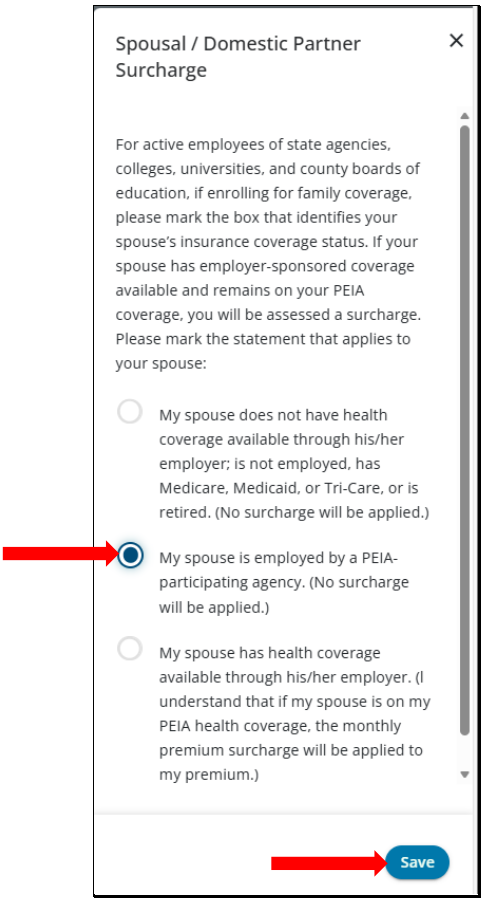




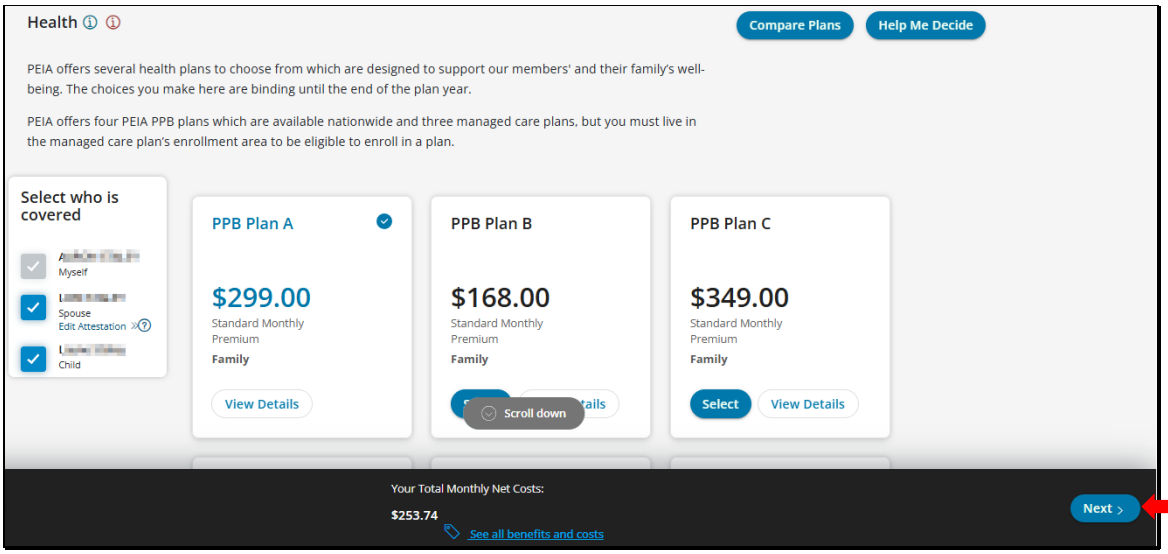
In this example, a spousal surcharge may apply. Note the warning at the top of the Health Plans, and the link below the spouse's name.



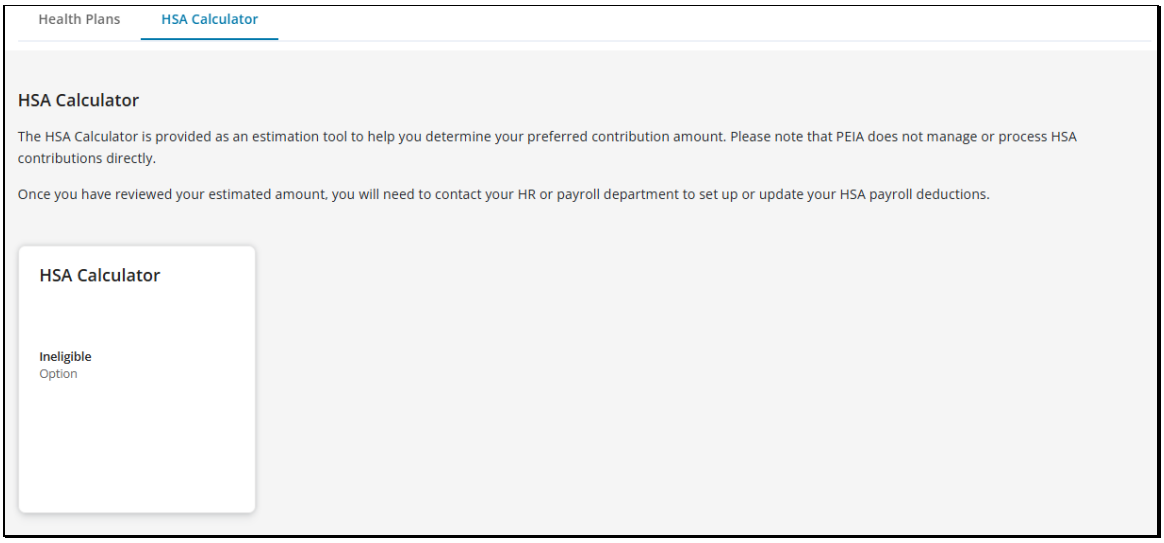
4. Click the **Edit Attestation** link below the spouse.
   The Spousal / Domestic Partner Surcharge panel displays at the right side of the screen.



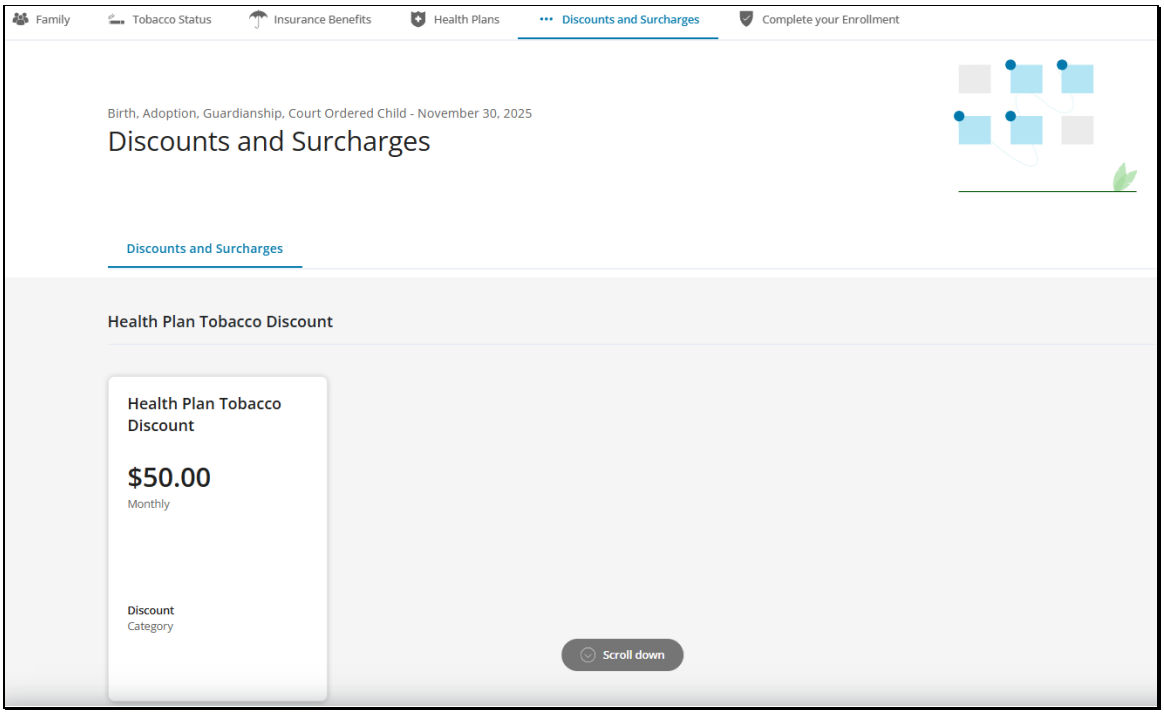
5. Select the appropriate response, and click the **Save** button.



6. Click the **Next** button.
   The HSA Calculator screen displays.

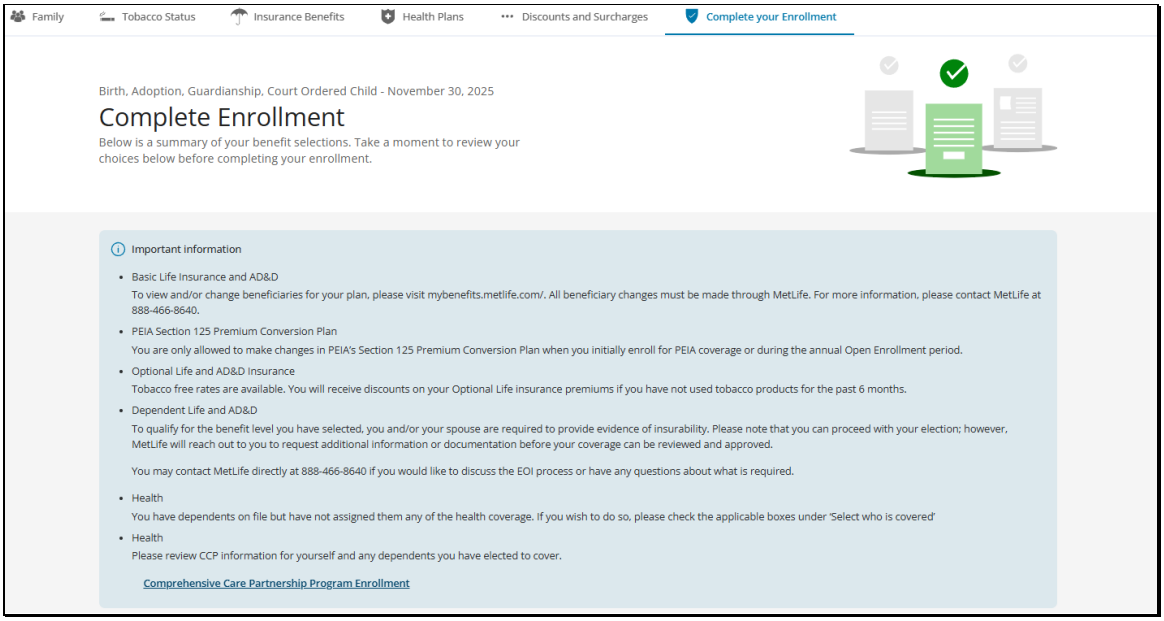


7. Click the **Next** button.
   The Discounts and Surcharges screen displays.



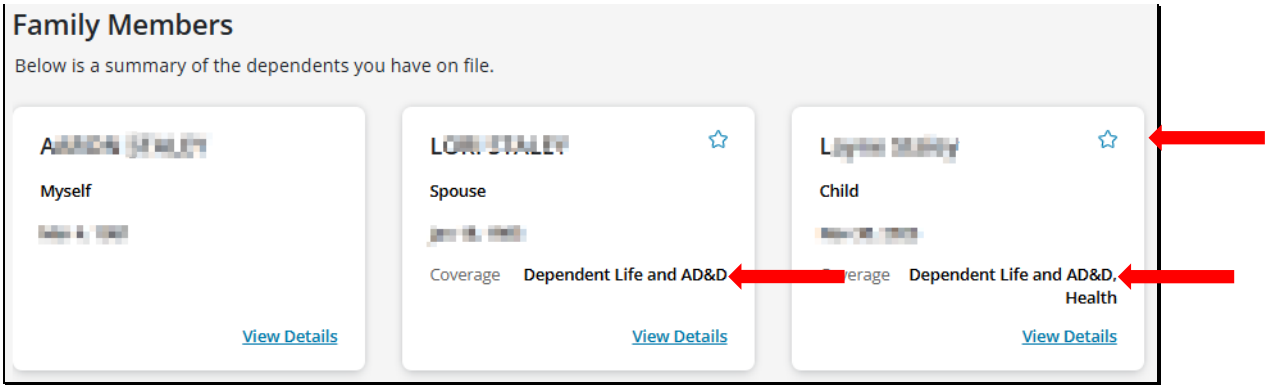
8. Note the **Tobacco Discount**, and click the **Next** button.
   The Complete Enrollment screen displays.

3.2.6 Complete Your Enrollment

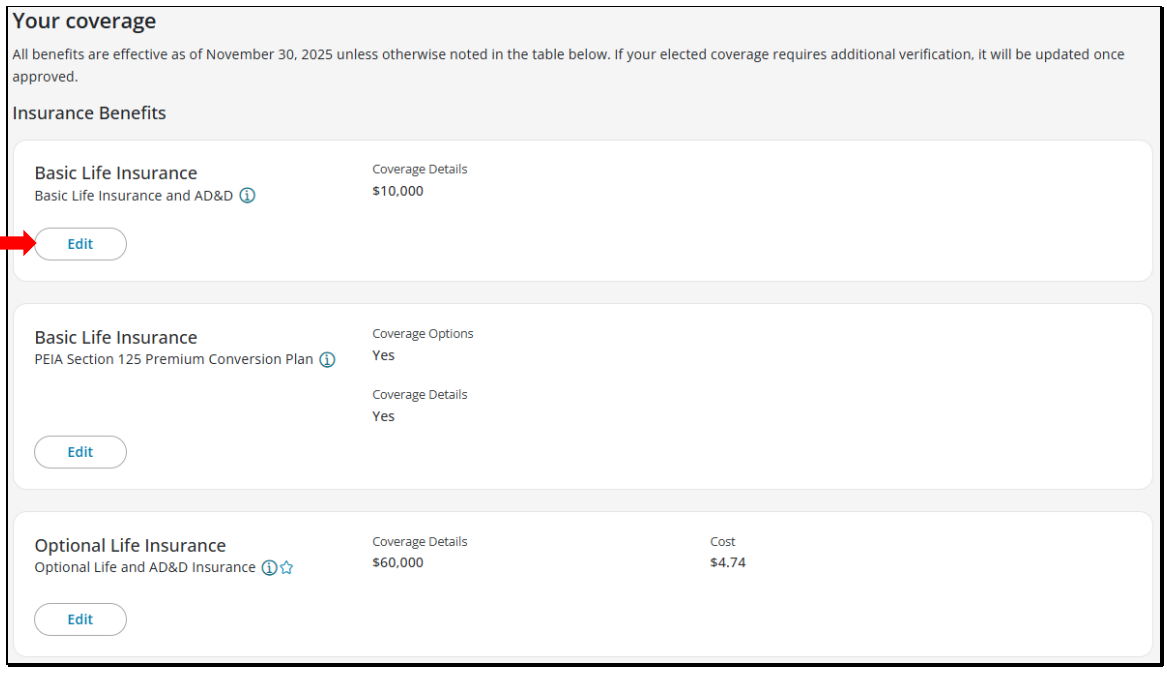


The Complete Enrollment screen displays all your additions and changes for the event.

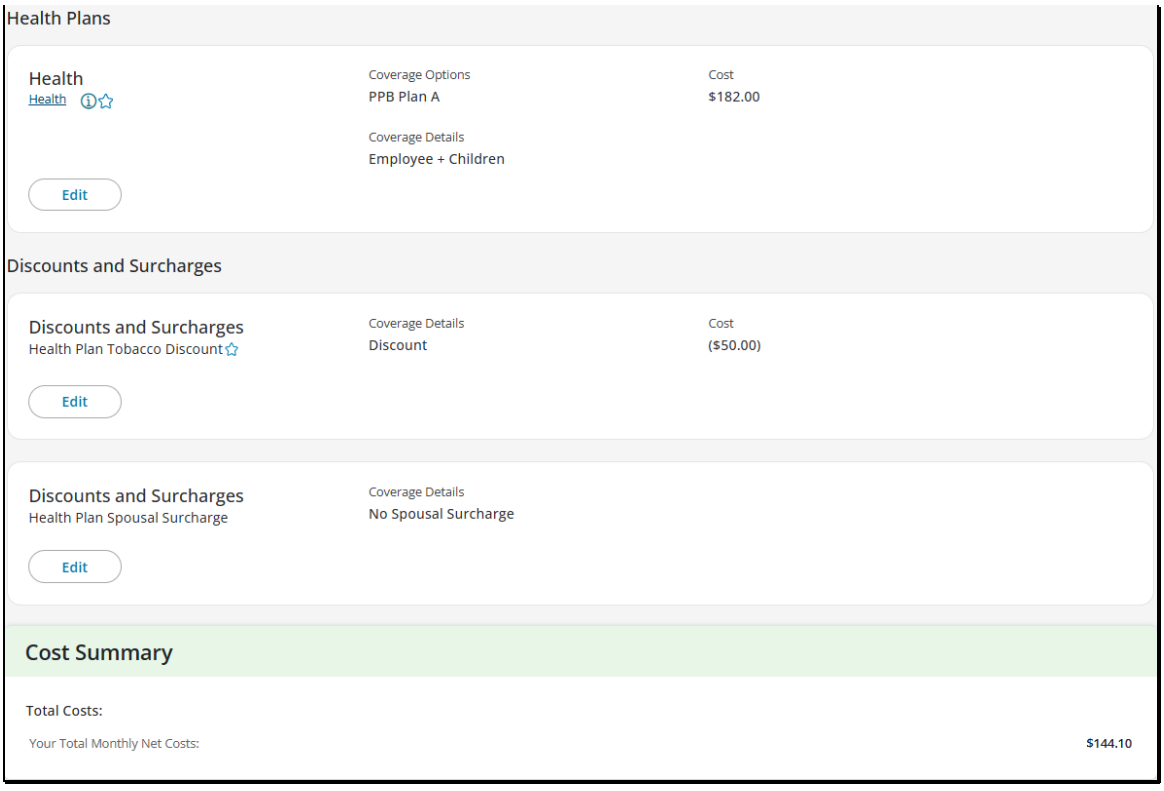
1. Scroll down to the **Family Members** section.
   The new child and newly added coverages display.



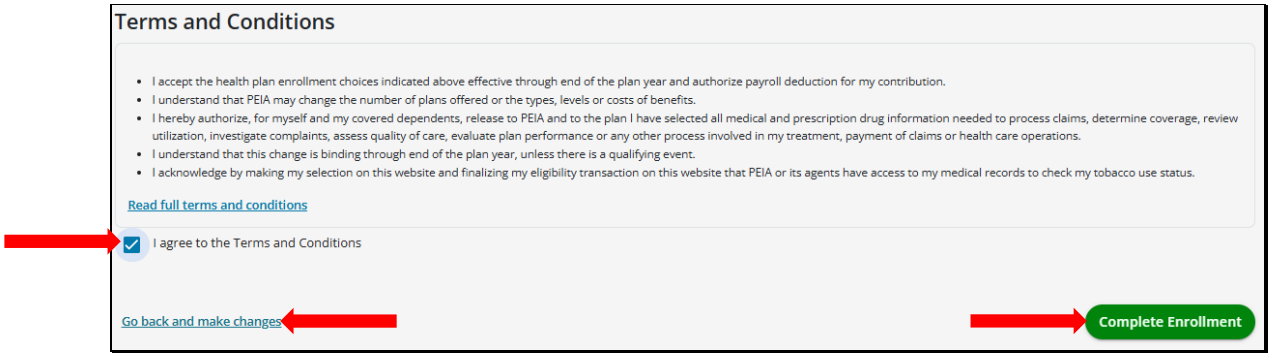
2. Scroll down to the **Your Coverage** section.
   All selected and updated benefits and plans display.



Note that each benefit has an **Edit** button. If necessary to make changes to a benefit, click its Edit button to return to that screen.

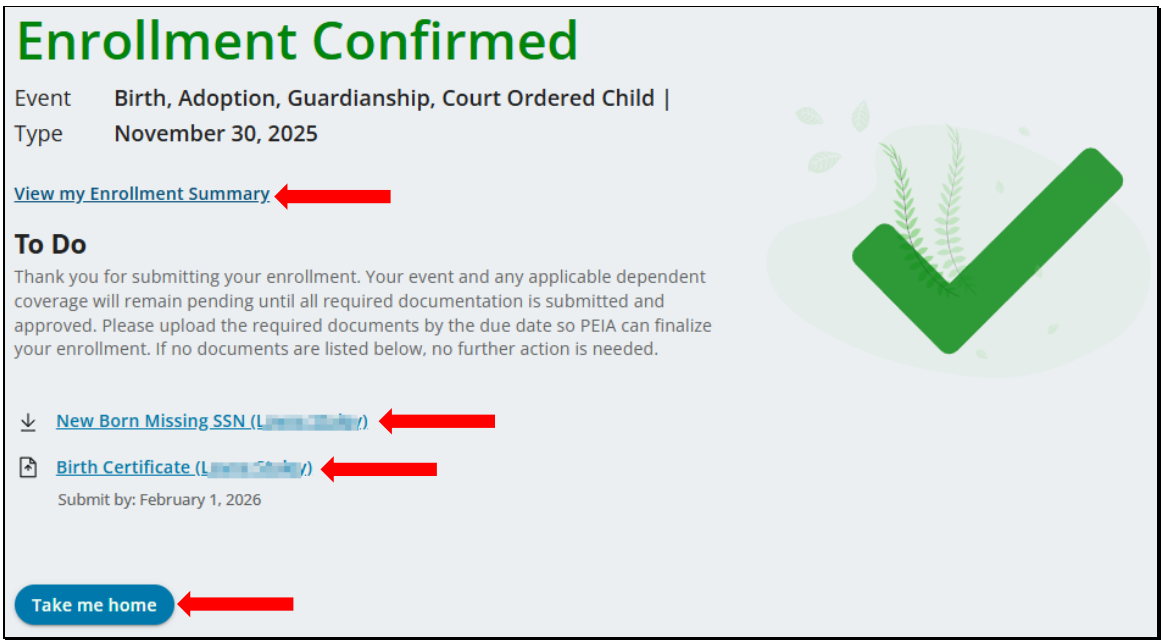


3. Scroll down to the **Terms and Conditions** section.



4. Click the **I agree to the Terms and Conditions** checkbox.
   Note that there is one more link to go back and make changes.

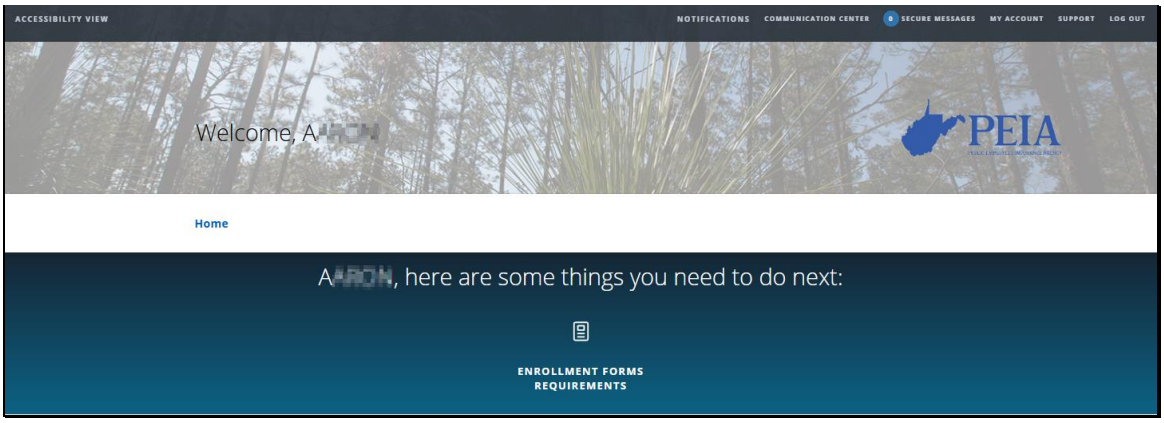
5. Click the **Complete Enrollment** button.
   The Enrollment Confirmed screen displays. Note the requirement of the SSN and Birth Certificate in the **To Do** section.



6. Click the **View My Enrollment Summary** link to obtain a printout of the benefits.

7. Click the **Take Me Home** button.
   The system returns to the Home screen.

Note the Call to Action banner on the Home screen.

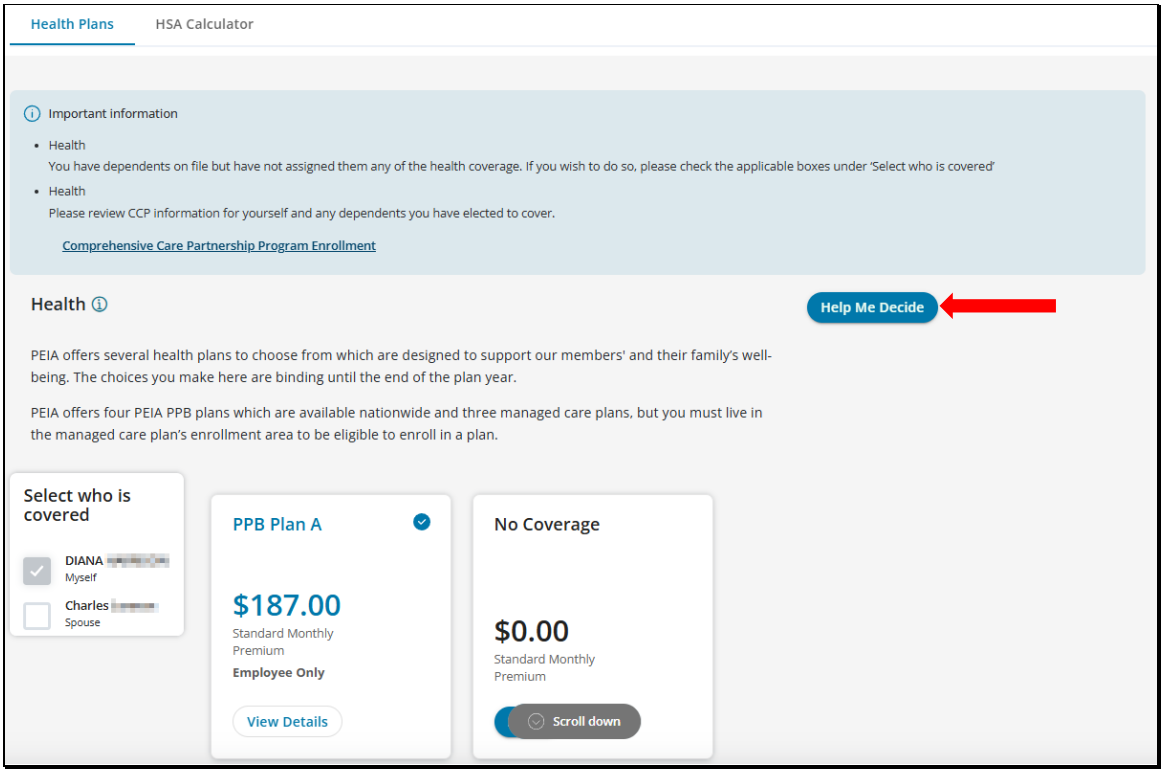


3.3 Health Plan Tools

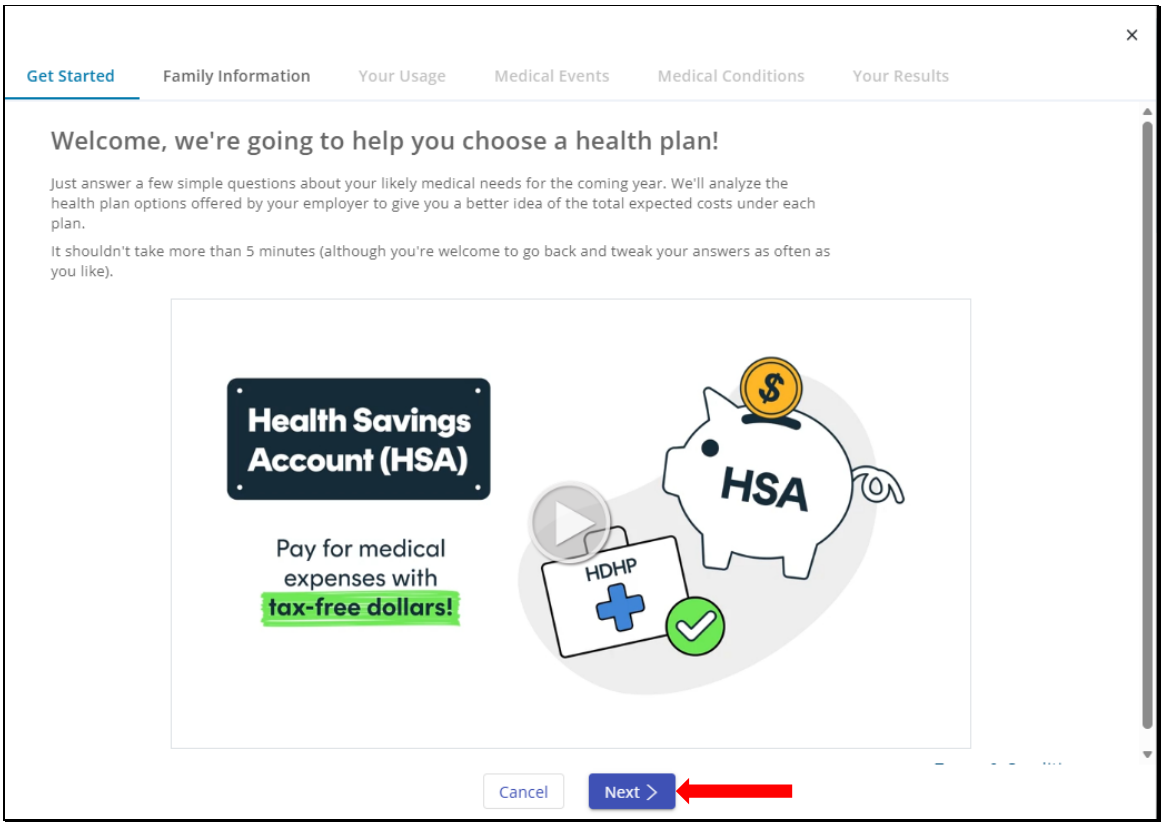
The following sections detail additional screens and options that are available during the event workflow.

3.3.1 Help Me Decide

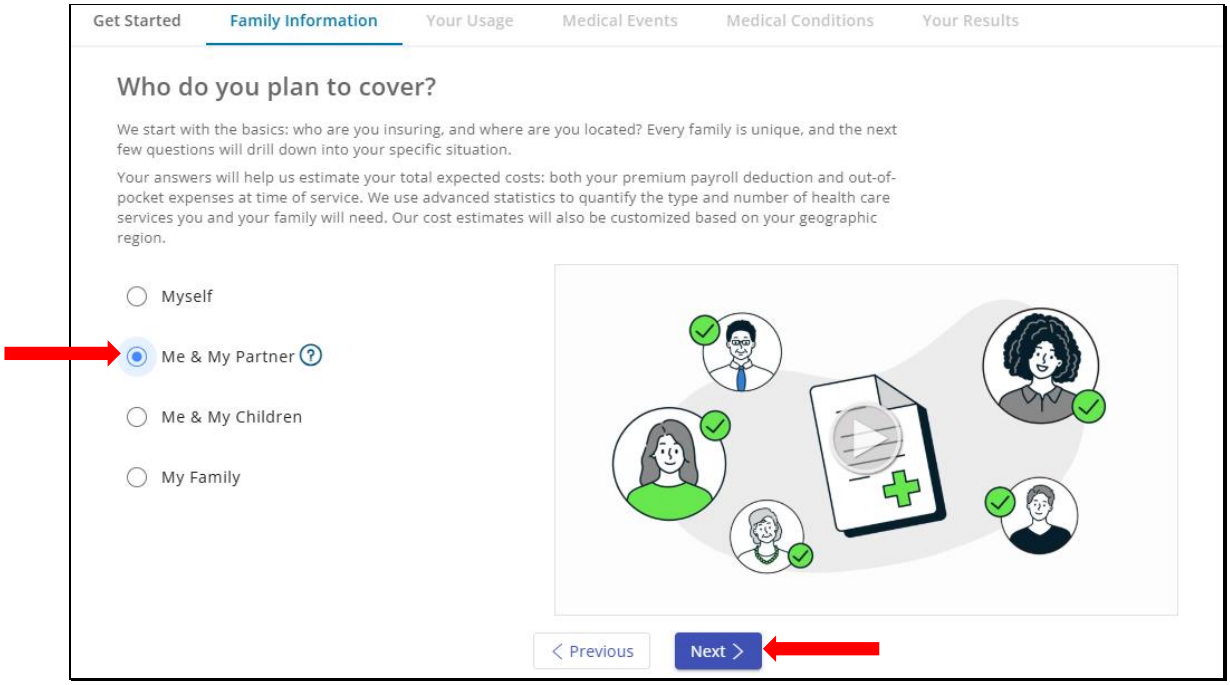
Upon starting the Health Plans screen, use the Help Me Decide tool to make the best possible healthcare coverage selection.



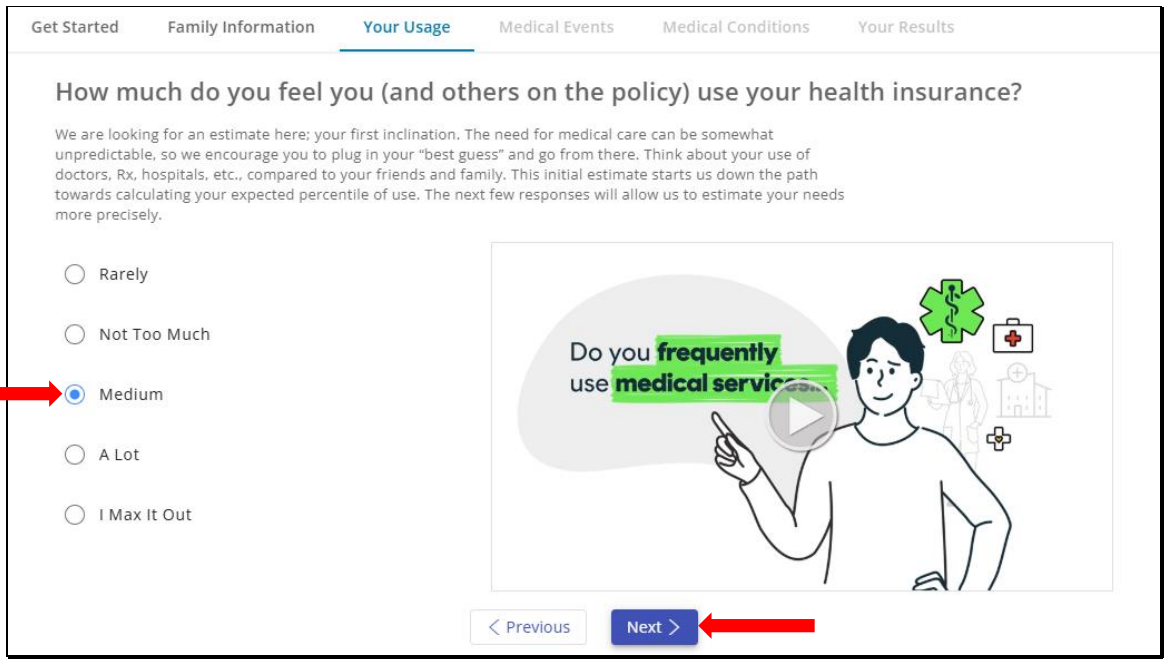
1. Click the **Help Me Decide** button.
   The Getting Started window opens.



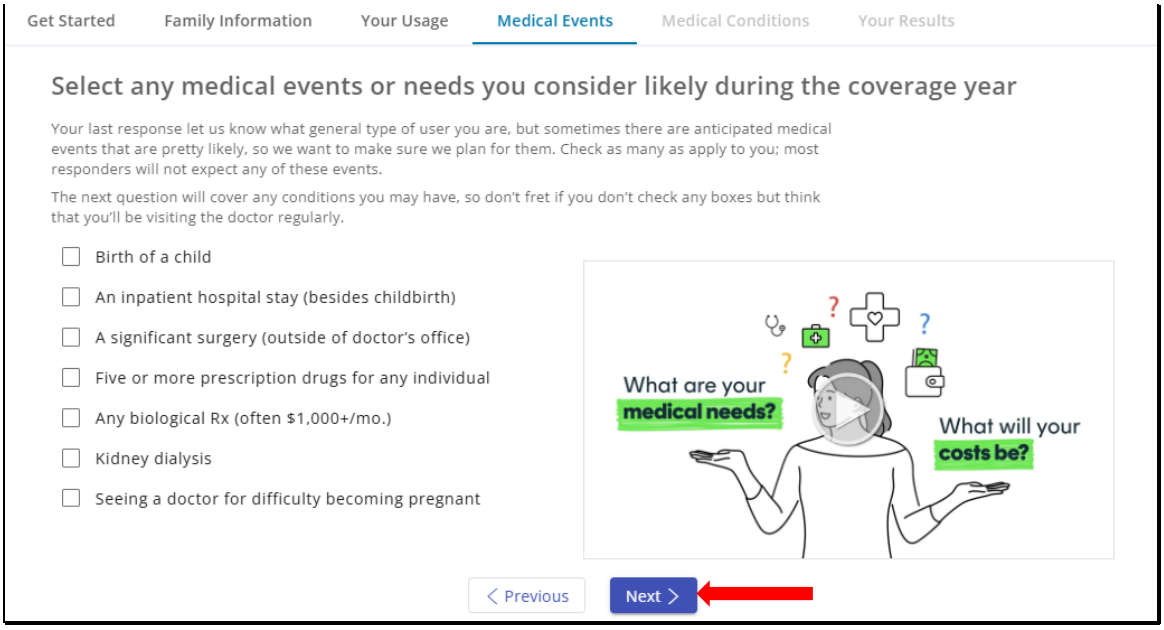
2. Click the **Next** button.
The Family Information window displays.



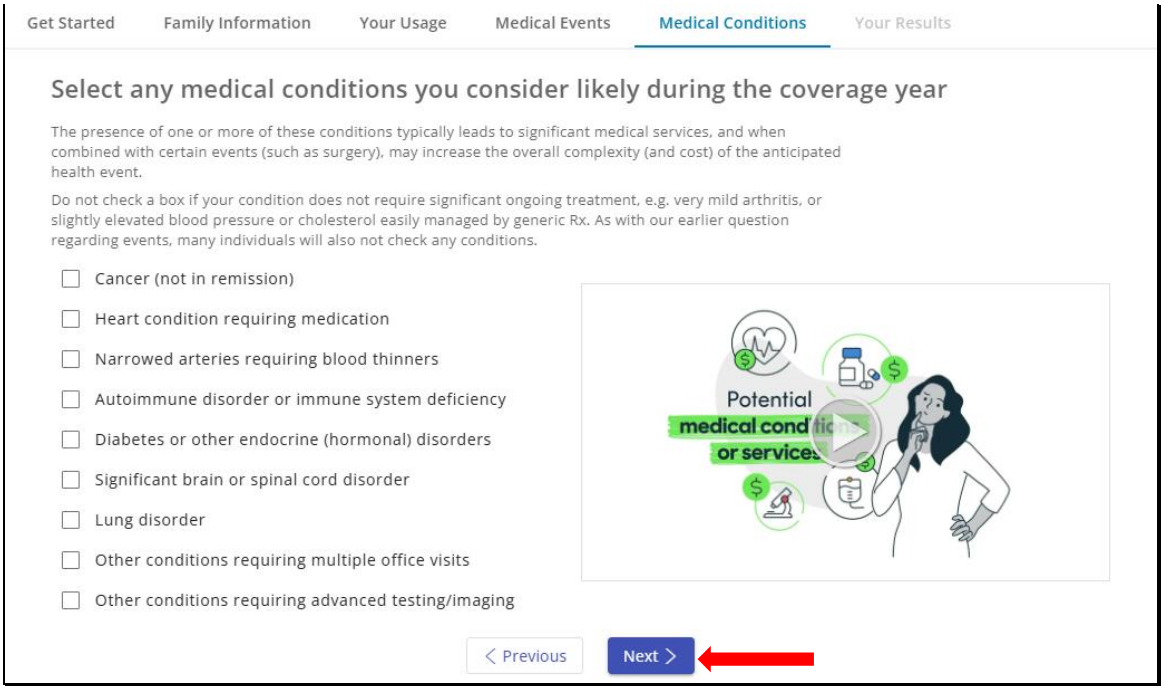
3. Select the option for who you plan to cover, and click the **Next** button.
The Your Usage window displays.



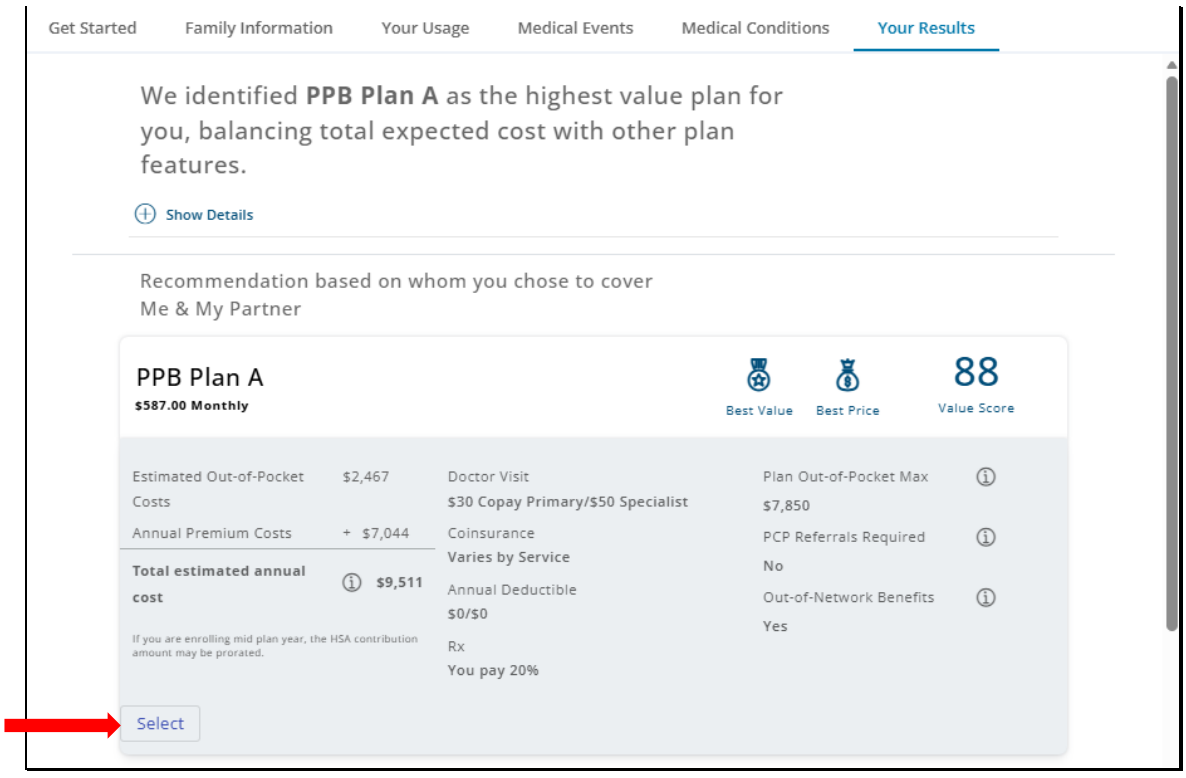
4. Select the option for your planned usage, and click the **Next** button.
The Medical Events window displays.



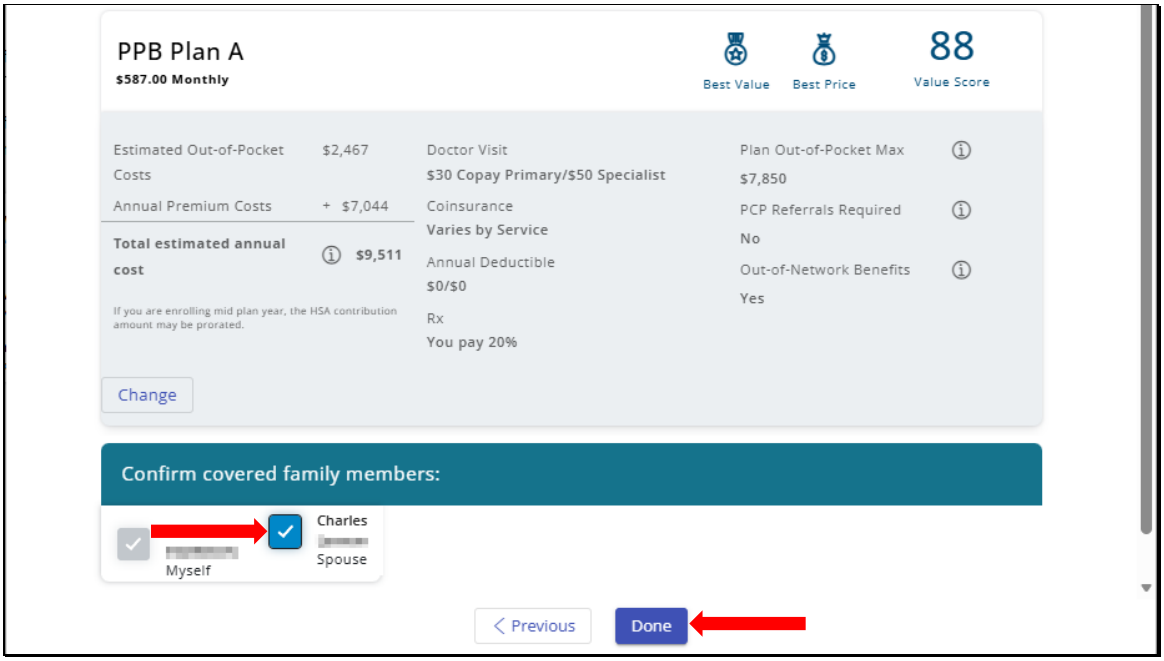
5. Select all medical events that may apply, and click the **Next** button.
The Medical Conditions window displays.



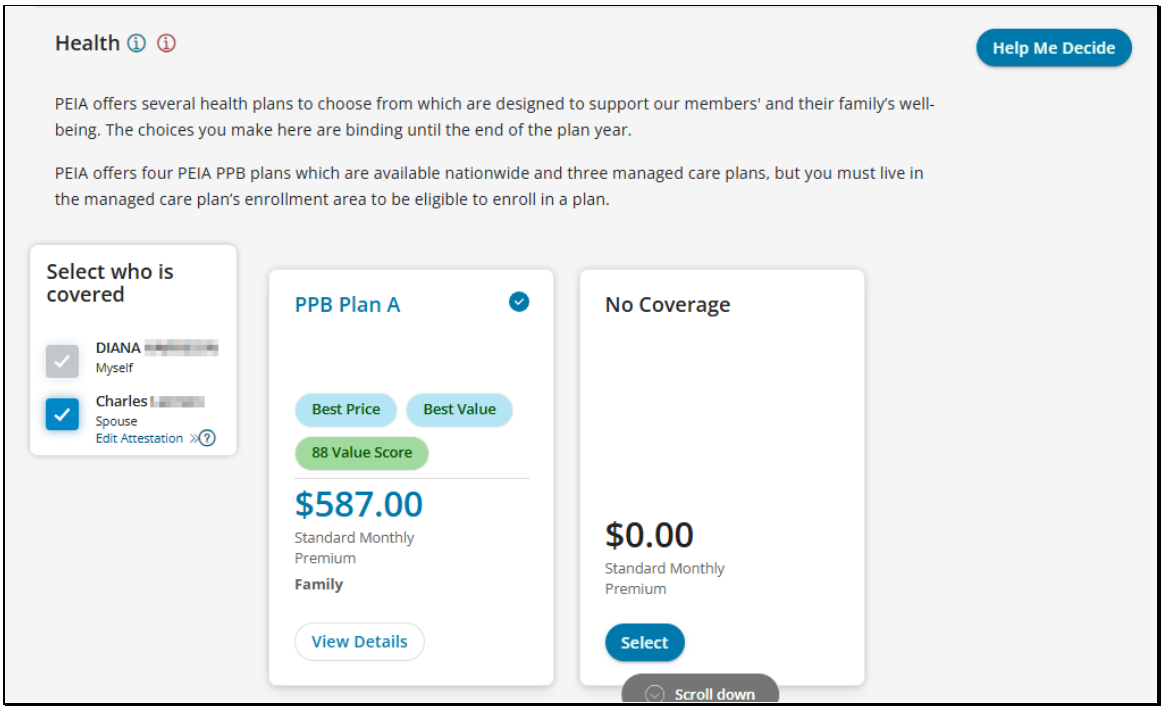
6. Select all medical conditions that may apply, and click the **Next** button. The Your Results window displays.



7. Click the **Select** button for your preferred plan.
The Confirm covered family members panel displays.

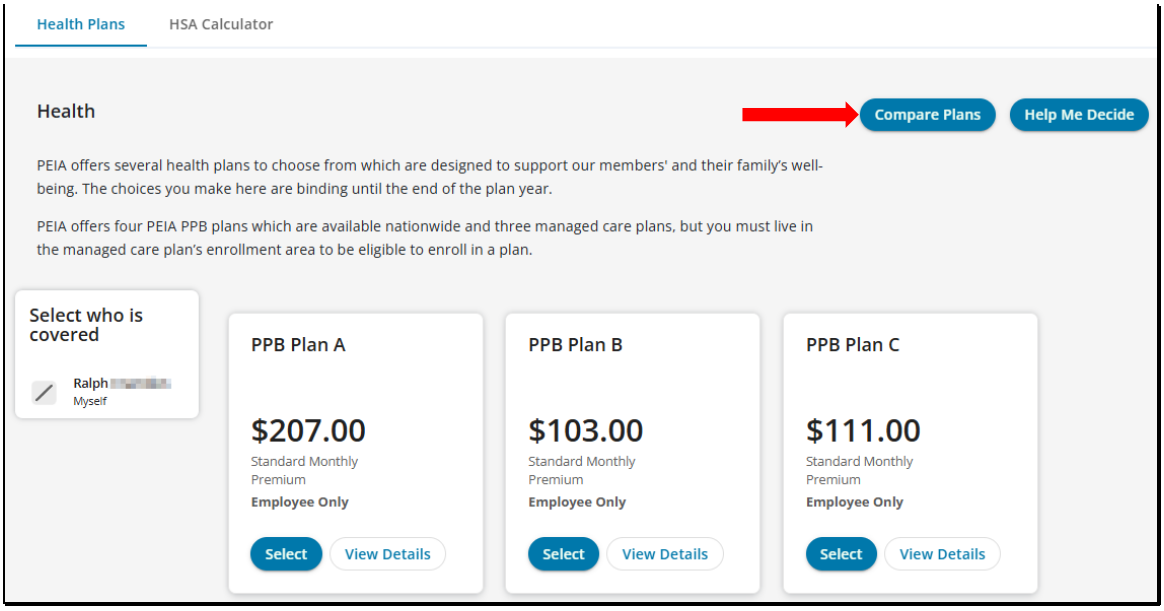


8. Click the checkbox to select any additional family members, and then click the **Done** button.
The Health screen reflects your selections.

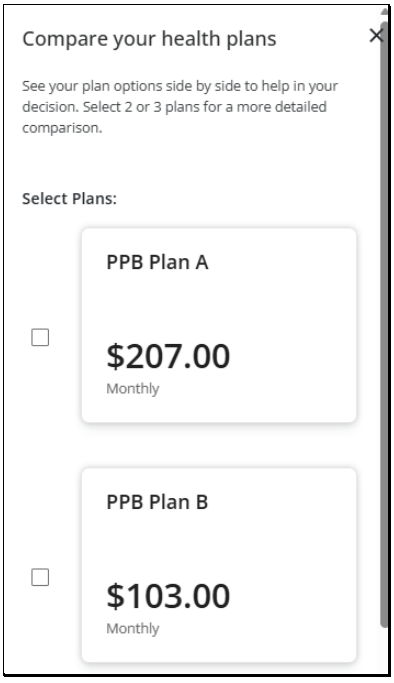


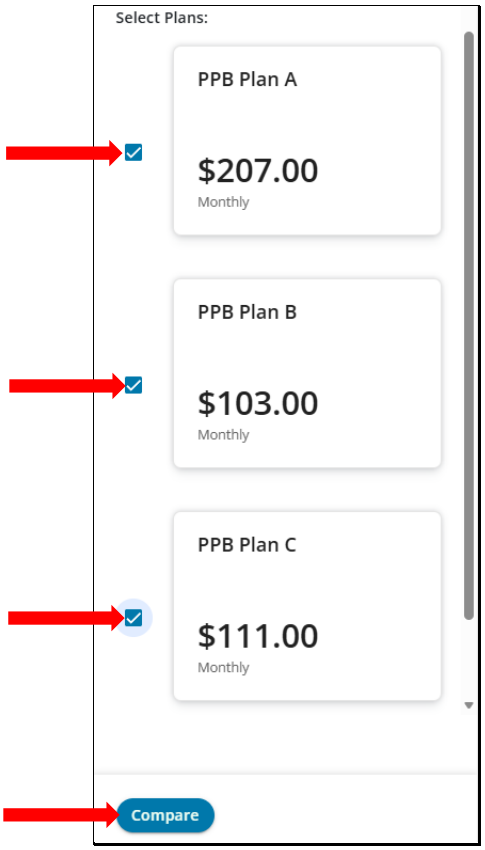
3.3.2 Compare Plans

For certain events, such as for New Hire, the Compare Plans feature allows for comparing medical benefits.

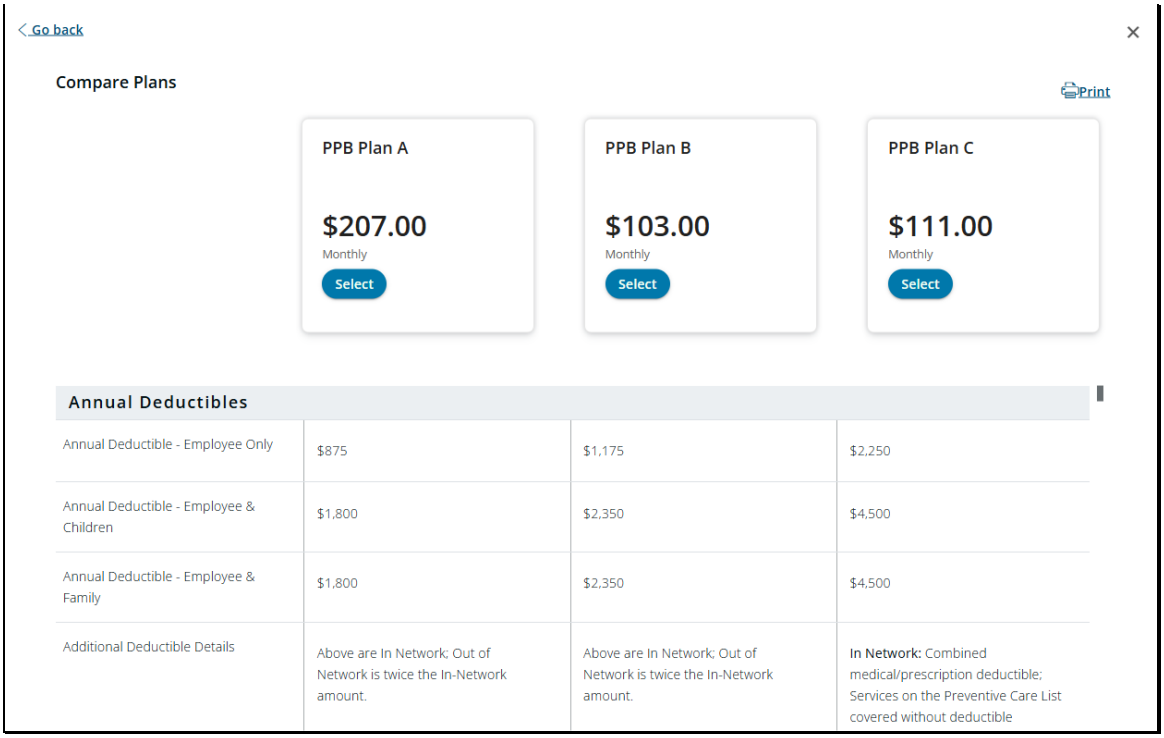


1. Click the **Compare Plans** button.
   The Compare your health plans panel opens.



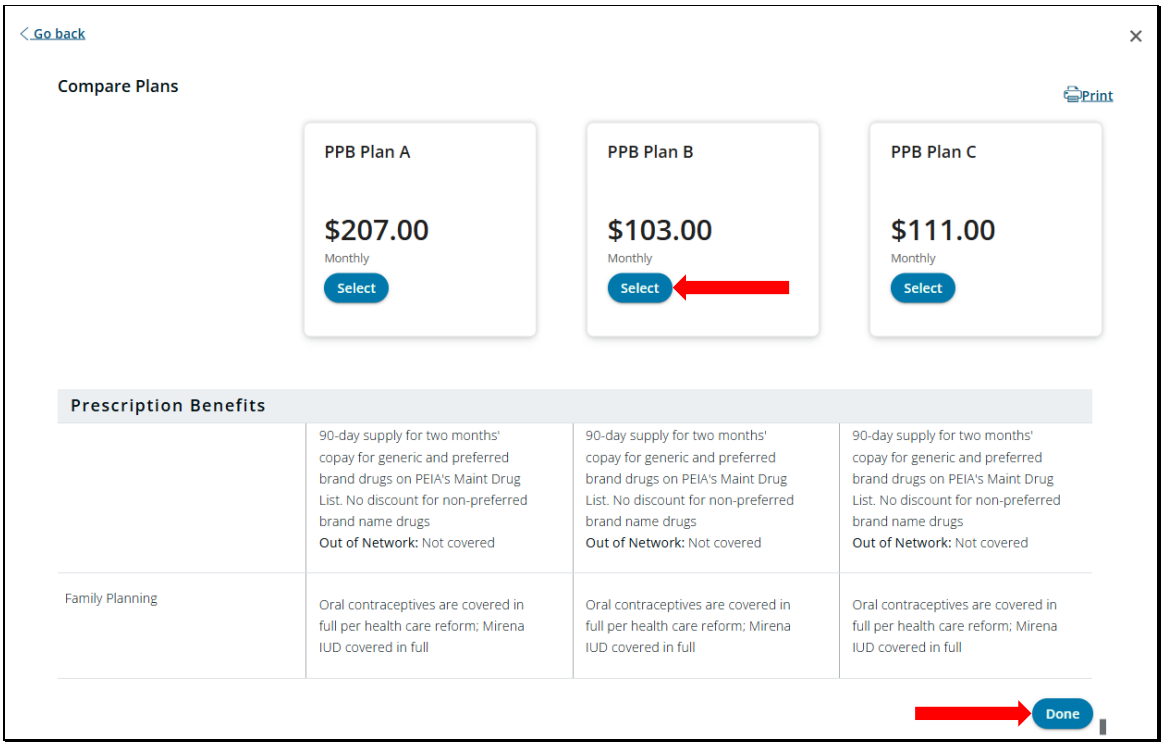


2. Click the checkboxes to select two or more plans, and then click the **Compare** button.
   The Compare Plans window opens. The first part of the window displays the **Annual Deductibles**.



3. Scroll down to see the **Annual Out Of Pocket Maximums**, **Additional Information**, **Coinsurance**, **Physician Services**, **Inpatient Services**, **Hospital Outpatient Services**, **Mental Health and Chemical Dependency Services**, **Outpatient Therapies**, **All other Medical Services**, and **Prescription Benefits** sections.

Annual Out Of Pocket Maximums			
Annual Out-of-Pocket Maximum - Employee Only	$4,050	$5,200	$3,500
Annual Out-of-Pocket Maximum - Employee & Children	$8,000	$10,700	$7,000
Annual Out-of-Pocket Maximum - Employee & Family	$8,050	$10,650	$7,000
Additional Out of Pocket Maximum Details	Above are In Network; Out of Network is twice the In-Network	Above are In Network; Out of Network is twice the In-Network	**Out of Network:** No Out of Network coverage



4. If finished viewing, click the **Done** button.
   The system returns to the Health Plans screen where you may select a plan.

   Or

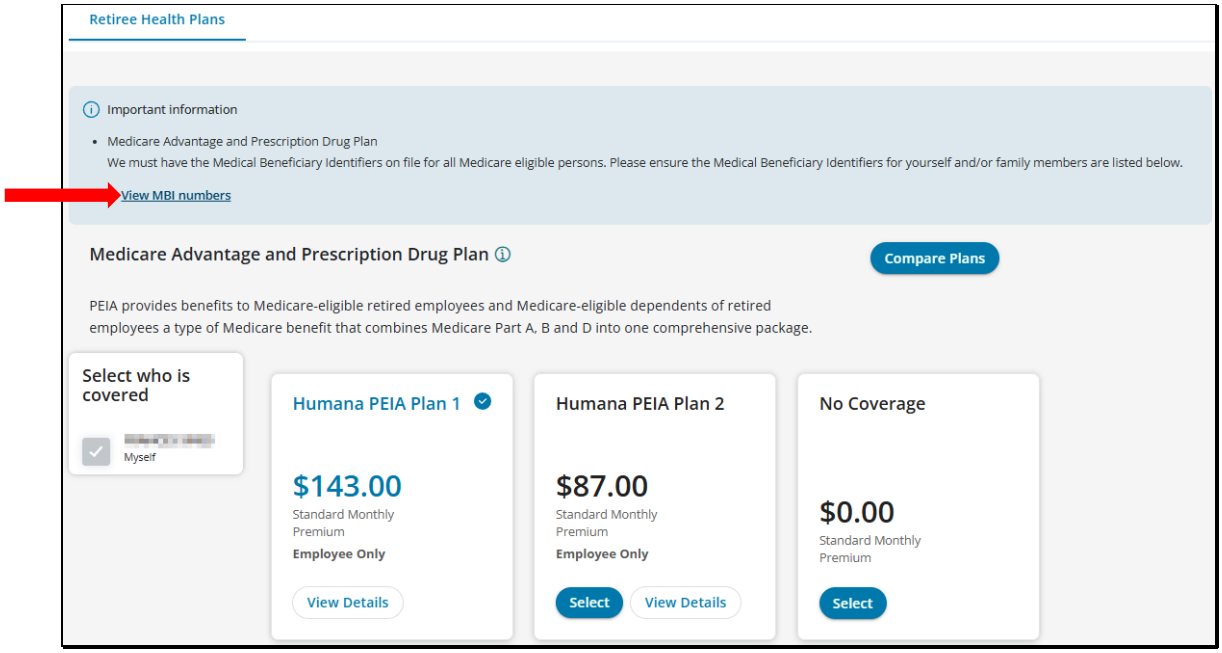
   Click a **Select** button on the **Compare Plans** screen, and then click the **Done** button.
   The system returns to the Health Plans screen.

5. Click the **Recalculate** button.
   The Total Monthly Nets Costs displays at the bottom of the screen.

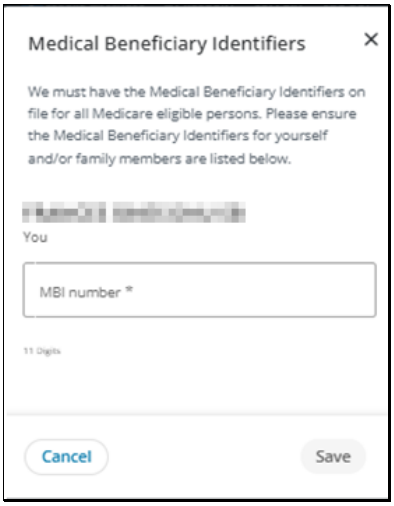
3.3.3 Medicare Beneficiary Information Collection

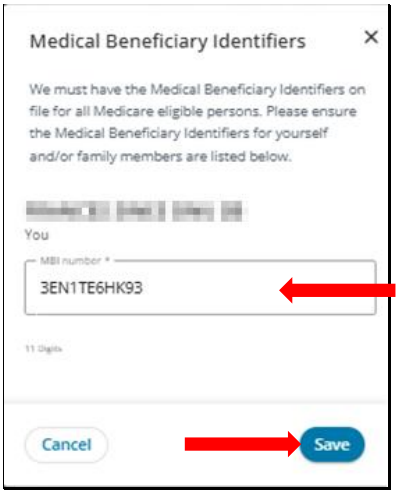
PEIA Must have Medicare Beneficiary Identifiers on file for all Medicare eligible persons. During the processing of an event, The Medicare Information Collection tool will provide access to this information.

Confirm that the participant is on an eligible plan already.



1. Click the **View MBI numbers** link.
   The Medicare Beneficiary Identifiers panel opens to the right side of the screen.

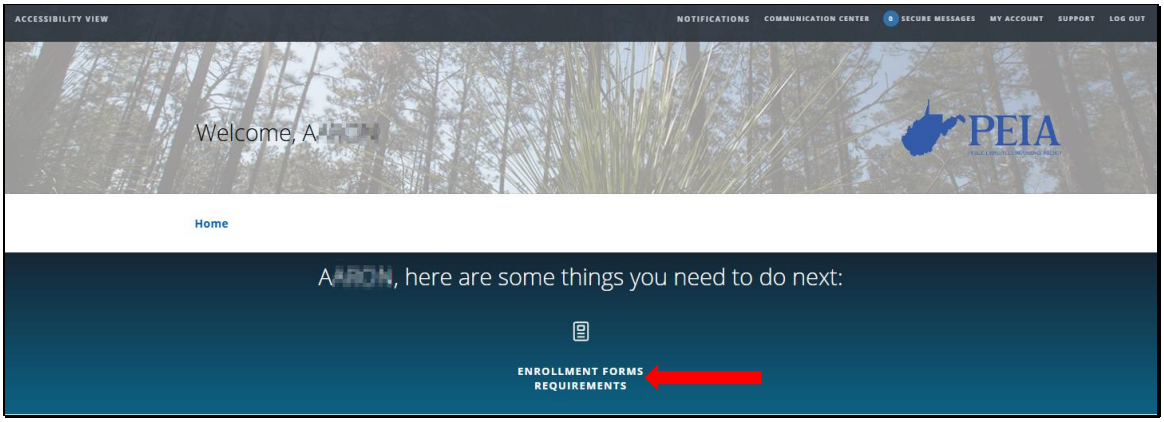




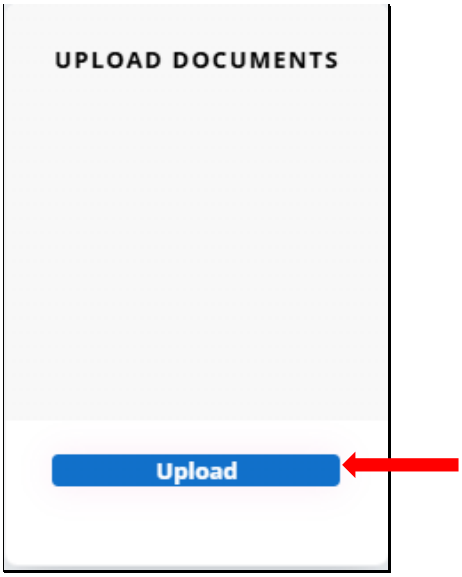
2. Type the eligible person's identifier number in the **MBI number** field, and click the **Save** button.
3. Repeat step 2 for any additional covered family members.

4 Upload Documents

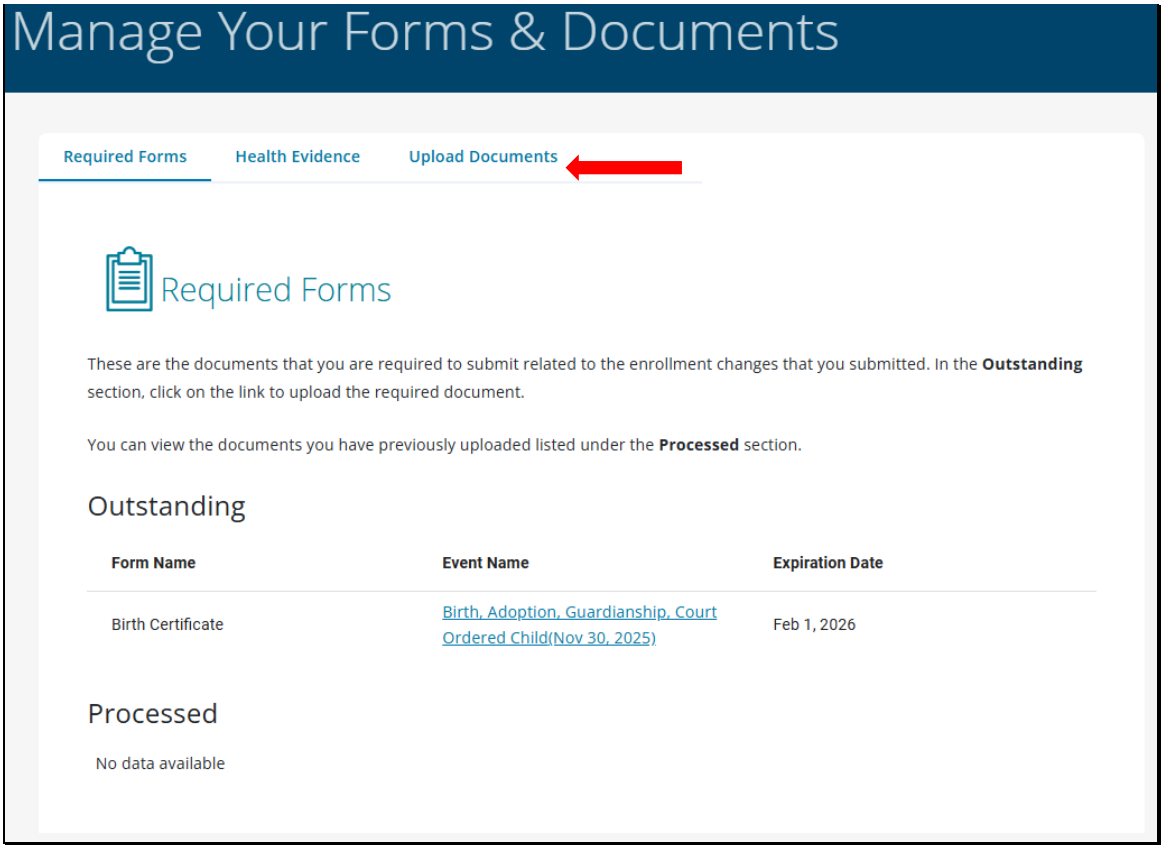
When entering life events, PEIA may require certain supporting documents like the Birth Certificate mentioned in the previous section. These documents may not be readily available to you at the time of entering the life event information. Use the **Upload Documents** feature when ready to provide these documents.



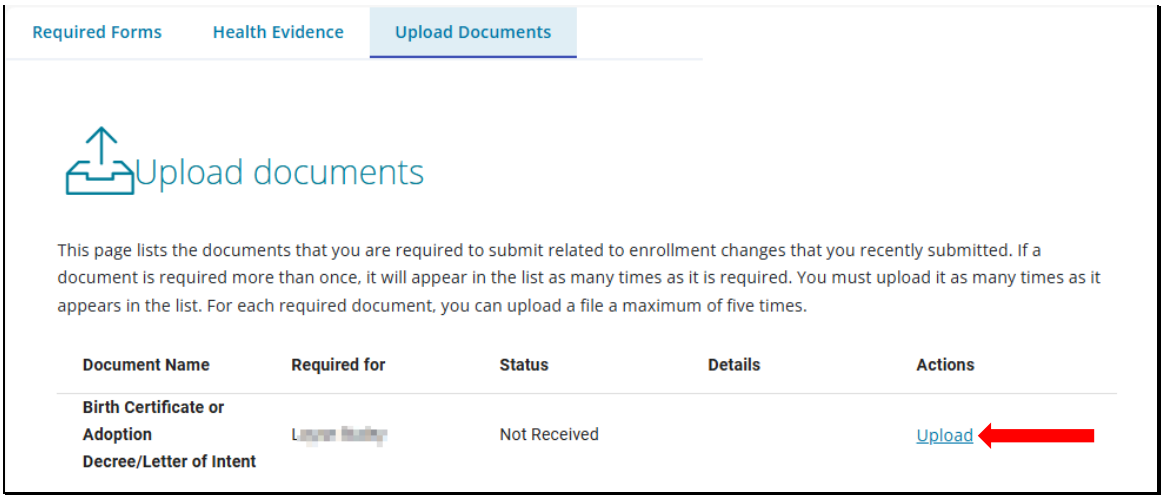
Note the Call to Action (CTA) banner when returning to the Home screen. You may click the **Enrollment Forms Requirements** link on the banner, or use the **Upload Documents** tool card below on the Home screen.



1. Click the **Upload Documents** widget.
   The Manage Your Forms & Documents screen displays.

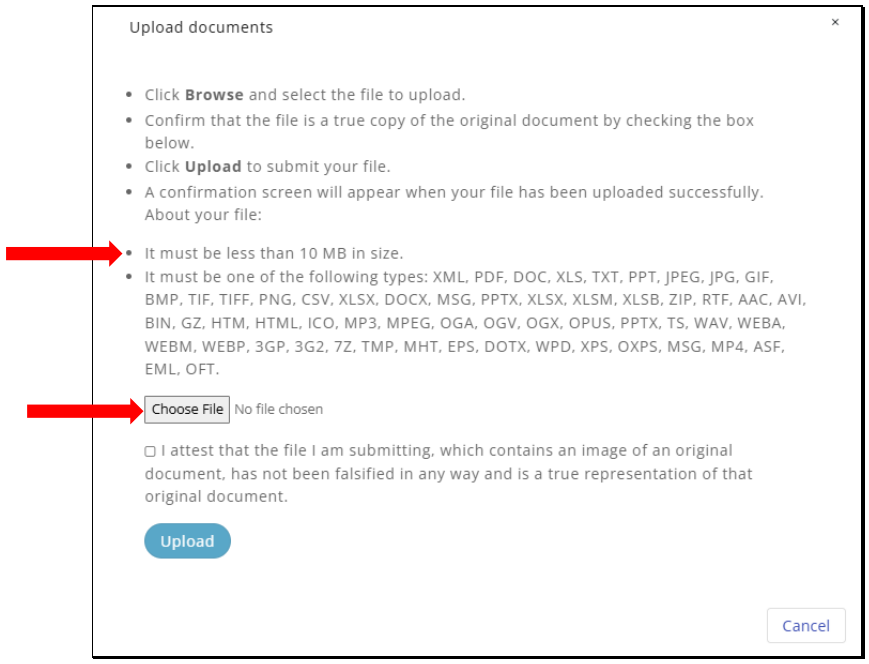


2. Click the **Upload Documents** option.
   The Upload Documents screen displays.

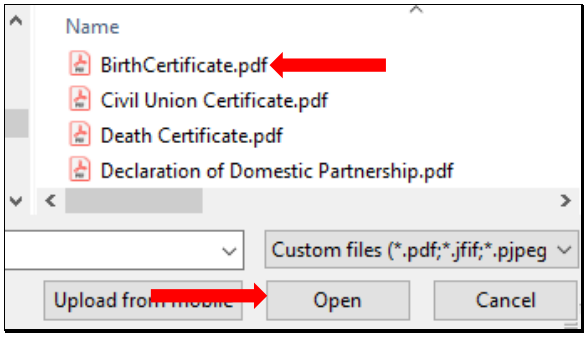


3. Click the **Upload** link in the **Actions** column.
   The Upload Documents window opens.

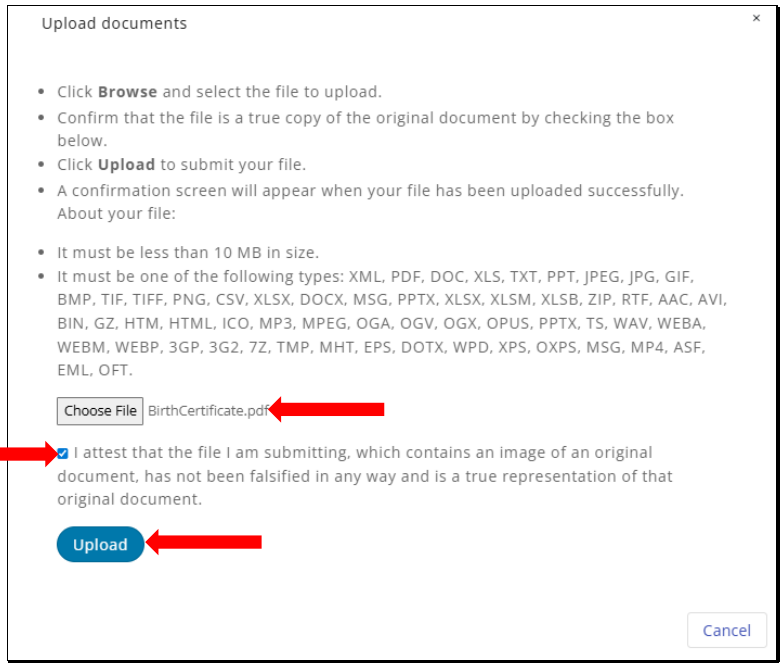
Note the requirements indicated for file size and supported file types.



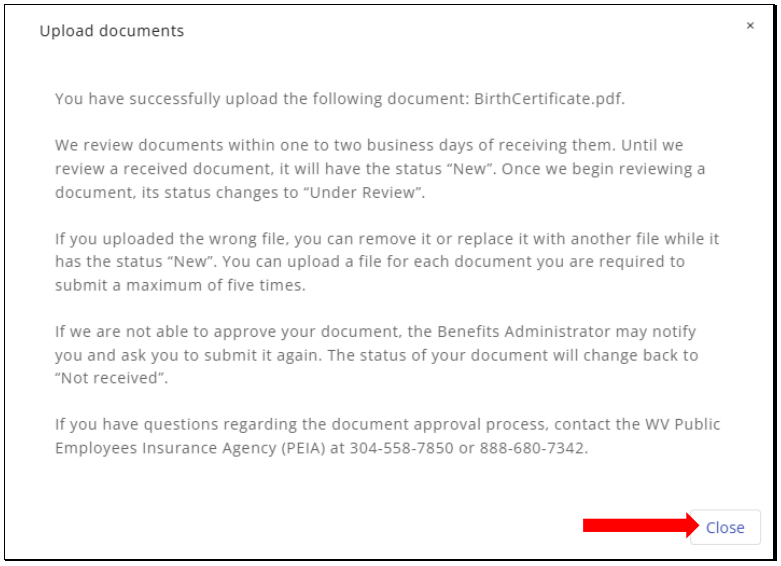
4. Click the **Choose File** button.
   An Open File window opens.



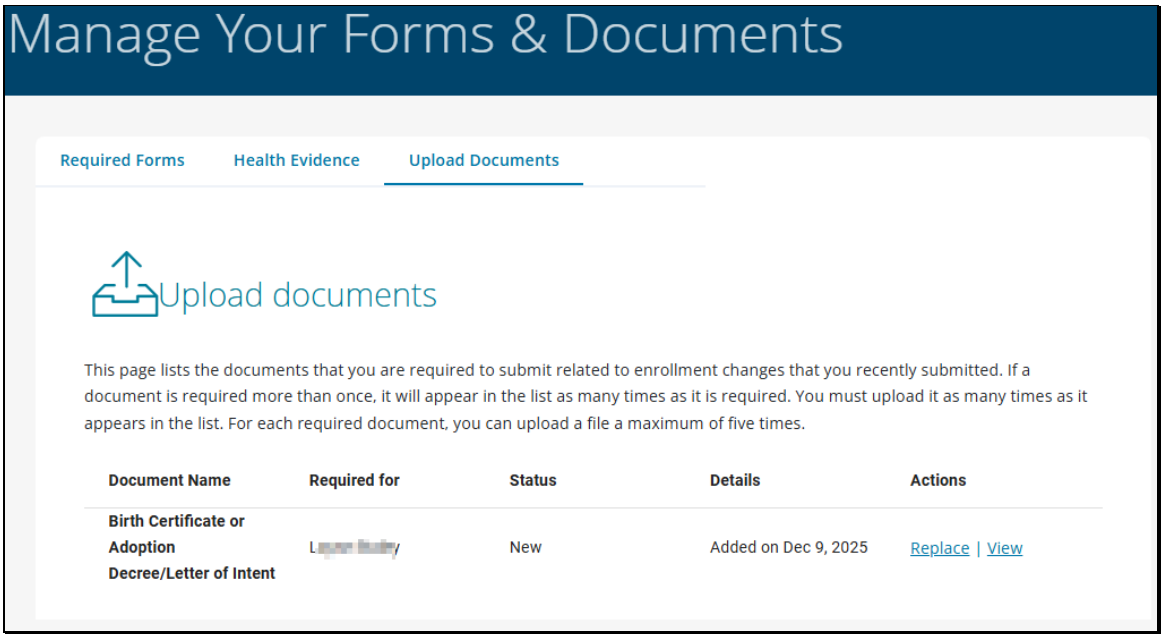
5. Navigate to the location of the stored document; click the document's name to select it, and then click the **Open** button.
   The selected file's name displays on the Upload documents window.



6. Click the **attest** checkbox, and then click the **Upload** button to complete the process.
   The Upload documents window confirms your successful upload.

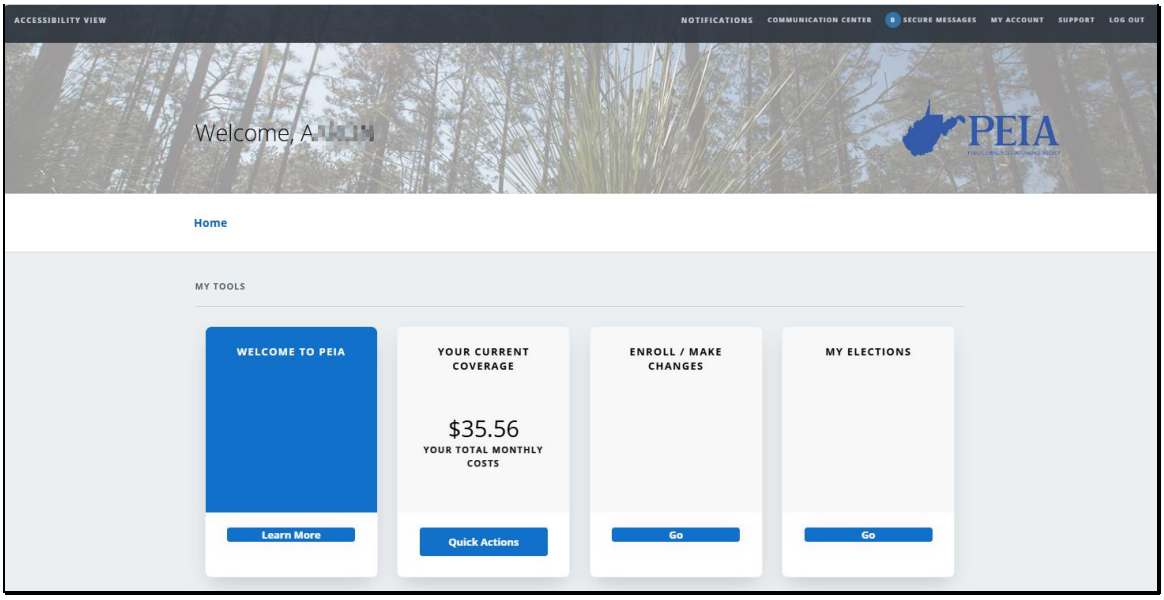


7. Click the **Close** button.
   The Upload Documents window displays the added document in the Details column.
   Repeat this process for all required documents.



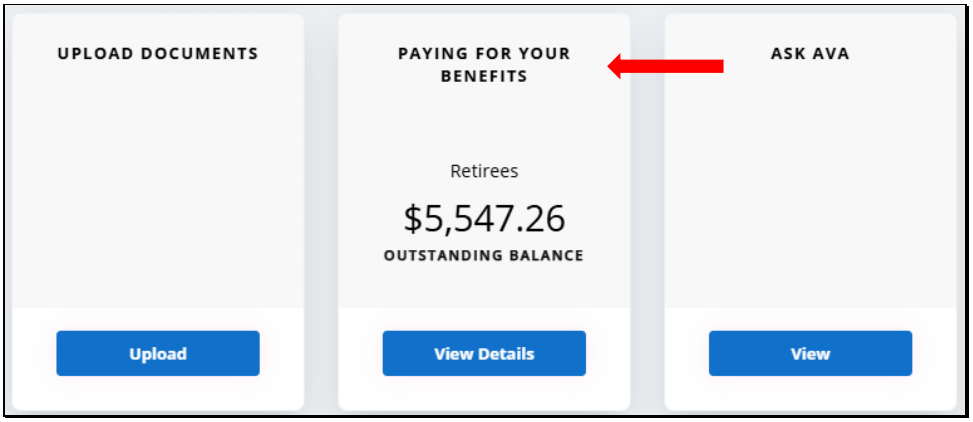
Note: uploaded documents will be reviewed by a PEIA administrator. Should a document be rejected for any reason, you will receive a notice of the rejection via Secure Message.

8. Click the **Home** link at the top of the screen.
   The CTA banner no longer displays.

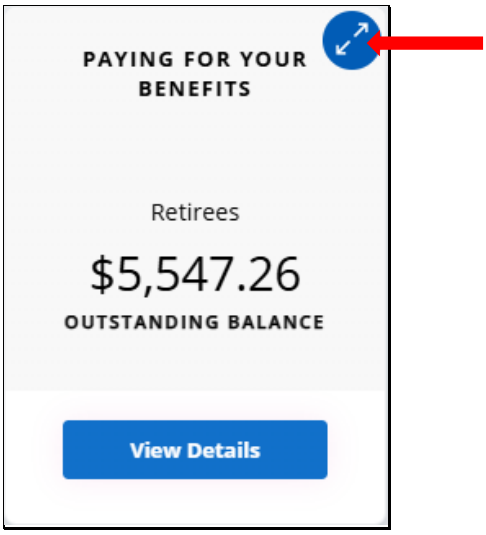


5 Member Portal Billing Widget

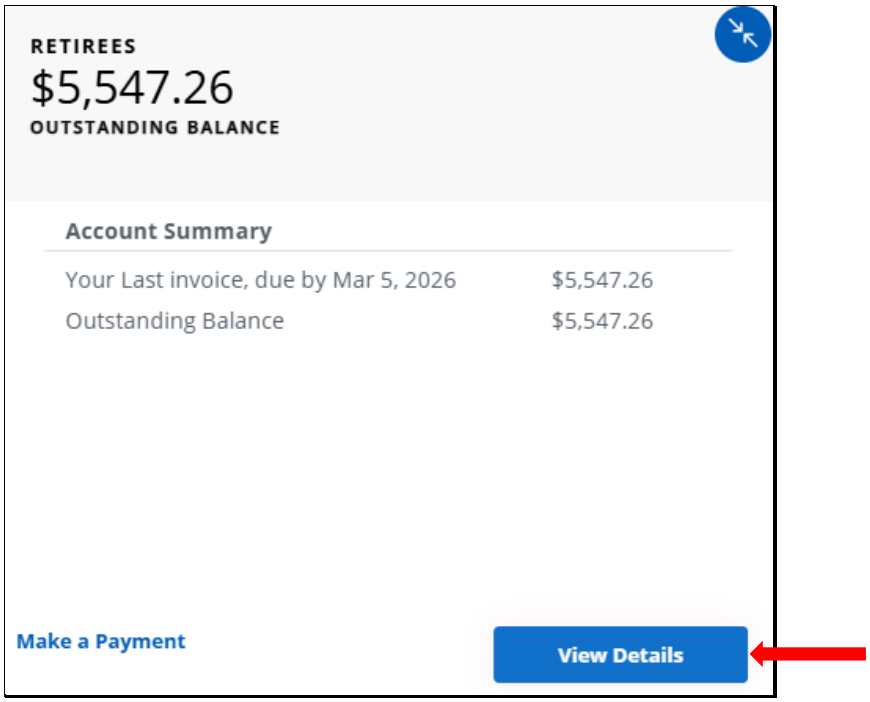
The **Paying For Your Benefits** card, sometimes called the billing widget, may be found on the Home screen under My Tools. Default display for this widget is your Outstanding Balance.



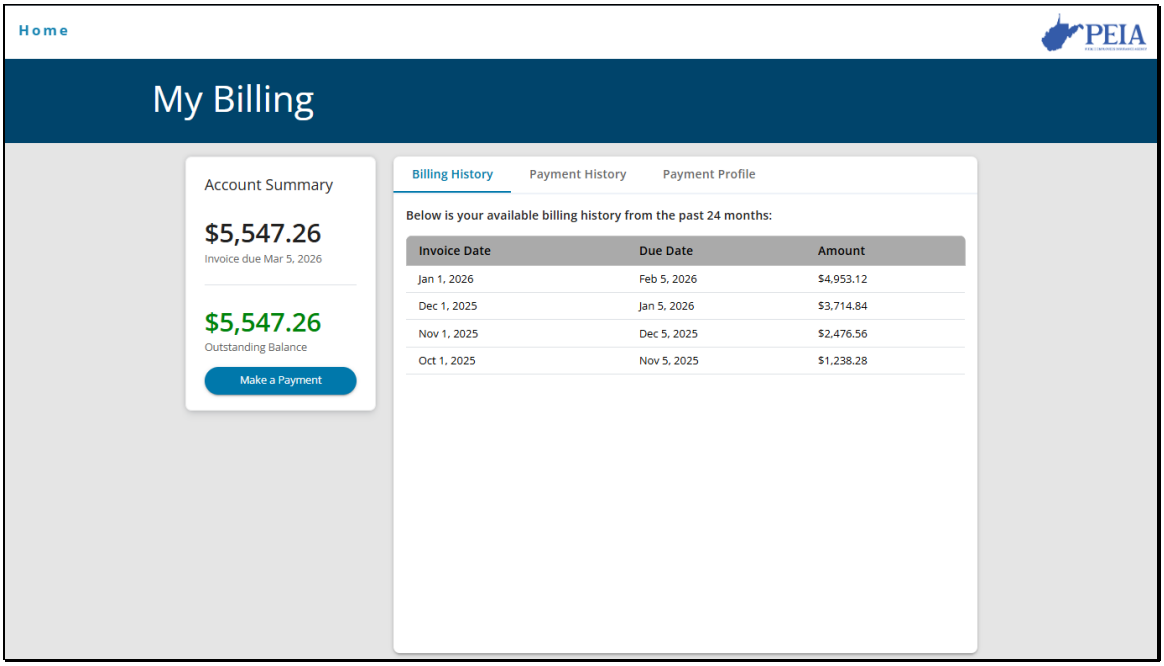
1. Hover your mouse over the widget.
   The expansion icon (double arrow) appears.



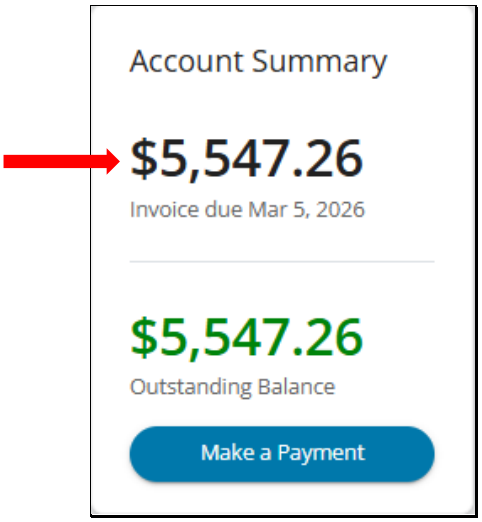
2. Click the **expansion icon**.
   The widget opens fully.



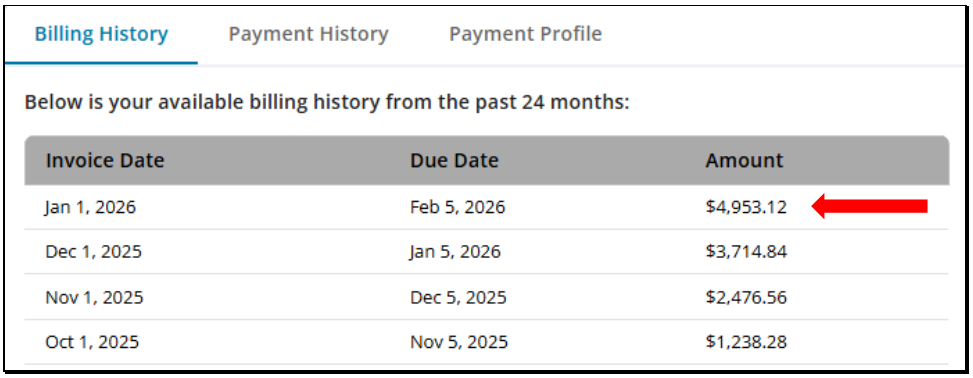
3. Click the **View Details** button.
(Note: the widget does not have to be expanded for the View Details button to be available.)
The My Billing screen displays.



The **Account Summary** shows the last invoice run and the amount that was due for that invoice along with its due date. The outstanding balance as of the current date shows as well.



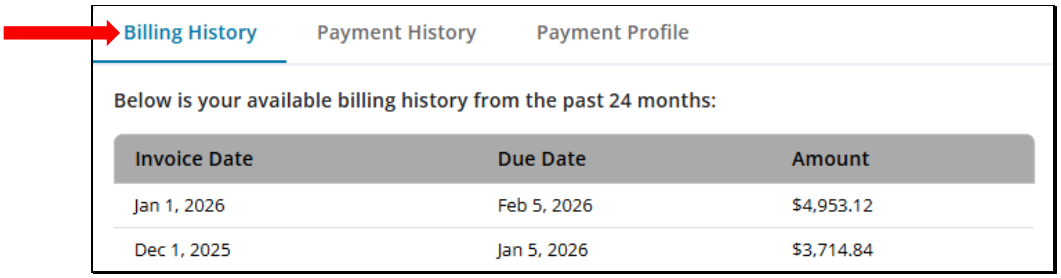
Billing History shows (if any) the last payment made, the amount and the invoice and due dates.



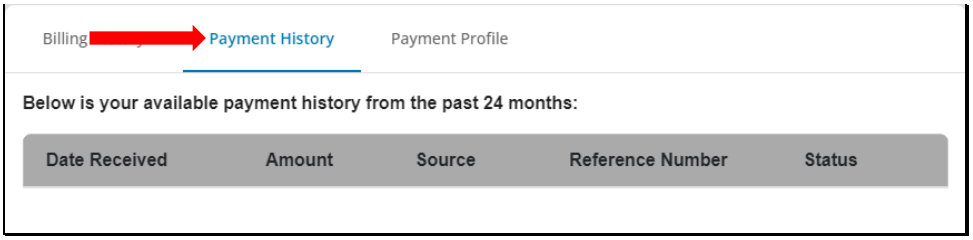
5.1 My Billing

The My Billing screen contains the Account Summary, as seen on the expanded widget. In addition, you may use this screen to view your Billing History, Payment History, and Payment Profile.

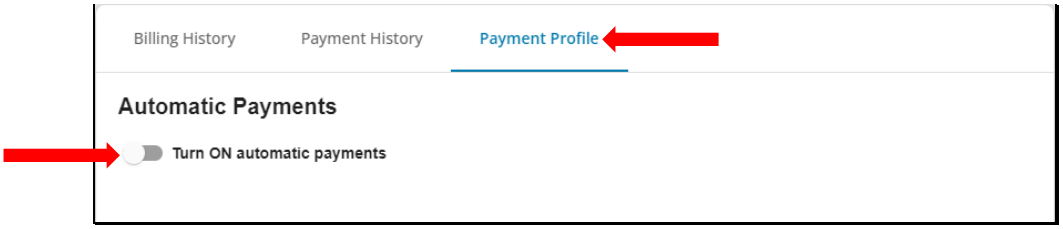
Billing History is the default view, and it displays the invoice amounts for the past 24 months. If a PDF exists for the invoice, a download icon will display.



Payment History displays payment history for the past 24 months.



Payment Profile displays for participants to control their automatic ACH payment information.



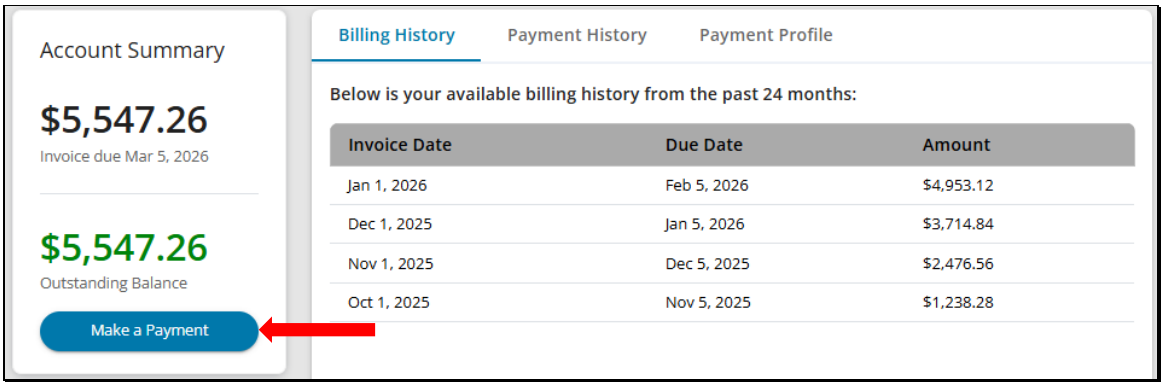
In this example, the automatic payment setting if **OFF**. Later, turn this setting to **ON** and select your bank account information.

Also in this example, no payment information exists for this member. The process of making a payment in the following section will create the banking information.

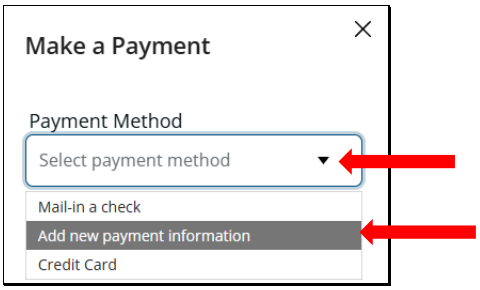
5.2 Make a Payment with a New Payment Method

5.2.1 Add a New Checking Account and Make a Payment

Use the Make a Payment button to enter a payment by check or online.

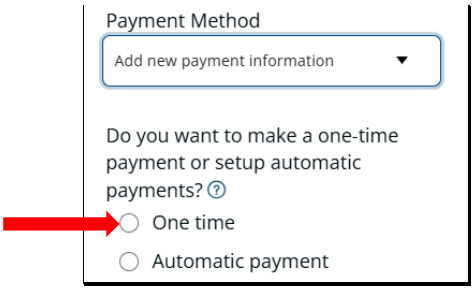


1. Click the **Make a Payment** button.
   The Make a Payment panel opens.

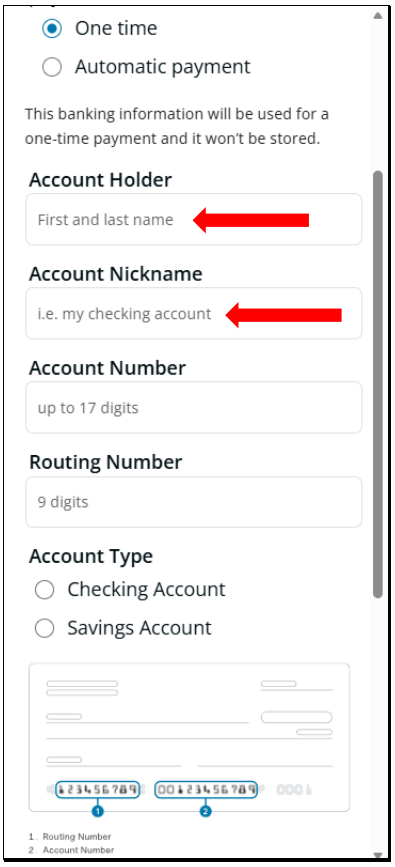


2. Click the drop-down arrow in the **Payment Method** field, and select **Add new payment information**.
   The Make a Payment panel expands.

For this example, make a one time payment.

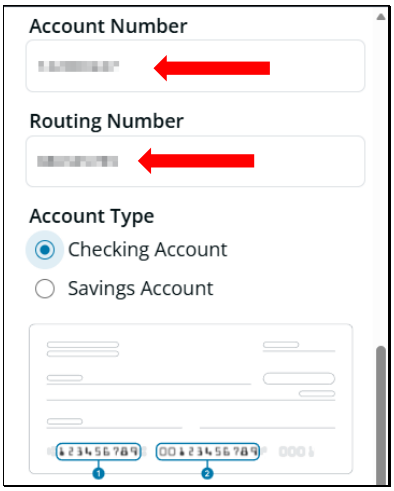


3. Click the **One time** option.
   The panel expands to accept your bank account information.



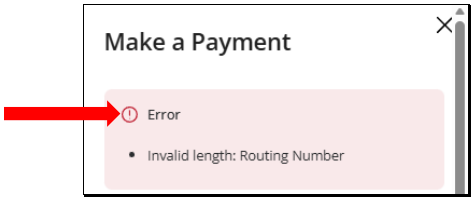
Required fields are indicated with a red asterisk.

4. Enter your first and last name in the **Account Holder** field.
5. Enter a name for your account in the **Account Nickname** field.

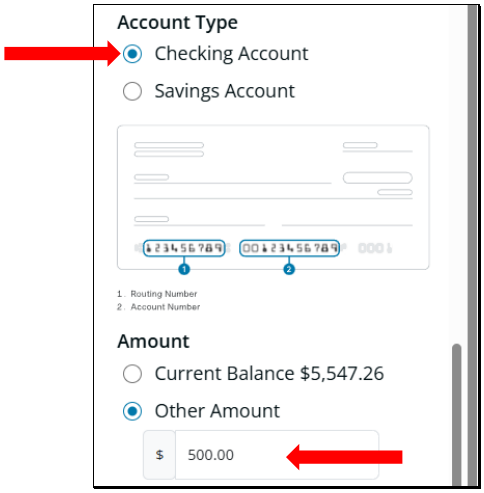


6. Enter your account number in the **Account Number** field.
7. Enter your bank's routing number in the **Routing Number** field.

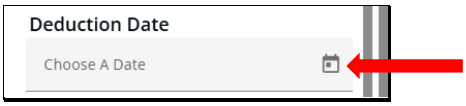
Note: if the Routing Number is entered incorrectly, an error message displays upon payment submission.



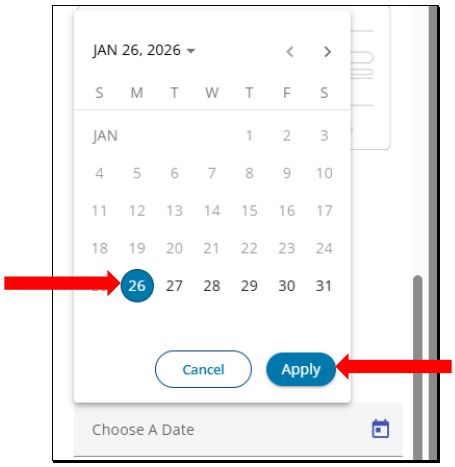
8. Select the **Checking Account** option in the **Account Type** field.



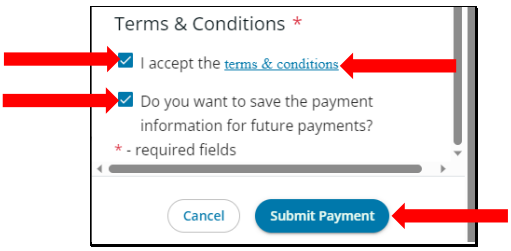
9. For this example, select the **Other Amount** option in the **Amount** field, and enter the amount below.



10. Click the calendar icon in the **Deduction Date** field to choose a date.



11. Select the date for your payment, and click the **Apply** button.



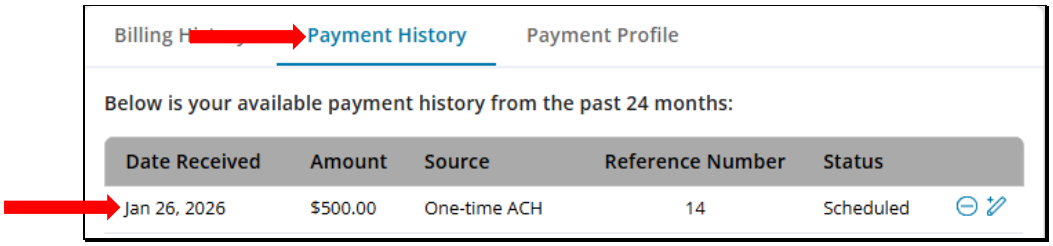
12. Click the **I accept the terms & conditions** checkbox.
    Click the terms & conditions link if you want to review the terms first.

13. Click the **Do you want to save the payment information for future payments?** checkbox.

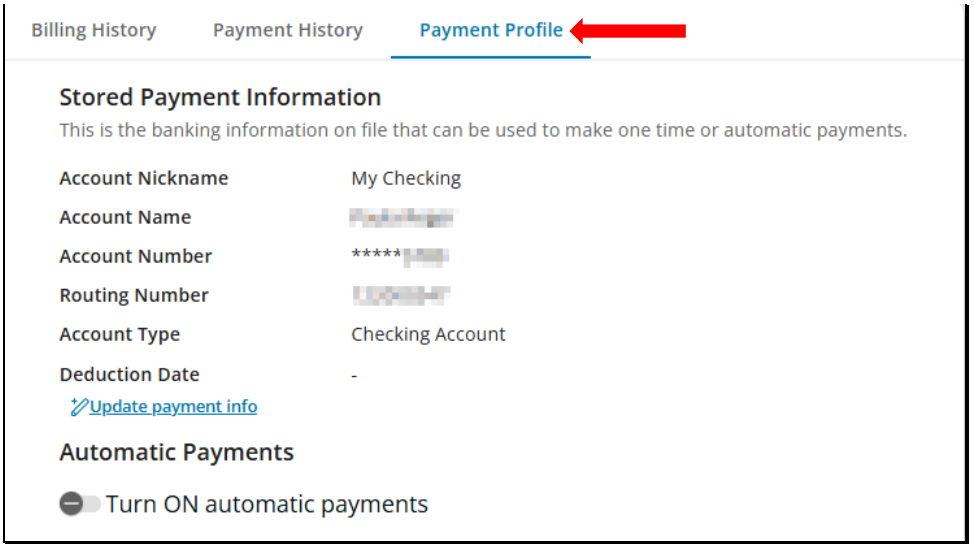
14. Click the **Submit Payment** button.
    The payment is submitted message displays.

15. Click the **X** to close the message.

16. Go to **Payment History** to view the payment and its status.

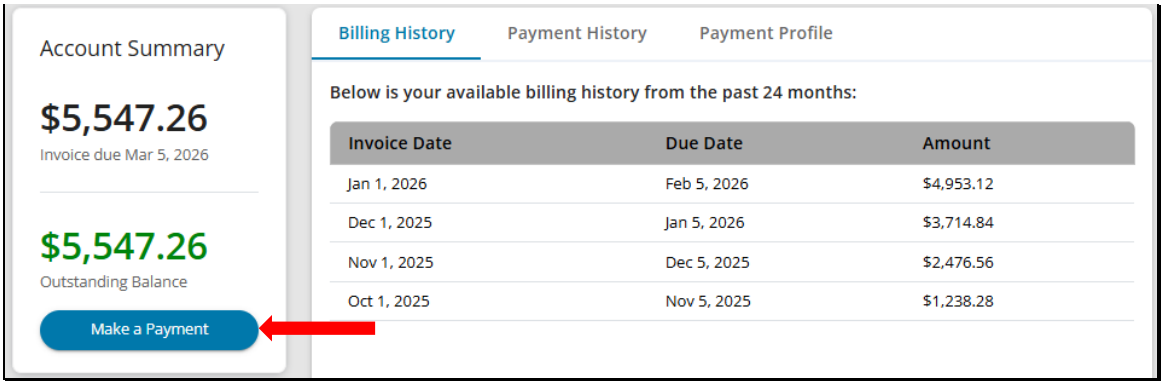


17. Go to **Payment Profile** to view the new banking information you just established.

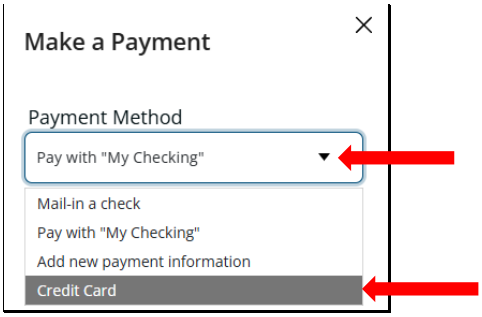


5.2.2 Add a New Credit Card Account and Make a Payment

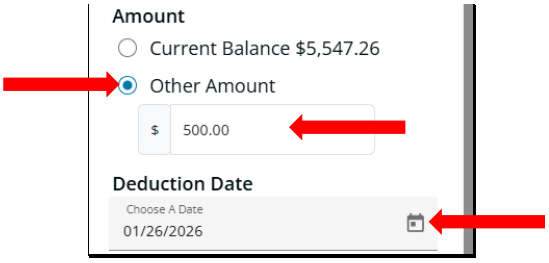
Use the Make a Payment button to enter a payment by credit card.



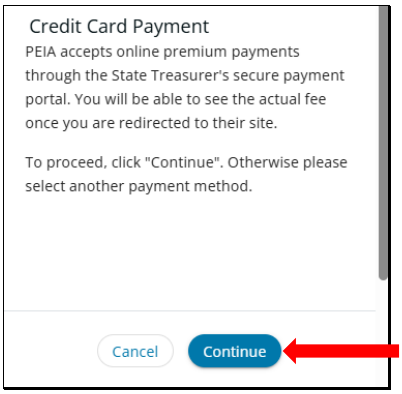
1. Click the **Make a Payment** button.
   The Make a Payment panel opens.



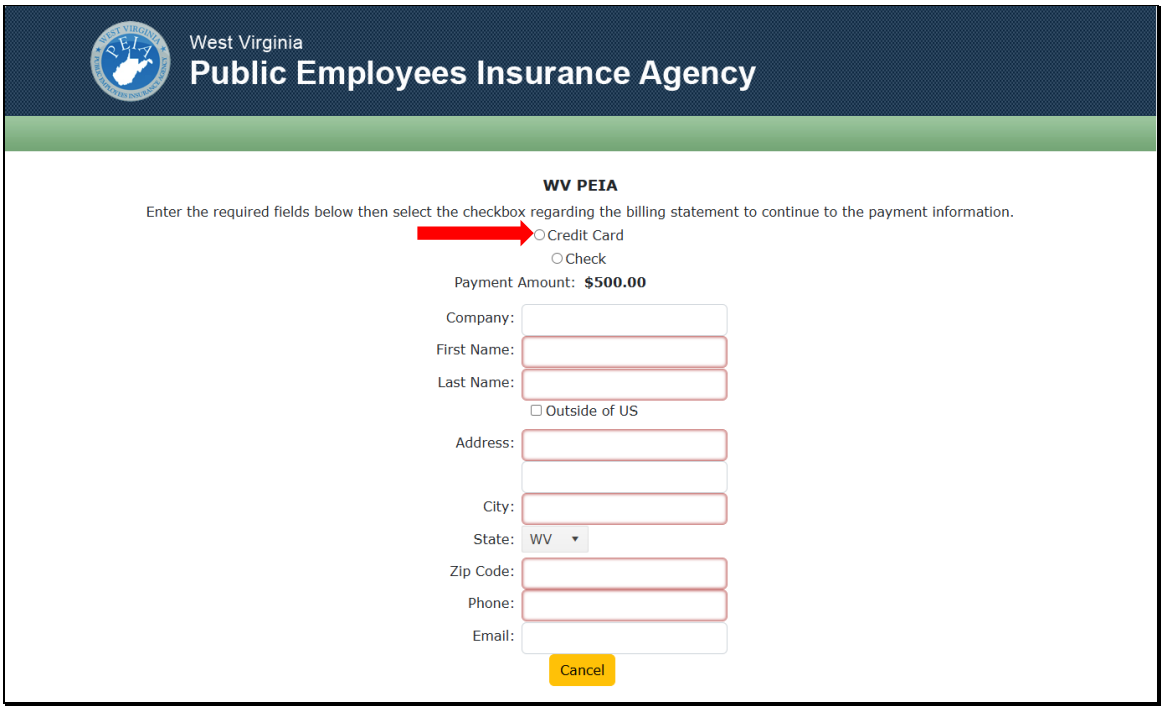
2. Click the drop-down arrow in the **Payment Method** field, and select **Credit Card**.



3. Select the **Other Amount** option in the **Amount** field, and enter the amount below.
4. Select the date for your payment in the **Deduction Date** field, and click the **Apply** button.

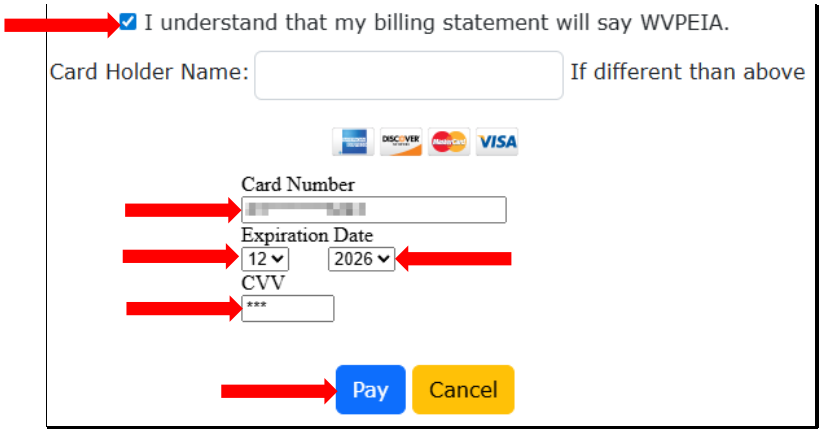


5. Click the **Continue** button.
   The West Virginia Public Employees Insurance Agency screen opens in a new browser tab.

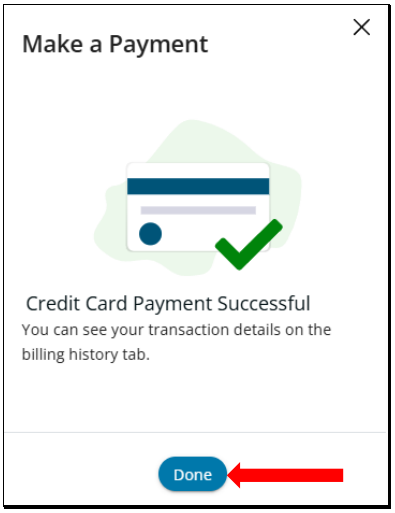


6. Select the **Credit Card** option, and complete the required fields (indicated with a red outline).

7. Scroll to the bottom of the screen to see the credit card information fields.

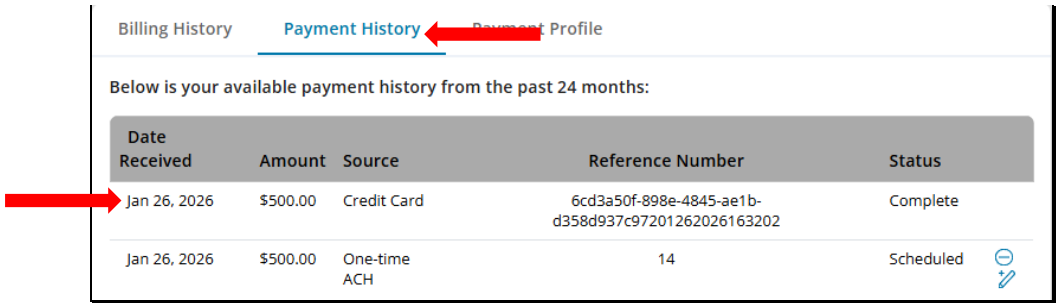


8. Enter the appropriate credit card information, and click the **Pay** button.
   The WVPEIA tab closes, and the system confirms the successful payment.



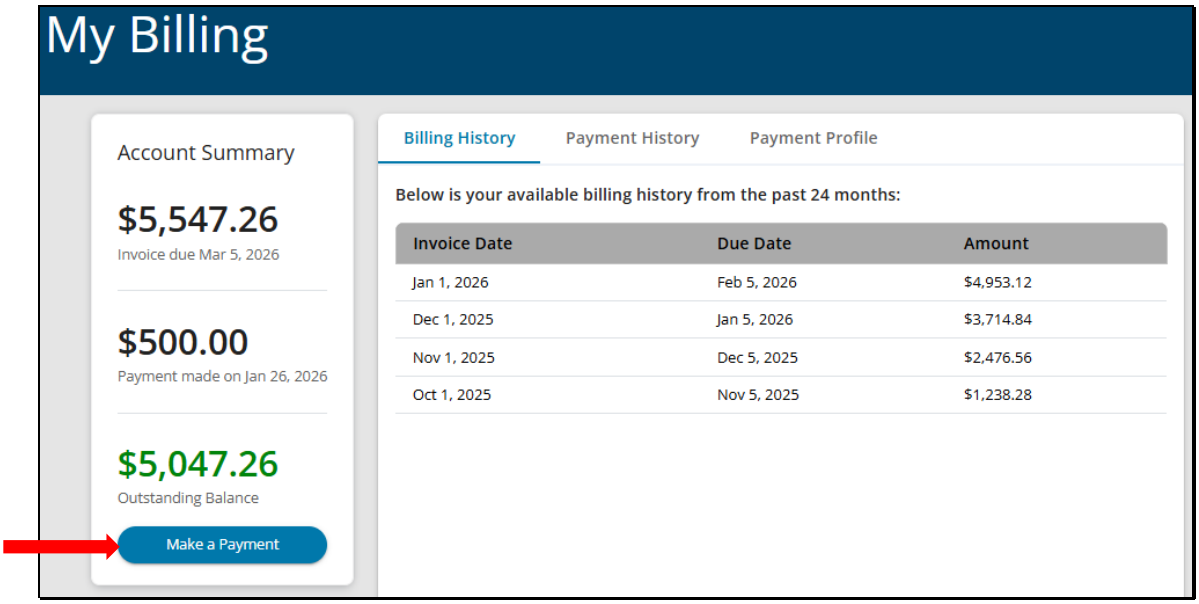
9. Click the **Done** button.

10. Go to **Payment History** to view the payment and its status.

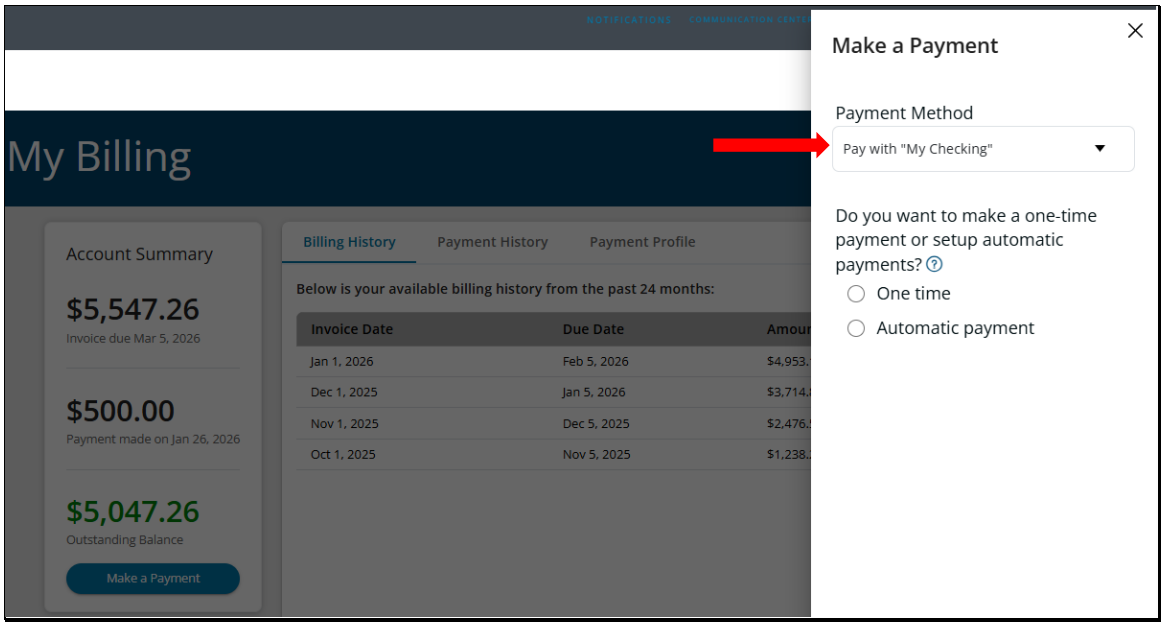


5.3 Make a Payment with an Established Payment Method

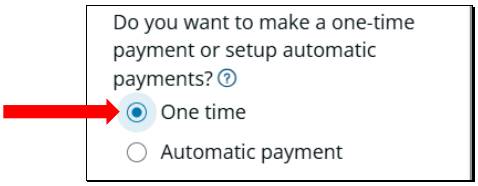
Use the Make a Payment button to enter a payment by check with the account you created in section 5.2.1.



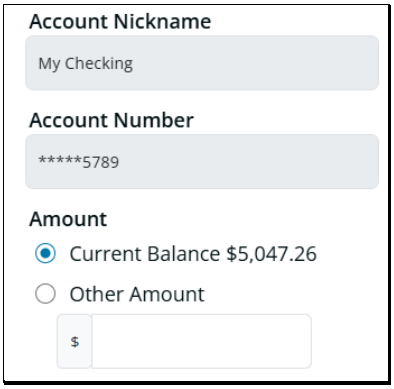
1. Click the **Make a Payment** button.
   The Make a Payment panel opens.



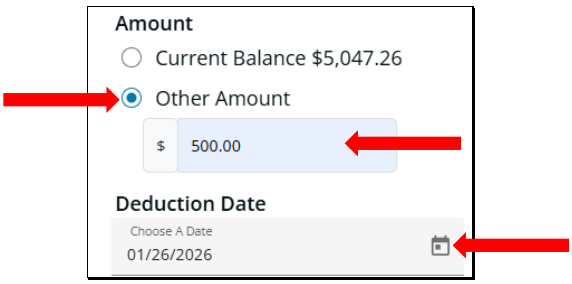
Note that the system defaults to the previously entered checking account.



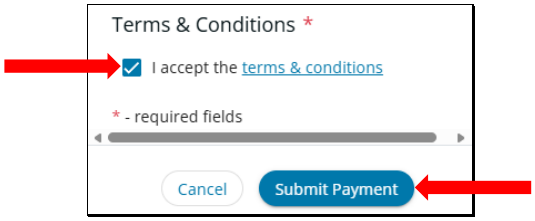
2. Select the **One time** option in the **Do you want to make a one-time payment or update automatic payments?** Field.
   The panel expands to display the banking information on file.



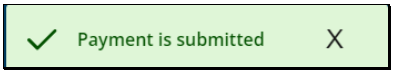
3. Select the **Other Amount** option, and enter the amount below.



4. Select the date for your payment in the **Deduction Date** field.



5. Click the checkbox to accept the **Terms & Conditions**, and then click the **Submit Payment** button.
   The Payment is submitted message displays.



6. View the **Payment History** to see the payment.