

Summary Plan Description

27

High Deductible Health Plans PPB Gold High Deductible and PPB WV Bronze High Deductible

July 1, 2026 – June 30, 2027



PEIA

PUBLIC EMPLOYEES INSURANCE AGENCY



Summary Plan Description

High Deductible Health Plans: PPB Gold High Deductible and PPB WV Bronze High Deductible

PEIA Summary of Material Modifications

Important Notice Effective July 1, 2026, for PEIA Plan Year 2027

This Summary of Material Modification ("SMM") describes changes to the PEIA health plans required by the Consolidated Appropriations Act of 2021, including the "No Surprises Act". The following material changes were made for the PEIA Plan for Plan Year 2027:

- 3% Aggregate Premium Increase for both Employees and Employers
- PEIA Self Insured PPB Plans have been renamed:
 - PPB Plan A is now PPB Gold
 - PPB Plan B is now PPB Silver
 - PPB Plan C is now PPB Gold High Deductible Plan
 - PPB Plan D plan benefits have changed and is now PPB WV Bronze High Deductible Plan
- Effective July 2026 PPB plan spouses will be eligible to participate in Personify Wellness platform and earn incentives.

The above list of changes may not include all changes made to the PEIA Plans but is a summary of the "material modifications" to the Plan as defined by the No Surprises Act. If you have specific questions about your coverage(s) or your family situation, please feel free to contact PEIA's Customer Service Unit at **304-558-7850** or **PEIA.Help@wv.gov**. For more information on the "No Surprises Act," please visit: **www.cms.gov/files/document/nosurpriseactfactsheet-final508.pdf**

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Medicare Part D Notice

If you (and/or your covered dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see [page 147](#) for details.

Summary of Benefits and Coverage

Want to compare all of the plans offered by PEIA? There's an easy way! Go to **peia.wv.gov** and click on Resources, then Plan Comparison Tools to access the "Summary of Benefits and Coverage" link. This link allows you to enter a bit of information and receive customized comparisons of the PEIA PPB Plans. If you don't have internet access, you can call PEIA's customer service unit at **1-888-680-7342** and we can generate the SBCs for you!

NOTE: PEIA also offers PPB Plans Gold and Silver Plans; for more information, download the Summary Plan Description (Gold and Silver Plans) at **peia.wv.gov** or call **1-888-680-7342**.

Summary Plan Description PPB HDHPs

Introduction

Welcome to your PEIA Summary Plan Description for Gold High Deductible and WV Bronze High Deductible Plans. This booklet describes the benefits provided for PEIA insureds in PEIA PPB High Deductible Health Plans for Plan Year 2027 (July 1, 2026-June 30, 2027). PEIA also offers PPB Gold and Silver Plans. For more information about these plans, download the Summary Plan Description for PPB Gold and Silver Plans at **peia.wv.gov** or call **1-888-680-7342**.

PPB Plan Participants

This booklet includes many details of the Preferred Provider Benefit (PPB) Gold High Deductible and WV Bronze High Deductible Plans, which are PEIA's IRS-qualified High Deductible Health Plans. The WV Bronze High Deductible Plan is the West Virginia ONLY plan with no out-of-state benefits except for medical emergencies and a few services that are not available within WV. It is important to review this information closely so that you may familiarize yourself with all aspects of the plan. Please keep this booklet close at hand and refer to it often if you have questions about your health care benefits.

This Summary Plan Description (SPD) provides PPB Gold High Deductible (formerly Plan C) and WV Bronze High Deductible Plan participants with an easy-to-read description of benefits available through the Plan and instructions on how to use these benefits. The SPD is a summarized version of a portion of PEIA's Plan Document. The Plan Document describes, in detail, all aspects of the operations of the Agency, and is on file with the Secretary of State.

PEIA contracts with third party administrators (TPAs) to process health and drug claims for the PEIA PPB Plans. If you have a question about a specific claim or benefit, the fastest way to obtain information is to contact the TPA directly at one of the numbers listed on the next page.

PEIA also offers PPB Gold and Silver Plans. The PPB Gold Plan (formerly Plan A) is PEIA's highest level benefit plan, but it is also the most expensive. PEIA PPB Silver Plan (formerly Plan B) is similar to the standard PPB Gold Plan, but offers lower premiums with higher deductibles, higher out-of-pocket maximums, a greater coinsurance requirement, and higher copayments for prescription drugs. The medical coverage is the same as in PPB Gold Plan. For more information about PPB Gold and Silver Plans, download the Summary Plan Description (PPB Gold and Silver Plans) at **peia.wv.gov** or call **1-888-680-7342**.

Subject to Change

The benefit information in this Summary Plan Description is subject to change during the plan year, if circumstances arise which require adjustment. Plan changes will be communicated to participants. The changes will be included in PEIA's Plan Document, which is on file with the Secretary of State, and will be incorporated into the next edition of the Summary Plan Description.

Who to Call With Questions

Health Claims and Benefits, Pre-Certification, Pre-Authorization, Prior Approval of Out-of-State Care and Utilization Management

UMR at **1-888-440-7342** (toll-free) or on the web at **www.umar.com**.

Provider Network Administration

UMR with UnitedHealthcare Choice Plus PPO at **1-888-440-7342** (toll-free) or on the web at **www.umar.com**.

Prescription Drug Benefits and Claims

Express Scripts® Pharmacy Benefit Services at **1-855-224-6247** (toll-free) or on the web at **www.express-scripts.com/wvpeia**.

Common Specialty Medications

Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy at **1-800-803-2523** (toll-free).

Sleep Testing and Equipment

UMR at **1-888-440-7342**.

Subrogation and Recovery

Beacon Recovery, LLC at **(617) 570-8000 ext. 123. Fax (617) 570-8001**.

PEIA

Answers to questions about eligibility, premiums and third-level claim appeals. Contact WV Public Employees Insurance Agency at **1-304-558-7850** or **1-888-680-7342** (toll-free) or on the web at **peia.wv.gov**.

Humana

Medical and prescription drug benefits for Medicare-primary members. Answers to questions about health claims, benefits, and claim appeals: Call Humana at **1-800-783-4599**.

MetLife

Answers to questions about life insurance, to add or change a beneficiary, or to file a life insurance claim. Call MetLife at **1-888-466-8640**.

Mountaineer Flexible Benefits

Dental, vision, disability insurance and flexible spending accounts. Contact FBMC Benefits Management at **1-844-559-8248** (toll-free) or on the web at **www.myfbmc.com**.

PEIA Face-to-Face Diabetes Management Program

For information call **1-888-680-7342** or visit **peia.wv.gov** and view the Wellness section. To enroll visit **peia.wv.gov** and view the Wellness section.

PEIA Face-to-Face Weight Management Program

For information about the program, call **1-866-688-7493** or email **weightmanagement@wv.gov**. To enroll, or for more information, visit **peia.wv.gov** and view the Wellness section.



The Health Plan of West Virginia, Inc. HMOs & POS

1-800-624-6961 (toll-free), **1-888-847-7902** or on the web at **www.healthplan.org**.

TruDataRx

Answers to questions about their additional medication management programs,
855-878-3282 Ext 4.

Personify Health

For member support for the voluntary Personify Health wellness program, call **(833) 842-4998**.

ReviveHealth

Preferred provider for telehealth services for PPB Plan members. Telehealth allows you to connect with a physician via phone or video chat when you have a non-emergent medical condition that needs treatment. Call **1-844-433-8123**. PEIA's access code for the program is: WV1144.

PEIA WELLNESS PROGRAMS

that work!

Face-to-Face Diabetes Management

By joining this program, participants commit to regular visits with their chosen provider for diabetes counseling.

F2F Program providers help ensure participants are current on all recommended diabetes testing and treatment and have a physical activity and nutrition plan that will assist in achieving optimal management of diabetes. Participants also receive waived copays on some generic and brand preferred medications and supplies for diabetes. Register now!

Face-to-Face Weight Management

Maintaining a healthy weight is the key to unlocking a long and fulfilling life. PEIA empowers its PPB members with a transformative weight management program. Receive individualized services from a registered dietitian, exercise physiologist and personal trainer, monthly staff check-ins; and access to a participating fitness facility. Sign up today!

Wondr

PEIA opens the door to a transformative journey in weight loss at no cost to you with Wondr Health. Delivered online to your smartphone or computer, this year long program empowers you to embrace your favorite foods without the need for starving, counting calories, or lengthy meal prep. Discover how to lose weight, feel revitalized, and reduce your risk for major health issues like diabetes and heart disease. Your path to looking and feeling your best starts here!

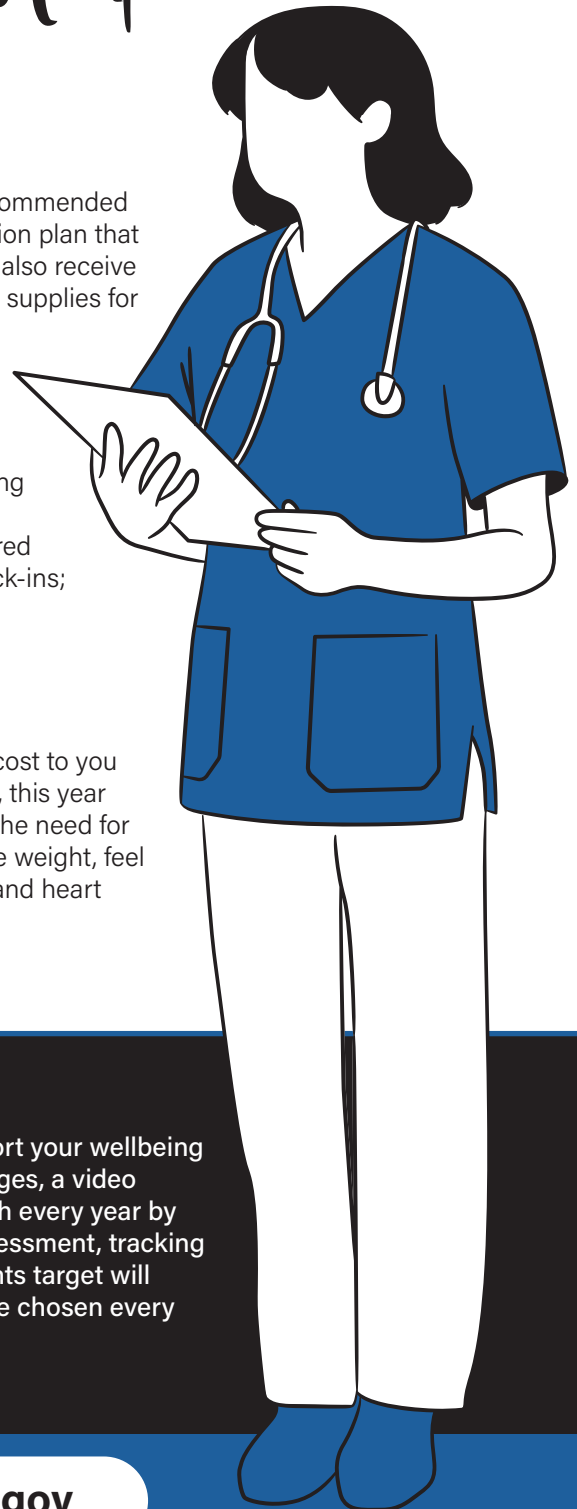
Personify Health

Make your wellbeing rewarding!

The Personify Health Platform has the tools and resources to support your wellbeing goals. You have access to free coaching, daily tips, fun step challenges, a video library and so much more! Plus, you can earn \$300 in Rewards Cash every year by getting a routine health screening, completing an online health assessment, tracking healthy activities and other actions. All who meet the quarterly points target will be eligible for drawings to win \$1000 cash rewards. Two winners are chosen every quarter. Get started today by scanning the QR code below!



Find out more at www.peia.wv.gov



Terms and Definitions

Affordable Care Act (ACA) Out-of-Pocket Maximum: The Affordable Care Act places a limit on how much you must spend for healthcare in any plan year before your plan starts to pay 100% for covered essential health benefits. This limit includes deductibles (medical and prescription), coinsurance, copayments, or similar charges and any other expenditure required of an individual which is a qualified medical expense for the essential health benefits. This limit does not include premiums, balance billing amounts for non-network providers and other out-of-network cost-sharing or spending for non-essential health benefits.

The maximum out-of-pocket cost for Plan Year 2027 can be no more than the rates set by the federal government for individual and family plans. Because PEIA's plans have out-of-pocket maximums that are substantially lower than the ACA required limits, the ACA out-of-pocket maximum should never come into play for most PEIA PPB Plan members.

Allowed Amounts: For each PEIA-covered service, the allowed amount is the lesser of the actual charge amount or the maximum fee for that service as set by the PEIA.

Alternate Facility: A facility other than an acute care hospital.

Annual Deductible: The amount you must pay each plan year before the plan pays its portion of the cost. Only the Allowed Amounts for covered expenses will be applied to your deductible.

Authorized Individual: A person who has legal authority to make decisions related to health care for an individual. Examples are a spouse or other family member named in a health care power of attorney, a parent or legal guardian of a minor, a person appointed by a court to serve as custodian, guardian or conservator and an executor, administrator, or other person with authority to act on behalf of a deceased individual.

Beacon Recovery LLC: The subrogation and recovery vendor for PEIA. Beacon pursues recovery of money paid for claims that were not the responsibility of the PEIA PPB Plans. For more information, read the "Recovery of Incorrect Payments" section.

Beneficiary: The person who receives the proceeds of your PEIA life insurance policy. To view and/or change beneficiaries for your plan, please visit mybenefits.metlife.com. **All beneficiary changes must be made through MetLife.** For more information, please contact MetLife at **888-466-8640**.

Claims Administrator: UMR adjudicates health claims for the PEIA PPB plans.

Coinsurance: The percentage of eligible expenses that you are required to pay after the deductible has been met. This is the amount applied to your out-of-pocket maximum. You are responsible for paying the coinsurance and deductible amounts directly to the provider of services.

Common Specialty Medications: Self-administered specialty drugs that are provided through the Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy, and some local retail pharmacies participating in the Specialty Precision Network. All Specialty medications require prior authorization.

Complex Condition CARE: A program from UMR to identify catastrophic and complex illnesses, transplants, and trauma cases, and work with members to maximize their benefits.

Coordination of Benefits: A practice insurance companies use to avoid double or duplicate payments or coverage of service when a person is covered by more than one policy.

Copayment: This is the set dollar amount that you pay for prescription drugs once you have met your annual deductible.

Deductible: The amount of eligible expenses you are required to pay before the plan begins to pay benefits for most services. See Annual Deductible above.

Dependent: An eligible person, under PEIA guidelines, who the policyholder has properly enrolled for coverage under the Plan. PEIA definition of a dependent differs from the definition used in the Internal Revenue Service rules. For more information on who is considered a dependent, please see the "Who is Eligible" section of this document. Being the Court appointed Guardian or Conservator of an adult "protected person" does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

Durable Medical Equipment: Medical equipment that is prescribed by a physician which can withstand repeated use, is not disposable, is used for a medical purpose, and is generally not useful to a person who is not sick or injured.

Eligible Expense: A necessary, reasonable and customary item of expense for health care when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. Allowable expenses under this plan are calculated according to PEIA fee schedules, rates and payment policies in effect at the time of service.

Emergency: A condition that manifests itself by acute symptoms of sufficient severity including severe pain such that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to the individual's health or with respect to a pregnant woman the health of the unborn child, serious impairment to bodily functions or serious dysfunction of a bodily part or organ.

Employers: PEIA offers its benefits through these West Virginia employers:

- State government and its agencies;
- State-related colleges and universities;
- County boards of education;
- County and municipal governments; and
- Other employers as specified in W.Va. Code 5-16-2.

Under West Virginia law, different types of employers may offer their employees different benefits. Therefore, the benefits for which you are eligible may vary. If you have any questions about your benefits, contact the benefit coordinator at your payroll location or call the PEIA.

Exclusions: Services, treatments, pharmaceuticals, supplies, conditions, or circumstances that are not covered under the PEIA PPB Plans.

Experimental, Investigational, or Unproven Procedures: Medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the plan (at the time it makes a determination regarding coverage in a particular case) to be: (1) not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Medical Association Drug Evaluations as appropriate for the proposed use; or (2) subject to review and approval by any Institutional Review Board for the proposed use; or (3) the subject of an ongoing clinical trial that is subject to FDA oversight; or (4) not demonstrated through prevailing peer-reviewed medical literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed. Phase 2 and 3 Clinical Trials for terminal cancer and other life-threatening conditions which meet certain statutory criteria will be covered despite being experimental.

Explanation of Benefits (EOB): A form sent to the policyholder after a claim for payment has been evaluated or processed by the Claims Administrator which explains the action taken on the claim. This explanation might include the amount paid, benefits available, reasons for denying payment, etc.

Express Scripts® Pharmacy Benefit Services: PEIA's prescription drug benefit manager (PBM). Express Scripts® Pharmacy Benefit Services processes and pays prescription drug claims and helps manage the prescription drug benefit.

Handicap: A medical or physical impairment which substantially limits one or more of a person's major life activities. The term "major life activities" includes functions such as care for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning or working. "Substantially limits" means interferes with or affects over a substantial period of time. Minor, temporary ailments or injuries shall not be considered physical or mental impairments which substantially limit a person's major life activities. "Physical or mental impairment" includes such diseases and conditions as orthopedic, visual, speech and hearing impairments; cerebral palsy; epilepsy; muscular dystrophy; autism; multiple sclerosis and diabetes. The term "handicap" does not include excessive use or abuse of alcohol, tobacco or drugs.

Health Maintenance Organization (HMO): A managed care organization that provides a wide range of comprehensive health care services for a fixed periodic payment. PEIA contracts with HMOs to provide health coverage for policyholders and their dependents that choose this coverage. HMO participants receive general information about the plans in PEIA's Benefits Guide, and specific information in the Evidence of Coverage (EOC) provided by their HMO.

Health Savings Account (HSA): A health savings account (HSA) is a tax-exempt trust or custodial account that members of PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans may set up with a qualified HSA trustee to pay or reimburse certain medical expenses. The HSA works in conjunction with a High Deductible Health Plan. For a full description of PEIA's HDHP, see the section entitled PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans on [page 60](#).

High Deductible Health Plan (HDHP): A High Deductible Health Plan (HDHP) is a plan that includes a higher annual deductible than typical health plans, and an out-of-pocket maximum that includes amounts paid toward the annual deductible and any coinsurance that the member must pay for covered expenses. The HDHP deductible includes both medical services and prescription drugs under a single deductible. Out-of-pocket expenses include copayments and other amounts, but do not include premiums.

Inpatient: Someone admitted to the hospital as a bed patient for medical services.

Insured: Someone who is eligible for and enrolled in the PEIA PPB Plans, a managed care plan, or life insurance only. Insured refers to anyone who has coverage under any plan offered by PEIA.

Legal Guardianship: A legal relationship created when a person or institution is named by the Court to take care of minor children or certain “protected persons”. Eligibility for guardianship requires an Order from a Court of record. Notarized documents signed by parents assigning “guardianship” are not sufficient to establish eligibility. The term “guardian” may also refer to someone who is Court-appointed to care for and/or handle the affairs of a person who is incompetent or incapable of administering his/her affairs. Sometimes a separate person is appointed to handle the financial matters of the child(ren) or the adult and that relationship is called a conservatorship. Being the Court appointed Guardian or Conservator of a “protected person” does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

Maternity CARE: A program from UMR that provides prenatal education and high-risk pregnancy identification to help mothers carry their babies to term.

Medicare: The federal program of health benefits for retirees and other qualified individuals as established by Title XVIII of the Social Security Act of 1965, as amended. Parts A and B provide medical coverage to Medicare Beneficiaries. Retired, qualified Medicare Beneficiaries covered by PEIA are REQUIRED to enroll for both Medicare Part A and Part B. Medicare Part D (drug coverage) IS NOT required for members of the PEIA Plans.

Medicare Advantage and Prescription Drug Plan: A type of Medicare benefits that combines Medicare Parts A, B and D into one comprehensive benefit package. PEIA provides benefits to Medicare-eligible retired employees and Medicare-eligible dependents of retired employees almost exclusively through the Humana Medicare Advantage and Prescription Drug plan offered by PEIA.

Medicare Beneficiary: Individual eligible for Medicare as established by Title XVIII of the Social Security Act of 1965, as amended.

Non-Resident PPB Plan Participants: A PEIA PPB Plan participant who resides outside WV and beyond the bordering counties.

Notification: The required process for reporting an inpatient stay to UMR. This process is performed to screen for care planning, discharge planning, follow-up care and ancillary service requirements.

Ongoing Condition CARE: A program from UMR to identify individuals who have certain chronic diseases and would benefit from working with specially trained nurses to manage those chronic diseases and maintain quality of life.

Open Enrollment: A period held each year when policyholders can change their health plan, add, drop or change coverage without a qualifying event. Open enrollment for active members and non-Medicare retirees and survivors occurs annually from April 2-May 15. Open enrollment for Medicare retirees and survivors occurs annually October 1-31.

Out-of-Pocket Maximum: The amount you must spend for healthcare in any plan year before your plan starts to pay 100% for covered services. This limit includes deductibles (medical and prescription), coinsurance, and copayments. This limit does not include premiums, balance billing amounts for non-network providers and other out-of-network cost-sharing.

Outpatient: Someone who receives services in a hospital, alternative care facility, freestanding facility, or physician's office but who is not admitted as a bed patient.

Participant: A policyholder or dependent enrolled in one of the PEIA PPB Plans.

PEIA: PEIA is a "Non-federal, Government Employer Sponsored Health Plan" whereby the "Employer Sponsor" is the State of West Virginia. Agencies and entities participating in PEIA agree to abide by the rules of PEIA.

PEIA ACCESS: The new PEIA online platform (replacing the Manage My Benefits site) that allows policyholders to manage their health insurance benefits. Access to the PEIA ACCESS site is for policyholders ONLY and dependents, including spouses, and/or others (agents, guardians, etc.) are not permitted to access the site even with policyholder permission.

PEIA PPB Gold Plan: The most expensive PEIA PPB Plan offered to all eligible active employees and non-Medicare retirees. For more information about the PPB Gold Plan, download the Summary Plan Description (PPB Gold and Silver Plans) at peia.wv.gov or call **1-888-680-7342**.

PEIA PPB Silver Plan: A lower-cost PEIA PPB Plan offered to all eligible active employees and most non-Medicare retirees. The Silver Plan offers lower premiums with higher deductibles, higher out-of-pocket maximums, increased coinsurance, and higher copayments for prescription drugs. The medical coverage is the same as the Gold Plan. For more information about the PPB Silver Plan, download the Summary Plan Description (PPB Gold and Silver Plans) at peia.wv.gov or call **1-888-680-7342**.

PEIA PPB Gold High Deductible Plan: An IRS-qualified High Deductible Health Plan (HDHP) offered by PEIA to all eligible active employees. The plan offers lower premiums, but a high deductible that must be met before the plan begins to pay. The plan is designed to work with a Health Savings Account (HSA). The benefits are described in full later in this document.

PEIA PPB WV Bronze High Deductible Plan: An IRS-qualified High Deductible Health Plan (HDHP) offered by PEIA to all eligible active employees. The plan offers lower premiums, but a high deductible that must be met before the plan begins to pay. The plan is designed to work with a Health Savings Account (HSA). The benefits are described in full later in this document. The only care allowed outside the State of West Virginia will be emergency care to stabilize the patient, and a limited number of procedures that are not available from any health care provider inside West Virginia.

For policyholders who are West Virginia residents but who have dependents who reside outside West Virginia (such as students attending college out-of-state), PEIA PPB WV Bronze High Deductible Plan will cover those out-of-state dependents for emergency care to stabilize the patient, and a limited number of procedures that are not available from any health care provider inside West Virginia. All other services must be provided within West Virginia.

PEIA PPO: The PEIA PPO is the network of providers from whom PEIA PPB Plan participants can receive care to get the highest level of benefit. This network consists of all properly licensed WV providers who provide health care services or supplies to any PEIA participant, as well as most out-of-state providers in UnitedHealthcare Choice Plus Preferred Provider Organization. For services provided outside of the State, contact UMR to find a network provider. For more information, visit www.umar.com.

Personify Health: Program Provider for PEIA's voluntary wellness program.

Pharmacy Benefits Manager (PBM): A company with which PEIA has a contract to administer the prescription drug benefit component of PEIA PPB plans. The PBM processes and pays prescription drug claims and helps manage the prescription drug benefit.

Plan: The plan of benefits offered by the Public Employees Insurance Agency, including the PEIA PPB Plans, managed care plans and life insurance coverages.

Plan Year: A 12-month period beginning July 1 and ending June 30 for active PEIA participants. January 1 to December 31 for participants in the Special Medicare Plan.

Policyholder: The employee, retired employee, surviving dependent or COBRA participant in whose name the PEIA provides any health or life insurance coverage.

Pre-Authorization: A voluntary program that allows you to contact UMR in advance of a procedure to verify that the service is a covered benefit and medically necessary.

Pre-Certification: The required process of reporting any out-of-state inpatient admission, any mental health inpatient admission, in-state admissions for certain procedures and certain outpatient procedures in advance to UMR to obtain approval for the admission or service.

Premium: The payment required to keep coverage in force.

Primary Care Provider: A general practice doctor, family practice doctor, internist, pediatrician, geriatrician, OB/GYN, nurse practitioner or physician assistant working in collaboration with such a physician, who, generally, provides basic diagnosis and non-surgical treatment of common illnesses and medical conditions.

Prior Approval: The required process of obtaining approval from UMR for out-of-state or out-of-network care under the PEIA PPB Plans.

Prior Authorization: The required process of obtaining authorization from the Rational Drug Therapy Program for coverage for some non-specialty prescription medications and from Express Scripts® Pharmacy Benefit Services for some specialty prescription medications under the PEIA PPB Plans.

Protected Person: Means an adult individual, eighteen years of age or older, who has been found by a court, because of mental impairment, to be unable to receive and evaluate information effectively or to respond to people, events, and environments to such an extent that the individual lacks the capacity: (A) To meet the essential requirements for his or her health, care, safety, habilitation, or therapeutic needs without the assistance or protection of a guardian; or (B) to manage property or financial affairs or to provide for his or her support or for the support of legal dependents without the assistance or protection of a conservator.

Provider Discount: A previously determined percentage that is deducted from a provider's charge or payment amount and is not billable to the insured when PEIA is the primary payer and the service is provided in West Virginia or by a PPO network provider.

Proximate Cause: Proximate cause refers to the direct cause of a medical claim or loss, without which the medical claims or loss would not have occurred. An example would be a person suffering a fractured femur in a car wreck that resulted from another driver's negligence.

Qualifying Event: A qualifying event is a personal change in status which may allow you to change your benefit elections. Examples of qualifying events include, but are not limited to, the following:

- 1) Change in legal marital status – marriage or divorce of policyholder or dependent
- 2) Change in number of dependents – birth, death, adoption, placement for adoption, award of legal guardianship
- 3) Change in employment status of the employee's spouse or employee's dependent – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage
- 4) Dependent satisfies or ceases to satisfy eligibility requirements
- 5) Dependent child is removed from the home and placed in the legal custody of the State
- 6) Policyholder and/or dependent is placed in the custody of the State or Federal government, i.e. jail, prison, State group facility, etc.

If you experience a qualifying event, you have the month in which the event occurs and the two following calendar months to act upon that qualifying event and change your coverage. If you do not act within that timeframe, you cannot make the change until the next Open Enrollment. **Qualifying events which end eligibility (such as divorce, termination of Guardianship/parental rights, the placement of a member and/or a dependent in State or Federal custody, the placement of a dependent child into State custody, etc.) must be reported immediately.** For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. For purposes of this section, "Reporting" means the proper submission of a "Change in Status" form to the member's Employer Agency Benefit Coordinator and/or the proper submission of the Qualifying Event through the PEIA ACCESS Portal with the appropriate supporting documentation, e.g. a copy of the full and final divorce decree, Court Order(s), etc. "Calling" and/or e-mailing and informing your participating employer and/or PEIA of an event does not meet the reporting requirements of this section.

Rational Drug Therapy Program (RDT): The Rational Drug Therapy Program of the WVU School of Pharmacy provides clinical review of requests for drugs that require prior authorization under the PEIA PPB Plans.

Reasonable and Customary: The usual, customary and reasonable amount determined by the plan, for a geographic area, taking into consideration any unusual circumstances of the patient's condition that might require additional time, skill or experience to treat successfully.

Resident PPB Plan Participants: PEIA PPB Plan participants who live in West Virginia or a bordering county of a surrounding state.

Secondary Payer: The plan or coverage whose benefits are determined after the primary plan has paid. Order of payment is determined by rules described under "Which Plan Pays First" on [page 144](#).

Special Medicare Plan: The Plan created by PEIA to provide benefits to retirees unable to access providers in the Medicare Advantage plan and those retirees who become eligible for Medicare benefits during a plan year. Medical claims under this plan are paid by Medicare first, then by UMR and prescription claims are paid by Express Scripts® Pharmacy Benefit Services. The medical benefits are identical to those provided to members of the Humana Medicare Advantage and Prescription Drug plan, including a plan year that runs from January through December.

Specialty Injectable Drugs: These are prescription drugs used to treat complex, chronic, or rare medical conditions (e.g., cancer, rheumatoid arthritis, hemophilia, HIV, multiple sclerosis, inflammatory bowel disease, psoriasis, and hepatitis). Drugs in this category are typically administered by injection or infusion. Specialty Injectables often require special handling (e.g., refrigeration) and ongoing clinical monitoring. The PEIA PPB Plans cover specialty injectable drugs through a program managed by UMR.

Specialty Medications: Specialty medications are high-cost injectable, infused, oral or inhaled drugs that generally require close supervision and monitoring of the patient's drug therapy. Some specialty medications are covered under the medical benefit and are managed by UMR, and some are covered under the prescription drug benefit and administered by Express Scripts® Pharmacy Benefit Services. Those covered under the prescription drug benefit, have a two-tier copay; after meeting your deductible, preferred specialty drugs have a \$100 copay, non-preferred specialty drugs have \$150 copay. Specialty Injectable drugs managed by UMR require 20% coinsurance after deductible. All specialty medications covered under the prescription benefit (oral and self-injectable) require prior authorization through Express Scripts® Pharmacy Benefit Services. PEIA will allow a one-time initial fill of certain specialty medications at a retail pharmacy.

Spousal Surcharge: PEIA is required by law to apply a monthly spousal surcharge to active employees of State agencies, colleges, universities, and county boards of education if your spouse is eligible for employer-sponsored coverage through his/her employer and has PEIA coverage. The spousal surcharge will be added to health insurance premiums each month. If your spouse is eligible for coverage as an employee of a PEIA-participating agency, has Medicare, Medicaid, TRICARE or is retired, the spousal coverage surcharge does not apply.

Subrogation: Subrogation is the legal right of an insurance company, PEIA, to request reimbursement from the at-fault or responsible party after it has paid a covered claim. PEIA reserves the right to subrogate against vehicle, home-owners, worker's compensation, and other responsible payors.

Third Party Administrator (TPA): A company with which PEIA has contracted to provide services such as customer service, utilization management and claims processing to PEIA PPB Plan participants.

Tobacco Use: For purposes of the PEIA health and life insurance plans, tobacco use includes the use of cigarettes, cigars, pipes, and chewing and/or smokeless tobacco, and tobacco based nicotine products (examples include but are not limited to Zyn, Hypee, Black Buffalo, etc.); including e-cigarettes and/or vaping oils derived from tobacco.

TruDataRx: A vendor that offers additional management on certain classes of medications for policyholders and their dependents. TruDataRx uses clinical data to maintain or improve clinical pharmaceutical care and reduce pharmacy benefit costs.

UMR: The third-party administrator that handles medical claim processing, Complex Condition CARE, utilization management, pre-certification, prior approval and customer service for the PEIA PPB Plans.

UnitedHealthcare Choice Plus PPO: PEIA's out-of-state Preferred Provider Network. Not all providers in the UnitedHealthcare Choice Plus PPO network may participate with PEIA. PEIA reserves the right to remove providers from the network, so not all providers listed in the network may be available to you.

Utilization Management: A process by which PEIA controls health costs and saves money for plan members. Components of utilization management include pre-admission and concurrent review of all inpatient stays, known as pre-certification; prior review of certain outpatient surgeries and services; and Complex Condition CARE. Utilization management is handled by UMR.

Waiver of Premium: If you become disabled before age 60, and while insured, your basic life insurance coverage may continue as long as you are disabled without further payment of premium. To be considered disabled, you must be unable to do any work for pay or profit. You must complete an application to continue the basic life with a waiver of premium. An application for waiver of premium must be provided to PEIA's life insurance carrier within 12 months of your last day worked. Contact your benefit coordinator or PEIA to obtain an application.

Years of Service: Credited years of service as reported by the Consolidated Public Retirement Board (CPRB), or for those in the Teachers Defined Contribution Plan or a non-State retirement plan, the years of service reported by the employing agency or the non-State plan.



What PEIA Offers

Health Coverage

PEIA offers four PEIA PPB Plans. Read on to see who is eligible to enroll in each plan.

- Gold is the most expensive plan available to all eligible enrollees, including active employees and non-Medicare retirees.
- Silver offers lower premiums with higher deductibles, higher out-of-pocket maximums, increased coinsurance, and higher copayments for prescription drugs. The medical coverage is identical in PPB Gold and Silver. Silver is available to all active employees and to non-Medicare retirees whose dependents do not have Medicare.
- Gold High Deductible is an IRS-qualified High-Deductible Health Plan (HDHP). The medical and prescription benefits of the Gold High Deductible Plan are detailed later in this book. The Gold High Deductible Plan is available to active employees only.
- WV Bronze High Deductible is the West Virginia ONLY plan. Insureds enrolling in this plan must be West Virginia residents, and all care provided under this plan must be provided in West Virginia. The only care allowed outside the State of West Virginia will be emergency care to stabilize the patient, and a limited number of procedures that are not available from any health care provider inside West Virginia. The medical and prescription benefits of the WV Bronze High Deductible Plan are detailed later in this book. The WV Bronze High Deductible Plan is available to active employees only.

For more information about PPB Gold and Silver Plans, download the Summary Plan Description (PPB Gold and Silver Plans) at peia.wv.gov or call **1-888-680-7342**.

If you live in an area where PEIA offers a managed care plan, you may be eligible to enroll in a managed care plan or in the PEIA PPB Plan. You must live in the managed care plan's enrollment area to be eligible to enroll in a plan. Please consult your Benefit Guide for information about the managed care plans offered in your area.

The PEIA PPB Plans use a coordination of benefits provision that determines how they will pay if you have other health insurance available to you. See [page 143](#) for a complete description of this provision. The PEIA PPB Plans may be of little or no value to you as secondary insurance on your dependents.

Life Insurance

As an active or retired employee, you may be eligible for basic decreasing term life insurance. This policy includes accidental death and dismemberment (AD&D) benefits for active employees only. If you enroll for health benefits as an active employee, you must also enroll for basic life insurance. If you choose not to enroll for health benefits, you may still enroll for basic life insurance. You must enroll for basic life insurance before you elect any of the optional life insurance coverages. Eligibility and enrollment details for the life insurance plans are included in this booklet. For a complete description of the life insurance benefits, please see the Life Insurance Certificate.

To view and/or change beneficiaries for your plan, please visit **mybenefits.metlife.com**. All beneficiary changes must be made through MetLife. For more information, please contact MetLife at **888-466-8640**.

All life insurance offered by PEIA is term life insurance coverage with no cash value. The Basic and Optional Life insurance plans are decreasing term coverage, which means premiums increase and the amount of coverage decreases as the policyholder ages. For details, please see your life insurance certificate.

Mountaineer Flexible Benefits

Mountaineer Flexible Benefits is a "cafeteria plan" which offers additional optional benefits. This plan is available to active employees of all State agencies, colleges, universities, and those county boards of education and non-State agencies which elect to participate. If you're not sure whether you're eligible, contact your benefit coordinator.

Active employees may choose from among any of the available plan options including dental, vision, hearing and short-and long-term disability insurance, as well as medical care and dependent care flexible spending accounts, and pay for these benefits on a pre-tax basis. A Legal Plan, Hospital Indemnity Plan, Critical Illness and Accident Insurance are also available as a post-tax benefit option.

Retired employees are eligible for dental, hearing, and vision coverage and the group legal plan on a post-tax basis. Enrollment materials are mailed to all eligible retired employees prior to the April enrollment period. If you have questions about these benefits, contact Mountaineer Flexible Benefits at **1-844-559-8248**.

Open Enrollment for Mountaineer Flexible Benefits is held each Spring for ALL active and retired employees. The current information about these benefits and associated premiums is included in the enrollment materials mailed prior to the annual Open Enrollment.

If you have questions about Mountaineer Flexible Benefits, call **1-844-559-8248**.

Mountaineer Flexible Benefits At-A-Glance

Benefit	Options
Dental Benefits¹	Coverage for routine dental care. Deductibles, copayments and benefits vary
Vision Benefits¹	Coverage for vision exams and corrective lenses
Disability Insurance	Replacement of a portion of your pay if you are disabled
Hearing Benefits	Coverage for hearing examination, diagnostic testing and hearing aids
Medical Flexible Spending Account	Deposit up to \$3,400 for tax-free reimbursement of eligible medical expenses
Dependent Care Flexible Spending Account	Deposit up to \$7,500 for tax-free reimbursement of eligible expenses
*Legal Plan	Coverage for legal matters
*Hospital Indemnity Insurance	Protection for finances during hospital stay
*Accident Insurance	Protection for finances after an accident
*Critical Illness Insurance	Protection for finances for a qualifying illness

¹ These benefits are available to retirees on a post-tax basis.

* This is a post-tax benefit.

For a more complete description of benefits, see the Mountaineer Flexible Benefits Plan booklet.

Eligibility and Enrollment for Active Employees

Who is Eligible?

As a public employee, you are eligible to be covered under the plans offered by your employer if you are:

- A full-time employee (working regularly at least 20 hours per week);
- An elected official who works full-time in the elected position;
- A member of the West Virginia Legislature (must pay 100% of the premium);
- A member of the West Virginia Board of Education (must pay 100% of the premium);
- A permanent full-time substitute teacher working on a contract of 90-days or more per school year;
- An elected member of a county board of education (must pay 100% of the premium);
- A school service employee eligible under W.Va. Code, Chapter 18A; or
- Non-resident employees must have proper documentation that they are in the United States legally at the time of their enrollment in coverages, i.e. a valid visa or other immigration document showing the start and end residency date(s). Coverage will be set to term upon the expiration listed on the immigration document(s). **Applications for residency and/or extensions of a visa or employment authorization document do not grant immigration nor residency status and are not acceptable for enrollment.**

The term “full-time” means a permanent position that is considered full-time by the participating agency and that requires services to be performed at least 20 hours-a-week, unless otherwise exempt under the provisions of the West Virginia Code.

Dependents: If you elect PEIA coverage, you may also enroll the following dependents with proper documentation:

- Your legal spouse;
- Your biological children, adopted children, or stepchildren under age 26;
- Other children for whom you are the court-appointed guardian to age 18;
- Non-resident dependents must have proper documentation that they are in the United States legally during their enrollment in coverages, i.e. a valid visa or other immigration document showing the start and end residency date(s). Coverage will be set to term upon the expiration listed on the immigration document(s). **Applications for residency and/or extensions of a visa or employment authorization document do not grant immigration nor residency status and are not acceptable for enrollment.**

A child may not be enrolled for health coverage as both a policyholder (as a public employee in his or her own right) and as a dependent child. Dependent biological children, adopted children, or stepchildren may be covered under the plan to age 26, regardless of their residency, marital status, or the availability of other insurance coverage. The dependent child's marriage is a qualifying event for the policyholder to remove the dependent child from coverage. The policyholder MAY remove the child but is not required to do so. Stepchildren must be removed from the policy upon finalization of a divorce.

PEIA is required by law to apply a monthly spousal surcharge to active employees of State agencies, colleges, universities, and county boards of education if your spouse is eligible for employer-sponsored coverage through his/her employer and has PEIA coverage. The spousal surcharge will be added to health insurance premiums each month. If your spouse is eligible for coverage as an employee of a PEIA-participating agency, has Medicare, Medicaid, TRICARE or is retired, the spousal coverage surcharge does not apply.

From time-to-time PEIA may conduct eligibility audits to verify that policyholders and dependents in the plan qualify for coverage. If you are audited, you will have to produce documentation for the dependent in question. If you cannot prove that the dependent qualifies for coverage, coverage will be terminated, and PEIA will pursue reimbursement of any medical or prescription drug claims paid during the time the dependent was ineligible.

PEIA reserves the right to hire third parties to conduct eligibility audits. Failure to respond to an eligibility audit may result in an administrative proceeding that may result in the denial of any future PEIA benefits.

How to Enroll or Make Changes

You may enroll for or make changes to PEIA health and life benefits using PEIA's online enrollment site, **PEIA ACCESS** or by contacting your benefit coordinator. You will select the types of coverage you want and enroll the eligible dependents you wish to cover.

Participation in PEIA benefit plans is not automatic; you must enroll yourself and your dependents. Enrollment will authorize your employer or retirement system to deduct the premiums for the coverages you select from your salary or annuity.

There are restrictions on how and when you may enroll and make changes in your coverage. Please read all parts of the "Eligibility" section of this booklet carefully before you enroll so that you will fully understand your options and responsibilities.

New Employees

New employees may enroll for health coverage, basic life insurance, dependent life insurance, and up to \$500,000 of optional life insurance coverage during the calendar month in which you are hired and the following two calendar months. This is your "initial enrollment period." To enroll your dependents, you will need to provide documentation substantiating their eligibility for benefits. The chart on [page 39](#) shows the documentation required.

As an active employee, if you enroll for health insurance, you must enroll for basic life insurance, as well. If you enroll for basic life insurance, then you may enroll for optional life insurance if you so choose. No medical information is required for up to \$100,000 of optional life insurance elected during this initial enrollment period. Medical information is always required for optional life insurance in excess of \$100,000. You may also enroll for optional life insurance for your dependents up to \$20,000. Dependent life insurance in excess of \$20,000 requires medical information.

Health and life insurance coverage will become effective the first day of the calendar month following the date of enrollment. If you enroll and begin work on the first day of a month, your coverage will not be effective until the first day of the following calendar month. If you enroll before you actually start work, coverage will begin the first day of the month following your first day of active employment. Your health care plan selection will remain in effect for a full plan year unless you move outside the service area of your plan or have a qualifying event that enables you to change or cancel coverage.

If you choose not to enroll for life insurance during this initial enrollment period, but want life coverage later (basic, optional or dependent) for you or your dependents, you may apply for that coverage at any

time, but you will have to submit medical information and be approved by PEIA's life insurance carrier. Coverage will become effective the first day of the calendar month following approval.

If you choose not to enroll for health coverage as a new employee, you may do so later during an Open Enrollment period or if you have a qualifying event, in accordance with guidelines in effect at the time you choose to enroll. To enroll as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment period.

Employees hired on and after July 1, 2010, will not receive any plan subsidy of their health insurance premiums at retirement. These employees may continue coverage in the plan at retirement but must pay the unsubsidized premium for the coverage of their choice. Two exceptions will be made to this rule:

- 1) Active employees hired before July 1, 2010, who separate from public service but return within two years of their separation may be restored to their original (pre-July 1, 2010) hire date.
- 2) Retired employees who had an original hire date prior to July 1, 2010, may return to active employment and retain their pre-July 1, 2010, original hire date for purposes of determining their eligibility for premium subsidy.

Employees of non-state agencies that join the PEIA Plan after July 1, 2010, will be assigned a "hire date" in the PEIA systems that is the same as their effective date of coverage under the PEIA Plan. Upon retirement, these employees will be treated as those hired on or after July 1, 2010, and will be required to pay the full cost of coverage as noted above.

PEIA requires non-citizen members and their dependents to provide documentation that they are in the United States legally before eligibility is granted. Non-citizen policyholder members must provide documentation to PEIA that they are eligible for employment in order to be eligible for coverage(s).

Actively at Work

For health coverage to be effective, you must be actively at work. To be considered "actively at work," you must:

- Perform the normal tasks for your job on a full-time basis on the day your coverage is to begin; and
- Perform such tasks at one of your normal places of business or at a location to which you must travel to do your job; and
- Not be absent from work because of leave of absence or temporary layoff.

If you do not meet these requirements, coverage for you and your dependents will begin on the first day of the month following on which you do meet these requirements.

Pre-existing Medical Conditions

PEIA has no pre-existing condition limitation. PEIA will provide coverage for all eligible medical conditions from the effective date of coverage. Managed care plans also do not apply pre-existing condition limitations on their members.

Life Insurance Coverage

For life insurance coverage (or an increase in the amount of optional life insurance) to go into effect, you must meet the following requirements on the effective date of coverage:

- a) Have completed a full day of active work on that date; and
- b) Have completed a full day of active work on your last regularly scheduled workday and be able to work on the date you become eligible.

If you do not meet the requirements of a) and b) above, coverage will become effective on the date you return to active work. Active work and actively at work mean performing regular duties for a full workday for the policyholder.

To view and/or change beneficiaries for your plan, please visit **mybenefits.metlife.com**. **All beneficiary changes must be made through MetLife.** For more information, please contact MetLife at **888-466-8640**.

All life insurance offered by PEIA is term life insurance coverage with no cash value. The Basic and Optional Life insurance plans are decreasing term coverage, which means premiums increase and the amount of coverage decreases as the policyholder ages. For details, please see your life insurance certificate.

Existing Employees

Existing employees may make changes in their coverage as follows:

Health Coverage

Existing employees who choose not to take health coverage at the time of employment may enroll for health coverage by using PEIA's online enrollment site, **PEIA ACCESS** or completing a Health Insurance Enrollment Form, provided that they have experienced one of the qualifying events shown in the chart on [page 39](#). Documentation of a qualifying event is required at the time of enrollment.

To enroll as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment. Coverage will be effective on the first day of the month following enrollment. In the absence of a qualifying event, coverage may be added for the employee and/or eligible dependents, only during PEIA's annual Open Enrollment period.

Life Insurance

Existing employees may add or increase the amount of life insurance at any time by using PEIA's online enrollment site, **PEIA ACCESS** or completing an Optional Life Insurance Enrollment Form, submitting medical information, and being approved by PEIA's life insurance carrier. Coverage will become effective on the first day of the month following approval by the life insurance carrier. You must meet the following requirements on the effective date of coverage:

- a) have completed a full day of active work on that date; and
- b) have completed a full day of active work on your last regularly scheduled workday and be able to work on the date you become eligible.

If you do not meet the requirements of a) and b) above, coverage will become effective on the date you return to active work. Active work and actively at work mean performing regular duties for a full workday for the policyholder.

To view and/or change beneficiaries for your plan, please visit **mybenefits.metlife.com**. **All beneficiary changes must be made through MetLife.** For more information, please contact MetLife at **888-466-8640**. All life insurance offered by PEIA is term life insurance coverage with no cash value. The Basic and Optional Life insurance plans are decreasing term coverage, which means premiums increase and the amount of coverage decreases as the policyholder ages. For details, please see your life insurance certificate.

Dependents

You may enroll eligible dependents for health and life coverage during your initial enrollment period, and if you do, their coverage begins the same day as yours. To enroll dependents, you must provide documentation substantiating their eligibility for benefits. See [page 39](#) for details. You may enroll dependents for health coverage outside your initial enrollment period only if you experience a qualifying event. If you enroll them at a later date, their coverage will become effective the first day of the month following enrollment. In the absence of a qualifying event, you may only enroll dependents for health coverage during Open Enrollment. Coverage will be effective on the first day of the following plan year. To add a dependent to your coverage, you must submit documentation to prove the dependent's eligibility. See [page 39](#) for details.

If you are adding a dependent to your existing dependent life insurance policy at a date later than the calendar month following an enrollment event, coverage will not become effective until medical information has been submitted to, and approved by, PEIA's life insurance carrier. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. See [page 27](#) for details.

To enroll or add dependents, you must use PEIA's online enrollment site, **PEIA ACCESS** or complete paper forms available from your benefit coordinator. Coverage is not automatic, even if you have an existing family plan.

Dependents may be removed from coverage only during Open Enrollment or at the time of a qualifying event. To make a change as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment. The policyholder must provide documentation supporting the qualifying event to remove dependents. Coverage of removed dependents will terminate at the end of the month in which the policyholder removes them from coverage.

Qualifying events which end eligibility (such as **divorce, the re-marriage of a surviving dependent, placement in State or Federal custody, etc.**) must be reported immediately. Stepchildren must be removed from coverage by the policyholder at the time of a divorce. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. The policyholder is responsible for notifying PEIA of the divorce, in writing, by completing and submitting either an online transaction in the PEIA ACCESS system or a Change in Status form and providing a copy of the full and final divorce decree/order filed by the court.

Divorce cannot be reported by phone call or email.

Placement in State or Federal custody includes, but is not necessarily limited to: incarceration; placement on home confinement (a form of State or Federal custody); involuntary hospitalization, removal of a dependent by Child or Adult Protective Services, or; other action by the State or Federal authorities that places the person under the legal authority of the State or Federal government.

The failure by the policyholder to immediately report a Qualifying Event that ends eligibility that results in PEIA paying claims for ineligible dependent(s) may result in the policyholder's account being locked until PEIA is repaid for claims that were paid for the ineligible dependent(s). The block would prohibit the policyholder from making any changes to their coverage(s), i.e. they could not add any dependents nor transfer coverages to another employer, etc.

Medicare for Active Employees

For PEIA PPB Plan active employees or dependents of active employees who are 65 or older and eligible for Medicare, as long as you are an active employee, PEIA will be your primary insurer, except in a few rare cases. As long as you are an active employee, neither you nor your Medicare-eligible dependent need to sign up for Medicare Part B and pay the premium. When you prepare to retire, you and your Medicare-eligible dependent must enroll for Medicare Part B.

If you do not enroll in Medicare Parts A & B, you will not be eligible for PEIA's Medicare Advantage plan, and your PEIA coverage may be terminated. For PEIA PPB Plan active employees who are also eligible for Medicare, and Medicare is the primary payor, PEIA will use the traditional method of coordinating benefits.

If you become eligible for Medicare prior to age 65, you must send a copy of your Medicare card, or other evidence to support Medicare coverage, to PEIA. This notification will make the claims payment process go much more smoothly.

Newly Eligible Active Employees

Employees who become eligible to enroll for health coverage due to a qualifying event may enroll for coverage during the calendar month of that qualifying event or the two following calendar months. Coverage will become effective the first day of the month following enrollment. Newly eligible employees may enroll in one of the PEIA PPB Plans or a managed care plan. They may make another plan selection during the next Open Enrollment period.

Special Rules for Newborn or Adopted Children

Newborn Child

When you have a child, you must:

- Provide documentation;
- PEIA will accept the Certificate of Live Birth from the hospital as documentation to enroll the child initially, but you must provide the Birth Certificate as soon as you have it or PEIA will suspend the child's coverage until we receive it;
- You do not need a Social Security Number to initially enroll your newborn, however, when you get the baby a Social Security Number, please provide it to your benefit coordinator or to PEIA as soon as possible. If the child's Social Security Number is not provided, coverage may be termed.

To enroll the child for health coverage you must:

- Enroll your biological newborn child for health coverage during the calendar month of birth or the two following calendar months;
- Coverage will be made effective retroactive to the date of birth;
- Any premium increase associated with the addition of this child will also be retroactive to the month of birth; and
- If you do not enroll your newborn within this timeframe, you cannot add the newborn child until the next Open Enrollment period.

To enroll the child for life insurance coverage you must:

- Add a biological newborn child to your existing dependent life insurance policy (Plans 1-4) during

- the calendar month of birth or the two calendar months following the date of birth;
- Coverage will be made effective retroactive to the date of birth;
- Any premium increase associated with the addition of this child will also be retroactive to the month of birth;
- If you add the child later, or elect Plan 5, you will have to submit medical information and be approved to obtain dependent life insurance coverage for your child.

Adopted Child

When you adopt a child, you must:

- Provide documentation;
- PEIA requires a copy of the adoption papers to enroll the child;
- In the case of a foreign adoption, PEIA requires adoption papers in English, and may require entry visa and/or statement from the U.S. consulate in the country of origin recognizing the adoption.

To enroll the child for health coverage you must:

- Enroll an adopted child during the calendar month the child is legally placed in your home or the two following calendar months;
- Coverage will be made effective retroactive to the date of placement;
- Any premium increase associated with the addition of this child will also be retroactive to the date of placement;
- Coverage for an adopted infant will become effective the day the adoptive parents are legally and financially responsible for the medical expenses if bona fide legal documentation is presented to PEIA;
- PEIA is required to comply with any and/or all terms and conditions of the Hague Convention on foreign adoptions;
- If you do not enroll your child within this timeframe, the adopted child cannot be added to your coverage until the next Open Enrollment period.
- "Legally" means the authority given to the adoptive parent(s) by a Court of Competent Jurisdiction and/or an empowered government authority. Certain private adoption agreements and/or private agency agreements are not considered "legal" placements.

Being the Court appointed Guardian or Conservator of an adult "protected person" does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

To enroll the child for life insurance coverage you must:

- Add an adopted child to your existing dependent life insurance policy (Plans 1-4) during the calendar month of or the two calendar months following the date of placement in your home; coverage can be made effective retroactive to the date of placement;
- Any premium increase associated with the addition of this child will also be retroactive to the date of placement;
- If you add the child later, or elect Plan 5, you will have to submit medical information and be approved to obtain dependent life insurance coverage for your adopted child.

Special Rules for Stepchildren

Stepchildren are eligible for coverage as long as the policyholder remains married to the biological parent. Stepchildren must be removed from coverage by the policyholder at the time of a divorce. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. If the biological parent spouse is deceased, the stepchild(ren) is/are no longer eligible for coverage under a plan carried by the stepparent as they no longer have an insurable interest in the stepchild(ren).

Eligibility and Enrollment for Retired Employees

Who is Eligible?

Retired public employees are eligible for health and life benefits through PEIA, provided:

- 1) You meet the minimum eligibility requirements of the applicable State retirement system or a PEIA-approved retirement system; and
- 2) Your last employer immediately prior to retirement is a participating employer in the PEIA Plan **and** under the State retirement system or a PEIA-approved retirement system*.

Members who participate in a non-State retirement system must, in the case of education employees (such as TIAA CREF, TDC or similar plans), meet the minimum eligibility requirements of the State Teachers Retirement System, and in other cases, meet the minimum eligibility requirements of the Public Employees Retirement System. If you have questions about your retirement, contact the Consolidated Public Retirement Board (CPRB) toll-free at **1-800-654-4406**.

If you have PEIA coverage as an active employee, you may continue coverage into retirement*. To do so, you must complete Retired Employee Enrollment Forms during the calendar month of retirement or the two following calendar months. The retiring employee and all enrolled dependents must re-enroll to continue health benefits into retirement. When planning for retirement, we encourage all members to submit the necessary paperwork well in advance of their anticipated retirement date.

*Certain non-state agencies that participate in the PEIA health and life insurance plans for active employees have "opted out" of offering their employees PEIA's retiree insurance coverage, called the WV OPEB plan. If an employer opts out of the WV OPEB plan or is ineligible to participate in the WV OPEB plan due to retirement system participation, they are opting out of retiree eligibility for PEIA health and life coverage. Other post-employment benefits (OPEB) refers to the benefits, other than pensions, that a state or local government employee receives as part of his or her package of retirement benefits. **Please be aware that, regardless of previous employment, previous or current coverage through PEIA and years of service, if an employee transfers to an opt-out agency immediately prior to retirement, the employee will not be eligible for retirement health or life insurance benefits through PEIA.**

PEIA offers non-Medicare retirees coverage through PEIA PPB Gold or Silver Plans or an HMO. Non-Medicare retirees must continue coverage in the plan in which they were covered as active employees until the next Open Enrollment, when they can choose any plan for which they are eligible. Retiring employees enrolled in PEIA PPB Gold High Deductible or WV Bronze High Deductible Plans must choose either PEIA PPB Gold or Silver upon retirement, since PPB High Deductible Plans are not offered to retirees. Medicare-eligible PPB Plan members who retire after the beginning of a plan year, and retired employees who become eligible for Medicare during the plan year are transferred to PEIA's Special Medicare Plan until the beginning of the next Medicare plan year. Members enrolled in an HMO when they become Medicare-eligible will be transferred to the Special Medicare Plan. Medicare's Plan Year runs from January through December; PEIA follows that plan year for Medicare Retirees. Open Enrollment for Medicare members is held during the month of October with benefits effective on January 1.

Under the Special Medicare plan, the member must enroll for traditional Medicare Parts A and B, and their secondary medical and prescription claims are paid by UMR and Express Scripts® Pharmacy

Benefit Services, respectively. Medical benefits under the Special Medicare Plan are generally the same as those provided under PEIA'S Medicare Advantage plan. Members remain in the Special Medicare Plan until the beginning of the next Medicare Plan Year (January 1), when they are transferred to PEIA's Medicare Advantage Plan.

These members can request to be transferred immediately to the Humana/PEIA Plan 1. There are two main benefit differences between the PEIA Special Medicare Plan and the Humana/PEIA Plan 1:

- 1) The Special Medicare Plan does not offer the SilverSneakers® fitness benefit that includes a free fitness center membership. This is only available from Humana.
- 2) The cost of non-preferred brand name medications is different.
 - a) Under the Humana/PEIA Plan 1, the cost-sharing for a 30-day supply of a non-preferred drug is 50% of the cost of the drug, and maintenance medications in this category are eligible for the maintenance medication discount.
 - b) Under the Special Medicare plan, a 30-day supply of a non-preferred drug will cost you 75% of the cost of the drug, and maintenance medications in this category are NOT eligible for the maintenance medication discount.

Continuous coverage and employment are necessary if you wish to use your accrued sick and/or annual leave for extended employer-paid PEIA coverage. You cannot defer your sick and/or annual leave. See [page 53](#) for more information on extending employer paid insurance upon retirement.

If you were not covered under a PEIA Plan as an active employee or if you allow your coverage to lapse, you may choose to enroll for health coverage at the time of your retirement if your last employer immediately prior to retirement is a participating employer in the PEIA Plan and under the State retirement system and as long as you meet the minimum retirement qualifications as determined by CPRB. Coverage will be effective on the first day of the month following enrollment.

Return to Active Employment

If you retire, then return to active employment with a participating agency, you will lose your right to use your sick and/or annual leave for extended employer-paid PEIA coverage. When you return to active employment, you have PEIA benefits as an active employee, which makes your new effective date of coverage in the PEIA plan after July 1, 2001, and therefore you are ineligible for the sick/annual leave benefit. The only exception to this rule is provided for those who participated in the plan prior to July 1, 2001, and who become re-employed and elects to participate in the plan upon reemployment with an employer participating in the plan within two years following separation from employment (retirement). In this case, the employee would be permitted to apply any sick and/or annual leave earned after re-employment, toward health premiums at retirement.

Employees hired on and after July 1, 2010, will not receive any plan subsidy of their premiums at retirement. These employees may continue coverage in the plan at retirement but must pay the unsubsidized premium for the coverage of their choice. Two exceptions will be made to this rule:

- 1) Active employees hired before July 1, 2010, who separate from public service but return within two years of their separation may be restored to their original (pre-July 1, 2010) hire date.
- 2) Retired employees who had an original hire date prior to July 1, 2010, may return to active employment and retain their pre-July 1, 2010, original hire date for purposes of determining their eligibility for premium subsidy.

Deferred Retirement

If you separate from employment before your retirement from a participating employer under the State retirement plan, you may not enroll in PEIA as a retiree if you have other earned income just prior to retirement. If you are self-employed or have employment income from any other source, you will not be permitted to enroll as a retiree. To be eligible to enroll in PEIA, your last employer immediately prior to retirement must have been a public entity that participates in the State retirement system or a PEIA-approved retirement system, and in the PEIA Plan.

Separated Pre-Retirement Employees with 20 Years' Service

Employees with 20 or more years of service, who separate from public employment but who have not retired, may enroll in PEIA health benefits for up to two (2) years following separation. Employees in this category will be required to pay the unsubsidized premium for the coverage they choose. Enrollees in this category are not eligible for PEIA's retiree premium assistance program or retiree premium subsidy until such time as they meet CPRB and PEIA's eligibility requirements as a full retiree. Employees in this category are not eligible to extend employer-paid insurance upon retirement using sick/annual leave or years of service credits. If you are not self-employed or have employment income from any other source, you will not be permitted to enroll as a retiree. To be eligible to enroll in PEIA, your last employer immediately prior to retirement must have been an entity that participates in the State retirement system or a PEIA-approved system, and in the PEIA Plan.

Disability Retirement

A member who is granted disability retirement by a state retirement system or who receives Social Security disability benefits is eligible to continue coverage in the PEIA Plan as a retired employee, provided that the member meets the minimum years of service requirement of the applicable state retirement system. Members in this category continuously covered since before July 1, 2010, pay the same premiums as those with 25 or more years of service. Those covered on or after July 1, 2010, may continue coverage, but will pay the full, unsubsidized premium for that coverage. If you receive Social Security Disability benefits, please send a copy of your Disability Award letter to PEIA. Generally, those awarded Social Security disability benefits will receive Medicare benefits after a two-year waiting period. When you receive your Medicare ID card, you must provide a copy of that card to PEIA immediately. Disability retirees may be eligible for a life insurance waiver of premium. See [page 55](#) for details.

Non-State Agency Retirees

Employees who retire from non-state entities which employers joined the PEIA Plan after July 1, 2010, will be assigned a "hire date" in the PEIA system that is the same as their effective date of coverage under the PEIA Plan. Upon retirement, these employees will be treated as those hired on or after July 1, 2010, and will be required to pay the full cost of their coverage.

Deputy Sheriffs

Deputy sheriffs have the right to retire prior to attaining age 55 and continue their health benefits by paying the premiums designated for them in the Benefits Guide each year. At the time of retirement, these retirees must continue coverage in the plan in which they were covered as active employees

until the next Open Enrollment, when they can choose any plan for which they are eligible. Retiring employees enrolled in PEIA PPB Gold High Deductible or WV Bronze High Deductible plans must choose either PEIA PPB Gold or Silver upon retirement, since PPB High Deductible Health Plans are not offered to retirees. For more information about PPB Gold or Silver Plans, download the Summary Plan Description PPB Gold and Silver at peia.wv.gov or call **1-888-680-7342**.

Medicare

As a retired employee or a dependent of a retired employee, when you become an eligible beneficiary of Medicare, you must:

- 1) Enroll in Medicare Part A and Medicare Part B; and
- 2) Send a copy of your Medicare ID card to PEIA.

Your Medicare Beneficiary Identifier (MBI) number is required for coverage in PEIA's Medicare Advantage Plan or the Special Medicare Plan.

Most Medicare-eligible retired employees and Medicare-eligible dependents of retired employees have coverage through PEIA's Medicare Advantage plans.

- To be eligible for PEIA's Medicare Advantage plans, the member must enroll for Medicare Parts A and B.
- If you do not enroll in Medicare Parts A and B and pay the monthly premium, you will not be eligible for PEIA's Medicare Advantage plans, which is the only coverage offered to most retired, Medicare-eligible members.

The Medicare Advantage Plans provide different benefit options from which Medicare-eligible retirees can choose. Open Enrollment for Medicare retirees is held each October, with benefits effective on January 1. Medicare retirees' plan year runs from January through December. Benefits for non-Medicare dependents covered by PEIA will run on PEIA's plan year from July through June.

If you become eligible for Medicare prior to age 65, please send a copy of your Medicare card and any disability award letter to PEIA. This notification may allow PEIA to reduce your premiums and will make the claims payment process go much more smoothly.

Medicare offers prescription drug coverage through a program called Medicare Part D. Please be aware that you should NOT purchase Medicare Part D coverage. You DO NOT need to enroll in a separate Medicare Part D plan, since PEIA will provide prescription drug coverage for retirees with Medicare. If you enroll in a separate Medicare Part D plan, you will be disenrolled from all medical and prescription benefits from PEIA. You will have only original Medicare Parts A, B and D with no secondary coverage.

Dependents

If you elect PEIA coverage, you may also enroll the following dependents:

- Your legal spouse – PEIA does not recognize "common law" marriage;
- Your biological children, adopted children, or stepchildren under age 26; or
- Other children for whom you are the court-appointed guardian up to age 18. Coverage will end on the last day of the month when the child turns age 18.

A child may not be enrolled for health coverage as both a policyholder (as a public employee in his or her own right) and as a dependent child.

Being the Court appointed Guardian or Conservator of an adult “protected person” does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply. From time to time PEIA may conduct eligibility audits to verify that policyholders and dependents in the plan qualify for coverage. If you are audited, you will have to produce documentation for the dependent in question. Stepchildren lose their eligibility for coverage under the stepparent’s plan upon divorce. If you cannot prove that the dependent qualifies for coverage, coverage will be terminated, and PEIA will pursue reimbursement of any medical or prescription drug claims paid during the time the dependent was ineligible. PEIA reserves the right to contract with third parties to conduct eligibility audits. Failure to respond to an eligibility audit may result in an administrative proceeding that may result in the denial of any future PEIA benefits.

How to Enroll

You may enroll for PEIA health and life benefits by completing enrollment forms available from your benefit coordinator or the PEIA website. On these forms, you will select the types of coverage you want and enroll the eligible dependents you wish to cover. When you have completed the forms, return them to your benefit coordinator (if initially retiring) or to PEIA (if already retired). Participation in PEIA benefit plans is not automatic upon retirement; you must complete the proper enrollment forms. Enrollment authorizes PEIA to deduct the premiums from your annuity for the coverages you select. There are restrictions on how and when you may enroll and make changes in your coverage. Please read all parts of the “Eligibility” section of this booklet carefully before you enroll, so that you will fully understand your options and responsibilities.

At present, you cannot initially enroll for retirement benefits on PEIA’s online enrollment website, but once you are retired, you may make changes in your information by going to **peia.wv.gov** and clicking on **PEIA ACCESS**.

PEIA PPB Plan/PEIA’s Medicare Advantage Plan

You may enroll for PEIA retiree benefits regardless of age, as long as you meet the eligibility requirements. Non-Medicare retirees have benefits through the PEIA PPB Gold or Silver Plans or the managed care plan of their choice. Most Medicare eligible retirees receive their benefits from PEIA’s Medicare Advantage plan, although some are enrolled in PEIA’s Special Medicare Plan.

Managed Care Plans

As a retired employee, you may enroll in a managed care plan if you are not eligible for Medicare. If you or any enrolled dependents have Medicare as your primary health coverage (or will at any time during the plan year), you may not join an HMO. If you have questions, call PEIA’s Customer Solutions Unit at **1-888-680-7342**.

Life Insurance

You may continue your basic, optional and dependent life insurance at the time of retirement. If you wish to elect new or increased life insurance as a retired employee, you must enroll and submit medical information during the calendar month of retirement or the two following calendar months. Coverage will be effective upon approval of PEIA’s life insurance carrier. You may not elect or increase life insurance after this period. If your life insurance lapses after retirement for any reason, for example, for non-payment

of premiums, you will not be permitted to reinstate that coverage; you will need to seek life insurance from another source.

All life insurance offered by PEIA is term life insurance coverage with no cash value. The Basic and Optional Life insurance plans are decreasing term coverage, which means premiums increase and the amount of coverage decreases as the policyholder ages. For details, please see your life insurance booklet.

Enrolling Your Dependents

You may enroll dependents for health coverage when you enroll as a retiree, and if you do, their coverage begins the same day as yours. You may enroll dependents for health coverage outside your initial enrollment period only if you experience a qualifying event. To make a change as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment. If you enroll them at a later date, their coverage will become effective the first day of the month following enrollment. In the absence of a qualifying event, you may only enroll dependents for health coverage during Open Enrollment; coverage will be effective on the first day of the following plan year. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. See [page 39](#) for details.

Being the Court appointed Guardian or Conservator of an adult “protected person” does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

If you are adding a dependent to your existing dependent life insurance policy at a date later than the two calendar months following a qualifying event, coverage will not become effective until medical information has been submitted to and approved by PEIA's life insurance carrier. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. See [page 39](#) for details.

Dependents may be removed from coverage during Open Enrollment or at the time of a qualifying event. To make a change as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment. Qualifying events which end eligibility (such as divorce, termination of Guardianship/parental rights, the placement of a member and/or a dependent in State or Federal custody, the placement of a dependent child into State custody, etc.) must be reported immediately. The policyholder must provide documentation supporting the qualifying event to remove dependents. Coverage of removed dependents will terminate at the end of the month in which the policyholder removes them from coverage.

For purposes of eligibility, the term “immediately” shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce, termination of Guardianship/parental rights, etc. “Reporting” means the proper submission of a “Change In Status” form to the member's Employer Agency Benefit Coordinator and/or the proper submission of the Qualifying Event through the PEIA ACCESS Portal with the appropriate supporting documentation, e.g. a copy of the full and final divorce decree, Court Order(s), etc. “Calling” and/or e-mailing and informing your participating employer and/or PEIA of an event does not meet the reporting requirements of this section.

PEIA PPB Plan/Special Medicare Plan/PEIA's Medicare Advantage Plan

For the PPB Plan, the Special Medicare Plan or PEIA's Medicare Advantage Plan, you must enroll new dependents during the calendar month of, or the two calendar months following, the date of the qualifying event that makes them eligible (i.e., date of marriage, date of birth or adoption) even if you already have family coverage. To add a dependent to your coverage, you must submit documentation to prove that this is an eligible dependent. See [page 39](#) for details. In the absence of a qualifying event, coverage may be added for the employee and/or eligible dependents, only during PEIA's annual Open Enrollment period.

Life Insurance

Add newly acquired dependents to your existing dependent life insurance policy (Plan 1) during the calendar month of or the two calendar months following the date they become eligible (i.e., date of marriage, date of birth or adoption). Coverage greater than Plan 1 requires you to submit medical information and be approved to obtain dependent life insurance coverage. Dependent Plan 5 always requires completion of medical information to obtain approval.

Special Rules for Newborn or Adopted Children

Newborn Child

When you have a child, you must:

- Provide documentation;
- PEIA will accept the Certificate of Live Birth from the hospital as documentation to enroll the child initially, but you must provide the Birth Certificate within 90 days or PEIA will terminate the child's coverage;
- You do not need a Social Security Number to initially enroll your newborn, however, when you get the baby a Social Security Number, please provide it to your benefit coordinator or to PEIA as soon as possible. If the child's Social Security Number is not provided, coverage may be termed.

To enroll the child for health coverage you must:

- Enroll your biological newborn child for health coverage during the calendar month of birth or the two following calendar months;
- Coverage will be made effective retroactive to the date of birth;
- Any premium increase associated with the addition of this child will also be retroactive to the month of birth; and
- If you do not enroll your newborn within this timeframe, you cannot add the newborn child until the next Open Enrollment period.

To enroll the child for life insurance coverage you must:

- Add a biological newborn child to your existing dependent life insurance policy during the calendar month of or two calendar months following the date of birth;
- Coverage will be made effective retroactive to the date of birth;
- Any premium increase associated with the addition of this child will also be retroactive to the month of birth;
- If you add the child later, you will have to submit medical information and be approved to obtain dependent life insurance coverage for your child.

Adopted Child

When you adopt a child, you must:

- Provide documentation;
- PEIA requires a copy of the adoption papers to enroll the child;
- In the case of a foreign adoption, PEIA requires adoption papers in English, and may require entry visa and/or statement from the U.S. consulate in the country of origin recognizing the adoption. PEIA is required to comply with any and/or all terms and conditions of the Hague Convention on foreign adoptions.
- If you do not enroll your child within this timeframe, the adopted child cannot be added to your coverage until the next Open Enrollment period.
- "Legally" means the authority given to the adoptive parent(s) by a Court of Competent Jurisdiction and/or an empowered government authority. Certain private adoption agreements and/or private agency agreements are not considered "legal" placements.

To enroll the child for health coverage you must:

- Enroll an adopted child during the calendar month the child is legally placed in your home or the two following calendar months;
- Coverage will be effective retroactive to the date of placement;
- Any premium increase associated with the addition of this child will also be retroactive to the date of placement;
- Coverage for an adopted infant will become effective the day the adoptive parents are legally and financially responsible for the medical expenses if bona fide legal documentation is presented to PEIA;
- If you do not enroll your child within this timeline, the adopted child cannot be added to your coverage until the next Open Enrollment period.

Being the Court appointed Guardian or Conservator of an adult "protected person" does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

To enroll the child for life insurance coverage you must:

- Add an adopted child to your existing dependent life insurance policy (Plans 1-4) during the calendar month of or the two calendar months following the date of placement in your home;
- Coverage can be made effective retroactive to the date of placement;
- Any premium increase associated with the addition of this child will also be retroactive to the date of placement;
- If you add the child later, or elect Plan 5, you will have to submit medical information and be approved to obtain dependent life insurance coverage for your adopted child.

Eligibility and Enrollment for Surviving Dependents

Who is Eligible

The surviving spouse or dependent of an active or retired public employee who was insured as a spouse or dependent under the policyholder's coverage by PEIA at the time of the policyholder's death, may elect to continue health coverage as a policyholder in his or her own right under the health plan using a Surviving Dependent enrollment form available from PEIA.

If you are a surviving spouse and you choose not to enroll immediately for coverage, you may elect PEIA health coverage during a future Open Enrollment Period if you have not remarried. The surviving spouse's eligibility for PEIA coverage terminates upon remarriage. The surviving spouse is required to report any remarriage immediately. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. remarriage of surviving spouse. If a divorce occurs after the remarriage, re-enrollment as a surviving dependent is not allowed.

Surviving spouses immediately lose their eligibility for PEIA coverages if they remarry. Coverage will end on the last date of the month of the remarriage.

Dependent Children

- Surviving dependent children are eligible to continue health coverage, if they were enrolled in the health coverage at the time of the policyholder's death, subject to the same age restrictions as other dependent children in the PEIA plan;
- The deceased policyholder's biological or adopted children and/or stepchildren may continue coverage to age 26;
- Other children for whom the deceased policyholder was the court-appointed guardian may continue coverage to age 18;
- Surviving dependent biological children, adopted children, or stepchildren may be covered under the plan to age 26, regardless of their residency, marital status, or the availability of other insurance coverage. The dependent child's marriage is a qualifying event to cancel PEIA coverage. A married surviving dependent child may not enroll his or her spouse for PEIA coverage.

From time to time PEIA may conduct eligibility audits to verify that policyholders and dependents in the plan qualify for coverage. If you are audited, you will have to produce documentation for the dependent in question. If you cannot prove that the dependent qualifies for coverage, coverage will be terminated, and PEIA will pursue reimbursement of any medical or prescription drug claims paid during the time the dependent was ineligible. PEIA reserves the right to contract with third parties to conduct eligibility audits. Failure to respond to an eligibility audit may result in an administrative proceeding that may result in the denial of any future PEIA benefits.

How to Enroll

To continue health coverage without interruption, surviving dependents must complete enrollment forms in the calendar month death occurs or the two following calendar months. In this case, surviving dependents must enroll in the same plan in which they were covered at the time of the policyholder's death. During Open Enrollment, you may select any plan for which you are eligible. Surviving dependents are not eligible for life insurance.

In the event of the death of the employee spouse who is the policyholder in the PEIA Plan, when the surviving dependent is also an active or retired public employee who is benefit-eligible in his or her own right, the surviving dependent has a choice to make. He or she must choose whether to enroll in the PEIA Plan as a surviving dependent of the policyholder, or as an active or retired employee.

- If you enroll as a surviving dependent, premiums will be based on the Medicare or non-Medicare retiree premium (depending on the survivor's age) and the years of service earned by the deceased policyholder, but as a surviving dependent, you are not eligible for life insurance. If the deceased policyholder was hired on or after July 1, 2010, the surviving dependent will pay the full, unsubsidized premium charged to all policyholders hired after July 1, 2010.
- Using accrued sick and annual leave to extend coverage - This benefit terminates when the policyholder dies; it cannot be used by surviving dependents, who may continue coverage by paying the monthly premium.
- If you enroll as an active employee, premiums will be based on the appropriate active employee premium chart, or, if retired, the surviving employee's premiums will be based on your own years of service, and you will be eligible for life insurance.

If you need help evaluating which would be better, please contact PEIA's Customer Solutions Unit at **1-888-680-7342**.

Special Eligibility Situations

If You and Your Spouse are Both Public Employees Working for an Employer Participating in PEIA

Two public employees who are married to each other and who are both eligible for benefits under PEIA may elect to enroll as follows:

- 1) As Family with Employee Spouse in any plan;
- 2) As "Employee Only" and "Employee and Child(ren)" in two different plans;
- 3) As "Employee Only" and "Employee and Child(ren)" in the same plan.

All children must be enrolled under the same policyholder. If no children are to be covered, you may enroll as "Family with Employee Spouse" or as separate "Employee Only" plans. Both employees are eligible to enroll for the basic life policy, as well as optional and dependent life insurance.

To qualify for the Family with Employee Spouse premium, both employees **MUST** have basic life insurance.

Contributions for "Family with Employee Spouse" (ESPS) coverage for active employees of state agencies, colleges, universities and county boards of education are based on the average of the two employees' salaries. PEIA adds the annual salaries together and divides by two to get the basis for the premium. If you have access to both salaries, you can estimate the salary tier and refer to the PEIA premium rate tables to determine the premium. If the policyholder is employed by a State agency, and the policyholder's spouse is employed by a non-State agency, then the State employee's salary alone is used to determine the monthly contribution. This is also true when the spouse is a retired public employee. The couple still gets the advantage of the family with employee spouse (ESPS) discount, but only the active employee's salary is used to determine the premium.

The Family with Employee Spouse premium is available only if the spouse is enrolled as a policyholder for at least Basic life insurance through PEIA.

Spousal Surcharge:

If both spouses are public employees, the surcharge does not apply, but you may need to act to avoid the surcharge. If the spouse who is not the health policyholder has Basic Life insurance through PEIA, you do not need to complete a Spousal Surcharge Affidavit. If the spouse who is not the health policyholder **DOES NOT** have Basic Life insurance, you must complete a Spousal Surcharge Affidavit to avoid paying the surcharge.

Generally, since both spouses, as policyholders, are eligible to make independent benefit elections, both spouses receive the Benefits Guide, Summary Plan Description, and other relevant benefit information.

If the employee spouse on an active employee's plan is retired and Medicare-eligible, that employee spouse may want to consider becoming a "policyholder only" in PEIA's Medicare Advantage plan. Doing so could reduce your total premium and cost-sharing, depending on your situation.

In the event of the death of the employee spouse who is the policyholder in the PEIA Plan, when the surviving dependent is also an active or retired public employee who is benefit-eligible in his or her own right, the surviving dependent has a choice to make. He or she must choose whether to enroll in the

PEIA plan as a surviving dependent of the policyholder, or as an active or retired employee.

- If you enroll as a surviving dependent, premiums will be based on the Medicare or non-Medicare retiree premium (depending on the survivor's age) and the years of service earned by the deceased policyholder, but as a surviving dependent you are not eligible for life insurance. If the deceased policyholder was hired on or after July 1, 2010, the surviving dependent will pay the full, unsubsidized premium charged to all policyholders hired after July 1, 2010.
- If you enroll as an active employee, premiums will be based on the appropriate active employee premium chart. If retired, the surviving employee's premiums will be based on your own years of service, and you will be eligible for life insurance.

If you need help evaluating which would be better, please contact PEIA's Customer Solutions Unit at **1-888-680-7342**.

Transfer from One Participating Agency to Another

If you transfer from one participating agency to another in the middle of a plan year without a lapse in coverage, that transfer does not constitute a qualifying event to change coverage. You can only change plans if the transfer moves you out of the enrollment area of a plan so that accessing care is unreasonable. Since the PEIA PPB Gold, Silver, and Gold High Deductible Plans have an unlimited enrollment area, you will not be permitted to transfer out of them during the plan year, even if you move. PEIA PPB WV Bronze High Deductible Plan is available only to WV residents, so if you move outside the state you will be required to change plans.

When an employee transfers from one participating State agency to another, PEIA will collect updated salary information, and the premium at the new agency will be based on the salary at the new agency, whether it is a salary increase or a decrease. In this case, a plan change may be permitted, if the transfer creates a qualifying change in family status under the Premium Conversion Plan. Other transfers may permit a change in coverage based on documented financial hardship.

Disabled Dependent Child

Your dependent child may continue to be covered after reaching age 26 if he or she is incapable of self-support because of mental or physical disability. To be eligible:

- The policyholder must be legally responsible for the disabled dependent child. The dependent child cannot have a third party guardian such as the State, Guardian ad Litem, or other family member;
- The disabling condition must have begun before age 26;
- The child must have been covered by PEIA upon reaching age 26; and
- The child must be incapable of self-sustaining employment and chiefly dependent on you for support and maintenance. To continue this coverage, the WV PEIA Disabled Dependent Disability Application must be obtained from PEIA, completed by a licensed physician, and returned to PEIA with all supporting medical records, between 2-3 months prior to the dependent's 26th birthday, to prevent a potential lapse in coverage; and
- Policyholders are required to notify PEIA immediately of any change in the legal custodial status of a disabled dependent child.

Court-Ordered Dependent (COD)

If a PEIA policyholder and his or her spouse divorce, or, the policyholder has a dependent child or children from a non-spousal relationship, and the policyholder is not the custodial parent for the dependent child(ren), the employee may continue to provide medical benefits for the child(ren) through the PEIA plan. If the noncustodial parent is ordered by the court to provide medical benefits for the child(ren), the custodial parent may submit medical claims for the court-ordered dependent(s), and benefits may be paid directly to the custodial parent. Special claim forms are required. The custodial parent will also receive Explanations of Benefits (EOBs) for the CODs as claims are processed.

PEIA is required by law to comply with National Medical Support Orders and may be compelled to administratively add coverage(s) for dependents listed in these Orders. Contact PEIA to discuss this benefit.

Being the Court appointed Guardian or Conservator of an adult "protected person" does not itself make that protected person eligible to be covered as a dependent. Certain other conditions may apply.

Medicare and Active Employees

If an active employee or the dependent of an active employee becomes eligible for Medicare and has no other insurance, the PEIA PPB Plan remains the primary insurer, except if the policyholder or dependent attains Medicare eligibility due to End Stage Renal Disease (ESRD). As long as you are an active employee, you and your Medicare-eligible dependents are not required to sign up for Medicare Part B and pay the premium. When you prepare to retire, you and your Medicare-eligible dependents must enroll for Medicare Part B. If you do not enroll in Medicare Parts A and B, your coverage may be terminated.

For PEIA PPB Plan active employees who are also eligible for Medicare, and Medicare is the primary payor (as in the case of ESRD), PEIA will use the traditional method of coordinating benefits, which means that once Medicare has paid, PEIA will pay the balance up to 100% of Medicare's allowed amount.

When you or your dependent become eligible for Medicare, you must send a copy of the Medicare card to PEIA.

Medicare-eligible Members Who Reside Outside the U.S.

Medicare-eligible retirees who reside outside the United States will have benefits through PEIA's Special Medicare Plan. Medical claims will be processed by UMR, and PEIA will pay only the amount we would have paid if Medicare had processed your claim and made a payment. Prescription drug claims will be processed by Express Scripts® Pharmacy Benefit Services.

Leaves of Absence

It is the employer's responsibility to make the determination regarding an employee's eligibility for a leave of absence. It is important to note that a leave of absence is intended for an employee who is expected to return to work and for whom the employer maintains an open position. It is not intended to extend medical benefits for individuals who are not eligible to retire nor for those who have been approved for disability and are not able to return to work, or for whom a position is not being held open. Such a person is not an employee and it is improper to continue his or her health coverage as if he or she were

still an employee. Employers are reminded that under State law it is a felony to misrepresent any material fact to obtain or provide PEIA benefits to which a person is not entitled (W.Va. Code §5-16-12). PEIA is required by law to report all violations of state or federal law to the authorities having jurisdiction.

In Leave of Absence situations where the employee is required to pay their share of the premium, it is the employer's responsibility to establish the method or means for that premium collection and to track it on a monthly basis. As Leaves of Absence are granted by the employer, the employer assumes the responsibility for the full payment of premiums for the member. PEIA will not "retro-term" employee members for their failure to pay the employee share of the premiums nor credit the employer for past months that the employee failed to pay. It is the responsibility of the employer to report any employees that are on a Leave of Absence to PEIA through the portal. Failure to immediately report the employee's non-payment of premiums while on a Leave of Absence, and the failure to term said employee's coverage with PEIA, may result in the employer being held responsible for any and/or all claims paid by PEIA on behalf of the policyholder and/or their dependents.

Return from a leave of absence does not constitute a qualifying event which would allow the member to change plans during the plan year.

Medical Leave (Non-Workers' Compensation)

Any employee who is on a medical leave of absence due to an injury or illness that is not covered by Workers' Compensation is eligible to continue coverage subject to the following:

- The medical leave must be approved by the employer;
 - The employee and employer must continue to pay their respective proportionate shares of the premium cost. If the employee fails to pay his or her premium, the employer may terminate coverage;
 - The employer is obligated to pay its share only for a period of one year, after which the employee may be required to pay the full cost of coverage. If the employee fails to pay his or her premium, the employer may terminate coverage; and
 - Each month the employee must submit to the employer a physician's statement certifying that the employee is unable to return to work. The employer must retain these statements in the employee's personnel file.
 - The employer shall report the Leave of Absence status to PEIA Eligibility.
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Medical Leave (Workers' Compensation)

Any employee who is on a leave of absence and is receiving temporary total disability benefits from Workers' Compensation is entitled to continue PEIA coverage until they return to work. The employer and employee must continue to pay their respective proportionate shares of the premium cost for as long as the employee receives temporary total disability benefits. If the employee fails to pay their premium, the employer may terminate coverage. The employer shall report the Worker's Compensation Leave of Absence status to PEIA Eligibility. If the employee is granted permanent disability benefits and is not going to return to work, then they are no longer eligible for coverage as an active employee. They may qualify for PEIA retiree benefits.

Personal Leave

An employee may continue insurance coverage while on a personal leave of absence approved by the employer. The monthly premium will be paid according to the policy or agreement established by the employer. If the employee fails to pay their premium, the employer may terminate coverage.

Family Leave

An employee may continue insurance coverage during an approved family leave. If the employee fails to pay their premium, the employer may terminate coverage. Contact your benefit coordinator for further details regarding the federal Family and Medical Leave Act (FMLA).

Military Leave

For an employee on military leave with pay, health and life insurance benefits will generally continue without interruption, as long as the employee is on the payroll.

An employee who is on an approved military leave of absence without pay, due to an active call of duty from the President, is entitled to continue health and life benefit coverage for as long as premium payments are made. The employee is responsible for paying the employee share of the premium costs for each month during the military leave of absence, and Governor Wise's Executive Order No. 19-01 requires the employer to pay its share. Upon return from a military leave, if there has been a lapse in coverage, the employee may generally reinstate the same health and/or life insurance benefits without penalty.

Leaves of Absence for Teachers and Service Personnel

Any teacher or school service employee who is returning from an approved leave of absence of one year or less shall be restored to the same benefits which they had at the time of the approved leave of absence.

Qualifying Events, Open Enrollment, Medical ID Cards

Qualifying Events

A qualifying event is a personal change in status which may allow you to change your benefit elections, whether you or your employer participate in an IRS Section 125 plan, or not. Qualifying events which end eligibility (such as **divorce, the re-marriage of a surviving dependent, placement in State or Federal custody, etc.**) must be reported immediately. For purposes of eligibility, the term “immediately” shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. For purposes of this section, “Reporting” means the proper submission of a “Change in Status” form to the member’s Employer Agency Benefit Coordinator and/or the proper submission of the Qualifying Event through the PEIA ACCESS Portal with the appropriate supporting documentation, e.g. a copy of the full and final divorce decree, Court Order(s), etc. “Calling” and/or e-mailing and informing your participating employer and/or PEIA of an event does not meet the reporting requirements of this section.

All qualifying events require substantiating documentation, which must be provided in English, as detailed in the chart below:

Benefit	Options
Divorce	Copy of the full and final divorce decree. A “bifurcated” divorce ends the marriage and the eligibility of the now ex-spouse and therefore must be reported immediately.
Marriage (of policyholder or dependent)	Copy of a valid marriage license or certificate – the dependent child’s marriage is a qualifying event for the policyholder to remove the dependent child from coverage. The policyholder MAY remove the child but is not required to do so.
Birth of Child	Copy of child’s birth certificate
Adoption	Copy of adoption papers
Adding coverage for a dependent child	Copy of child’s birth certificate
Adding coverage for any other child who resides with policyholder	Copy of court-ordered guardianship papers
Open Enrollment under spouse’s or dependent’s employer’s benefit plan	Copy of printed material showing Open Enrollment dates and the employer’s name

Death of spouse or dependent	Copy of death certificate
Beginning of spouse's or dependent's employment	Letter from the spouse's employer stating the hire date, effective date of insurance, what coverage was added, and what dependents are covered
End of spouse's or dependent's employment	Letter from the employer stating the termination or retirement date, what coverage was lost, and dependents that were covered
Significant change in health coverage due to spouse's or dependent's employment	Letter from the insurance carrier indicating the change in insurance coverage, the effective date of that change and dependents covered
Unpaid leave of absence by employee, spouse or dependent	Letter from your or your spouse's or your dependent's personnel office stating the date the covered person went on unpaid leave or returned from unpaid leave
Change from full-time to part-time employment or vice versa for policyholder, spouse, or dependent	Letter from the employer stating the previous hours worked and the new hours worked and the effective date of the change
Incarceration or otherwise being placed in the legal custody of State or Federal authorities	Copy of the Court Order or sentencing decree
Removal from the legal custody of the policyholder	Copy of documents that reflect the removal from legal custody, i.e. Court Order; Child Protective Service Notice, other.
Change in residence	▪ Moving to a different ZIP code or county ▪ A student moving to or from the place they attend school ▪ A seasonal worker moving to or from the place they both live and work ▪ Moving to or from a shelter or other transitional housing
Other Qualifying events as defined by Qualifying life event (QLE) - Glossary HealthCare.gov	▪ Changes in your income that affect the coverage you qualify for ▪ Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder ▪ Becoming a U.S. citizen ▪ Leaving incarceration (jail or prison) ▪ AmeriCorps members starting or ending their service

Situations which are not Qualifying Events include, but are not necessarily limited to: granting of Visa or residency status, dependent over age 18 moving in with a policyholder, foreign exchange students coming to live with a policyholder, grandchildren living with grandparents without a Legal Guardianship.

All documents used in support of eligibility transactions: birth certificates, adoption papers, marriage certificates, divorce decrees, and legal residency or citizenship documents (Visas, permits, residency documents, etc.), must be in English or have a certified English translation.

When submitting documents to PEIA, unless otherwise specified, PEIA requires a “true and correct” copy of the document(s). Partial and/or incomplete submissions are not acceptable.

Legal documents include, but are not necessarily limited to:

- Enrollment forms
- Change in status forms
- Retirement paperwork
- Termination forms
- Life insurance forms
- Powers of attorney
- Premium assistance forms and supporting documents
- Paperwork from a court - divorce decrees, guardianship paperwork, etc.
- Marriage certificates
- Birth certificates
- National medical support notices
- Visas/Immigration documents
- Adoption documents
- Medicare cards
- Social Security cards
- Employee Identification cards
- Other

If you, as a policyholder, experience a qualifying event, you have the month of the event and the two following calendar months to act upon that qualifying event and change your coverage. If you do not act within that timeframe, you cannot make the change until the next Open Enrollment. Qualifying events which end eligibility (such as **divorce, the re-marriage of a surviving dependent, placement in State or Federal custody, etc.**) must be reported immediately. For purposes of eligibility, the term “immediately” shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. For purposes of this section, “Reporting” means the proper submission of a “Change in Status” form to the member’s Employer Agency Benefit Coordinator and/or the proper submission of the Qualifying Event through the PEIA ACCESS Portal with the appropriate supporting documentation, e.g. a copy of the divorce decree, Court Order(s), etc. “Calling” and/or e-mailing and informing your participating employer and/or PEIA of an event does not meet the reporting requirements of this section.

Annual Open Enrollment

Each Spring PEIA holds an Open Enrollment period for active employees and non-Medicare retirees for health coverage. The period is typically the month of April. During Open Enrollment, current active employee and non-Medicare retiree participants may move between plans and make eligibility changes, such as adding or removing dependents or adding or dropping coverage. Choices made during the Open Enrollment period are effective on July 1 of that year.

During Open Enrollment, eligible policyholders who have not taken advantage of any health coverage from PEIA also have the opportunity to enroll in any PEIA PPB Plan or any managed care plan, subject to the deadlines and rules in force for that enrollment period. Selections made during Open Enrollment are effective on July 1 of that year and remain in effect for a full plan year unless the member moves outside the service area of his or her plan. A physician's withdrawal from a managed care plan does not qualify a member to change plans in the middle of a plan year.

At the beginning of Open Enrollment, PEIA mails a Benefits Guide to all active and non-Medicare retired policyholders. The Benefits Guide provides a side-by-side comparison of the general attributes of all plans offered. It is intended as a general guide to the available plans. Members requiring further information about a specific plan should contact that plan directly.

Medical Identification Cards

Each plan mails ID cards to its members. Managed care plans issue ID cards each year. UMR issues cards upon enrollment in a PEIA PPB Plan, and subsequently when there are changes in the plan that warrant it.

Your PEIA PPB Plan ID card verifies that you have medical and prescription drug coverage through PEIA. On the back, we've listed important phone numbers you may need. Members will receive one card for individual coverage, and two cards for family coverage in the policyholder's name. If you want additional cards, or if you need to replace a lost card, please contact UMR at **1-888-440-7342** or visit **www.umar.com**.

If you enroll in a managed care plan or if you are in PEIA's Medicare Advantage and Prescription Drug plan, you will receive an identification card from that plan, not from PEIA. For additional or replacement cards, call your plan.

Your Responsibility to Make Changes

It is your responsibility to keep your PEIA enrollment records (marital status, dependent status, address, phone number, email address, etc.) up to date. You must notify your benefit coordinator or PEIA immediately of any changes in your participation status or in your family situation and make the appropriate change to keep your PEIA coverage up to date. Examples of such changes include retirement or disability retirement, a change of address, a change in your marital status, or a dependent child no longer qualifying for coverage. Only policyholders are allowed access to the **PEIA ACCESS** system. Agents (such as those granted by a Power of Attorney), dependents and/or spouses are not allowed access. Policyholders do not have the authority to grant others permission to access the system on their behalf. Any access and/or attempt to access the **PEIA ACCESS** system by non-policy holders is a direct violation of the privacy and security terms and conditions of the **PEIA ACCESS** site(s) as well as a direct violation of West Virginia Code §5-16-12a (e). Inspections; violations and penalties.(e), and a potential violation of 18 U.S.C. § 1030 – the Computer Fraud and Abuse Act - Title 18, Part I, Chapter 47, §1030.

You must do this whether you belong to the PEIA PPB Plan, the Special Medicare Plan, PEIA's Medicare Advantage Plan, a managed care plan or if you've elected only life insurance coverage. If you fail to notify your benefit coordinator or PEIA promptly of changes in your family status, your employing agency may look to you for reimbursement of premiums your employer paid in error, and your plan may adjust claims paid for ineligible enrollees.

You can update your enrollment records at any time by logging on to the PEIA website at **peia.wv.gov** and clicking on the **PEIA ACCESS** button. If you do not have internet access, you may update your records using a form available from your benefit coordinator or by calling PEIA. Completed forms should be returned to your benefit coordinator.

Employer Responsibility to Make Changes

It is the responsibility of employers participating in the PEIA plans to keep their PEIA enrollment and eligibility information and records up to date. PEIA is under no obligation to make adjustments and/or credits for changes in the employer's workforce that were not properly reported to PEIA. Further, employers may be held liable for failing to report situations or circumstances that directly affect the eligibility of one or more members including having to repay PEIA and/or the State for claims paid for ineligible members and their dependents.

When Coverage Ends

Coverage for a policyholder and/or dependent(s) will end at the end of the month in which the individual is no longer enrolled for or eligible for coverage. In most cases when your coverage ends you have the option to extend health coverage under the federal COBRA law or convert your life insurance benefits into a private policy. All of these options are at your expense and require you to act within a specified time. Please see the section on "Options After Termination of Coverage" on [page 47](#).

Voluntary Termination of Employment

PEIA coverage for an active policyholder and any covered dependents terminates at the end of the month in which the employee voluntarily ceases employment. For employees on delayed payroll, coverage will terminate at the end of the month in which their employment terminates, although they may continue to receive paychecks due to their delayed payroll status.

Involuntary Termination of Employment

A policyholder who is terminated from employment involuntarily or through a reduction of workforce may continue coverage for three (3) additional months after the end of the month in which employment ends. The employer must continue to pay the employer's share of the premium during these three (3) months. The policyholder will be responsible for paying the employee's share of the premium during these three months.

Termination for Misconduct

If an employee is discharged for misconduct and chooses to contest the charge, they may extend coverage for up to three (3) months while available administrative remedies are pursued. If the discharge is upheld, the former employee must reimburse the employer's share of the premium cost for the extended coverage to the former employer.

Voluntary Termination of Benefits

PEIA coverage for an active policyholder and any covered dependents terminates at the end of the month in which the employee voluntarily terminates the coverage; provided that the employee has experienced a qualifying event that allows such termination. Qualifying events which end eligibility (such as divorce) must be reported immediately. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. In the absence of a qualifying event, coverage cannot be terminated until the next Open Enrollment period.

Retired/Retiring Employees

Coverage for an employee who has already retired will terminate at the end of the calendar month in which the retiree elects no longer to participate, provided that the retired employee has experienced a

qualifying event that allows such termination. In the absence of a qualifying event, coverage cannot be terminated until the next Open Enrollment period.

For retiring employees, coverage will terminate at the end of the month in which the employee ceases active employment, unless forms have been completed to continue coverage. If you are not yet eligible for Medicare, then your retirement does not qualify you to change health care plans. If you are enrolled in a managed care plan as an active employee, then you must remain in that managed care plan upon retirement until the next Open Enrollment, when you may choose any plan for which you are eligible. If Medicare becomes the primary coverage for you or your dependents while enrolled in a managed care plan, you must transfer to PEIA's Medicare Advantage plan or the Special Medicare Plan.

Dependents/Surviving Dependents

Coverage for dependents terminates at the end of the calendar month in which one of the following occurs:

- Policyholder (active or retired) terminates or loses coverage;
- Dependent spouse is divorced from employee;
- Dependent child reaches his/her 26th birthday;
- Surviving spouse remarries;
- Child for which policyholder is legal guardian reaches his/her 18th birthday;
- Disabled dependent no longer meets disability guidelines; or
- Policyholder voluntarily removes dependent from coverage.

The policyholder is required to report these events online at **peia.wv.gov** using the **PEIA ACCESS** button, or by completing the appropriate forms to remove ineligible dependents.

Qualifying events which end eligibility (**such as divorce, termination of Guardianships/parental rights, the re-marriage of a surviving dependent, placement in State or Federal custody, etc.**) must be reported immediately. If a policyholder fails to remove ineligible dependents (divorced spouse, etc.) the Plan may pursue reimbursement of any claims paid for the ineligible dependent from the employee. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce, termination of Guardianships/parental rights, etc. For purposes of this section, "Reporting" means the proper submission of a "Change in Status" form to the member's Employer Agency Benefit Coordinator and/or the proper submission of the Qualifying Event through the PEIA ACCESS Portal with the appropriate supporting documentation, e.g. a copy of the divorce decree, Court Order(s), etc. "Calling" and/or e-mailing and informing your participating employer and/or PEIA of an event does not meet the reporting requirements of this section.

The policyholder may voluntarily terminate coverage for dependents when there has been a qualifying event to allow such a change. To make a change as a result of a qualifying event, you must do so during the month of the event or the following two calendar months or you will have to wait until the next Open Enrollment. Qualifying events which end eligibility (such as divorce) must be reported immediately. For purposes of eligibility, the term "immediately" shall mean as soon as practically possible and, in no case, greater than thirty (30) days from the date of the event, e.g. divorce. Go to **peia.wv.gov** and use the **PEIA ACCESS** button or complete the appropriate forms. If coverage is terminated, it cannot be reinstated until the next Open Enrollment period, unless there is a qualifying event.

Failure to Pay Premium

Your coverage as an active or retired policyholder, and coverage of your dependents, will be terminated if you fail to pay your premium contributions when due. Premiums are due by the fifth day of the month following the month for which the premium was invoiced. Example: May premium is due June 5. If payment is not received by PEIA within 30 days following the due date, all coverage may be suspended. If payment is not received within 45 days following the due date, health and life insurance coverage will be canceled, and all medical and prescription drug claims incurred will be your personal responsibility. Canceled life insurance cannot be reinstated, even if past-due premiums are paid. The cancellation is permanent, and you will need to seek life insurance from another provider. PEIA will also submit premiums overdue by 45 days to a collection agency.

Non-State Agency Employer Withdrawal from the Plan

By its agreement to participate in the PEIA plan, a non-State entity is required by PEIA to stay in the plan for a minimum of three years. If a participating county or municipal government or other employer withdraws or is terminated from the PEIA plan, coverage for all affected insureds ends on the effective date of that employer's withdrawal/termination. PEIA requires a written 30-day notice of a Non-State Agency's intent to terminate its contract with PEIA.

Eligible retirees may continue participation in PEIA. The withdrawn agency is billed a non-participating agency premium for these retirees. Retirees not eligible to participate in PEIA must look to their former employer for retiree coverage.



Options After Termination of Coverage

If your PEIA coverage terminates, you may have a right to continue health and life coverage. Your options are explained below.

Continuing Health Coverage under COBRA

You and your enrolled dependents may have the right to continue your current health coverage for a limited time under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA). PEIA's COBRA program is administered by UMR, and all COBRA eligibility is maintained by UMR. New enrollees in any PEIA-sponsored health plan will receive a detailed notice of their COBRA rights from UMR.

You and/or your dependents may elect to continue coverage for up to 18 months due to termination of your employment (other than by reason of gross misconduct) or reduction in work hours.

Your dependents are eligible to continue coverage in their own right for a maximum of 36 months under COBRA in the case of:

- Divorce or legal separation;
- Loss of eligibility of dependent children; or
- Death of an employee.

An election to continue coverage under COBRA must be made within 60 days starting from the latest of:

- (1) The date on which the qualifying event occurs;
- (2) The date on which you lose (or would lose) coverage under the plan due to the qualifying event; or
- (3) The date on which you are informed, through the furnishing of either the SPD or the COBRA general notice, of the responsibility to notify the plan and procedures for doing so.

If you elect to continue coverage under COBRA, you will be responsible for paying the full premium plus a 2% administrative fee. Please note that COBRA premiums are billed directly to you.

To enroll for COBRA benefits, complete the forms and return to UMR or contact UMR at **1-800-207-1824**.

If 18 months of COBRA coverage is provided due to termination or reduction in hours of employment, and if any COBRA beneficiary is determined to be disabled under the Social Security Act at any time during the first 60 days of this COBRA coverage, then the 18-month continuation period may be extended to 29 months for all individuals who are qualified beneficiaries. The disabled person can be a covered employee or a dependent. The disability determination must be reported to PEIA within 60 days of the determination and before the end of the original 18-month coverage period.

Under COBRA, PEIA will charge 150% of the applicable premium for coverage during the 11-month disability extension. If a second qualifying event occurs during the 11-month extension, entitling a qualified beneficiary to 36 months of coverage (an additional 7 months of coverage), then PEIA will charge 150% of the applicable premium until the end of the 36-month continuation coverage period. Coverage under COBRA will cease under these circumstances ("you" refers to the person who elected COBRA):

- You become covered under another group plan (unless it contains a pre-existing condition exclusion that reduces your benefits);
- You become entitled to Medicare;

- You fail to pay the premium;
- The policyholder's former employer withdraws or is terminated from the PEIA plan; or
- The PEIA PPB Plan ends.

If you are covered by another health plan or Medicare before the COBRA election is made, you may make a COBRA election. In other words, your employer may end the right to COBRA continuation coverage based upon other group health plan coverage or entitlement to Medicare benefits only if the qualified beneficiary first becomes covered under the other group health plan coverage or entitled to (covered for) the Medicare benefits after the date of the COBRA election.

Converting Life Insurance to an Individual Policy

When employment ends, you may convert all or part of the life insurance coverage into an individual policy. Dependents who lose eligibility for life insurance coverage may convert optional dependent life insurance to an individual policy.

You must submit an application and remit the first premium within 31 days after the termination of the life insurance coverage. Coverage under the individual policy will become effective the day after the group life insurance coverage ends.

To obtain a Life Insurance Conversion Application Form, call MetLife at **1-888-466-8640**. The individual life insurance policy is issued by PEIA's life insurance carrier, MetLife. Once you have completed the application form, mail it to the address printed on the application form. Premiums for individual policies are generally higher than rates for a group plan.

Paying for Benefits

Each year the PEIA Finance Board sets premium rates for the PEIA PPB Plans. Premiums are set at a level that ensures that the premiums collected from employers and employees will pay the anticipated claims for that year. Managed care plan premiums are also set annually prior to Open Enrollment.

Your coverage as an active policyholder, and coverage of your dependents, will be terminated if you fail to pay your premium contributions when due. Premiums are due by the fifth day of the month following the month for which the premium was invoiced. *Example: may premium is due June 5th.* If payment is not received by PEIA within 30 days following the due date, all coverage may be suspended. If payment is not received within 45 days following the due date, coverage will be canceled, and all claims incurred will be your personal responsibility. PEIA will also submit premiums overdue by 45 days to a collection agency.

Policyholders with past due balances must pay any outstanding amounts before re-enrolling in PEIA benefits or making changes to coverage. This applies to situations such as, but not limited to, retirees returning to active employment coverage with past due balances as a retiree; policyholders with balances due from audits; as well as policyholders who transfer employment to a new agency when a past due account balance is still present from coverage at their previous agency.

Tobacco-Free Premium Discount

All health and optional life insurance premiums are based on the tobacco-use status of insureds. Tobacco-free insureds receive the preferred monthly premium rate. For purposes of the PEIA health and life insurance plans, tobacco use includes the use of cigarettes, cigars, pipes, and chewing and/or smokeless tobacco; including e-cigarettes and/or vaping oils derived from tobacco. Members are required to report the tobacco status of themselves and their dependents upon application for PEIA benefits and as required by the Director. Providing false information about that status or failing to report a change in that status may be grounds for fraud. Insureds must have been tobacco-free for 6 months prior to the beginning of the Plan Year to qualify for the discount for the entire plan year. From time to time, the tobacco-free waiting period may be adjusted, and members will be notified in writing.

If your doctor certifies on a form provided by the PEIA, that it is unreasonably difficult due to a medical condition for you to become tobacco-free or it is medically inadvisable for you to become tobacco free, PEIA will work with you for an alternative way to qualify for the tobacco-free discount. Send all such doctors' certifications and requests for alternative ways to receive the discount to: PEIA Discount Alternatives, 601 57th St., SE, Suite 2, Charleston, WV 25304-2345.

For family health coverage, all enrolled family members must be tobacco-free to qualify the family for the reduced rate. PEIA reserves the right to review medical records to check for tobacco use. PEIA offers a tobacco cessation benefit. See "Tobacco Cessation" on [page 99](#) for details.

Once a member has submitted a tobacco affidavit, PEIA will rely upon that affidavit from year to year, unless the member submits a replacement. It is not necessary for members to submit a tobacco affidavit each year, although PEIA may, periodically, require policyholders to update their tobacco status during Open Enrollment. Instructions for updating tobacco status, if required, will be provided in the Benefits Guide.

Members who become tobacco-free during a plan year may apply for the discount when they have been tobacco-free for at least six months. Apply online at peia.wv.gov; click on the **PEIA ACCESS** button. Affidavits completed online are processed immediately, and the discount becomes effective on the first day of the following month. When using a paper affidavit, PEIA has sixty days from receipt of the tobacco affidavit to process the request and implement the discount. The tobacco-free discount will apply only to future premiums and WILL NOT be applied retroactively. No refunds will be granted based on tobacco status.

Newly hired insureds must have been tobacco-free for 6 months prior to their effective date of coverage to qualify for the discount and must complete the tobacco affidavit online or on paper to receive the discount.

Advance Directive/Living Will

PEIA no longer offers a discount for having an Advance Directive/Living Will, but encourages members to have an Advance Directive/Living Will and to discuss it with their family and health care providers.



Determining Monthly Premiums

Active Employees

If you are an active employee of a State agency, college, university or county board of education, most of your health insurance premium is paid by your employer. The amount of your contribution is determined by the type of coverage you choose, and your tobacco-use status.

PEIA is required by law to apply a monthly spousal surcharge to active employees of State agencies, colleges, universities, and county boards of education if your spouse is eligible for employer-sponsored coverage through his/her employer and has PEIA coverage. The spousal surcharge will be added to health insurance premiums each month. If your spouse is eligible for coverage as an employee of a PEIA-participating agency, has Medicare, Medicaid, TRICARE or is retired, the spousal coverage surcharge does not apply.

If you are an active employee of a local government agency, your employer will set your health insurance premium contribution level. You may pay anywhere from 0% to 100% of the premium that PEIA charges to your employer.

If you are a member of the West Virginia Legislature, a member of the West Virginia Board of Education, or an elected member of a county board of education, you must pay 100% of the premium for any coverage you elect.

Retired Employees

Premiums for retired employees are determined based on a number of factors, including hire date and retirement date. See more information below. Premiums for most retired employees are deducted from their annuity on a monthly basis. Some retired employees pay premiums directly to PEIA each month, and for them, premiums are due by the fifth of the month following the month for which the premium was invoiced. Example: May premium is due June 5th. However, the only retirees who are exempted from having their premiums deducted from their monthly annuity are those retirees whose monthly premiums exceed the amount of their monthly annuity. Retirees are not authorized to unilaterally opt out of PEIA's established premium collection process whereby retiree premiums are deducted from their monthly annuity payments.

Retirees who decline all coverage upon retirement may still be eligible to enroll for health only coverage for a qualifying event or during open enrollment.

Employees Hired on or After July 1, 2010

Employees hired on and after July 1, 2010, will not receive any plan subsidy of their health insurance premiums at retirement; regardless of the reason for their retirement. These employees may continue coverage in the plan at retirement but must pay the unsubsidized premium for the coverage of their choice, even if retiring as a result of a disability. Two exceptions are made to this rule:

- Active employees hired before July 1, 2010, who separate from public service but return within two years of their separation may be restored to their original (pre-July 1, 2010) hire date.
- Retired employees who had an original hire date prior to July 1, 2010, may return to active employment and retain their pre-July 1, 2010, original hire date for purposes of determining their eligibility for premium subsidy.

Retirees from non-state entities which employers joined the PEIA Plan on or after July 1, 2010, will also receive no premium subsidy and must pay the full cost of their participation in the plan. Such non-state retirees will be assigned a "hire date" in the PEIA systems which is the same as the date they enroll in PEIA as an active employee.

Regardless of any other discussion of premium subsidy later in this section, employees hired on or after July 1, 2010, who don't meet one of the two exceptions above, will not receive any premium subsidy for years of service or any other factor.

Retired Employees Who Retired Before July 1, 1997

Retired employees who retired prior to July 1, 1997, pay premiums based on the plan they choose, their tobacco-use status, and eligibility for Medicare, but NOT their years of service. These retirees are not subject to the "years of service" policy. For premium purposes, employees who retired prior to July 1, 1997, fall into the "25 or more" years of service category on PEIA's premium charts. Eligible retired employees may use sick and/or annual leave to extend employer-paid health coverage.

Employees Who Retire on or After July 1, 1997

Employees who retire on or after July 1, 1997 (if hired before July 1, 2010), pay premiums for their health coverage based on the plan they choose, their eligibility for Medicare, their tobacco-use status, and their credited years of service as reported by the Consolidated Public Retirement Board (CPRB), or for those in the Teachers Defined Contribution Plan or a non-State retirement plan, the years of service reported by the employing agency or the non-State plan. These premiums may be adjusted annually for medical inflation.

For employees continuously covered since before July 1, 2001, if you are using accrued sick and/or annual leave or years of service to extend your employer-paid insurance, all or a portion of the premium will be covered by your accrued leave. The amount of sick and/or annual leave accrued by the retiring employee will be reported by the benefit coordinator at the agency from which the employee is retiring.

Disability retiree premiums are assessed on twenty-five (25) years of service, if the member has maintained continuous coverage since before July 1, 2010. Employees hired on and after July 1, 2010, will not receive any plan subsidy of their health insurance premiums at retirement, even if they retire as a result of a disability.

Surviving Dependents

Surviving dependents of public employees pay premiums for their health coverage based on the plan they choose their eligibility for Medicare, and their tobacco-use status. These premiums may be adjusted annually for medical inflation.

Premiums charged to surviving dependents are determined by when the surviving dependent enrolls:

- For surviving dependents enrolled before July 1, 2015, premiums are based on the Medicare or non-Medicare (depending on the survivor's age) retiree premium for "25 or more years of service."
- For surviving dependents enrolled on or after July 1, 2015, premiums are based on the Medicare or non-Medicare (depending on the survivor's age) retiree premium and the years of service earned by the deceased policyholder. If the deceased policyholder was hired on or after July 1, 2010, the surviving dependent will pay the full, unsubsidized premium charged to all policyholders hired after July 1, 2010.

Premiums for surviving dependents are deducted from their annuity on a monthly basis or are paid directly to PEIA.

Extending Employer-Paid Insurance Upon Retirement

You may be eligible to extend your employer-paid insurance with any leave balances available upon retirement. To take advantage of this benefit, you must move directly from active public employment into your respective retirement system. You must use your leave at the time of retirement. You may not save the leave for use later. If you choose to separate from employment and defer your retirement, you cannot defer your sick and/or annual leave or years of teaching service for use later. Elected public officials are not eligible for this benefit. This benefit terminates when the policyholder dies; it cannot be used by surviving dependents, who may continue coverage by paying the monthly premium.

Using Accrued Sick and Annual Leave to Extend Coverage

If you are an employee of a PEIA-participating employer (State agency, county board of education, local agency, college or university) with coverage through PEIA and have accrued sick and/or annual leave when you retire, you may use that accrued leave to extend your employer-paid insurance coverage. You must be enrolled in a PEIA PPB plan or a PEIA-sponsored managed care plan or the group life insurance plan offered by PEIA prior to your retirement to qualify. This extended coverage must be for full months, and the leave must be used immediately at the time of retirement. Coverage does not pay for Medicare premiums and Medicare eligible policyholders and/or dependents will need to enroll for both Medicare part A and B even while using leave for insurance. Employees hired on or after July 1, 2001, are not eligible for this benefit.

If the policyholder dies, the accrued leave benefit terminates, even if the surviving dependent continues coverage.

If you and your spouse are both public employees eligible for extended employer-paid insurance coverage, you may combine your accrued leave to extend your family coverage provided each of your respective employers agrees. Certain restrictions apply. See your benefit coordinator for details.

You may also have the option to use your accrued leave to increase your retirement benefits from your retirement system. You must choose between additional retirement benefits and extended employer-paid insurance coverage. You may not use some of your accrued leave to increase your retirement benefit and the rest to extend your employer-paid insurance coverage. Once this election is made, you may not revoke the selection.

Calculating Your Benefit

The amount of this benefit depends on when you were hired and came into the PEIA plan as follows:

Before July 1, 1988

If you elected to participate in the plan before July 1, 1988, and have been continuously covered by PEIA since that time, then your extended employer-paid coverage is calculated as follows:

- 2 days of accrued leave = 100% of the premium for one month of single coverage
- 3 days of accrued leave = 100% of the premium for one month of family coverage

Between July 1, 1988 and June 30, 2001

If you elected to participate in the plan on or after July 1, 1988, and before July 1, 2001, or if you had a lapse in coverage during the period and returned to the plan before July 1, 2001, then your extended employer-paid coverage is calculated as follows:

- 2 days of accrued leave = 50% of the premium for one month of single coverage
- 3 days of accrued leave = 50% of the premium for one month of family coverage

On or after July 1, 2001

If you elected to participate in the plan on or after July 1, 2001, or if you had a lapse in coverage of more than 2 years, after this date, you are not eligible for extended employer-paid insurance upon retirement.

Extending Coverage for Higher Education Faculty

If you are a full-time faculty member employed on an annual contract basis for a period other than 12 months, you may extend your employer-paid insurance coverage based on your years of teaching service. Your benefit is calculated as follows:

- 3 1/3 years of teaching service = 1 year of single coverage
- 5 years of teaching service = 1 year of family coverage

This benefit is not available to faculty hired on or after July 1, 2009.

Retired Employee Assistance Programs

Retired employees whose total annual income is less than 250% of the federal poverty level (FPL) may receive assistance in paying a portion of their PEIA monthly health premium based on years of active service, through a grant provided by the PEIA called the Retired Employee Premium Assistance program. Applicants must be enrolled in the PEIA PPB Plan, the Special Medicare Plan or PEIA's Medicare Advantage plan. Managed care plan members are not eligible for this program. Retired employees using accrued sick and/or annual leave to pay their premiums are not eligible for this program until their accrued leave is exhausted. Applications are mailed to all retired employees with health coverage each spring. Medicare-eligible retirees with 15 or more years of service who qualify for Premium Assistance may also qualify for Benefit Assistance. Benefit Assistance reduces the medical and prescription out-of-pocket maximums and most copayments. It is described in detail in the Evidence of Coverage provided by PEIA's Medicare Advantage Plan. For additional detail or for a copy of the application, call PEIA's Customer Solutions Unit at **1-888-680-7342**.

The amount of assistance for which you are eligible is based on years of active service and percentage of FPL. For surviving dependents, it will be based on years of service earned by the deceased policyholder.

Following is a chart that shows the premium reductions provided under the Retired Employee Premium Assistance program.

Policyholder Only Monthly Premium Reduction

This amount will be deducted from your monthly premium for Medicare or non-Medicare coverage. If the amount of the reduction is greater than the premium due, then the premium due will be \$0.				
Years of Service	< 100% of FPL	100-150% of FPL	150-200% of FPL	200-250% of FPL
5-14	\$51	\$34	\$19	\$13
15-24	\$65	\$50	\$31	\$19
25+	\$88	\$74	\$46	\$24

Policyholder with Dependents Monthly Premium Reduction

This amount will be deducted from your monthly premium for Medicare or non-Medicare coverage. If the amount of the reduction is greater than the premium due, then the premium due will be \$0.				
Years of Service	< 100% of FPL	100-150% of FPL	150-200% of FPL	200-250% of FPL
5-14	\$76.50	\$51.00	\$28.50	\$19.50
15-24	\$97.50	\$75.00	\$46.50	\$28.50
25+	\$132.00	\$111.00	\$69.00	\$36.00

Life Insurance Premiums

Life insurance premiums for all participants are set by PEIA's life insurance carrier. For active employees of State agencies, colleges, universities and county boards of education, basic life insurance premiums are paid by your employer. For active employees of a local government agency, your employer will determine what, if any, portion of the life insurance premium will be paid for you. Retired employees must pay the basic life insurance premium to keep coverage in force. Optional life insurance premiums are paid by the employee and are based on age and amount of coverage. See your Life Insurance certificate for further details of the options available to you.

Life Insurance Waiver of Premium

If you are an active employee with basic life insurance, and you become totally disabled before you reach age 60, your basic life insurance may be continued at no cost to you while you remain totally disabled. To qualify for this waiver of premium, you must furnish proof of total disability within one year after the date of disability. The date of disability is considered the last day you were actively at work. You must furnish proof of total disability after you have been disabled for nine (9) months, but not later than twelve (12) months after your last day of active work. To qualify for the waiver of premium, you must have been covered under basic life insurance when your disability began.

"Total Disability" exists when you are completely unable, due to sickness or injury or both, to engage in any gainful occupation for which you are reasonably fitted by education, training or experience. You will not be considered totally disabled while working at any gainful occupation.

To apply for a disability waiver of premium, contact your benefit coordinator. Proof of continuing disability will be required three months before each anniversary of the initial date of disability. You may

be asked by PEIA's life insurance carrier to submit periodic medical exams. AD & D coverage does not continue under the waiver of premium. If your waiver of premium is approved, your basic life insurance will remain at \$10,000 at no premium cost to you. At age 65, basic life coverage for retirees decreases to \$5,000, and further reduces to \$2,500 at age 67. All active employees with basic life insurance retain \$10,000 in coverage, regardless of age. This coverage will end at the earliest of these events:

- The end of disability
- The failure to provide proof of continued disability; or
- The failure to submit to a physical examination when required by PEIA's life insurance carrier.

See your Life Insurance certificate for more details.

Managed Care Plan Premiums

If you enroll in a managed care plan offered by the PEIA for your health coverage, your premium contribution is set by the managed care plan. Premiums are published in the Shopper's Guide each year prior to Open Enrollment. The published premiums are set for one year. Local government agencies will determine their contribution for managed care plans. To find the amount of your premium contribution, check the Benefits Guide for the current plan year, or contact your benefit coordinator.

The managed care plans being offered by your employer are part of the PEIA benefits package and you may enroll for any plan in which you meet the eligibility guidelines. Your plan choice is binding for one year unless you move outside the service area of the plan you have chosen. Your physician's withdrawal from a plan does not qualify you to change plans.



Premium Conversion

Paying Premiums with Pre-Tax Dollars

The PEIA Premium Conversion Plan is an IRS Section 125 plan which allows active, participating employees to save tax dollars when paying health and life insurance premiums. Your participation in the premium conversion plan is automatic if you are an active employee of one of the following:

- State government and its agencies;
- State-related colleges and universities; or
- A participating county board of education.

Federal law does not allow retired employees to participate in premium conversion.

With premium conversion, your premiums are deducted from your salary before federal, state and Social Security taxes are calculated. This reduces the amount of your income subject to tax. You must agree to pay the premiums through this plan for a full plan year, unless you have a change in family status that allows you to change your benefits. The following example demonstrates how premium conversion can reduce your taxes and increase your take-home pay. This example does not include State income tax and assumes a 15% federal income tax bracket.

Without Premium Conversion Plan		With Premium Conversion Plan	
Amount	Description	Amount	Description
\$1,500	Monthly Income (Taxable Income)	\$1,500	Monthly Income
-\$340	Taxes	-\$121	Insurance Premium
\$1,160	After-tax Salary	\$1,379	Taxable Income
-\$121	Insurance Premium	-\$313	Taxes
\$1,039	Take-home Pay	\$1,066	Take-home Pay
		\$27	Additional Take-home Income

How to Participate

If your employer offers the premium conversion plan your premiums automatically will be deducted on a pre-tax basis. If you do not wish to participate in the premium conversion plan, you must indicate this in writing to your benefit coordinator.

Decisions regarding premium conversion must be made when you initially enroll for PEIA coverage or during the annual Open Enrollment period each spring.

Limits on Benefit Changes

Under the IRS rules, you must pay the same amount of premium each month during the year, unless you have a qualifying change in family status. Qualifying changes in family status include:

- Marriage or divorce of the employee;
- Death of the employee's spouse or dependent;
- Birth or adoption of the employee's child;
- Commencement or termination of employment of the employee's spouse or dependent;
- A change from full-time to part-time employment status, or vice versa, by the employee or his or her spouse;
- An unpaid leave of absence taken by the employee or spouse;
- A significant change in the health coverage of the employee or spouse attributable to the spouse's employment;
- Annulment;
- Change in the residence or work site of the employer, spouse, or dependent;
- A dependent loses eligibility due to age; or
- Employment change due to strike or lock-out.

You may make a change in your plan when your spouse or dependent changes coverage during Open Enrollment under his/her plan if:

- The other employer's plan permits mid-year changes under this event; and
- The other employer's plan year is different from PEIA.

For life insurance, the IRS allows you to pay pre-tax premiums on up to \$50,000 of life insurance. This includes the \$10,000 basic plan and up to \$40,000 of optional life insurance. Since you're paying pre-tax premiums on only \$40,000 of optional life insurance, you may terminate any life insurance you have in excess of \$40,000 at any time during the plan year, but you can terminate your basic or the first \$40,000 of optional life insurance only during the premium conversion plan Open Enrollment each spring.

To make a change in your coverage, use PEIA's online enrollment site, **PEIA ACCESS** or get a Change-in-Status form from your benefit coordinator. ALL changes require additional documentation.

Health Care Benefits

Active employees may get health care benefits through PEIA from a managed care plan or from one of the PEIA PPB Plans. Non-Medicare retirees and surviving dependents may get health care benefits through PEIA from a managed care plan or from PEIA PPB Gold or Silver Plans, although the Silver Plan is only available when all enrolled dependents are non-Medicare. Medicare-eligible members of the Special Medicare Plan also receive their benefits through PEIA. PEIA PPB High Deductible Plans are not offered to retirees.

Most Medicare-eligible retired employees and Medicare-eligible dependents of retired employees are covered by PEIA's Medicare Advantage plan, so the benefits described here do not apply to them.

If you choose to receive your benefits from a managed care plan, you must enroll with PEIA and choose a plan. Refer to the information provided by the managed care plan for details of your benefits.

If you choose the PEIA PPB Gold High Deductible or WV Bronze High Deductible Plan, your benefits are described on the following pages. For more information about PPB Gold and Silver Plans, download Summary Plan Description (PPB Gold and Silver Plans) at **peia.wv.gov** or call **1-888-680-7342**.



PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans pay for a wide range of health care services for employees and their dependents. These benefits include hospital services, medical services, surgery, durable medical equipment and supplies, and prescription drugs.

Under the plans, certain costs are your responsibility. In addition, to receive maximum benefits for some services, pre-certification is required, or your benefits will be reduced. Please read the health care benefits section carefully so that you will have a clear understanding of your coverage under the plan.

If you have any questions about coverage or payment for health care services, please call:

Medical claims and benefits – UMR at **1-888-440-7342**.

Pre-certification, pre-authorizations, Complex Condition CARE or prior approval for out-of-state care and Maternity CARE—UMR at **1-888-440-7342**.

Prescription drug claims and benefits – Express Scripts® Pharmacy Benefit Services at **1-855-224-6247**.

Common Specialty Medication claims and benefits – Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy at **1-800-803-2523**.

Specialty Injectable Drug claims and benefits – UMR at **1-888-440-7342**.

PEIA's Networks

PEIA PPB Gold High Deductible Plan

The PEIA PPB Gold High Deductible Plan provides care through several networks of providers. In West Virginia, any properly licensed health care provider who provides health care services or supplies to a PEIA participant is automatically considered a member of our network. Outside West Virginia, PEIA uses the UnitedHealthcare Plus PPO to provide care for members of PEIA PPB Gold and Silver Plans as well as the Gold High Deductible Plan. The UnitedHealthcare Plus PPO contracts with some out-of-state providers to serve PEIA PPB Gold, Silver, and Gold High Deductible. To locate a network provider, call UMR at **1-888-440-7342**.

For more information about PPB Gold and Silver Plans, download the Summary Plan Description (PPB Gold and Silver Plans) at **peia.wv.gov** or call **1-888-680-7342**.

Care provided outside West Virginia, even by network providers, costs more. Outside West Virginia, even with the discount contracts we have with network providers, PEIA cannot control its costs as it can inside West Virginia. Therefore, your out-of-pocket costs will be higher if you use providers outside the state of West Virginia.

PEIA reserves the right to remove providers from the network, so not all providers listed in the network may be available to you.

PEIA PPB WV Bronze High Deductible Plan

PEIA PPB WV Bronze High Deductible members have access to WV providers ONLY. For this plan the only care allowed outside the State of West Virginia will be emergency care to stabilize the patient for transport back to a WV facility, and a limited number of procedures that are not available from any health care provider inside West Virginia. WV Bronze High Deductible Plan members must contact UMR when it appears that out-of-state care may be necessary. UMR will direct the patient to the appropriate facility to provide care – either in WV or out-of-state. Non-emergency care provided outside WV without approval from UMR IS NOT COVERED.

Sanctioned Providers

Providers, both in and out of state, who are under sanction by Medicare, Medicaid or both are excluded from PEIA's network for the duration of their sanction. Additionally, providers may be excluded from PEIA's network based upon adverse audit findings. PEIA reserves the right to block, ban, or refuse payment to any provider identified as engaging in potentially fraudulent activity. If you have questions about a specific network provider, please contact UMR at **1-888-440-7342**.

Resident PPB Gold High Deductible Plan Participants

PEIA PPB Gold High Deductible Plan participants who live in West Virginia or a bordering county of a surrounding state may access care from any of the following providers without receiving prior approval:

- Any West Virginia health care provider who provides health care services or supplies to a PEIA participant; or
- Any network provider located in those bordering counties.

All services, except emergency care, provided outside of West Virginia beyond the bordering counties require prior approval.

Non-Resident PPB Gold High Deductible Plan Participants

For PEIA PPB Gold High Deductible Plan participants who reside outside the State of West Virginia (beyond the bordering counties of surrounding states), PEIA has made special arrangements. Participants who live more than one county outside the State may seek care from any network provider. Care from network providers does not require prior approval, and that care will be covered at the in-network benefit level (typically 80%). Pre-certification of inpatient stays and certain outpatient procedures is still required.

Non-Network Providers

For the Gold High Deductible Plan, care provided by non-network providers requires prior approval by UMR, or it will not be covered. For the WV Bronze High Deductible Plan, care provided by non-network providers is not covered except for the initial care in an emergency, or if those services are not available from a network provider.

What You Pay with PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans

Deductible

During any plan year, if you or your eligible dependents incur expenses for covered medical services and prescription drugs, you must meet a deductible before the plan begins to pay. In the Gold High Deductible and WV Bronze High Deductible Plans, the deductible is a combined medical and

prescription drug deductible, so amounts paid for covered medical services and prescription drugs accumulate toward the same deductible.

Deductibles for the Gold High Deductible Plan are determined based on your tier of coverage (i.e., individual or family). All members of the family contribute to the family deductible, and the full amount of the family deductible must be met before the plan begins to pay. The family deductible can be met by just one person.

The deductibles for the PEIA PPB Gold High Deductible Plan are:

Employee Status	State Agencies, Colleges and Universities, County Boards of Education	Non-State
Employee Only	\$2,250	\$2,275
Employee and Child(ren)	\$4,500	\$4,550
Family	\$4,500	\$4,550
Family with Employee Spouse	\$4,500	\$4,550
Family with Spousal Surcharge	\$4,500	\$4,550

The deductibles for the PEIA PPB WV Bronze High Deductible Plan are based on income level and coverage tier. Deductibles for Family with Employee Spouse coverage are based on the average of the two employees' salaries. This provision does not apply to local government agency employees or retired employees.



*** Please note: This online version of the Summary Plan Description contains information updated after printing. New Salary Index Tiers are effective August 1, 2026.**

Annual Deductibles for PPB WV Bronze High Deductible Plan						
	Annual Salary	Employee Only	Employee & Child(ren)	Family	Family with Employee Spouse	Family with Spousal Surcharge
State Agencies, Colleges, Universities and County Boards of Education	\$0 - \$32,200*	\$2,600	\$4,850	\$4,850	\$4,850	\$4,850
	\$32,201-\$42,200*	\$3,000	\$5,500	\$5,500	\$5,500	\$5,500
	\$42,201-\$48,200*	\$3,400	\$6,300	\$6,300	\$6,300	\$6,300
	\$48,201-\$54,200*	\$3,550	\$6,800	\$6,800	\$6,800	\$6,800
	\$54,201-\$62,200*	\$3,850	\$7,100	\$7,100	\$7,100	\$7,100
	\$62,201-\$74,700*	\$4,800	\$8,900	\$8,900	\$8,900	\$8,900
	\$74,701-\$87,200*	\$4,950	\$9,150	\$9,150	\$9,150	\$9,150
	\$87,201-\$112,200*	\$5,250	\$9,700	\$9,700	\$9,700	\$9,700
	\$112,201-\$137,200*	\$5,800	\$10,750	\$10,750	\$10,750	\$10,750
	\$137,201*+	\$6,650	\$12,300	\$12,300	\$12,300	\$12,300
Non-State	Not Applicable	\$3,400	\$6,850	\$6,850	N/A	N/A
State-Funded Elected Officials	Not Applicable	\$3,400	\$6,850	\$6,850	\$6,850	\$6,850

For inpatient admissions that span two plan years, the facility charges are paid based on the first plan year, but physician charges are paid based on the date of service, which could be in the first plan year, or both plan years. For example, if you go into the hospital on June 28 and are released on July 6, the hospital bill is paid based on the date of admission, so it would fall under the old plan year's deductible. Physician charges are paid based on the date of service, so if you have surgery on July 2, the surgeon's bill will be processed based on the new plan year, and the deductible for the new plan year will apply to the surgeon's bill.

Coinsurance for In-Network and Out-of-Network Benefits for PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans

For this table, in-state means inside WV; bordering county means a contiguous county of a surrounding state, and out-of-state means outside WV beyond the bordering counties.

Where You Get Care	Where You Live		
	WV Resident	Bordering County Resident	Out-of-State Resident
In-state, in-network	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: 25%	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A
Bordering county, in-network	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: Not covered	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A
Out-of-state, in-network with UMR approval (Higher Level of Benefit)	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: Not covered	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A
Out-of-state, out-of-network with UMR approval*	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A
Out-of-state, in network without UMR approval (Lower Level of Benefit)	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A	Gold High Deductible Plan: 20% WV Bronze High Deductible Plan: N/A
Out-of-state, out-of-network without UMR approval*	Not Covered except for a medical emergency.	Not Covered except for a medical emergency.	Not Covered except for a medical emergency.

* Prior approval is generally only provided if services are not available in West Virginia. PEIA PPB WV Bronze High Deductible Plan has NO coverage for out-of-state services. WV Bronze members cannot receive services outside WV, except in a medical emergency or when UMR determines that a needed service is not available within WV. In these cases, out-of-state care is covered as in-network care.

Resident PPB Gold High Deductible Plan Participants

PEIA PPB Gold High Deductible participants who live in West Virginia or a bordering county of a surrounding state may access care from any West Virginia health care provider who provides health care services or supplies to a PEIA participant, or any network provider located in those bordering counties without prior approval. All services provided outside of West Virginia beyond the bordering counties require prior approval to be paid at the highest benefit level. For services of network providers, the plan will pay 80% of the contracted payment rate, and you will be responsible for any deductible, 20% coinsurance, and non-covered services.

Out-of-network care is care provided by a provider who does not participate in PEIA's network, as well as care from in-network, out-of-state providers (beyond the bordering counties of surrounding states) that is not approved in advance. This includes providers who are UMR's participating providers that are physically located beyond the bordering counties of surrounding states. For care from in-network, out-of-state providers (beyond the bordering counties of surrounding states) that is not approved in advance, you will be responsible for paying 20% coinsurance based on UMR's contracted amount. Since this is considered out-of-network care, and there is no out-of-network out-of-pocket maximum, there is no limit to the amount you may be required to pay under these circumstances.

Unapproved out-of-state, out-of-network care is **not covered**, except in the case of a medical emergency.

PPB Plan participants traveling out-of-state have coverage for urgent and emergency care. In an emergency, seek treatment at the nearest facility that is able to provide the needed care, and that care will be paid at the in-network benefit level as an emergency. For non-emergency, urgent care, call UMR for a referral to a network provider, or for approval to see an out-of-network provider where you are.

Non-Resident PPB Gold High Deductible Participants

PEIA PPB Gold High Deductible Plan participants who reside outside West Virginia and beyond the bordering counties may access care using any network provider without prior approval, and the claims will be paid at 80% of the contracted payment rate. You will be responsible for any deductible, 20% coinsurance, and non-covered services.

Care provided by non-network providers must have prior approval. Services of non-network providers will be paid at 80% of PEIA's maximum allowance and must be approved by UMR in advance. Pre-certification requirements apply for inpatient stays and certain outpatient procedures.

Emergency services provided by non-network providers are paid at 80% of the Reasonable and Customary amount.

Out-of-network care is care provided by a provider who does not participate in PEIA's network, as well as care from in-network, out-of-state providers (beyond the bordering counties of West Virginia's surrounding states) that is not approved in advance. This includes providers who are UMR's participating providers that are physically located beyond the bordering counties of surrounding states. For care from in-network, out-of-state providers (beyond the bordering counties of West Virginia's surrounding states) that is not approved in advance, you will be responsible for paying 20% coinsurance based on UMR's contracted amount. Since this is considered out-of-network care, and there is no out-of-network out-of-pocket maximum, there is no limit to the amount you may be required to pay under these circumstances.

Unapproved out-of-state, out-of-network care is not covered, except in the case of a medical emergency.

Please consult the preceding chart to determine your level of coinsurance based on where you reside, where you receive your services, and whether or not you obtain prior approval. Charges for non-covered services and applicable plan penalties, such as pre-certification penalties are your responsibility.

PEIA PPB WV Bronze High Deductible Plan Participants

PEIA PPB WV Bronze High Deductible Plan participants may access care from any West Virginia health care provider who provides health care services or supplies to a PEIA participant, without prior approval. WV Bronze High Deductible Plan participants have access to WV providers ONLY. For this plan, the only care allowed outside the State of West Virginia will be emergency care to stabilize the patient for transport back to a WV facility, and a limited number of procedures that are not available from any health care provider inside West Virginia. WV Bronze High Deductible Plan members must contact UMR when it appears that out-of-state care may be necessary. UMR will direct the patient to the appropriate facility to provide care – either in WV or out-of-state. Non-emergency care provided outside WV without approval from UMR IS NOT COVERED.



Benefit Design

Covered in Full

The following services are covered in full in-network for all PEIA PPB Plans. These are subject to change as USPSTF, CDC, and HRSA recommendations are updated.

Type of Service	Frequency
Covered Preventive Services for Adults	*AWV = Annual Wellness Visit
Abdominal Aortic Aneurysm one-time screening for men aged 65-75 who have ever smoked	Once per lifetime
Alcohol misuse screening and counseling	Included in AWV
Anxiety screening	Included in AWV
Aspirin use for men and women of certain ages (requires a prescription; covered under prescription drug plan)	As needed
Blood pressure screening for all adults	Included in AWV
Cholesterol screening for men age 35 and older and women age 45 and older or others at higher risk	Included in AWV
Colorectal Cancer screening for adults over 45	See Colorectal Cancer Screening, page 82
Depression screening for adults	Included in AWV
Type 2 Diabetes screening for adults aged 40-70 who are overweight or obese	Included in AWV
Diet counseling for adults at higher risk for chronic disease	Included in AWV
Falls prevention for adults 65 years and older	Included in AWV
Hepatitis B screening for people at high risk	As needed
Hepatitis C screening for adults aged 18-79	As specified
HIV pre-exposure prophylaxis (PrEP)	As needed

HIV screening for all adults at higher risk	Annually
Immunization vaccines for adults—doses, recommended ages, and recommended populations vary: Hepatitis A Hepatitis B Herpes Zoster Human Papillomavirus (HPV) Influenza (Flu Shot) Measles, Mumps, Rubella Meningococcal Pneumococcal Tetanus, Diphtheria, Pertussis Varicella COVID Shingles RSV All other CDC recommended Adult Vaccines	As recommended by the CDC
Lung cancer screening for adults 50-80 at high risk for lung cancer because they are heavy smokers or have quit in the past 15 years	As specified
Obesity screening and counseling for all adults	Included in AWV
Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk	Included in AWV
Tobacco Use screening for all adults and cessation interventions for tobacco users (tobacco cessation products covered under prescription drug plan; see Tobacco Cessation)	See Tobacco Cessation, page 99
Syphilis screening for all adults at higher risk	Annually
Statin preventive medication for adults 40-75 at high risk	As needed
Tuberculosis screening for high risk adults without symptoms	As needed
Unhealthy drug use screening	Included in AWV

Covered Preventive Services for Women, Including Pregnant Women

Anemia screening on a routine basis for pregnant women	As needed
Bacteriuria urinary tract or other infection screening for pregnant women	As needed
BRCA counseling about genetic testing for women at higher risk	As needed
Breast Cancer Mammography screenings every 1-2 years for women over 40	Every 1-2 Years

Breast Cancer Chemoprevention counseling for women at higher risk	Once per lifetime
Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing home	As needed
Cervical Cancer screening for women aged 21-65	Every 3 years
Chlamydia Infection screening for younger women and other women at higher risk	Annually
Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling (generic oral contraceptives require a prescription; covered under the prescription drug plan)	As needed
Domestic and interpersonal violence screening and counseling for all women	Included in AWW
Folic Acid supplements for women who may become pregnant (requires a prescription; covered under prescription drug plan)	As needed
Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes	Once per pregnancy
Gonorrhea screening for all women at higher risk	Annually
Hepatitis B screening for pregnant women at their first prenatal visit	Once per pregnancy
Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women	Annually
Human Papillomavirus (HPV) DNA Test: high risk HPV DNA testing every five years for women with normal cytology results who are 30 or older	Every 5 years
Osteoporosis screening for women over age 65 or women younger depending on risk factors	Annually
Preeclampsia prevention and screening	As needed
Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk	As needed
Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users (tobacco cessation products covered under prescription drug plan; see Tobacco Cessation)	See Tobacco Cessation, page 99
Sexually Transmitted Infections (STI) counseling for sexually active women	Included in AWW
Syphilis screening for all pregnant women or other women at increased risk	Annually

Urinary incontinence screening	Included in AWW
Well-woman visits to obtain recommended preventive services	Annually

Covered Preventive Services for Children	*WCC = Well Child Care
Alcohol and Drug Use assessments for adolescents	Included in WCC
Anxiety screening	Included in WCC
Autism screening for children at 18 and 24 months	Included in WCC
Behavioral assessments for children of all ages Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Blood Pressure screening for children. Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Bilirubin concentration screening for newborns	As needed
Cervical Dysplasia screening for ages 21-65	Every 3 years
Congenital Hypothyroidism screening for newborns	Once, for newborn
Congenital/inherited metabolic disorders and hemoglobinopathies	Once, for newborn
Depression screening for adolescents	Included in WCC
Developmental screening for children under 3, and surveillance throughout childhood	Included in WCC
Dyslipidemia screening for children at higher risk of lipid disorders Ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	As specified
Fluoride Chemoprevention supplements for children without fluoride in their water source (requires a prescription; covered under the prescription drug plan)	As needed
Fluoride varnish for all infants and children as soon as teeth are present through age 5	As specified
Gonorrhea preventive medication for the eyes of all newborns	Once, for newborn

Hearing screening for all newborns	Once, for newborn
Height, Weight and Body Mass Index measurements for children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Hematocrit or Hemoglobin screening for children	Once per lifetime
Hepatitis B screening in adolescents at increased risk	Annually
HIV screening for adolescents at higher risk	Annually
Immunization vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis Haemophilus Influenzae type B Hepatitis A Hepatitis B Human Papillomavirus (HPV) Inactivated Poliovirus Influenza (Flu Shot) Measles, Mumps, Rubella Meningococcal Pneumococcal Rotavirus Varicella COVID All Other Vaccines Recommended by the CDC	As recommended by the CDC
Iron supplements for children ages 6 to 12 months at risk for anemia (requires a prescription; covered under the prescription drug plan)	As needed
Lead screening for children at risk of exposure	As needed
Maternal depression screening for mothers of infants at 1,2,4, and 6 month visits	Included in WCC
Medical History for all children throughout development Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	Included in WCC
Obesity screening and counseling	Included in WCC
Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years	Included in WCC
Phenylketonuria (PKU) screening for this genetic disorder in newborns	Once, for newborn
Preexposure prophylaxis for HIV in ages 12 or older	As needed
Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk	Included in WCC
Skin Cancer Prevention	Included in WCC

Tuberculin testing for children at higher risk of tuberculosis Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years	As specified
Vision screening for all children	Included in WCC

Deductible and Coinsurance - PEIA PPB Gold High Deductible Plan

Services not listed in the preceding chart are covered at 80% after the deductible is met. You pay the deductible, coinsurance, and any charges for services not covered by the plan directly to your health care provider.

Deductible and Coinsurance - PEIA PPB WV Bronze High Deductible Plan

Services not listed in the preceding chart are covered at 75% after the deductible is met. You pay the deductible, coinsurance, and any charges for services not covered by the plan directly to your health care provider.

Out-of-Pocket Maximum

The out-of-pocket maximum is the most you pay in deductible and coinsurance in a plan year. This is a combined medical and prescription out-of-pocket maximum. All in-network deductibles, coinsurance and copayments count toward this out-of-pocket maximum. Once the out-of-pocket maximum is satisfied, in-network services are covered at 100% for the remainder of the plan year.

Amounts you pay for pre-certification penalties and for services that are not covered under the plan do not apply toward your annual out-of-pocket maximum. Your out-of-pocket maximum amount depends on your tier of coverage (employee only or family) and whether you have prior approval for out-of-state care.

There is no coverage for out-of-network benefits in PPB High Deductible Plans, except in a medical emergency.

PEIA PPB Gold High Deductible Plan Out-of-Pocket Maximums	In-Network	Out-of-Network
Employee Only	\$3,500	None
Employee and Child(ren)	\$7,000	None
Family	\$7,000	None
Family with Employee Spouse	\$7,000	None

*** Please note: This online version of the Summary Plan Description contains information updated after printing. New Salary Index Tiers are effective August 1, 2026.**

PEIA PPB WV Bronze High Deductible Plan Out-of-Pocket Maximums The WV Bronze High Deductible Plan has no out-of-network or out-of-state benefit.		
Employee Status	Employee's Annual Salary	Annual In-Network Out-of-Pocket Maximum
PEIA PPB WV Bronze High Deductible Plan (Active, State Agency, Colleges and Universities, Board of Education)	\$0 - \$32,200*	\$4,150/single; \$7,900/family
	\$32,201- \$42,200*	\$4,850/single; \$9,250/family
	\$42,201- \$48,200*	\$5,200/single; \$9,900/family
	\$48,201- \$54,200*	\$5,650/single; \$11,000/family
	\$54,201- \$62,200*	\$6,450/single; \$12,100/family
	\$62,201- \$74,700*	\$6,450/single; \$12,300/family
	\$74,701- \$87,200*	\$6,550/single; \$12,550/family
	\$87,201- \$112,200*	\$6,650/single; \$12,800/family
	\$112,201- \$137,200*	\$6,800/single; \$13,200/family
	\$137,201*+	\$7,450/single; \$14,300/family
PEIA PPB WV Bronze High Deductible Plan Non-State Agencies	Not Applicable	\$5,400/single; \$10,850/family
PEIA PPB WV Bronze High Deductible Plan State-funded Elected Officials	Not Applicable	\$5,400/single; \$10,850/family

Benefit Maximums

For certain types of services, the plan will pay up to a set amount per plan year as shown below. Patients experiencing a severe medical episode and patients with very complicated medical conditions are assigned a nurse case manager. For catastrophic cases involving serious long-term illness or injury resulting in loss or impaired function requiring medically necessary therapeutic intervention, the case manager may, based on medical documentation, recommend additional treatment for services marked with an asterisk (*). For details of these benefits, see "What Is Covered" later in this section. All services listed below must be medically necessary; otherwise, they are not covered.

Annual Benefit Maximums	
Type of Service	Benefit Maximum (per member per plan year)
Christian Science Treatment	\$1,000
Inpatient Rehabilitation	150 days
Skilled Nursing Facility	100 days

Lifetime Maximum

The PEIA PPB Plans have no lifetime maximum.

PEIA PPB Plan Fee Schedules and Rates

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans pays health care providers according to a maximum fee schedule and rates established by PEIA. If a provider's charge is higher than the PEIA maximum fee for a particular service, then the plan will allow only the maximum fee. The "allowed amount" for a particular service will be the lower of the provider's charge or the PEIA maximum fee.

Physicians and other health care professionals are paid according to a Resource Based Relative Value Scale (RBRVS) fee schedule. This type of payment system sets fees for professional medical services based on the relative amount of work, practice expense and malpractice insurance expense involved. These rates are adjusted annually. West Virginia physicians who treat PEIA patients must accept PEIA's allowed amount as payment in full; they may not bill additional amounts to PEIA patients.

Most inpatient hospital services are paid on a "prospective" basis. PEIA's reimbursement to hospitals is based on Diagnosis-Related Groups (DRGs), which is the system used by Medicare. It is a Prospective Payment System (PPS) that classifies medical cases and surgical procedures on the basis of diagnoses. Under this system, West Virginia hospitals know in advance what PEIA will pay per day or per admission. West Virginia hospitals have been provided specific information about their reimbursement rates from PEIA. These rates are also adjusted annually.

Many outpatient hospital services are also paid on a prospective basis. PEIA has adopted a modified version of Medicare's Outpatient Prospective Payment System (OPPS). OPPS reimbursement is based on Ambulatory Payment Classification (APC) groups. APCs include groups of services that are similar clinically, and require similar resources. These rates are adjusted annually.

Pre-Service Decisions

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plan require that certain services and/or items be reviewed in advance to determine whether they are medically necessary and being provided in the most appropriate setting by a network provider, if possible. PEIA has three different types of pre-service determinations: prior approval, pre-certification/notification and pre-authorization which are described on the next few pages.

Important things to remember about pre-service decisions:

- Requests for pre-service decisions should be submitted to UMR, as early as possible, in advance of the service/item.
- Services or items may be approved or denied in whole or in part.
- One or more of the pre-service determinations may be required depending on the type of service or item.
- Check with UMR to see if your provider is in-network.

For example, a hospital admission, the procedure to be performed and/or each physician's services may require pre-service determinations, particularly if any of these is an out-of-state network provider, a non-network provider or the service is covered only under limited circumstances.

Each type of pre-service requirement is described below. If you have questions, please call UMR.

Prior Approval for Out-of-Network Services (Mandatory)

If you are in the PEIA PPB Gold High Deductible Plan and live in West Virginia or a bordering county of a surrounding state, all services outside of the State beyond the bordering counties must have prior approval. For services at in-network providers with prior approval, the plan will pay the higher benefit (usually 80% of the contracted payment rate); you will be responsible for any deductible and 20% coinsurance.

For services for all members provided by non-network providers without prior approval, the plan will pay nothing. Out-of-state, out-of-network care is not covered, except in a medical emergency.

PEIA PPB WV Bronze High Deductible Plan members have no benefit for out-of-state or out-of-network services, except in the case of a medical emergency which occurs out-of-state, or for the limited number of services not available within West Virginia. For services not available in West Virginia, UMR will direct the member to an out-of-state network facility capable of providing the needed services.

Pre-Certification/Notification Requirements

Pre-Certification of Certain Services (Mandatory)

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans requires that certain services and/or types of services be reviewed to determine whether they are medically necessary and to evaluate the necessity for Complex Condition CARE. Some services require "pre-certification," and other services require "notification." Pre-certification is performed to determine if the admission/service is medically necessary and appropriate based on the patient's documented medical condition.

Pre-certification is required for the following:

- 1) All admissions to out-of-state hospitals/facilities
- 2) All admissions to rehabilitation or skilled nursing facilities
- 3) Ambulance Service for Non-Emergency transport, including air ambulance
- 4) Any potentially experimental/investigational procedure, medical device, or treatment
- 5) Autism Spectrum Disorder services
- 6) Chemotherapy Drugs
- 7) Continuous glucose monitors
- 8) Durable medical equipment purchases and/or rentals of \$500 per month rental or \$1,500 per purchase or more
- 9) Elective (non-emergent) facility to facility air ambulance transportation
- 10) Electroconvulsive shock therapy (ECT) and Trans magnetic stimulation (TMS)
- 11) Genetic testing with the exception of Cologuard
- 12) Home health care and/or IV therapy in the home after twelfth visit
- 13) Hyperbaric Oxygen Therapy (HBOT)
- 14) Insulin Pumps (except Omnipod insulin delivery systems which are covered under the Prescription Drug Program and do not require prior authorization with standard quantity limits)
- 15) Outpatient IMRT (intensity modulated radiation therapy)
- 16) Outpatient MRI scan of the breast
- 17) Residential Medical and Behavioral Treatment
- 18) In-Lab Sleep studies, services and equipment. See section on "sleep management services" on [page 95](#)
- 19) Specialty drugs provided in a physician's office, by a pharmacy or mail order
- 20) Stereotactic Radiation Surgery and Stereotactic Radiation Therapy
- 21) Surgeries
 - Bariatric surgery
 - Cochlear implants or implantable interosseous devices (including bone-anchored)
 - Potentially cosmetic surgeries including but not limited to abdominoplasty, blepharoplasty, breast reduction, breast reconstruction, panniculectomy, penile implants/vascular procedures, otoplasty, rhinoplasty, scar revision, testicular prosthesis, and surgery for varicose veins
 - Endoscopic treatment of GERD
 - Implantable devices which include: implantable pumps, electrical stimulators, implanted spinal drug delivery systems, neuromuscular stimulators, bone growth stimulators and mechanical heart valves
 - Spinal fusion surgery
 - Total joint replacement
 - Uvulopalatopharyngoplasty
 - Vertebroplasty, kyphoplasty, and sacroplasty
- 22) Transplants and transplant evaluations (including but not limited to: kidney, liver, heart, lung and pancreas, small bowel, and bone marrow replacement or stem cell transfer after high dose chemotherapy)

PEIA will honor a pre-certification approved by your previous insurer for the first 3 months of your enrollment in PEIA if the services are provided within the state to allow time for your provider's office to work through any pre-certifications and appeals. The services are still subject to all prior authorization requests. It is important your provider's office let UMR know you are new to PEIA.

Notification

Notification to UMR is required to evaluate the admission/service in order to determine if the patient's medical condition will require Complex Condition CARE, such as discharge planning for home health care services. Notification to UMR is required for the following services in WV:

- 1) Inpatient medical (non-surgical),
- 2) Inpatient surgical admissions (except those specifically listed as requiring pre-certification),
- 3) Inpatient mental health and substance abuse treatment
- 4) Maternity and newborn, and
- 5) Partial/day mental health or substance abuse treatment programs

Failure to pre-certify or notify UMR of an admission within the timeframes specified in the following chart will result in a reduction of benefits under the PPB Plan of 30%. This 30% penalty will be the responsibility of network providers. For all non-network providers, this 30% penalty will be the responsibility of the insured in addition to any applicable coinsurance, deductible, and amounts that exceed PEIA's maximum allowance.

If the insured or provider feels that UMR inappropriately denied an admission, or that extenuating circumstances existed that prevented notification to UMR within the timeframes set forth, the insured or provider may file an appeal.

Timely Pre-certification/Notification Requirements	
Type of Admission	Advance Notice Required
Scheduled:	
Planned inpatient admission	Within 2 business days of admission
Inpatient or outpatient elective surgery or procedure	3 business days in advance for procedures requiring pre-certification. For inpatient notification only, see above.
Maternity (notify UMR during your first trimester)	
Term pregnancy	Within 2 business days of admission
Caesarean section (planned)	Within 2 business days of admission
Caesarean section (emergency)	Within 2 business days of admission
Other Admissions	
Urgent/Emergency service or procedure	Within 2 business days of admission

Pre-Authorization (Voluntary)

Pre-authorization is a voluntary process which allows you to contact UMR in advance of a procedure to verify that the service is a covered benefit and medically necessary so that you can make an informed decision about the procedure. To obtain pre-authorization, ask your provider to send your request to submit the request electronically through UMR's portal or send your request to:

UMR
P.O. Box 30541
Salt Lake City, UT 84130-0541

Your provider should include your name, address, telephone number, your ID number, and all information about the procedure that's recommended. UMR may contact your physician for more information. Remember, if your request for pre-authorization is denied, you will be responsible for paying for the service or procedure if you choose to have it.

Medical Complex Condition CARE

If you are experiencing a serious or long-term illness or injury, UMR's program can help you learn about available resources, provide early support for your family, and find ways to contain medical costs, including your out-of-pocket expenses. Through Complex Condition CARE UMR can:

- Arrange home care to prevent hospitalization;
- Arrange services in the home to facilitate early hospital discharge;
- Coordinate care and benefits for transplant services;
- Obtain discounts for special medical equipment;
- Locate appropriate services to meet the patient's health care needs; and
- For catastrophic cases, when medically proven as a part of a comprehensive plan of care, allow additional visits for outpatient mental health or outpatient therapy services.

For catastrophic cases involving serious long-term illness or injury resulting in loss or impaired function requiring medically necessary therapeutic intervention, the UMR case manager may, based on medical documentation, recommend additional treatment for certain therapy services. For details of these benefits, see "What Is Covered" later in this section beginning on [page 80](#).

Transition of Care Program (New Participants Only)

If you are new to the PEIA PPB Plan and have been receiving medical treatment from an out-of-state provider, you may be concerned that your care will be interrupted in your move to this Plan. To assist participants receiving treatment for serious medical conditions from out-of-state providers, PEIA has a Transition of Care (TOC) program. If you qualify for TOC, you can continue to receive medical treatment from a non-network provider during a transition period specified by UMR and be covered at the in-network benefit level.

Following this transition period or after your treatment is complete your medical care must be provided by a network provider to be eligible for the higher in-network level of benefits. Not all conditions will qualify for the TOC program.

Medical conditions likely to qualify for TOC benefits include:

- Pregnancy,
- Recent acute heart attack,
- Newly diagnosed cancer requiring surgery, chemotherapy or radiation therapy,
- Total joint replacement requiring physical therapy,
- Acute trauma such as a bone fracture,
- Certain psychiatric treatment or substance abuse programs, and
- Recent surgical procedures with complications.

Medical conditions which are not likely to qualify for TOC benefits include:

- Arthritis,
- Hypertension,
- Diabetes,
- Asthma, and/or
- Allergies.

In most cases, a network provider can successfully treat these chronic conditions. If there is not a network provider available to treat your specific illness or condition, UMR will work with you to provide that care. Conditions limited or excluded from coverage are not eligible for TOC benefits.

To apply for the TOC program, request a copy of the TOC form by calling **1-888-440-7342** and submit the completed form to UMR as indicated on the form. A separate form must be completed for each out-of-network provider. You will receive a written determination on your request for TOC benefits from the medical management department at UMR. You must apply for TOC within three months of your effective date of coverage.



What Is Covered: Medically-Necessary Services

Covered services must be medically necessary or be one of the specifically listed preventive care benefits.

Medically necessary health care services and supplies are those provided by a hospital, physician or other licensed health care provider to treat an injury, illness or medical condition. A service is considered medically necessary if it is:

- Consistent with the diagnosis and treatment of the illness or injury;
- In keeping with generally accepted medical practice standards;
- Not solely for the convenience of the patient, family or health care provider;
- Not for custodial, comfort or maintenance purposes;
- Rendered in the most cost-efficient setting and level appropriate for the condition; and
- Not otherwise excluded from coverage under the PEIA PPB Plans.

The fact that a physician has recommended a service as medically necessary does not make the charge a covered expense. PEIA reserves the right to make the final determination of medical necessity based on diagnosis and supporting medical data.

Who May Provide Services

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans will pay for covered services rendered by a health care professional or facility if the provider is:

- Licensed or certified under the law of the jurisdiction in which the care is rendered;
 - Providing treatment within the scope or limitation of the license or certification;
 - Not under sanction by Medicare, Medicaid or both. Services of providers under sanction will be denied for the duration of the sanction; and
 - Not excluded by PEIA due to adverse audit findings.
-

Types of Services Covered

PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans cover a wide range of health care services. Some major categories are listed below. The description of each service includes the level of coinsurance you must pay when the service is received from a provider who participates in the PEIA PPO within the State of West Virginia or in bordering counties of the surrounding states (for PEIA PPB Gold High Deductible Plan members only). Please keep in mind that for most participants, services you receive from non-network providers are subject to higher costs if not prior approved by UMR. If you have questions about coverage of services, call UMR at **1-888-440-7342**. Special arrangements that have been made for participants in the PEIA PPB Gold High Deductible Plan who live more than one county beyond the borders of West Virginia are explained on [page 61](#) under "Non-Resident PPB Gold High Deductible Plan Participants".

In this section, services marked with “X” require pre-certification in some or all circumstances.

- **Allergy Services:** Including testing and related treatment; covered at 80% for PPB Gold High Deductible Plan participants and 75% for PPB WV Bronze High Deductible Plan participants after deductible is met.
- X **Ambulance Services:** Emergency ground or air ambulance transportation, when medically necessary to the nearest facility able to provide needed treatment; in-network care covered at 80% of the PEIA allowance after in-network deductible for PPB Gold High Deductible Plan participants and 75% of the PEIA allowance after in-network deductible for PPB WV Bronze High Deductible Plan participants.
 - **Ground Ambulance:** In-network care covered with applicable coinsurance after deductible. Nonmedically necessary, non-emergency ground transportation is not covered.
 - **Air Ambulance:** Emergency in-network care covered with applicable coinsurance after the deductible, limited to \$25,000 per occurrence with no annual limit. The PEIA allowance for air ambulance transportation is the current Medicare rural rate.
- X **Air Ambulance: Non-Emergency:** Non-emergent air ambulance transportation requires pre-certification and is generally not covered.
- X **Ambulatory Surgery:** Covered at 80% after deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible is met for PPB WV Bronze High Deductible Plan participants. See “Outpatient Surgery” on [page 87](#).
- **Annual Routine Physical and Screening Examination:** The PEIA PPB Plans cover a routine physical and screening examination once every year for insureds age 16 and over. Exams may be provided more often if the patient’s medical history indicates a need, but these additional visits are subject to the deductible and 20% coinsurance for PPB Gold High Deductible Plan participants and 25% coinsurance for PPB WV Bronze High Deductible Plan participants. The routine physical and screening examination includes history and physical (screening and counseling for alcohol and/or substance abuse, blood pressure, depression, diabetes, domestic violence, nutrition, obesity, physical activity, STD prevention and other health risk factors as appropriate and provided for by the Patient Protection and Affordable Care Act; review of medications; blood work including general health panel and lipid panel, and immunizations as recommended by the CDC). Any additional services, including lab work, diagnostic testing and procedures, that are provided to you during this visit will be subject to your deductible and coinsurance, if there is a diagnosis to support them. For more information, see [page 67](#) for a complete list of services covered under the Wellness Visit. See [page 157](#) for information you can take to your physician.
- X **Autism Spectrum Disorder:** Applied behavior analysis (ABA) services when provided in-network are covered at 80% after the in-network deductible is met for PPB Gold High Deductible Plan participants and 75% after the in-network deductible is met for PPB WV Bronze High Deductible Plan participants.
- X **Aquatic Therapy:** Physical therapy performed in water to assist in rehabilitation. This is a form of physical therapy and would fall under the Pain Management and Rehabilitative Outpatient Services benefit.

In this section, services marked with “X” require pre-certification in some or all circumstances.

- X Bariatric Surgery:** This benefit is subject to 20% coinsurance for PPB Gold High Deductible Plan participants and 25% coinsurance for PPB WV Bronze High Deductible Plan participants. Must meet plan guidelines.
- **Cardiac or Pulmonary Rehabilitation:** Benefits are limited to 3 sessions per week for 12 weeks or 36 sessions per year. Covered at 80% after deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible is met for PPB WV Bronze High Deductible Plan participants..
 - **Chelation Therapy:** Benefits for these services are limited. If covered, therapy is paid at 80% for PPB Gold High Deductible Plan participants and 75% for PPB WV Bronze High Deductible Plan participants after the deductible has been met.
 - **Childhood Immunizations:** Immunizations, as recommended by the CDC, for children through age 16 are covered at 100% of allowed charges, including the office visit. This benefit is not subject to deductible or coinsurance. See also Immunizations.
 - **Chiropractic Services:** Services of a chiropractor for acute treatment of neuromuscular-skeletal conditions are included in the Pain Management and Rehabilitative Services Benefit (see [page 88](#)) and are covered at 80% for PPB Gold High Deductible Plan participants and 75% for PPB WV Bronze High Deductible Plan participants after the deductible is met. Combined coverage for these therapies is limited to a maximum of 20 visits per person per plan year. Visits 21+ require approval from UMR. See Pain Management and Rehabilitative Services for more information.
 - **Christian Science Treatment:** Treatment for a demonstrable illness or injury if provided in a facility accredited by the Commission for Accreditation of Christian Science Nursing Facilities/ Organizations, Inc. or by a practitioner accredited by the Mother Church is covered at 80% for PPB Gold High Deductible Plan participants and 75% for PPB WV Bronze High Deductible Plan participants after the deductible is met. No benefits will be paid for the purpose of rest or study, for communication costs, or if the person requiring attention is receiving parallel medical care. Coverage is limited to a maximum cost to the plan of \$1,000 per plan year. If required, this benefit may be extended for inpatient care for up to 60 days per plan year.
- X Cochlear Implants:** Surgically implanted hearing devices when medically necessary.
- **Colorectal Cancer Screenings:** Routine screening to detect colorectal cancer is covered at 100% in-network with no deductible or coinsurance required. This benefit is covered as follows:
 - Fecal-occult blood test – 1 in 12 months/age 45 and over
 - Flexible sigmoidoscopy – 1 in 5 years/age 45 and over
 - Colonoscopy for high risk – 1 in 24 months/high risk patients*; 1 in 10 years/age 45 and over
 - X-ray, barium enema – 1 in 5 years/age 45 and over
 - X-ray, barium enema – 1 in 24 months/high risk patients*
 - Cologuard every 3 years/age 45 and older
 - CT colonography age 45 and older

** High risk is defined as a patient who faces high risk for colorectal cancer because of family history; prior experience of cancer or precursor neoplastic polyps; history of chronic digestive disease condition*

In this section, services marked with “X” require pre-certification in some or all circumstances.

(inflammatory bowel disease, Crohn’s disease, ulcerative colitis); and presence of any appropriate recognized gene markers for colorectal cancer or other predisposing factors.

- X Cosmetic/Reconstructive Surgery:** Services provided when required as the result of accidental injury or disease, or when performed to correct birth defects. Covered at 80% after deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Dental Services (accident-related only):** Services provided to restore tooth structures damaged due to an accident are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Biting and chewing accidents are not covered. The Least Expensive Professionally Acceptable Alternative Treatment (LEPAAT) for accident-related dental services will be covered. For example, the dentist may recommend a crown, but the Plan will only provide reimbursement for a large filling. Contact UMR for more information
- **Dental Services (impacted wisdom teeth):** Medically-necessary extraction of impacted wisdom teeth is covered at 80% in-network after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Extractions for orthodontia are not covered.
- **DEXA Scans:** DEXA Scans are covered for women under age 65 who are at an increased risk of osteoporosis, as determined by a formal clinical risk assessment tool. DEXA Scans are covered for women age 65 years or older as a screening for osteoporosis as recommended by the USPSTF.
- **Diabetes Education:** Services of a diabetes education program that meets the standards of the American Diabetes Association are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Dietitian Service:** Services of a licensed, registered dietitian are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Coverage is provided when prescribed by a physician for members with chronic medical conditions. Diabetic patients see Diabetes Education above.
- Durable Medical Equipment (DME) and Prosthetics:**
 - Coverage for the initial purchase and reasonable replacement of standard implant and prosthetic devices, and for the rental (at the plan’s discretion) of standard DME, when prescribed by a physician.
- X** Prosthetics and DME purchases of \$1,500 or more, or rentals of \$500 or more for more than 3 months must be pre-certified by UMR.
- **Emergency Services (including supplies):** Services received in an emergency room are subject to 20% coinsurance after the annual deductible is met or PPB Gold High Deductible Plan participants and 25% coinsurance after the annual deductible is met for PPB WV Bronze High Deductible Plan participants.

In this section, services marked with “X” require pre-certification in some or all circumstances.

- **Emergency Room Treatment:** Services received in an emergency room are subject to 20% coinsurance after the annual deductible has been met for PPB Gold High Deductible Plan participants and 25% coinsurance after the annual deductible has been met for PPB WV Bronze High Deductible Plan participants. Members who visit the emergency room (including independent freestanding emergency rooms) for non-emergency services an excessive number of times may be placed on Complex Condition CARE or otherwise have payment for their ER services restricted or terminated by the PEIA Plan. Emergency Room treatment should be used only when there is an actual “Emergency Medical Condition” as defined by applicable State law: “Emergency Medical Condition that manifests itself by acute symptoms of sufficient severity including severe pain such that the absence of immediate medical attention could reasonably be expected (by a prudent layperson) to result in serious jeopardy to the individual’s health or with respect to a pregnant woman the health of the unborn child, serious impairment to bodily functions or serious dysfunction of a bodily part or organ.” If you have such a condition, PEIA urges you to go immediately to a hospital emergency room or independent freestanding emergency room.
- X Home Health Services:** Intermittent health services of a home health agency when prescribed by a physician are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the annual deductible has been met for PPB WV Bronze High Deductible Plan participants. Services must be provided in the home, by or under the supervision of a registered nurse. The home health services are covered only if they would otherwise have required confinement in a hospital or skilled nursing facility. If more than twelve (12) visits are necessary, pre-certification is required.
- **Hospice Care:** When ordered by a physician; covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- X Hyperbaric Oxygen Therapy:** Covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants..
- **Immunizations:** Following is a list of immunizations and the ages at which PEIA covers them at 100% of the fee allowance, catch up immunizations per CDC guidelines will also be covered at 100%.

This list is subject to change as PEIA will follow any recommendations to the pediatric or adult immunization schedules published by the CDC.

www.cdc.gov/vaccines/schedules/hcp/imz/child-adolescent.html

www.cdc.gov/vaccines/schedules/hcp/imz/adult.html

- COVID: 6 months and older
- Polio (IPV): At 2 months, 4 months, 6-18 months, and 4-6 years.
- Diphtheria-Tetanus-Pertussis (DTaP): At 2 months, 4 months, 6 months, 15-18 months, 4-6 years, a booster of TDaP at age 11-12, and a single dose at age 16-18.
- Tetanus-Diphtheria (Td): Booster every 10 years.
- Measles-Mumps-Rubella (MMR): At 12-15 months and 4-18 years.

In this section, services marked with “X” require pre-certification in some or all circumstances.

- Haemophilus Influenzae Type b (Hib): At 2 months, 4 months, 6 months, and 12-15 months OR 2 months, 4 months, and 12-15 months, depending on vaccine type.
- Mpox: Covered for adults age 19 and older who meet specific behavioral, occupational, or regional exposure risks.
- Hepatitis B: At birth-2 months, 1-4 months, and 6-18 months. If missed, get 3 doses starting at age 11 years.
- Hepatitis A: Begin at 12 months, with second dose at least 6 months apart.
- Pneumococcal disease (Prevnar™): At 2 months, 4 months, 6 months, and 12-15 months. If missed, talk to your health care provider.
- Pneumococcal vaccine: Adults 50 and older
- Influenza: At 6 months and then annually.
- Varicella: At 12-15 months and 4-6 years. Adults, if not previously immunized, 2 doses per lifetime.
- Meningococcal: At 2-10 years for certain children as recommended by the CDC, a booster at age 11-12, and a single dose at age 16.
- Human Papillomavirus (HPV): Age 9-45
- Rotavirus: At 2 months, 4 months, and 6 months depending on vaccine used.
- RSV birth through 4 months or adults 60 years of age or older
- Zoster (Shingles): age 50 and over

For children through age 16, the plan covers immunizations and the associated office visit with no deductible or coinsurance required. Also see “Well Child Care” on [page 90](#).

For adults and children over age 16, the plan covers immunizations provided and administered in a physician’s office or pharmacy as recommended by the CDC at 100% in-network. The associated office visit is covered at 80% after the deductible is met, unless it is administered at the time of an “Annual Routine Physical and Screening Examination.” Other immunizations covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible is met for PPB WV Bronze High Deductible Plan participants. If administered at a pharmacy, the pharmacy can submit an electronic bill to the Medical TPA and be reimbursed directly.

- X Inpatient Hospital and Related Services:** Confinement in a hospital including semi-private room, special care units, confinement for detoxification, and related services and supplies during the confinement are covered at 20% coinsurance after the deductible is met for PPB Gold High Deductible Plan participants and 25% coinsurance after the deductible is met for PPB WV Bronze High Deductible Plan participants..
- X Inpatient Medical Rehabilitation Services:** When ordered by a physician, coverage is subject to the 20% coinsurance after the deductible is met for PPB Gold High Deductible Plan participants and 25% coinsurance after the deductible is met for PPB WV Bronze High Deductible Plan participants. This benefit is limited to 150 days per plan year.
- X Intensive Modulated Radiation Therapy (IMRT):** Covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Mammogram:** A routine mammogram every 1-2 years for women over 40 to detect breast abnormalities is covered at 100% in-network with no coinsurance or deductible required. When

In this section, services marked with “X” require pre-certification in some or all circumstances.

billed with a medical diagnosis (instead of as a screening test), it is considered a diagnostic test, and the deductible and 20% coinsurance for PPB Gold High Deductible Plan participants and 25% coinsurance for PPB WV Bronze High Deductible Plan participants will apply.

- X Massage Therapy:** Therapeutic services by a provider licensed to perform massage therapy for treatment of neuromuscular-skeletal conditions are covered under the Outpatient Therapy Benefit when ordered by a physician. Covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible for PPB WV Bronze High Deductible Plan participants. Combined coverage for all outpatient therapies is limited to a maximum of 20 visits per person per plan year. Coverage may be extended beyond the 20-visit limit for members in Complex Condition CARE due to a catastrophic illness or injury, if approved in advance by UMR. Maintenance services are not covered. See Outpatient Therapy Services for more information.
- **Mastectomy and Follow-up:** If you are receiving benefits in connection with a mastectomy due to cancer and elect breast reconstruction in connection with such benefits, you are entitled to the following procedures, which will be covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after deductible for PPB WV Bronze High Deductible Plan participants:
 - Reconstruction of the breast on which the mastectomy was performed;
 - Reconstruction surgery of the other breast to present a symmetrical appearance; and
 - Prostheses and coverage for physical complications at all stages of the mastectomy procedure including lymphedemas.
- **Maternity Services:** See “Maternity Benefits” on [page 92](#) for details.

Mental Health Services:

- X** Inpatient programs, residential programs, and outpatient partial hospitalization day programs for mental health, chemical dependency and substance abuse are covered when medically necessary.
 - Pre-certification/Notification is required.
 - Cases requiring more than 30 days inpatient or 60 days partial day treatment will be assigned to a nurse case manager.
 - If approved, these services are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
 - Residential treatment for substance abuse and other behavior issues must be approved in advance by UMR.
 - Unapproved out-of-network treatment is not covered.
- Outpatient mental health therapy, chemical dependency and substance abuse services are covered when medically necessary for short-term individual and/or group outpatient mental health therapy and chemical dependency services.
 - This benefit includes evaluation and referral, diagnostic, therapeutic, and crisis intervention services performed on an outpatient basis.
 - No pre-certification required for the initial 20 visits.
 - Cases requiring more than 20 visits will be assigned to a nurse case manager and must be approved by UMR (pre-certification required).

In this section, services marked with “X” require pre-certification in some or all circumstances.

- This benefit is covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **MRA:** Magnetic Resonance Angiography services when performed on an outpatient basis are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- X MRI:** Magnetic Resonance Imaging services when performed on an outpatient basis, are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. MRI of the breast and spine, including cervical, thoracic and lumbar require precertification. See [page 76](#) for a list of MRIs that require precertification.
- X Neuromuscular stimulators and bone growth stimulators,** when criteria are met, are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Oral Surgery:** Coverage is limited and pre-authorization is recommended. Services are limited to extraction of impacted teeth, orthognathism and medically necessary ridge reconstruction covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Dental implants are not covered.
- X Organ Transplants:** See “Organ Transplant Benefits” on [page 93](#) for more details.
- **Outpatient Diagnostic and Therapeutic Services:** Laboratory, diagnostic tests, and therapeutic treatments, when ordered by a physician, are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- X Outpatient Surgery:** Covered at 80% after the deductible is met when performed in a hospital or alternative facility for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- X Outpatient Therapies:** Coverage for the following outpatient therapies is combined into one benefit and is paid at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. The benefit is limited to a maximum of 20 visits per person per plan year for all the therapies combined. Coverage may be extended beyond the 20-visit limit for members in case management due to a catastrophic illness or injury, if approved in advance by UMR. Maintenance services are not covered.
 - **Massage Therapy:** When ordered by a physician, therapeutic massage therapy services by a provider licensed to perform massage therapy are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.

In this section, services marked with “X” require pre-certification in some or all circumstances.

- **Outpatient Speech Therapy:** When ordered by a physician, this benefit is included in the Outpatient Therapies benefit and is covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Vision Therapy:** This benefit is included in the Outpatient Therapies benefit and is covered, up to age 18, at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.

X Pain Management and Rehabilitative Outpatient Services: Coverage for the following outpatient therapies is combined into one. The benefit is limited to a maximum of 20 visits per person per plan year for all therapies combined. Coverage may extend beyond the 20-visit when medically necessary, if approved in advance by UMR. Initial 20 visits are covered at 80% after the deductible is met. Visits 21+, if approved in advance by UMR are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.

- **Chiropractic Treatment:** Services of a chiropractor for treatment of neuromuscular-skeletal conditions are covered with the cost-sharing described above. Office visits and x-rays are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Occupational Therapy:** This benefit is covered with the cost-sharing described above.
- **Osteopathic Manipulations:** Services of an osteopathic physician to eliminate or alleviate somatic dysfunction and related disorders are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Outpatient Physical Therapy:** When ordered by a physician, this benefit is included in the Outpatient Therapies benefit and is covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.
- **Pap Smear:** A Pap smear and the associated office visit to screen for cervical abnormalities are covered per the CDC guidelines every three years. The Pap smear is covered at 100% in-network with no deductible or coinsurance, and the office visit is covered at 80% for Gold High Deductible Plan participants and 75% for WV Bronze High Deductible Plan participants after the deductible is met, unless it is the Annual Routine Physical and Screening Exam, which is covered at 100%. When billed with a medical diagnosis (instead of a screening test), it is considered a diagnostic test, and the deductible and 20% coinsurance will apply for PPB Gold High Deductible Plan participants and the deductible and 25% coinsurance will apply for PPB WV Bronze High Deductible Plan participants.
- **Physician's Office Visits:** (treatment for illness, injury, or medical condition.) These visits are subject to the deductible and 20% coinsurance for PPB Gold High Deductible Plan participants and 25% coinsurance for PPB WV Bronze High Deductible Plan participants.
- **Professional Services of a physician or other licensed provider for treatment of an illness, injury or medical condition:** Includes outpatient and inpatient services (such as surgery, anesthesia, radiology, and office visits). Office visits to a primary care or specialty care physician services are covered at 80% after the deductible is met for PPB Gold High Deductible

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Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.

- **Prostate Cancer Screening:** For men age 55 and over. The screening is covered in full if conducted as a part of the Routine Physical and Screening Exam. The PSA blood test associated with this screening, when ordered by a physician, is covered at 100% with no deductible or coinsurance in-network.
- **Second Surgical Opinions:** Office visits for second surgical opinions are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Second surgical opinions are paid at 100% if required by UMR.
- X Specialty Injectable Medications:** Coverage is provided for treatments utilizing specialty drugs through Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy and some local retail pharmacies participating in the Specialty Precision Network. Specialty medications covered under the medical benefit plan are covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Specialty medications covered under the prescription drug program are covered with a \$100 copay if on the WV Preferred Drug List and a \$150 copay if not on the WV Preferred Drug List, after the prescription drug deductible is met.
- **SPECT:** Single Photon Emission Computed Tomography is covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. SPECT of the brain or lung requires precertification.
- X Skilled Nursing Facility Services:** Confinement in a skilled nursing facility including semi-private room, related services and supplies is covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. Confinement must be prescribed by a physician in lieu of hospitalization. Coverage is limited to 100 days per plan year.
- X Sleep Management Services:** Selected in-lab sleep testing and equipment for PPB Plan members requires precertification through UMR. Covered at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants. See further details under Sleep Management Services later in this section.
- **Smoking Cessation:** See “Tobacco Cessation” on [page 99](#) for details.
- **Telehealth:** Services of a telehealth physician provided through PEIA’s telehealth vendor, Revive Health (formerly iSelectMD), are covered at 100% after a \$10 copay. To reach Revive Health, 24/7 call (844) 433-8123. The access code for the program is: WV1144. Members that have Medicare as primary, which includes the PEIA Special Medicare Plan and the PEIA Humana Plan, are not eligible to utilize the ReviveHealth Program.

- **Travel Benefits:** Members are eligible for some reimbursement for travel benefits (mileage and tolls). See Lodging and Travel Expenses on [page 96](#).
- **Well Child Care:** For children through age 16, the plan covers routine office visits for preventive care as recommended by the American Academy of Pediatrics. These visits are covered at 100% of allowed charges and are not subject to coinsurance or deductible. This office visit, generally, includes, but is not limited to:
 - Height and weight measurement;
 - Blood pressure check;
 - Vision and hearing screening;
 - Developmental/behavior assessment; and
 - Physical examination.

Well Child Care office visits are recommended by the American Academy of Pediatrics at the following ages:

- Infancy: 1 month, 2 months, 4 months, 6 months, 9 months and 12 months.
- Early childhood: 15 months, 18 months, 24 months, 30 months, 3 years and 4 years.
- Late childhood: Annually from ages 5 through 12.
- Adolescence: Annually from ages 13 through 16.

Adolescents over the age of 16 receive the Annual Routine Physical and Screening Exam benefit described on [page 67](#).

Ongoing Condition CARE Program

The Ongoing Condition CARE Program identifies those individuals who have certain chronic diseases and would benefit from this program. Specially trained nurses work telephonically with members to help them improve their chronic diseases and maintain quality of life. UMR supports individuals with one or more of the nine targeted chronic categories:

- 1) Behavioral Health Disorders
- 2) Blood Disorders
- 3) Cardiovascular Disorders
- 4) Endocrine Disorders
- 5) Gastrointestinal Disorders
- 6) Genitourinary Disorders
- 7) Neuromuscular/Autoimmune Disorders
- 8) Oncology
- 9) Respiratory Disorders

Identified members are invited to participate in the appropriate Ongoing Condition CARE program, and then work with specially trained nurses through phone calls and printed materials to learn more about their condition and how to manage it.

In addition to the telephonic services, UMR Ongoing Condition CARE also provides Care Cues. Members will receive electronic notification if you have a registered email address on the UMR.Com portal. Care Cues identify gaps in care and include information on ways to prevent long-term issues and avoid health care costs.

Care Cues provide useful, personalized information based on an individual member's health care utilization, including information on provider visits, prescriptions, and health screenings. Care Cues is a gap in care electronic tool within the Ongoing Condition CARE Program for Managing a member's chronic condition(s).

Hemophilia Disease Management Program

To provide quality care at a reasonable cost, PEIA has partnered with the Charleston Area Medical Center (CAMC) and West Virginia University Hospitals (WVUH) to provide a Hemophilia Care Program to PEIA PPB Plan members. Members who participate in the program will be eligible for the following benefits:

- An annual evaluation by specialists in the Hemophilia Disease Management Program which will be paid at 80% after deductible for Gold High Deductible and 75% after deductible for WV Bronze High Deductible. (This evaluation is not intended to replace, or interrupt care provided by your existing provider or specialists. This evaluation does not include routine or sick care visits with your doctor or ER).
- Hemophilia factor expenses incurred at CAMC or WVUH will be paid at 100% after deductible.
- Reimbursement for travel and lodging for an annual evaluation
 - Child and 1 or 2 parents
 - Adult and an accompanying adult
 - Lodging will be at an approved hotel for a maximum of two (2) nights for one room only.
 - Gas will be reimbursed at the IRS medical rate for one vehicle only.
 - Receipts for food will be paid after deductible at 100%, for PPB Gold High Deductible Plan participants and 100% for PPB WV Bronze High Deductible Plan participants, for the child and parents or for the 2 adults.

Lodging and Travel Expenses

Lodging expenses include:

- a) Expenses incurred by the patient traveling between his or her home and the participating facility to receive services in connection with the Hemophilia Disease Management Program.
- b) Expenses incurred by the patient's companion to enable the patient to receive services from the Hemophilia Disease Management Program.
 - 1) For children under the age of 18, lodging will be covered for one (1) or two (2) parents.
 - 2) For patients over the age of 18, lodging will be covered for one (1) companion.

Lodging will be covered at 100% of the charge, after deductible, up to \$110 per night.

Travel expenses (gas & meals) include:

- 1) Expenses incurred while traveling with the patient between the patient's home and the medical facility to receive services in connection with the Hemophilia Disease Management program.
- 2) Gas receipts are required for reimbursement.
- 3) Reimbursement of meal expenses will be covered at 100% of the charge up to \$75 per day per person. Receipts are required for the reimbursement of meals.

All claims must be submitted within the six-month timely filing period, including the submission of all travel expenses.

Claims for lodging and travel expenses can be mailed to the following address:

UMR
4700 MacCorkle Avenue, SE
Suite 104
Charleston, WV 25304

For more information about this program please contact: UMR at **1-888-440-7342**.

Maternity Benefits

The PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans provide coverage for maternity-related professional and facility services, including prenatal care, midwife services and birthing centers. Maternity related services are covered for the employee and covered dependents.

PEIA will cover certain medically necessary genetic testing if the services are approved in advance by UMR.

Contact UMR during the first trimester of your pregnancy or as soon as your pregnancy is confirmed to enroll in UMR's Maternity CARE program. UMR can assist you in identifying possible factors that may put you at risk for premature labor and delivery. If risk factors are identified, UMR nurses will work with you and your doctor to help safeguard the health of mother and baby.

You will need to contact UMR anytime you are admitted to the hospital during your pregnancy and within 2 business days of your admission for delivery, even if you are discharged in less than 2 days. Maternity CARE provides prenatal education and high-risk pregnancy identification to help mothers carry their babies to term. This program increases the number of healthy, full-term deliveries and decreases the cost of long-term hospital stays for both mothers and babies. Program members are contacted via telephone at least once each trimester and once postpartum. A comprehensive assessment is performed at that time to determine the member's risk level and educational needs.

UMR's pre-pregnancy coaching program helps women learn about risks and take action to prevent serious and costly medical complications before they become pregnant. Women with pre-existing health conditions, such as diabetes and high blood pressure, not only face risks to their babies, but also to themselves while they are pregnant. Members self-enroll in the pre-pregnancy coaching program by calling UMR's toll-free number. They are then contacted by nurse case managers who have extensive clinical backgrounds in obstetrics/gynecology. The nurses complete pre-pregnancy assessments to determine risk levels, if any, and provide members with education and materials based on their needs.

Payment Level

Maternity services for routine prenatal care, delivery and follow-up are paid at 100% of allowed charges under a global fee after the deductible has been met. Other maternity services, including hospital charges and anesthesia services, are paid at 80% after the deductible is met for PPB Gold High Deductible Plan participants and 75% after the deductible is met for PPB WV Bronze High Deductible Plan participants.

High-Risk Birth Score Program

For infants identified at birth as being at risk for health problems, PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans will pay for six office visits between the age of two weeks and 24 months in addition to PEIA's regular Well Child Care benefits. These additional visits are paid at 100% of

allowed charges and are not subject to the deductible. UMR will notify those families who qualify for this benefit.

Enrolling Your Newborn

Please be sure you remember to add your newborn to your PEIA PPB Plan coverage online by logging into the **PEIA ACCESS** member portal.

Nursery Charges

If the baby is enrolled for coverage under the PEIA PPB Gold High Deductible or WV Bronze High Deductible plan, charges for the newborn nursery care will be paid in the baby's name. If the baby is not enrolled for coverage under the Plan, only charges for a normal, healthy newborn's nursery care will be covered if billed as part of the mother's maternity benefit, and all other claims will be denied. If the newborn is covered under another plan, coordination of benefits rules will apply.

Statement of Rights Under the Newborns' and Mothers' Health Protection Act

PEIA is required by law to provide you with the following statement of rights. PEIA's maternity benefit meets or exceeds all of the requirements of the Newborns' and Mothers' Health Protection Act.

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by Cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact your plan administrator.

Organ Transplant Benefits

Organ transplants are covered when deemed medically necessary and non-experimental. They are subject to pre-certification and Complex Condition CARE by UMR. You should contact UMR as soon as your doctor determines you or a member of your family covered by the PEIA PPB Gold High Deductible or WV Bronze High Deductible Plans may need a transplant. All transplants require pre-certification for determination of medical necessity. You should advise your physician that UMR needs to coordinate the care from the initial phase when considering a transplant procedure, initial workup for transplant through the performance of the procedure and the care following the actual transplant. Any services and supplies that are required for donor/procurement as a result of a surgical transplant procedure for a participant will be covered. Benefits for such charges, services and supplies are not provided under the PPB Plan if benefits are provided under another group plan or any other group or individual contract or any arrangement of coverage for individuals in a group (whether an insured or uninsured basis), including any prepayment coverage.

Testing for persons other than the chosen donor is not covered.

Organ Transplant Network (OTN)

The PEIA PPB Plan uses a network of providers for organ transplant services. This helps to control health care costs for both you and the plan. PEIA's primary OTN facilities are:

- University of Kentucky's UK HealthCare
- Cleveland Clinic
- WVU Hospital for bone marrow, kidney, heart transplant, and CAR T-Cell Therapy
- Charleston Area Medical Center (CAMC) for kidney

For services not available at these facilities, PEIA uses the Optum transplant network. UMR will work with patients and physicians to determine which facility best serves the patient's medical needs.

Organ Transplant Network (OTN) Benefits

- **Reduced Costs:** Once the annual deductible and out-of-pocket maximum have been met, you will pay no more coinsurance on the negotiated fees for pre-transplant, transplant, and follow-up services.
- **Travel Allowance:** Because network facilities may be located some distance from the patient's home, reimbursement benefits include up to \$5,000 per transplant for patient travel, lodging and meals related to visits to the transplant facility or physician. A portion of this benefit is available to cover the travel, lodging and meals for a member of the patient's family or a friend providing support. Receipts are required for payment of meals and lodging; cost estimates are not acceptable. No alcoholic beverages will be reimbursed. Mileage will be reimbursed at the federal mileage rate for medical expenses.

NOTE: To seek reimbursement for transplant-related travel expenses, use the Medical Claim Form on peia.wv.gov and submit the form to UMR, the third-party administrator. All claims must be submitted within the six-month timely filing period, including the submission of all lodging and travel expenses.

Medical Complex Condition CARE

UMR offers support and assistance in evaluating treatment options and referrals. Management begins early when the potential need for a transplant is identified and continues through the surgery and follow-up. When the need for a transplant presents itself, call UMR at **1-888-440-7342**.

You should contact UMR as soon as you learn that you or a member of your family covered by PEIA PPB Gold High Deductible or WV Bronze High Deductible Plans may need a transplant. All transplants must be pre-certified through UMR.

Out-of-Network Organ Transplant Benefits

For patients who choose to use a non-network facility for transplant services, there is no coverage for out-of-network facilities, unless approved in advance by UMR. No travel benefits will be provided for out-of-network transplants (except medically necessary ambulance transport).

Transplant-Related Prescription Drugs

PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans cover transplant-related immunosuppressant prescription drugs with no deductible, but standard copayments, if they are filled at a network pharmacy.

Medical Complex Condition CARE of transplant patients includes notification to the prescription drug administrator to qualify the patient for coverage of transplant-related immunosuppressant drugs under the Preventive Drug List.

Sleep Management Services

The PEIA PPB Plans cover services for the diagnosis and treatment of sleep apnea and other sleep-related conditions that can affect your health. To ensure compliance and to administer prescribed sleep services at the highest quality, a pre-certification process has been established to qualify services as medically necessary and appropriate. PEIA requires that the ordering physician request approval from UMR prior to a member receiving sleep services that include attended, in-lab sleep testing and sleep therapy. In-home sleep studies do not require pre-certification, but therapy recommended as a result of the sleep study will require pre-certification.

Using evidence-based guidelines, UMR will review the request for an in-lab sleep study and make recommendations for those studies that can be performed in the member's home.

In addition to managing sleep testing services, UMR also manages PAP therapy services by providing prior approval for PAP therapy requests. The servicing provider will provide comprehensive support for members' prescribed PAP therapy to provide assistance with adherence to therapy. UMR will monitor compliance for the first 90 days before the equipment is purchased.

To obtain prior authorization for sleep services, you may call UMR at **1-888-440-7342**.

Specialty Drug Program

PEIA's Specialty Drug Program has two components:

- 1) Specialty Injectable Drugs are administered by injection or infusion, and are managed by UMR through the medical benefit.
- 2) Common Specialty Medications are self-administered, and are managed through the Express Scripts® Pharmacy Benefit Services Accredo® Specialty Pharmacy and some local retail pharmacies participating in the Specialty Precision Network.

Specialty Injectable Drugs are prescription drugs used to treat complex, chronic, or rare medical conditions (e.g., cancer, rheumatoid arthritis, hemophilia, HIV, multiple sclerosis, inflammatory bowel disease, psoriasis, and hepatitis). Drugs in this category are typically administered by injection or infusion. Specialty Injectables often require special handling (e.g., refrigeration) and ongoing clinical monitoring. The PEIA PPB Plans cover specialty injectable drugs through a program managed by UMR. The program provides comprehensive direction to policyholders and their dependents for treatments utilizing specialty drugs. If your physician prescribes a specialty drug, that physician, you, or the pharmacist must call UMR at **1-888-440-7342**. The Specialty Injectable Drug list is located at **www.umarwebapps.com/SpecialtyInjectable/77700000**. To obtain a paper copy, call **1-888-680-7342**. UMR will review the drug for medical necessity. If denied, UMR will contact your physician for additional information which may allow approval of the requested medication.

Common Specialty Medications are typically self-administered injectable therapies that are dispensed through Accredo® Specialty Pharmacy (an Express Scripts® Pharmacy Benefit Services specialty pharmacy) or a participating retail pharmacy within the Specialty Precision Network.

When a specialty medication is prescribed, providers have multiple submission options:

Verbal prescriptions:

Call 866-759-1557 (Accredo Verbal Line) or 1-800-803-2523 (General Line)

Fax: 888-302-1028

ePrescribing:

Accredo

1620 Century Center Parkway

Memphis, TN 38134

NCPDP ID: 4436920

Following prescription submission, the Specialty Pharmacy team will work directly with the provider to facilitate any required prior authorization. Once approved, a specialty-trained pharmacist or care team member will proactively reach out to assess the member's needs, provide clinical support, and coordinate next steps. This includes arranging injection training, if appropriate, and ensuring the member is comfortable with their therapy.

After onboarding is complete, medications can be shipped directly to the member's home or an alternate approved location, ensuring convenient and timely access to treatment.

PEIA participates in the SaveOnSP program which includes many specialty medications. SaveOnSP accesses many manufacturer programs which will financially assist patients and PEIA in the purchase of these specialty medications. PEIA requires if your medication is included in the SaveOnSP list, you must participate in the program. Only your actual out-of-pocket payments will count toward your drug deductible and annual out-of-pocket maximum; not amounts discounted off the price by the manufacturer or seller of the specialty medication.

Travel Benefits

If a covered PEIA participant travels more than 60 miles, one-way, from their home, to receive care in West Virginia, the PPB Plan will reimburse the policyholder some of the travel expenses related to their medical care.

Limitations and requirements:

- Only mileage and tolls are covered.
- Mileage is reimbursed at federal rates for one vehicle in effect for the time period.
- You must provide receipts for tolls.
- Travel must be on the same day as the medical procedure.
- Other travel related expenses are not covered.
- Benefit is only for care and services received at providers in West Virginia. Travel to providers outside of West Virginia is not covered except as specified in the Summary Plan Description.
- Maximum reimbursement shall not exceed \$250 per benefit year.

NOTE: To seek reimbursement for travel expenses, use the Medical Travel Expense Reimbursement Request Form on peia.wv.gov, and submit the form to UMR, PO Box 30541, Salt Lake City, UT, 84130-0541. All claims must be submitted within the six-month timely filing period, including the submission of all travel expenses.

Health and Well-Being Programs

Wellness Pilot Programs

PEIA will offer wellness programming throughout the plan year. These program offerings will be announced when available on our website, social media pages, and to those who have signed up to receive e-delivery in **PEIA ACCESS**. If you are interested in these types of programs, please check these sources regularly.

Voluntary Wellness Program – Personify Health

PEIA's newest wellness program, powered by Personify Health, helps our policyholders and spouses live better and achieve their health goals through a fun and engaging experience. Personify Health is one of the top health, wellbeing, and navigation platforms available today, and PEIA is excited to share this wellness tool with our PPB policyholders and spouses who wish to participate. This wellness platform encourages members to customize content and embark on their own wellness journey while earning points which then translate into dollars earned. Maximum incentives are \$75 per quarter.

In accordance with West Virginia Code 5-16-8, PEIA is required to provide certain health benefits and services which require PEIA to disclose and/or share PEIA member information with third parties for the administration and management of said services. PEIA has contracted with Personify Health to be the State's Wellness Program provider. You may receive phone calls, e-mails, or texts from Personify Health informing you of this new benefit.

Face-to-Face (F2F) Diabetes Program

PEIA's F2F Diabetes Program is a two-year program open to active PPB plan employees and non-Medicare retirees who have diabetes.

Under the program, members and/or their dependents with diabetes or gestational diabetes agree to make regular visits to a participating provider of their choosing for counseling and health education services. The provider works with each member over the course of the two-year program to ensure he/she gets the best diabetes care possible by monitoring:

- Recommended testing and treatment of diabetes;
- The member's currently prescribed medicines and knowledge about how to take them; and
- Physical activity and nutrition plan to assist the member in achieving optimal health.

New members enrolling in the F2F Diabetes program will have 12 months from the date of enrollment to either reduce their HbA1c lab value by 1.0 or have a value of 8 or below. Members benefit from participating in the F2F Diabetes program by improving their health and quality of life, and by saving money, since copayments are waived for some generic and brand-preferred medications and supplies after their deductible has been met. Copayments are waived only at retail pharmacies, not mail order. PEIA benefits from the member's better management of their disease through fewer health care costs from the disease or its complications.

The F2F Diabetes Program has a maximum of either 24 months or two attempts per lifetime benefit. Members who either failed to comply or dropped out of the program may re-enroll after a 12-month waiting period.

For more information or an application, check the PEIA website, peia.wv.gov under Wellness, or call PEIA's Customer Solutions Unit at **1-888-680-7342**.

Face-To-Face Weight Management Program

PEIA offers a facility-based weight management program for PEIA PPB members who meet the program qualifications and are willing to make the necessary commitment to the program. Members will be subject to monthly program compliance checks and must meet certain goals to continue in the program. To participate in the PEIA Weight Management Program, PPB Plan Members must have a Body Mass Index of 25 or greater; or a waist circumference of 35 inches or greater (for women) or 40 inches or greater (for men). The program includes comprehensive services from registered and licensed dietitians, degreed exercise physiologists and personal trainers at approved fitness centers. The current list of participating facilities is on PEIA's website at peia.wv.gov. This is a two year or two attempt per lifetime benefit with a maximum of 24 months. The program requires a copayment of \$30 per month. Members who previously participated in the PEIA Weight Management Program for fewer than 18 months may be eligible for a second attempt. Members who have exhausted the lifetime benefit, or are under age 18, are not eligible for this benefit.

To enroll, you must complete the online application, which includes some medical information. For more information, or to enroll in the program, call **1-866-688-7493** or go to peia.wv.gov under Wellness.

Online Weight Management Program through Wondr

Wondr is delivered online to your smartphone or computer and doesn't include starving, counting calories or spending hours prepping 'approved' foods. Instead, it will teach you how to eat your favorite foods while losing weight, looking and feeling better and reducing your risk for major health conditions, like diabetes or heart disease.

The program starts with ten weekly lessons, approximately 30-45 minutes in length, to teach you the core principles. Each lesson is broken up into small videos so you can watch the entire lesson in one sitting or break it up into multiple sittings when it is convenient for you. After the first ten weeks, another ten weekly personalized lessons are provided. At this point, you will have learned the core principles so lessons will focus on reinforcing those skills and helping you apply them in your everyday life. After that, you will have new lessons to choose from to help with your long-term weight maintenance.

Policyholders (employees and non-Medicare retirees) and adult dependents (over age 18) enrolled in the PEIA PPB Plans are eligible to apply.

Quarterly open enrollments for this program are announced on the PEIA website, through the Personify Health program, and Facebook page.

Members who have previously completed this program will be eligible for a second attempt.

Tobacco Cessation

PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans provide benefits for participants who wish to quit smoking or using smokeless tobacco products. Only those members who have been paying the Standard (tobacco-user) premium are eligible for the Tobacco Cessation benefit. If you

signed an affidavit claiming to be tobacco-free, you will be declined the Tobacco Cessation benefit.

To access the benefits, simply visit your primary care provider. PEIA will cover an initial and follow-up visit to your physician or nurse practitioner. PEIA covers both prescription and non-prescription tobacco cessation medications if they are dispensed with a prescription. PEIA will cover two 12-week cycles of drug therapy, even if more than one type of therapy is used. If extended therapy is required, the provider must submit a written appeal to the Director of PEIA with proof of medical necessity.

You can use the benefit (office visits and prescriptions) twice per year (rolling 12-month period). For pregnant participants, PEIA will provide 100% coverage for the tobacco cessation benefit during any pregnancy.

PEIA will cover an initial and follow-up visit to your physician or nurse practitioner at no cost to the member. Tobacco-cessation products are available at no cost to the member; both the deductible and the copayment are waived when prescribed by a physician and purchased at a network pharmacy.



What Is Not Covered

Some services are not covered by the PEIA PPB Plans regardless of medical necessity. Some specific exclusions are listed below. If you have questions, please contact UMR at **1-888-440-7342**. The following services are not covered:

- 1) Acupuncture
- 2) Autopsy and other services performed after death, including transportation of the body or repatriation of remains
- 3) Biofeedback
- 4) Coma stimulation
- 5) Cosmetic or reconstructive surgery when not required as the result of accidental injury or disease, or not performed to correct birth defects. Services resulting from or related to these excluded services also are not covered
- 6) Custodial care, domiciliary care, respite care, rest cures, or other services primarily to assist in the activities of daily living, or for behavioral modification, including applied behavior analysis (ABA), except to the extent ABA is mandated to be covered for treatment of autism spectrum disorder by federal law
- 7) Dental implants, whether medically indicated or not
- 8) Dental services including dental implants, routine dental care, x-rays, treatment of cysts or abscesses associated with the teeth, dentures, bridges, or any other dentistry and dental procedures
- 9) Daily living skills training
- 10) Duplicate testing, interpretation or handling fees
- 11) Education, training and/or cognitive services, unless specifically listed as covered services
- 12) Elective abortions
- 13) Electronically controlled thermal therapy
- 14) Emergency evacuation from a foreign country, even if medically necessary
- 15) Expenses for which the patient is not responsible, such as patient discounts and contractual discounts
- 16) Experimental, investigational or unproven services, unless pre-approved by UMR
- 17) Family or Group therapy when the patient is not present
- 18) Fertility drugs and services
- 19) Foot care. Routine foot care including:
 - Removal in whole or in part of: corns, calluses (thickening of the skin due to friction, pressure, or irritation), hyperplasia (overgrowth of the skin), or hypertrophy (growth of tissue under the skin);
 - Cutting, trimming, or partial removal of toenails;
 - Treatment of flat feet, fallen arches, or weak feet; and
 - Hygienic or other preventive maintenance, like cleaning and soaking of the feet
- 20) Gender reassignment surgery
- 21) Genetic testing for screening purposes is generally not covered, unless needed to diagnose or treat a condition and pre-certified.
- 22) Glucose monitoring devices or test strips, except OneTouch Verio, Reflect, One Touch Verio Flex, FreeStyle Lite, FreeStyle Freedom Lite and Precision Xtra monitors and One Touch Ultra, One Touch Verio, FreeStyle Lite, FreeStyle Freedom Lite, Contour, Tempo, OneTouch Solutions Starter, Ultra, Ultra2, Verio, Verio Flex, and Accu-Chek, and Precision Xtra test strips covered under the prescription drug benefit
- 23) Homeopathic medicine
- 24) Hospital days associated with non-emergency weekend admissions or other unauthorized hospital

days prior to scheduled surgery

25) Hypnosis

26) Incidental surgery performed during medically necessary surgery

27) Infertility Treatment including, but not limited to, the following:

- Surgical reversal of a sterilized state that was a result of a previous surgery
- Direct attempts to cause pregnancy by any means, including, but not limited to, hormone therapy or drugs
- Artificial insemination, in vitro fertilization, gamete intrafallopian transfer (GIFT), or zygote intrafallopian transfer (ZIFT)
- Embryo transfer
- Freezing or storage of embryo, eggs or semen
- Donor services
- Genetic testing

This exclusion does not apply to services required to diagnose infertility.

28) Maintenance outpatient therapy services, including, but not limited to:

- Chiropractic
- Massage Therapy
- Occupational Therapy
- Osteopathic Manipulations
- Outpatient Physical Therapy
- Outpatient Speech Therapy
- Vision Therapy

29) Marriage counseling

30) Medical and pharmaceutical claims for persons while in the custody of a civil or criminal state or federal authority. The state or federal authority having custody of the person shall be responsible for payment of all healthcare costs.

31) Medical equipment, appliances or supplies of the following types:

- Augmentative communication devices
- Bathroom scales
- Educational equipment
- Environmental control equipment such as air conditioners, humidifiers or dehumidifiers, air cleaners or filters, portable heaters
- Dust extractors
- Equipment or supplies which are primarily for patient comfort or convenience, such as bathtub lifts or seats; massage devices; elevators; stair lifts; escalators; hydraulic van or car lifts; orthopedic mattresses; walking canes with seats; trapeze bars; child strollers; lift chairs (including Hoyer lifts); recliners; contour chairs; adjustable beds; or tilt stands
- Support devices which are widely available over the counter such as prophylactic wrist, ankle and knee supports
- Exercise equipment such as exercycles; parallel bars; walking, climbing or skiing machines
- Out of Network services unless an emergency or medically necessary
- Hearing aids
- Hygienic equipment such as bed baths, commodes, and toilet seats
- Motorized scooters
- Nutritional supplements, over-the-counter (OTC) formula (with the exception of certain amino acid-based formulas for the treatment of severe protein allergic conditions or absorption disorders or infant formula administered through a feeding tube), food liquidizers or food processors
- Orthopedic shoes, unless attached to a brace

- Professional medical equipment such as blood pressure kits or stethoscopes
 - Replacement of lost or stolen items
 - Supplies such as tape, alcohol, Q-tips/swabs, gauze, bandages, thermometers, aspirin, diapers (adult or infant), heating pads or ice bags
 - Standing/tilt wheel chairs
 - Traction devices
 - Vibrators
 - Whirlpool pumps or equipment
 - Wigs or wig styling
- 32) Medical examinations, vaccinations, inoculations, and/or other procedures required prior to immigration and/or re-entry into the United States.
 - 33) Medical rehabilitation and any other services that are primarily educational or cognitive in nature
 - 34) Mental health or chemical dependency services to treat mental illnesses which will not substantially improve beyond the patient's current level of functioning
 - 35) Optical services:
 - Routine eye examinations, refractions, eye glasses, contact lenses and fittings
 - Glasses and/or contact lenses following cataract surgery
 - Low-vision devices, including magnifiers, telescopic lenses and closed-circuit television systems
 - 36) Orientation therapy
 - 37) Orthodontia services
 - 38) Orthotripsy
 - 39) Out-of-network services except in an emergency or if approved in advance by UMR
 - 40) Physical examinations and routine office visits except those covered under the Periodic Physicals benefit
 - 41) Personal comfort and convenience items or services (whether on an inpatient or outpatient basis) such as television, telephone, barber or beauty service, guest services, and similar incidental services and supplies, even when prescribed by a physician
 - 42) Physical conditioning and work hardening. Expenses related to physical conditioning programs and work hardening such as athletic training, body building, exercise, fitness, flexibility, diversion, or general motivation
 - 43) Physical, psychiatric, or psychological examinations, testing, or treatments not otherwise covered under the plan, when such services are:
 - Conducted for purposes of medical research;
 - For participation in athletics;
 - Needed for marriage or adoption proceedings;
 - Related to employment;
 - Related to judicial or administrative proceedings or orders;
 - To obtain or maintain a license or official document of any type; or
 - To obtain or maintain insurance
 - 44) Provider charges for phone calls or prescription refills (Telemedicine visits are payable as any other visit)
 - 45) Radial keratotomy, Lasik procedure and other surgery to correct vision. Surgery to prevent legal blindness or restore vision from legal blindness is covered, if not correctable by lenses or other more conservative means
 - 46) Reversal of sterilization and associated services and expenses
 - 47) Safety devices. Devices used specifically for safety or to affect performance primarily in sports-related activities
 - 48) Screenings, except those specifically listed as covered benefits

- 49) Service/therapy animals and the associated services and expenses, including training
- 50) Services rendered by a provider with the same legal residence as a participant, or who is a member of the policyholder's family. This includes spouse, brother, sister, parent, or child
- 51) Services rendered outside the scope of a provider's license or certification
- 52) Skilled nursing services provided in the home, except intermittent visits covered under the Home Health Care benefit
- 53) Sensory stimulation therapy
- 54) Take-home drugs provided at discharge from a hospital or any facility
- 55) The difference between private and semi-private room charges
- 56) Therapy and related services for a patient showing no progress
- 57) Therapies rendered outside the United States that are not medically recognized within the United States
- 58) Transportation other than medically-necessary emergency ambulance services, or as approved under the Organ Transplant Network benefit or the Travel Benefit
- 59) War-related injuries or illnesses. Treatment in a State or Federal hospital for military or service-related injuries or disabilities
- 60) Weight loss. Health services and associated expenses intended primarily for the treatment of obesity and morbid obesity, including wiring of the jaw, weight-control programs, weight-control drugs, screening for weight-control programs, and services of a similar nature, except those services provided through the Weight Management Program offered by PEIA
- 61) Work-related injury or illness
- 62) Services provided for any injury(ies) incurred during or resulting from the commission of, or an attempt to commit, a felony or injury(ies) and/or sickness incurred while engaging in an illegal act or occupation or participation in a riot.
- 63) Services of a private-duty nurse or other private-duty attendant are not covered.
- 64) Services provided for any injury(ies) incurred during or resulting from the commission of, or an attempt to commit, a felony or injury(ies) and/or sickness incurred while engaging in an illegal act or occupation or participation in a riot.
- 65) Services of a private-duty nurse or other private-duty attendant are not covered.

How to File a Claim

Filing a Medical Claim

Medical claims are processed by UMR and should be submitted to:

UMR
P.O. Box 211762
Eagan, MN 55121

This post office box should be used only for PEIA claims. Please do not submit PEIA claims to other UMR post office boxes. This will only delay their processing.

To process a medical claim, UMR requires a complete itemization of charges including:

- The patient's name;
- The nature of the illness or injury;
- Date(s) of service;
- Type of service(s);
- Charge for each service;
- Diagnosis and procedure codes;
- Identification number of the provider; and
- Medical ID number of the policyholder.

If the necessary information is printed on your itemized bill, you do not need to use a PEIA claim form to submit your charges. Cash register receipts and canceled checks are not acceptable proof of your claim.

If you have other insurance which is primary, you need to submit an Explanation of Benefits (EOB) from the other insurance which shows the amount the primary insurance paid with each claim, or ask your provider to do so if the claim is being submitted for you.

You have six (6) months from the date of service to file a medical claim. If PEIA is your secondary insurer, you have six (6) months from the date of your primary insurer's Explanation of Benefits processing date to file your claim with PEIA. If you do not submit claims within this period, they will not be paid, and you will be responsible for payment to the provider.

If your claim is for an illness or injury wrongfully or negligently caused by someone else, and you expect to be reimbursed by another party or insurance plan, you must file a claim with PEIA within six (6) months of the date of service to ensure that the covered services will be paid. Later, if you receive payment for the expenses, you will have to repay the amount you receive from PEIA. See "Subrogation and Reimbursement" on [page 151](#) for details.

Member-Submitted Claims

When you submit a claim yourself, it is processed the same way as if the provider had submitted it on your behalf. This means the claim is reviewed according to your benefit plan and is subject to all standard cost-sharing and plan provisions, including:

Deductible requirements

Copayments or coinsurance

Network discounts (if applicable)

Plan guidelines, limitations, and exclusions

Submitting a claim directly does not change how it is evaluated or paid. The claim will still be processed based on your plan's terms and the eligibility of the services received.

Filing Claims for Court-ordered Dependents (COD)

If you are the custodial parent of a child who is covered under the other parent's PEIA plan as a result of a court order, you may submit claims directly to UMR using the medical claim forms provided by PEIA. You can also receive all benefit information published by PEIA, and reimbursements for medical claims can be sent directly to you. For prescription drugs, you must use your I.D. card at a participating pharmacy. For more information, please contact PEIA at **1-304-558-7850**, or call toll-free at **1-888-680-7342**. In cases of a National Medical Support Notice, PEIA can not release claims information to the non-custodial parent.

Claims Incurred Outside of the U.S.A.

If you or a covered dependent incur medical expenses while outside the United States, you may be required to pay the provider yourself. Request an itemized bill containing all the information listed above from your provider and submit the bill along with a claim form to UMR or the prescription drug administrator.

PEIA is a Covered Entity under 45 CFR 160.103 and is required to be compliant with any and/or all applicable provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), as well as other Privacy and Security laws, rules, and regulations enacted by the State of West Virginia and/or the United States, and not rule(s) of the European Union. The European Union's GDPR (General Data Protection Regulation) does not apply to PEIA or its operations.

UMR or the prescription drug administrator will determine, through a local banking institution, the currency exchange rate and you will be reimbursed according to the terms of the plan you're enrolled in.



Appealing a Claim

Appealing an Adverse Benefit Decision (Denied Claims)

Adverse Benefit Determination means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Participant is no longer eligible to participate in the Plan.

If a claim is being denied, in whole or in part, and the Participant will owe any amount to the provider, the Participant will receive an initial claim denial notice, usually referred to as an Explanation of Benefits (EOB) form, within the timelines described above. The EOB form will:

- Explain the specific reasons for the denial.
- Provide a specific reference to pertinent Plan provisions on which the denial was based.
- Provide a description of any material or information that is necessary for the Participant to perfect the claim, along with an explanation of why such material or information is necessary, if applicable.
- Provide appropriate information as to the steps the Participant may take to submit the claim for appeal (review).

If an internal rule or guideline was relied upon, or if the denial was based on Medical Necessity or Experimental, Investigational, or Unproven treatment, the Plan will notify the Participant of that fact. The Participant has the right to request a copy of the rule/guideline or clinical criteria that were relied upon, and such information will be provided free of charge.

PEIA PPB Plans

If you are a PEIA PPB Plan participant or provider and think that an error has been made in processing your claim or reviewing a service, the first step is to call the Third-Party Administrator to verify that a mistake has been made. (For information about prescription drug appeals, [see page 135](#)). All appeals must be initiated within one hundred and eighty (180) days of claim payment or denial.

Type of Error	Who to Call	Where to Write
Pre-service CARE denial for precertification	UMR Appeals 1-800-808-4424	UHC Appeal – UMR P.O. Box 64 Huntingdon Valley, PA 19006 Fax: (888)615-6584 Attn: UMR Appeals
Post-Service Medical claim	UMR 1-888-440-7342	UMR P.O. Box 30546 Salt Lake City, UT 84130-0546
Post Service Appeals- Notice of Right to External Review	UMR 1-888-440-7342	UMR External Review Appeal Unit, P.O.Box 8048, Wausau, WI 55402-8048

Out-of-state care denial or denial of pre-certification	UMR 1-888-440-7342	UHC Appeals – UMR P.O. Box 64 Huntingdon Valley, PA 19006 Fax: (888) 615-6584 Attn: UMR Appeals
Prescription drug claim	Express Scripts® Pharmacy Benefit Services Call: 1-800-753-2851 Fax: 1-877-852-4070	Express Scripts® Pharmacy Benefit Services Attn: Clinical Appeals Department P.O. Box 66588 St. Louis, MO 63166-6588
Common Specialty Medications claim	Express Scripts® Pharmacy Benefit Services Call: 1-800-753-2851 Fax: 1-877-852-4070	Express Scripts® Pharmacy Benefit Services Attn: Clinical Appeals Department P.O. Box 66588 St. Louis, MO 63166-6588
Specialty Injectable Drugs	UMR 1-888-440-7342	UHC Appeals – UMR P.O. Box 64 Huntingdon Valley, PA 19006 Fax: (888) 615-6584 Attn: UMR Appeals

How to appeal an adverse benefit decision (denied claims): This is a mandatory appeal level. The Covered Person must exhaust internal procedures before taking any outside legal action.

- If your medical claims or service has been denied, or if you disagree with the determination made by one of the Third Party Administrators, the second step is for you or your authorized individual to appeal in writing to the Third-Party Administrator at the address listed above. The Participant must file the appeal within 180 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume the Participant received the EOB form seven days after the Plan mailed the EOB form. Explain what you think the problem is, and why you disagree with the decision. Please have your physician provide any additional relevant clinical information to support your request.
- If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision and may not have been supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Participant's request, regardless of whether the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Participant will receive written notification letting them know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Participant. The notification will provide the Participant with the information outlined under the "Adverse Benefit Determination" section above.

Filing a Second Appeal: This is a mandatory appeal level. The Participant must exhaust internal procedures before taking any outside legal action.

Your Plan offers two internal levels of appeal. If you are not satisfied with the first level appeal decision, you have the right to request a second level appeal from PEIA. The Participant or their authorized individual must file the appeal within 60 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume the covered person received the EOB form seven days after the Plan mailed the EOB form. Appeals should be directed to the Director of the PEIA. Facts, issues, comments, letters, Explanation of Benefits (EOBs), and all pertinent information about the case should be included and mailed to:

**Director, Public Employees Insurance Agency
601 57th Street, SE, Suite 2
Charleston, WV 25304-2345**

When your request for review arrives, PEIA will reconsider the entire case, considering any additional materials which have been provided. If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with the medical director. This health care professional may not have been involved in the original denial decision or first appeal and may not have been supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Participant's request, regardless of whether the Plan relies on their advice in making any benefit determinations.

A decision, in writing, explaining the reason for modifying or upholding the original disposition of the claim will be sent to the Participant or his or her Authorized Individual. If additional information is required to make a decision, this information will be requested in writing. The additional information must be received within sixty (60) days of the date of the letter. If the additional information is not received, the case will be closed.

Time Periods for Making Decisions On Appeals

After reviewing a claim that has been appealed, the Plan will notify the Participant of its decision within the following timeframes, although Participants may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide such evidence to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination. If such evidence is received at a point in the process where the Plan is unable to provide You with a reasonable opportunity to respond prior to the end of the period stated below, the time period will be tolled to allow You a reasonable opportunity to respond to the new or additional evidence.

Urgent Claim Appeals That Require Immediate Action

A request by a Participant or their Authorized Individual for the review and reconsideration of coverage that requires notification or approval prior to receiving medical care may be considered an urgent claim appeal. Urgent claim appeals must meet one or both of the following criteria to be considered urgent in nature:

- A delay in treatment could seriously jeopardize life or health or the ability to regain maximum functionality.
- In the opinion of a Physician with knowledge of the medical condition, a delay in treatment could cause severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

UMR must respond to the urgent claim appeal request as soon as possible, taking into account the medical exigencies, but no later than 72 hours after receiving the request for review.

- Pre-Service Claims: Within a reasonable period of time appropriate to the medical circumstances, but no later than 10 business days after the Plan receives the request for review for the first appeal, and another 10 business days for the second appeal.
- Post-Service Claims: Within a reasonable period of time, but no later than 30 calendar days after the Plan receives the request for review for the first appeal, and another 30 calendar days for the second appeal, or a maximum of 60 calendar days for the two appeal levels.
- Concurrent Care Claims: Before treatment ends or is reduced.

Right to External Review

If, after exhausting Your internal appeals, You are not satisfied with the final determination, You may choose to participate in the external review program. This program applies only if the Adverse Benefit Determination involves:

- Clinical reasons;
- The exclusions for Experimental, Investigational, or Unproven services;
- Determinations related to Your entitlement to a reasonable alternative standard for a reward under a wellness program;
- Determinations related to whether the Plan has complied with non-quantitative treatment limitation provisions of Code 9812 or 54.9812 (Parity in Mental Health and Substance Use Disorder Benefits);
- Determinations related to the Plan's compliance with the following surprise billing and cost-sharing protections set forth in the No Surprises Act:
 - Whether a claim is for Emergency treatment that involves medical judgment or consideration of compliance with the cost-sharing and surprise billing protections;
 - Whether a claim for items and services was furnished by a non-network provider at a network facility;
 - Whether an individual gave informed consent to waive the protections under the No Surprises Act;
 - Whether a claim for items and services is coded correctly and is consistent with the treatment actually received;
 - Whether cost-sharing was appropriately calculated for claims for Ancillary Services provided by a non-network provider at a network facility; or
- Other requirements of applicable law.

This external review program offers an independent review process to review the denial of a requested service or procedure (other than a pre-determination of benefits) or the denial of payment for a service or procedure. The process is available at no charge to You after You have exhausted the appeals process identified above and You receive a decision that is unfavorable, or if UMR or PEIA fails to respond to Your appeal within the timelines stated above.

You may request an independent review of the Adverse Benefit Determination. Neither You nor UMR

nor PEIA will have an opportunity to meet with the reviewer or otherwise participate in the reviewer's decision. If You wish to pursue an external review, please send a written request as indicated below.

Notice of the right to external review for Pre-Service appeals should be sent to:

UHC Appeals - UMR
PO Box 400046
San Antonio, TX 78229

Alternatively, You may fax Your request to 888-615-6584, ATTN: UMR Appeals

Notice of the right to external review for Post-Service appeals should be sent to:

UMR
External Review Appeal Unit
PO Box 8048
Wausau, WI 54402-8048

Your written request should include: (1) Your specific request for an external review; (2) the Participant's name, address, and member ID number; (3) Your designated representative's name and address, if applicable; (4) a description of the service that was denied; and (5) any new, relevant information that was not provided during the internal appeal. You will be provided more information about the external review process at the time we receive Your request.

Any requests for an independent review must be made within four months of the date You receive the Adverse Benefit Determination. You or an authorized individual may request an independent review by contacting the toll-free number on Your ID card or by sending a written request to the address on Your ID card.

The independent review will be performed by an independent Physician, or by a Physician who is qualified to decide whether the requested service or procedure is a qualified medical care expense under the Plan. The Independent Review Organization (IRO) has been contracted by UMR and has no material affiliation or interest with UMR or PEIA. UMR will choose the IRO based on a rotating list of approved IROs.

In certain cases, the independent review may be performed by a panel of Physicians, as deemed appropriate by the IRO.

Within applicable timeframes of UMR's receipt of a request for independent review, the request will be forwarded to the IRO, together with:

- All relevant medical records;
- All other documents relied upon by UMR and/or PEIA in making a decision on the case; and
- All other information or evidence that You or Your Physician has already submitted to UMR or PEIA.

If there is any information or evidence that was not previously provided and that You or Your Physician wishes to submit in support of the request, You may include this information with the request for an independent review, and UMR will include it with the documents forwarded to the IRO. A decision will be made within applicable timeframes. If the reviewer needs additional information in order to make a

decision, this time period may be extended. The independent review process will be expedited if You meet the criteria for an expedited external review as defined by applicable law.

The reviewer's decision will be in writing and will include the clinical basis for the determination. The IRO will provide You and UMR and/or PEIA with the reviewer's decision, a description of the qualifications of the reviewer, and any other information deemed appropriate by the organization and/or required by applicable law.

If the final independent decision is to approve payment or referral, the Plan will accept the decision and provide benefits for such service or procedure in accordance with the terms and conditions of the Plan. If the final independent review decision is that payment or referral will not be made, the Plan will not be obligated to provide benefits for the service or procedure.



Prescription Drug Benefits

Along with your PEIA PPB Plan medical coverage, you also have prescription drug coverage. The prescription drug program is administered by Express Scripts® Pharmacy Benefit Services. There are three parts to the program:

- 1) The Retail Pharmacy Program gives you access to local participating pharmacies to get your prescription filled;
- 2) The Express Scripts® Pharmacy Program lets you order your prescriptions through the mail, saving you time and money by having your maintenance medications delivered to your door;
- 3) Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy,, or a local retail Specialty Precision Network pharmacy provides access to your common specialty medications through the mail or in person, saving you time by having your medications through the mail or in person, saving you time by having your medications delivered to your door or to your physician's office.

Your prescription drug benefits pay for a wide range of medications, with differing copayments depending on where you purchase those drugs, and how large a supply you buy.

What You Pay

Deductible

During any plan year, if you or your eligible dependents incur expenses for covered prescription drugs, you must meet the combined medical and prescription deductible before the plan begins to pay. See "What You Pay with PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans" on [page 62](#) for plan deductibles.

This means you will pay the deductible before the plan begins to pay for any drug other than those listed on the Preventive Drug List.

The family deductible may be divided up among the family members or may be met by just one member of the family. Once the family deductible is met, the plan pays on all members of the family. After you meet your deductible, you will pay copayments or coinsurance based on the amount and type of drug you're taking. The following chart shows the copayments and coinsurance.

Copayments and Coinsurance

Once you meet your deductible, you pay a copayment or coinsurance to obtain drugs. Copayments and coinsurance are the portion of the cost that you are required to pay per new or refill prescription. The rest of the cost is paid by PEIA. Several factors determine your copayment or coinsurance.

	Up to a 30-day supply	90-day supply
Generic Drug	\$20	\$40
Brand-name drug on the WV Preferred Drug List	\$50	\$100
Brand-name drug NOT listed on the WV Preferred Drug List [#]	75% Coinsurance	75% Coinsurance
Common Specialty Medications on WV Preferred Drug List	\$100	Not Available
Common Specialty Medications NOT on WV Preferred Drug List [†]	\$150	Not Available

* For maintenance medications only. See the Maintenance Medications section for the list of qualifying medications. You must purchase all medications on the Maintenance Drug List in 90-day supplies through a Retail Maintenance Network pharmacy or through Express Scripts® Pharmacy. Read on for details.

† Should your doctor prescribe, or you request the brand-name Specialty Medication when a generic drug is available, you must pay 75% coinsurance.

Should your doctor prescribe, or you request the brand-name drug when a generic drug is available, you must pay 75% coinsurance.

Generic Drugs

The brand name of a drug is the product name under which the drug is advertised and sold. Generic medications have the same active ingredients and are subject to the same rigid U.S. Food and Drug Administration (FDA) standards for quality, strength and purity as their brand-name counterparts. Generic drugs usually cost less than brand-name drugs. Please ask your doctor to prescribe generic drugs whenever possible.

PEIA PPB Preventive Drug List

Prescription Drugs on the Preventive Drug List are not subject to the deductible, but will be covered with normal copays of \$20, \$50 and 75% coinsurance, depending on their generic, preferred or non-preferred status. Copayments paid for drugs on the Preventive Drug List do not count toward the deductible. All in-network copayments count toward the out-of-pocket maximum. For a copy of the Preventive Drug List, visit peia.wv.gov/prescription-benefits.

Non-Preferred Drugs

Non-preferred (tier 3) drugs are brand name drugs that do not appear on the WVPDL. Non-preferred drugs require 75% coinsurance after the prescription drug deductible.

If your doctor prescribes a non-preferred brand name drug, and you have tried and failed on the generic and preferred brand name alternatives offered by Express Scripts® Pharmacy Benefit Services, your provider may file an appeal to lower your out-of-pocket cost. To file the appeal, your provider must submit medical justification, in writing, to:

Express Scripts® Pharmacy Benefit Services
Attn: Clinical Appeals Department
P.O. Box 66588
St. Louis, MO 63166-6588

Your tier appeal, if approved by Express Scripts® Pharmacy Benefit Services, will lower your out-of-pocket cost from 75% of the cost of the drug to the preferred drug monthly copay.

West Virginia Preferred Drug List (WVPDL)

In addition to the Preventive Drug List, PEIA PPB Plans also use the traditional formulary we call the West Virginia Preferred Drug List (WVPDL). The WVPDL is a list of carefully selected medications that can assist in maintaining quality care while providing opportunities for cost savings to the member and the plan. Under this program, your plan requires you to pay a lower copayment for medications on the WVPDL and a higher copayment for medications not on the WVPDL. By asking your doctor to prescribe WVPDL medications, you can maintain high quality care while you help to control rising health-care costs.

Here's how copayment structure works:

- **Highest Cost:** You will pay a 75% coinsurance for brand-name drugs that are not listed on the WVPDL.
- **Middle Cost:** You will pay a mid-level copayment for brand-name drugs that are listed on the WVPDL.
- **Lowest Cost:** You will pay the lowest copayment for generic drugs. Generic drugs are subject to the same rigid U.S. Food and Drug Administration standards for quality, strength and purity as their brand-name counterparts. Generic drugs usually cost less than brand-name drugs. Please ask your doctor to prescribe generic drugs for you whenever possible.

Sometimes your doctor may prescribe a medication to be "dispensed as written" when a WVPDL brand-name or generic alternative drug is available. As part of your plan, an Express Scripts® Pharmacy Benefit Services pharmacist or your retail pharmacist may discuss with your doctor whether an alternative formulary or generic drug might be appropriate for you. Your doctor always makes the final decision on your medication, and you can always choose to keep the original prescription at the higher member cost.

Drugs on the WVPDL are determined by the Express Scripts® Pharmacy Benefit Services Pharmacy and Therapeutics Committee. The committee, made up of physicians, meets quarterly to review the medications currently on the Formulary, and to evaluate new drugs for addition to the Formulary. The Formulary may change periodically, based on the recommendations adopted by the committee.

If you have any questions, please call Express Scripts® Pharmacy Benefit Services Customer Care at **1-855-224-6247**.

Prescription Out-of-Pocket Maximum

PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans have a combined out-of-pocket maximum on medical services and prescription drugs. Out-of-pocket maximums can be found on [page 72](#). Once you have met the out-of-pocket maximum, PEIA will cover the entire cost of your prescriptions for the balance of the plan year. The out-of-pocket maximum includes the medical/prescription drug deductible and all coinsurance paid for medical services, as well as copayments for prescription drugs.

Getting Your Prescriptions Filled

Using a Retail Network Pharmacy

Express Scripts® Pharmacy Benefit Services has a nationwide network of pharmacies. To get a prescription filled, simply present your medical/prescription drug ID card at a participating Express Scripts® Pharmacy Benefit Services network pharmacy. You can purchase acute medications at any Express Scripts® Pharmacy Benefit Services network pharmacy. Maintenance medications must be purchased from a Retail Maintenance Network pharmacy or using the Express Scripts® Pharmacy Program (see below for details). You may refill your prescription when 75% of the medication is used up.

Your ID card contains personalized information that identifies you as a PEIA PPB Plan member and ensures that you receive the correct coverage for your prescription drugs.

If you use an Express Scripts® Pharmacy Benefit Services network pharmacy, you do not have to file a claim form. The pharmacist will file the claim for you online and will let you know your portion of the cost.

If you use a network pharmacy and choose not to have the pharmacist file the claim for you online, you will pay 100% of the prescription price at the time of purchase. All applicable management, such as prior authorization, step therapy, and quantity limits still apply. You may submit the receipt with a completed claim form to Express Scripts® Pharmacy Benefit Services for reimbursement. The prescription receipt must be attached to the form. You will usually be reimbursed within 21 days from receipt of your claim form. You will be reimbursed the amount PEIA would have paid, less your required member cost, and your deductible (if applicable). This reimbursement is usually less than you paid for the prescription.

If you need claim forms, call Express Scripts® Pharmacy Benefit Services Customer Care at **1-855-224-6247** or visit their website at **www.express-scripts.com/wvpeia**.

To find the participating pharmacies nearest you, call Express Scripts® Pharmacy Benefit Services Customer Care at **1-855-224-6247**. If you have Internet access, you can find a pharmacy online at **www.express-scripts.com/wvpeia**.

Using the Retail Maintenance Network

If you take a drug on a long-term basis, you **MUST** purchase a 90-day supply of that drug if it is on the maintenance list (see the Maintenance Drug List later in this section) from a Retail Maintenance Network pharmacy or through Express Scripts® Pharmacy. Check with your local pharmacist to verify participation.

Maintenance Drug Copayments		
	PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans	
	Up to 30-day supply [†]	90-day supply [*]
Generic medication	\$20	\$40
Brand-name medication listed on the WV Preferred Drug List	\$50	\$100
Brand-name medication NOT listed on the WV Preferred Drug List [#]	75% Coinsurance	75% Coinsurance

* For maintenance medications only. See the Maintenance Medications section for the list of qualifying medications. You must purchase all medications on the Maintenance Drug List in 90-day supplies through a Retail Maintenance Network pharmacy or through Express Scripts® Pharmacy. Read on for details.

Should your doctor prescribe, or you request the brand-name drug when a generic drug is available, you must pay 75% coinsurance.

† For initial start on a new drug, patient may receive up to two 30-day fills to be sure the drug is tolerated. After these two initial fills, the drug must be purchased in a 90-day supply to be covered.

Using Non-Network Pharmacies

If you use a non-participating pharmacy, you will pay 100% of the prescription price at the time of purchase and submit a completed claim form to Express Scripts® Pharmacy Benefit Services. The prescription receipt must be attached to the form. You will usually be reimbursed within 21 days from receipt of your claim form. You will be reimbursed the amount PEIA would have paid at a participating pharmacy, less your required member cost and your deductible (if applicable). This reimbursement is usually less than you paid for the prescription. All applicable management, such as prior authorization, step therapy, and quantity limits still apply.

If you purchase a Maintenance Medication at a non-network pharmacy, you will not be reimbursed for your purchase. Maintenance Medications must be purchased from Retail Maintenance Network pharmacies or using the Express Scripts® Pharmacy Program.

If you need claims forms call Express Scripts® Pharmacy Benefit Services Customer Care at **1-855-224-6247** or visit their website at **www.express-scripts.com/wvpeia**.

Using the Express Scripts® Pharmacy Program

Express Scripts® Pharmacy Benefit Services provides a convenient mail service pharmacy program for PEIA PPB Plan insureds. You may use the mail service pharmacy if you're taking medication to treat an ongoing health condition, such as high blood pressure, asthma, or diabetes. When you use the mail service pharmacy, you must order a 90-day supply of a medication on the maintenance list, as prescribed by your doctor, and pay the member cost share indicated above. You may refill your prescription when 75% of the medication is used up. Express Scripts® Pharmacy Benefit Services licensed professionals fill every prescription following strict quality and safety controls. If you have questions about your prescription, registered pharmacists are available around the clock to consult with you.

New Prescriptions and the Mail Service Pharmacy

If you want to use the mail service pharmacy, the first time you are prescribed a medication that you will need on an ongoing basis, ask your doctor for two prescriptions: the first for a 14-day supply to be filled at a participating retail pharmacy; the second, for a 90-day supply, to be filled through the mail service pharmacy. There are several ways to submit your mail service prescriptions. Just follow the steps below. Some restrictions apply.

- 1) Ordering new prescriptions - Ask your doctor to prescribe your medication in a 90-day supply for maintenance medications, plus refills if appropriate. Mail your prescription and required copayment along with an order form in the envelope provided. Or ask your doctor to e-prescribe or to fax your order to **1-888-327-9791**. You will need to give your doctor your member ID number located on your ID card.
- 2) Refilling your medication - A few simple precautions will help ensure you don't run out of your prescription. Remember to reorder on or after the refill date indicated on the refill slip. Or reorder when you have less than 14 days of medication left.
 - Refills online: Log on or register at Express Scripts® Pharmacy Benefit Services website at **www.express-scripts.com/wvpeia**. Have your member ID number, the prescription number (it's the 9-digit number on your refill slip), and your credit card ready when you log on.
 - Refills by phone: Call **1-855-224-6247** and use the automated refill system. Have your member ID number, refill slip with the prescription number, and your credit card ready.
 - Refills by mail: Use the refill and order forms provided with your medication. Mail them with your copayment.
- 3) Delivery of your medication - Prescription orders receive prompt attention and, after processing, are usually sent to you by U.S. mail or UPS within two weeks. Your enclosed medication will include instructions for refills, if applicable. Your package may also include information about the purpose of the medication, correct dosages, and other important details.
- 4) Paying for your medication - You may pay by check, money order, VISA, MasterCard, Discover, American Express, electronic check, or PayPal. Please note: The pharmacist's judgment and dispensing restrictions, such as quantities allowable, govern certain controlled substances and other prescribed drugs. Federal law prohibits the return of any dispensed prescription medicines.

Prior Authorization

Your prescription drug program provides coverage for some drugs only if they are prescribed for certain uses and amounts, so those drugs require prior authorization for coverage. Prior Authorization is handled by the Rational Drug Therapy Program (RDT) and Express Scripts® Pharmacy Benefit Services depending on the medication. If your medication must be authorized, your pharmacist or physician can initiate the review process for you. The prior authorization process is typically resolved electronically or over the phone; if done by letter it can take up to two business days. If your medication is not approved for plan coverage, you will have to pay the full cost of the drug. Your pharmacist or physician may contact the Rational Drug Therapy Program.

PEIA will cover, and your pharmacist can dispense, up to a five-day supply of a medication requiring prior authorization for the applicable copayment. Your pharmacist or doctor should contact the Rational Drug Therapy Program for an emergency supply. This policy applies when your doctor is either unavailable or temporarily unable to complete the prior authorization process promptly. Prior authorizations may be approved retroactively for up to 30 days to allow time for the physician to work with and provide documentation to RDT. If the prior authorization is ultimately approved, your pharmacist will be able to dispense the remainder of the approved amount with no further copayment for that month's supply if you have already paid the full copayment. All prior authorization requests must be reviewed annually.

For the most up-to-date clinical management, please refer to the Full Formulary listing found on our website at peia.wv.gov/express-scripts. Your medication can also be reviewed on the Express Scripts® Pharmacy Benefit Services website at www.express-scripts.com/wvpeia using the Find My Drug tool.

The medications listed below require prior authorization:

- 1) Adrenal Hormones* (Acthar, Cortrophin, Tarpeyo)
- 2) Alkylating Agents* (Temodar, Temozolomide)
- 3) Antiasthmatics (Advair, Airduo, Breo Ellipta, Daliresp, Dulera, Roflumilast, Symbicort, Wixela)
- 4) Antifungals – Oral (Cresemba, Noxafil, Vfend, Voriconazole)
- 5) Colony Stimulating factors* (Aranesp, Epogen, Neupogen, Procrit, Retacrit)
- 6) Compounded medications
- 7) Continuity of care (requested drug dispensed within the last 90 days approved for coverage previously by a prior plan)
- 8) Diuretics* (Jynarque, Samsca, Tolvaptan)
- 9) Eye Preparations - Tears (Cequa, Cyclosporine, Restasis, Verkazia)
- 10) Fentanyl drugs (Actiq®, Duragesic®, Fentora®, Lazanda®, Subsys)
- 11) Forteo*
- 12) Gastrointestinal* (Bilvay, Livmarli, Ocaliva, Xermelo)
- 13) GLP-1 Agonists/Incretin Mimetics Combination (Adlyxin, Byetta, Bydureon, Mounjaro, Ozempic, Rybelsus, Trulicity, Victoza). Note: The GLP1 class of medications is covered for Type 2 diabetes only.
- 14) Growth Hormones* (Gemnotropin, Humatrope, Norditropin Flexpro, Omnitrope, Skytrofa)
- 15) Hepatitis-C medications* (Harvoni, Epclusa)
- 16) Increlex*
- 17) Immunosuppressants* (Dupixent, Kevzara, Skyrizi, Stelara)
- 18) Lidocaine Patches
- 19) Lupron*
- 20) Medications to treat cancer*
- 21) Medications to treat inflammatory conditions*
- 22) Medications to treat prostate cancer*
- 23) Omnipod
- 24) Ophthalmic Prostaglandin (Latanoprost, Lumigan, Xalatan, Travatan Z, Zioptan)
- 25) Opioids - Short and Long-acting, MEQD, and day limit rules
- 26) Pulmonary Arterial Hypertension* (Bosentan, Tracleer, Tyvaso)
- 27) Revlimid*
- 28) Sedative/Hypnotics (Ambien, Belsomra, Dayvigo, Edluar, Intermezzo, Lunesta, Rozerem, Quviviq, Silenor, Zaleplon, Zolpimist)
- 29) Sickle Cell Anemia* (Endari, Oxbryta)
- 30) Specialty medications*
- 31) Testosterone products* (Androderm, AndroGel, Depo-Testosterone, Fortesta, Natesto, Striant, Testim, Vogelxo, Xyosted)
- 32) Twiist Starter and Refill kits
- 33) Vacation supplies of medication for foreign travel (allow 7 days for processing)
- 34) V go
- 35) Vitamin A derivatives – Topical Tretinoids (Altreno, Atralin, Avita, Retin-A, Retin-A Micro, Tazorac, Tretin-X)
- 36) Xyrem*, Xywav*

***These drugs must be purchased through the Common Specialty Medications Program. See information later in this section.**

- 1) PEIA will honor a prior authorization approved by your previous insurer for the first 3 months of your enrollment in PEIA if the services are provided within the state to allow time for your provider's office to work through any prior authorizations and appeals. The medication is still subject to all prior authorization, step therapy, and quantity limits. It is important your provider's office let the Rational Drug Therapy Program (for non specialty medications) or Express Scripts® Pharmacy Benefit Services (for specialty medications) know you are new to PEIA.
- 2) PEIA will cover any prescription requiring a prior authorization written for an inpatient at the time of discharge for three days: Provided, That the cost of the medication does not exceed \$5,000 per day and the provider has noted on the prescription or notified the pharmacy that the prescription is being provided at the time of discharge. After the three-day timeframe, a prior authorization shall be obtained.

This list is subject to change during the plan year if circumstances arise which require adjustment, and notice will be provided no later than 60 days prior to the date on which the modification will become effective. The changes will be included in PEIA's Plan Document, which is filed with the Secretary of State's office, and will be incorporated into the next edition of the Summary Plan Description.

For the most up-to-date clinical management, please refer to the Full Formulary listing found on our website at peia.wv.gov/prescription-benefits.

Drugs with Special Limitations

Step Therapy

Step Therapy promotes appropriate utilization of first-line drugs and/or therapeutic categories. Step Therapy requires that participants receive one or more first-line drug(s), as defined by program criteria before prescriptions are covered for second-line drugs in defined cases where a step approach to drug therapy is clinically justified. To promote use of cost-effective, first-line therapy, PEIA uses step therapy in the following therapeutic classes:

- 1) Acne agents - Topical (Aczone, Avar, Cleocin, Epiduo, Plexion, Rosula)
- 2) ADHD (Adhansia XR, Concerta, Daytrana, Focalin XR, Methylphenidate, Quillichew, Ritalin)
- 3) Amphetamines (Adderall XR, Adzenys, Dexedrine, Dyanavel, Mydayis, Vyvanse)
- 4) Antibiotics - Topical (Altabax, Mupirocin, Xepi)
- 5) Antifungals - Topical (Ciclodan, Penlac)
- 6) Angiotensin II Receptor Blockers & Renin Inhibitors (Atacand, Avapro, Benicar, Cozaar, Diovan, Edarbi, Edarbyclor, Hyzaar, Micardis)
- 7) Anticonvulsants (Depakote, Keppra, Lamictal, Namenda, Neurontin, Spritam, Topamax, Vimpat)
- 8) Antidepressants (Cymbalta, Drizalma, Effexor, Fetzima, Pristiq)
- 9) Antihistamines (Carbinoxamine Maleate, Karbinal, Ryvent)
- 10) Antihypertensive Combinations (Azor, Exforge, Twynsta, Tribenzor)
- 11) Antiparkinson drugs (Azilect, Xadago)
- 12) Antipsoriatic/Antiseborrheic (Dovonex, Pramoxone, Sorilux, Taclonex, Wynnora)
- 13) Benign Prostatic Hyperplasia (Flomax, Rapaflo, Uroxatral)
- 14) Corlanor

- 15) Corticosteroids – Topical (Apexicon, Cordran, Halog, Nucort, Topicort, Triderm, Tridesilon)
- 16) Diabetes - Oral (Actos, Avandia, Farxiga, Fortamet, Glucophage XR, Glumetza ER, Invokana, Jardiance, Metformin ER, Riomet, Steglujan, Synjardy, Trijardy)
- 17) Eye Anti-inflammatory agents (Acular, Alrex, Durezol, Flarex, Lotemax, Maxidex, Pred mild)
- 18) Gout therapy (Colcrys, Colchicine, Febuxostat, Uloric)
- 19) Immunosuppressants (Astagraf, Envarsus)
- 20) Intranasal Steroids (Beconase, Dymista, Mometasone Furoate, Nasonex, Qnasl, Zetonna)
- 21) Lipid/Cholesterol Lowering agents (Crestor, Lescol, Lipitor, Livalo, Pravachol, Vytorin, Zocor)
- 22) Narcolepsy and sleep disorder (Armodafinil, Nuvigil, Provigil, Sunosi)
- 23) Neurological therapy (Aricept, Exelon, Namenda, Razadyne)
- 24) NSAIDS (Arthrotec, Cambia, Celebrex, Celecoxib, Daypro, diclofenac potassium, Feldene, Flector, ketoprofen capsules, Meloxicam, Mobic, Naproxen, Relafen, Sprix, Tivorbex, Vivlodex, Voltaren, Zorvolex)
- 25) Osteoporosis (Actonel, Binosto, Boniva, Fosamax)
- 26) Overactive Bladder (Detrol, Ditropan, Enablex, Oxytrol, Toviaz, Vesicare)
- 27) Proton Pump Inhibitors (Aciphex, Dexilant, Dexlansoprazole, Esomeprazole, lansoprazole ODT, Nexium, Prevacid, Prilosec, Protonix, Zegerid)
- 28) Rheumatological agents (Otrexup, Rasuvo, Reditrex, Savella)
- 29) Selective Serotonin Reuptake Inhibitors (Celexa, Lexapro, Paroxetine, Paxil, Prozac, Zoloft)

This list is subject to change during the plan year if circumstances arise which require adjustment, and notice will be provided no later than 60 days prior to the date on which the modification will become effective. The changes will be included in PEIA's Plan Document, which is filed with the Secretary of State's office, and will be incorporated into the next edition of the Summary Plan Description.

For the most up-to-date clinical management, please refer to the Full Formulary listing found on our website at peia.wv.gov/prescription-benefits.

Quantity Limits (QL)

Under the PEIA PPB Plan Prescription Drug Program, certain drugs have preset coverage limitations (quantity limits). Quantity limits ensure that the quantity of units supplied in each prescription remains consistent with clinical dosing guidelines and PEIA's benefit design. Quantity limits encourage safe, effective and economic use of drugs and ensure that members receive quality care. If you are taking one of the medications listed below and you need to get more of the medication than the plan allows, ask your pharmacist or doctor to call RDT or Express Scripts® Pharmacy Benefit Services to discuss your refill options.

This list is subject to change during the plan year if circumstances arise which require adjustment, and notice will be provided no later than 60 days prior to the date on which the modification will become effective. The changes will be included in PEIA's Plan Document, which is filed with the Secretary of State's office, and will be incorporated into the next edition of the Summary Plan Description.

For the most up-to-date clinical management, please refer to the Full Formulary listing found on our website at peia.wv.gov/prescription-benefits.

Therapeutic Category	Quantity Limit
Androgenic Agents	Androderm is limited to 30 patches per fill
Androgenic Agents	Natesto is limited to 22 grams per fill
Androgenic Agents	Testosterone is limited to 75 grams per fill
Antiemetic/Antivertigo Agents	Aprepitant is limited to 1 unit per fill
Antiemetic/Antivertigo Agents	Granisetron HCl is limited to 6 units per fill
Antiemetic/Antivertigo Agents	Ondansetron ODT is limited to 9 units per fill
Antiemetic/Antivertigo Agents	Ondansetron HCl is limited to 100 units per fill
Antiemetic/Antivertigo Agents	Varubi is limited to 2 tablets per fill
Antihyperglycemics	Byetta is limited to 1 pen per 23 days
Antihyperglycemics	Mounjaro is limited to 2 milliliters (4 Pens) in 21 days
Antihyperglycemics	Ozempic is limited to 1 pen per 21 days
Antihyperglycemics	Rybelsus is limited to 30 tablets in 23 days
Antihyperlipidemic	Ezetimibe-Simvastatin is limited to 30 units per fill
Antihyperlipidemic	Amlodipine-Atorvastatin is limited to 30 units per fill
Antihyperlipidemic	Atorvastatin Calcium is limited to 30 units per fill
Antihyperlipidemic	Fluvastatin Sodium is limited to 30 units per fill
Antihyperlipidemic	Lovastatin is limited to 30 units per fill
Antihyperlipidemic	Livalo is limited to 30 units per fill
Antihyperlipidemic	Pravastatin Sodium is limited to 30 units per fill
Antihyperlipidemic	Rosuvastatin Calcium is limited to 30 units per fill
Antihyperlipidemic	Simvastatin is limited to 30 units per fill
Antimigraine Preparations	Eletriptan HBr is limited to 6 units per fill
Antimigraine Preparations	Aimovig Autoinjector is limited to 1 unit in 23 days

Antimigraine Preparations	Ajovy Autoinjector is limited to 3 units in 68 days
Antimigraine Preparations	Emgality is limited to 1 unit in 23 days
Antimigraine Preparations	Rizatriptan is limited to 18 units per fill
Antimigraine Preparations	Sumatriptan is limited to 6 units per fill
Antimigraine Preparations	Sumatriptan Succinate is limited to 1 unit per fill
Antipsychotic, Atypical	Asenapine Maleate is limited to 60 tablets per fill
Antipsychotic, Atypical	Latuda is limited to 30 tablets per fill
Antipsychotic, Atypical	Olanzapine is limited to 30 tablets per fill
Antipsychotic, Atypical	Paliperidone ER is limited to 30 tablets per fill
Antipsychotic, Atypical	Quetiapine Fumarate ER is limited to 30 tablets per fill
Antipsychotic, Atypical	Risperidone is limited to 60 tablets per fill
Antipsychotic, Atypical	Ziprasidone HCl is limited to 60 capsules per fill
Antipsychotic, Atypical	Aripiprazole is limited to 30 tablets per fill
Inhalers	Symbicort is limited to 11 units per fill
Inhalers	Advair HFA is limited to 12 units per fill
Inhalers	Fluticasone-Salmeterol is limited to 1 unit per fill
Inhalers	Wixela Inhub is limited to 1 unit per fill
Inhalers	Breo Ellipta is limited to 60 units per fill
Inhalers	Dulera is limited to 1 unit per fill
Inhalers	Breztri Aerosphere is limited to 10.7 grams per fill
Inhalers	Trelegy Ellipta is limited to 60 units per fill
Estrogens	Dotti is limited to 8 patches in 21 days
Estrogens	Estradiol is limited to 4 patches in 21 days
Estrogens	Lyllana is limited to 8 patches in 21 days
Oral Inhalers	Qvar Redihaler is limited to 11 grams per fill

Oral Inhalers	Budesonide is limited to 120 units per fill
Oral Inhalers	Arnuity Ellipta is limited to 1 inhaler per fill
Oral Inhalers	Armonair Respiclick is limited to 1 inhaler per fill
Oral Inhalers	Flovent Diskus is limited to 1 unit per fill
Oral Inhalers	Flovent HFA is limited to 12 units per fill
Oral Inhalers	Asmanex is limited to 1 unit per fill
Oral Inhalers	Asmanex HFA is limited to 13 grams per fill
Local Anesthetics	Glydo is limited to 60 milliliters In 23 days
Local Anesthetics	Lidocaine HCl is limited to 60 milliliters in 23 days
Norepinephrine And Dopamine Reuptake Inhibitors (NDRIs)	Bupropion XL is limited to 30 tablets per fill
Ophthalmic Anti-Inflammatory	Restasis is limited to 60 units per fill
Ophthalmic Anti-Inflammatory	Restasis Multidose is limited to 6 milliliters per fill
Selective Serotonin Reuptake Inhibitors (SSRIs)	Citalopram HBr is limited to 30 tablets per fill
Selective Serotonin Reuptake Inhibitors (SSRIs)	Escitalopram Oxalate is limited to 30 tablets per fill
Selective Serotonin Reuptake Inhibitors (SSRIs)	Fluvoxamine Maleate is limited to 60 capsules per fill
Selective Serotonin Reuptake Inhibitors (SSRIs)	Paroxetine HCl is limited to 30 tablets per fill
Selective Serotonin Reuptake Inhibitors (SSRIs)	Sertraline HCl is limited to 60 tablets per fill
Serotonin-Norepinephrine Reuptake-Inhibitors (SNRIs)	Desvenlafaxine Succinate ER is limited to 30 tablets per fill
Serotonin-Norepinephrine Reuptake-Inhibitors (SNRIs)	Duloxetine HCl is limited to 60 capsules per fill
Serotonin-Norepinephrine Reuptake-Inhibitors (SNRIs)	Fetzima is limited to 28 capsules per fill
Serotonin-Norepinephrine Reuptake-Inhibitors (SNRIs)	Venlafaxine HCl ER is limited to 30 capsules per fill
Topical Antifungal/Anti-Inflammatory, Steroid Agent	Clotrimazole/Betamethasone is limited to 45 grams in 21 days
Topical Antifungals	Nystatin is limited to 30 grams in 21 days
Topical Antifungals	Nystatin w/ Triamcinolone is limited to 60 grams in 21 days
Topical Local Anesthetics	Lidocaine is limited to 50 grams in 21 days

Topical Local Anesthetics	Lidocaine-Prilocaine is limited to 30 grams in 23 days
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Maintenance Medications

All Maintenance Medications must be purchased in 90-day supplies from a Retail Maintenance Network Pharmacy or through Express Scripts® Pharmacy Program mail service. You must receive a 90-day supply of the medications and classes listed on our website at peia.wv.gov/prescription-benefits. Maintenance medications dispensed in quantities less than 90 days are not covered by the plan. If you are starting on a new maintenance medication, you may receive up to two 30-day fills to be sure you tolerate the medication and that your dosage is correct. After the second 30-day fill, the maintenance medication will be covered only in a 90-day supply, and only when filled at a Retail Maintenance Network pharmacy or using the Express Scripts® Pharmacy Program.

Specialty Drugs Program

PEIA's Specialty Drug Program has two components:

- 1) Specialty Injectable Drugs are administered by injection or infusion, and are managed by UMR through the medical benefit.
- 2) Common Specialty Medications are self-administered, and are managed by Accredo® Specialty Pharmacy, an Express Scripts® Pharmacy Benefit Services specialty pharmacy.

Specialty Injectable Drugs are prescription drugs used to treat complex, chronic, or rare medical conditions (e.g., cancer, rheumatoid arthritis, hemophilia, HIV, multiple sclerosis, inflammatory bowel disease, psoriasis, and hepatitis). Drugs in this category are typically administered by injection or infusion. Specialty Injectables often require special handling (e.g., refrigeration) and ongoing clinical monitoring. The PEIA PPB Plans cover specialty injectable drugs through a program managed by UMR. The program provides comprehensive direction to policyholders and their dependents for treatments utilizing specialty drugs. If your physician prescribes a specialty drug, that physician, you, or the pharmacist must call UMR at **1-888-440-7342**. The Specialty Injectable Drug list is located at www.UMRwebapps.com/SpecialtyInjectable/77700000.

To obtain a paper copy, call 1-888-680-7342. UMR will review the drug for medical necessity. If denied, UMR will contact your physician for additional information which may allow approval of the requested medication.

Common Specialty Medications are typically self-administered injectable therapies that are dispensed through Accredo® Specialty Pharmacy (an Express Scripts® Pharmacy Benefit Services specialty pharmacy) or a participating retail pharmacy within the Specialty Precision Network.

When a specialty medication is prescribed, providers have multiple submission options:

Verbal prescriptions:

Call 866-759-1557 (Accredo Verbal Line) or 1-800-803-2523 (General Line)

Fax: 888-302-1028

ePrescribing:

Accredo
1620 Century Center Parkway
Memphis, TN 38134
NCPDP ID: 4436920

Following prescription submission, the Specialty Pharmacy team will work directly with the provider to facilitate any required prior authorization. Once approved, a specialty-trained pharmacist or care team member will proactively reach out to assess the member's needs, provide clinical support, and coordinate next steps. This includes arranging injection training, if appropriate, and ensuring the member is comfortable with their therapy.

After onboarding is complete, medications can be shipped directly to the member's home or an alternate approved location, ensuring convenient and timely access to treatment.

PEIA participates in the SaveOnSP program which includes many specialty medications. SaveOnSP accesses many manufacturer programs which will financially assist patients and PEIA in the purchase of these specialty medications. PEIA requires that if your medication is included in the SaveOnSP list, you must participate in the program. Only your actual out-of-pocket payments will count toward your drug deductible and annual out-of-pocket maximum; not amounts discounted off the price by the manufacturer or seller of the specialty medication. Specialty drugs have the following key characteristics:

- Need frequent dosage adjustments
- Cause more severe side effects than traditional drugs
- Need special storage, handling and/or administration
- Have a narrow therapeutic range
- Require periodic laboratory or diagnostic testing

After you have met your prescription drug deductible, the copayment on these specialty medications will generally be \$100 for any Common Specialty Medications on the WV Preferred Drug List and \$150 for any Common Specialty Medications not on the WV Preferred Drug List if it is not on the SaveOnSP list. Only your actual out-of-pocket payments will count toward your drug deductible and annual out-of-pocket maximum, not amounts discounted off the price by the manufacturer or seller of the specialty medications. Contact Express Scripts® Pharmacy Benefit Services to verify copayments. These drugs are not available in 90-day supplies. If you are prescribed one of these common specialty medications, call Express Scripts® Pharmacy Benefit Services at **1-855-224-6247**.

SaveOnSP Copay Assistance Benefit

West Virginia Public Employees Insurance Agency offers members access to a copay assistance benefit, administered by SaveOnSP, which helps members save money on certain specialty medications. SaveOn reaches out when it identifies eligible members taking the drugs that are included. Enrollment in the SaveOnSP manufacturer assistance program is now required for specialty prescriptions. Members can get their specialty medications filled for \$0 cost if the specialty medication is on the SaveOnSP list. If a member does not enroll in the program, the member cost of the drug will be 30% coinsurance.

Common Specialty Medications

Examples of specialty medications are listed below. This list is not all-inclusive.

Drug Name	Category
Actemra (QLL)	Rheumatological Agents
Actimmune	Interferons
Alecensa (QLL)	Antineoplastic Drugs
Aubagio (QLL)	Neurological Therapy
Balversa	Antineoplastic Drugs
Cinryze	Pulmonary Agents
Daraprim	Antimalarials
Egrifta	Growth Hormones
Enbrel (QLL)	Rheumatological Agents
Forteo (QLL)	Osteoporosis Therapy
Genotropin	Growth Hormones
Lupron Depot-Ped	Antineoplastic Drugs
Nuplazid (QLL)	Antidepressants
Ofev (QLL)	Pulmonary Agents
Otezla (QLL)	Rheumatological Agents
Procrit	Erythroid Stimulants
Skyrizi (QLL)	Antipsoriatic / Antiseborrheic
Tymlos (QLL)	Osteoporosis Therapy
Xyrem (QLL)	Psychotherapeutic Agents
Zeposia (QLL)	Neurological Therapy

All Common Specialty Medications require Prior Authorization from Express Scripts® Pharmacy Benefit Services.

[QLL] This drug is subject to Quantity Level Limits (QLL). This list is not all-inclusive and is subject to change throughout the Plan Year.

Diabetes Management

PEIA covers diabetes management items under its Maintenance Medication benefit, which means that needles, syringes, lancets and test strips must be purchased in 90-day supplies from a Retail Maintenance Network Pharmacy or through Express Scripts® Pharmacy mail service. For patients just starting use of needles, syringes, lancets or test strips, PEIA will permit two 30-day fills of the new prescription at a network pharmacy, but after that, all items must be purchased in 90-day supplies from a Retail Maintenance Network Pharmacy or through Express Scripts® Pharmacy mail service.

Cost-sharing Limits: There are limits on the amount of cost-sharing a member with diabetes must pay for a 30-day supply of some medications and devices for treating diabetes.

- Diabetes devices include blood glucose test strips, glucometers, continuous glucose monitors (CGM), lancets, lancing devices, or insulin syringes, but not insulin pumps. Cost sharing for a 30-day supply of covered devices may not exceed \$100 in aggregate, even if the member is prescribed more than one device per 30-day supply.
- Prescription insulin drugs' cost-sharing cannot exceed \$35 in aggregate for a 30-day supply, even if the member is prescribed more than one insulin drug, per 30-day supply, regardless of the amount or type of insulin needed to fill the member's prescription.

Omnipod insulin delivery systems are covered under the Prescription Drug Program at the preferred drug copay of \$50 per 30-day supply or \$100 per 90-day supply in the PPB Gold High Deductible and WV Bronze High Deductible Plans. The standard Express Scripts® Pharmacy Benefit Services quantity limit (QL) for Omnipod is 15 pods per thirty-day supply or 45 pods per ninety-day supply. Quantities greater than this will require prior authorization from the Rational Drug Therapy Program (RDTP).

UMR will no longer precertify Omnipod, but all other Insulin pumps will still require pre-certification through UMR and be covered under the medical benefit. All diabetic supplies (including continuous glucose monitors (CGMs), CGM supplies, lancets, and test strips) are covered under the pharmacy benefit plan administered by Express Scripts® Pharmacy Benefit Services. Diabetic supplies will no longer be covered through the medical benefit plan. Traditional insulin pumps and their supplies are not affected and will continue to be a medical benefit only.

Blood Glucose Monitors: Covered diabetic insureds can receive a free FreeStyle Lite, FreeStyle Freedom Lite, or TruMetrix blood glucose monitor with a current prescription. Take your prescription to your pharmacist or call the Express Scripts® Pharmacy Benefit Services Diabetic Meter Program at **1-855-224-6247** to request a meter.

Glucose Test Strips: The plan covers only FreeStyle Lite, FreeStyle Freedom Lite, and TruMetrix test strips at the preferred copayment of \$100 per 90-day supply. Other brands require a 100% copayment.

Needles/Syringes and Lancets: You can obtain a supply of disposable needles/syringes and lancets for the copayments listed below.

Diabetes Management Copayments		
	PEIA PPB Gold High Deductible and WV Bronze High Deductible Plans	
	Up to 30-day supply	90-day supply*
FreeStyle and TruMetrix test strips, as noted above	Not Covered	\$100
Embecta needles/syringes	Not Covered	\$40
Lancets	Not Covered	\$40

* You must purchase all Diabetes Management items in 90-day supplies through a Retail Maintenance Network pharmacy or through Express Scripts® Pharmacy Mail Service.

Tobacco Cessation Program

PEIA has a tobacco cessation program that includes coverage for both prescription and over-the-counter (OTC) tobacco cessation products. For a full description of the benefits, please see "Tobacco Cessation" on [page 99](#). The drugs are covered under your prescription drug program.

What is Covered?

PEIA will cover prescription and over-the counter (OTC) tobacco cessation products if they are dispensed with a prescription. Toll-free numbers are provided by the manufacturers of most of these products for phone coaching and support.

Coverage is limited to two twelve-week cycles per rolling twelve-month period. Tobacco-cessation products are available at no cost to the member; both the deductible and the copayment are waived when prescribed by a physician and purchased at a network pharmacy.

Who is Eligible for Tobacco Cessation?

Only those members who have been paying the Standard (tobacco-user) premium are eligible for this benefit. If you have signed an affidavit claiming to be tobacco-free, and then you attempt to use the tobacco cessation benefit, you will be declined services. Pregnant women will be offered 100% coverage during any pregnancy.

Drugs or Services That Are Not Covered

Your plan does not cover the following medications or services:

- 1) Abortifacient (i.e., Mifeprex)
- 2) Anorexiants (any drug used for the purpose of weight loss)
- 3) Anti-wrinkle agents (e.g. Renova®)
- 4) Arestin
- 5) Bleaching agents (e.g., Eldopaque®, Eldoquin Forte®, Melanex®, Nuquin®, Solaquin®)
- 6) Bulk ingredients (i.e. bulk chemicals, bulk powders, bulk compounding ingredients, hormone replacement bulk ingredients, high cost bases, compound kits, etc.)
- 7) CeQur, Finesse® and all other disposable insulin delivery systems, except Omnipod and VGo.
- 8) Charges for the administration or injection of any drug
- 9) Compounds containing one or more ingredients which are commercially available in alternate medications, are an over-the-counter (OTC) product or lack clinical evidence in compounded dosage forms. This list is subject to change throughout the Plan Year.
- 10) Contraceptive devices and implants
- 11) Diagnostic agents
- 12) Drugs dispensed by a hospital, clinic or physician's office
- 13) Drugs excluded from the formulary by Express Scripts® Pharmacy Benefit Services. You can find a list of these medications at **peia.wv.gov/prescription-benefits**.
- 14) Drugs labeled "Caution-limited by federal law to investigational use," or experimental drugs not approved by the FDA, even though a charge is made to the individual.
- 15) Drugs requiring prior authorization when prescribed for uses and quantities not approved by the FDA
- 16) Drugs requiring a prescription by State law, but not by federal law (State controlled) are not covered
- 17) Erectile dysfunction medications
- 18) Fertility drugs
- 19) Fioricet® with Codeine (butalbital/acetaminophen caffeine with codeine)
- 20) Fiorinal® with Codeine (butalbital/aspirin caffeine with codeine)
- 21) Hair growth stimulants
- 22) Homeopathic medications
- 23) Hypoactive Sexual Desire Disorder (HSDD) Agents
- 24) Biological sera, blood or blood products, Hyalgan®, Synvisc®, Remicade®, Synagis®, Xolair®, Amevive®, Raptiva® (these are covered under the medical plan)
- 25) Latisse™
- 26) Medical or therapeutic foods
- 27) Medication which is to be taken by or administered to an individual, in whole or in part, while he or she is a patient in a hospital, sanitarium, or extended care facility
- 28) Medications for which the cost is recoverable under any Workers' Compensation or occupational disease law, or any State or governmental agency, or medication furnished by any other Drug or Medical Service for which no charge is made to the member.
- 29) Newly released prescription medications that have been on the market less than 4 months
- 30) Non-legend drugs
- 31) Nutritional Supplements (that require a prescription, i.e., Metanx, Limbrel, Deplen)
- 32) Pentazocine/Acetaminophen (Talacen®)
- 33) Prescription drug charges not filed within 6 months of the purchase date, if PEIA is the primary insurer, or within 6 months of the processing date on the Explanation of Benefits (EOB) from the

other plan, if PEIA is secondary.

- 34) Products unapproved by the FDA.
- 35) Replacement medications for lost, damaged or stolen drugs
- 36) Requests for less than a 90-day supply of maintenance medications, or requests for more than a 30-day supply of short-term medications.
- 37) Respiratory Therapy Supplies: Nebulizers
- 38) Respiratory Therapy Supplies: Peak Flow Meters
- 39) Stadol® Nasal Spray (butorphanol)
- 40) Select medical devices and artificial saliva products (e.g., Avenova, Beau Rx, Eleton, Epiceram, HPR Plus, PromiseB, NetraSal, SalivaMAX)
- 41) Select medications with clinically appropriate, cost-effective alternatives (e.g., Absorica, Absorica LD, almotriptan, Aplenzin, Ampyra, Bafiertam, carvedilol ER (extended release only), citalopram capsule, dihydroergotamine injection/nasal spray, doxycycline 40mg, Duexis, frovatriptan, Jublia, Kerydin, metformin ER modified/osmotic, naratriptan, Nascobal, Onzetra, pramipexole ER, Sitavig, sumatriptan STAT dose injection (auto injector only), sumatriptan/naproxen, Tecfidera, Tosymra, Trudhesa, venlafaxine ER tablet, Vimovo, Vumerity, Xerese, Zavzpret, Zipsor, zolmitriptan ODT, zolmitriptan 5mg spray, zolmitriptan tablet, Zomig 2.5mg nasal spray, Zyflo)
- 42) Specialty Mental Health Category (e.g., Spravato, Zulresso)
- 43) Therapeutic devices or appliances, including support garments and other non-medicinal substances, regardless of intended use, except those listed above.
- 44) Unit dose medications
- 45) Vacation supplies, unless leaving the country. If you are leaving the country, and want PEIA to cover a vacation supply, you must submit documentation (copy of an airline ticket, travel agency itinerary, etc.) to substantiate your international travel arrangements. Please allow seven (7) days for processing. Please allow fourteen (14) days for mail order or specialty medication processing.
- 46) Services provided for any injury(ies) incurred during or resulting from the commission of, or an attempt to commit, a felony or injury(ies) and/or sickness incurred while engaging in an illegal act or occupation or participation in a riot.



Other Important Features of Your Prescription Drug Program

Your prescription drug program is designed to provide the care and services you expect, whether it's keeping a record of your medication history, providing toll-free access to a registered pharmacist, or keeping you in touch with any changes to your program.

Express Scripts® Pharmacy Benefit Services uses the health and prescription information about you and your dependents to administer your benefits. They also use information and prescription data from claims submitted nationwide for reporting and analysis without identifying individual patients.

When your prescriptions are filled at one of Express Scripts® Pharmacy Benefit Services mail service pharmacies or at a participating retail pharmacy, pharmacists use the health and prescription information on file for you to consider many important clinical factors including drug selection, dosing, interactions, duration of therapy and allergies. Express Scripts® Pharmacy Benefit Services pharmacists may also use information received from your network retail pharmacy.

Drug Utilization Review

Under the drug utilization review program, prescriptions filled through the mail service pharmacy and participating retail pharmacies are examined by Express Scripts® Pharmacy Benefit Services for potential drug interactions based on your personal medication profile. The drug utilization review is especially important if you or your covered dependents take many different medications or see more than one doctor. If there is a question about your prescription, your pharmacist may notify your doctor before dispensing the medication.

Education and Safety

You will receive information about critical topics like drug interactions and possible side effects with every new prescription Express Scripts® Pharmacy mails. Your retail pharmacy may also provide you with drug information. By visiting **www.express-scripts.com/wvpeia**, you also can access other health-related information. To view health information personalized to fit your interests, register with **www.express-scripts.com/wvpeia**. Any written health information cannot replace the expertise and advice of health care practitioners who have direct contact with a patient. All Express Scripts® Pharmacy Benefit Services health information is designed to help you communicate more effectively with your doctor and, as a result, understand more completely your situation and choices.

Health Management

Based on your prescription and health information, Express Scripts® Pharmacy Benefit Services may provide information to you on one or more of Express Scripts® Pharmacy Benefit Services Care Management programs, provided as a service to you by PEIA. Program participants generally receive educational mailings and may receive a follow-up call from a Express Scripts® Pharmacy Benefit Services pharmacist or nurse. Express Scripts® Pharmacy Benefit Services develops these programs to support your doctor's care, and they may contact your doctor regarding your participation in these programs.

Coordination of Benefits

If another insurance carrier is the primary insurer for a policyholder or a dependent, or if you are Medicare-eligible, PEIA will pursue coordination of benefits.

Commercial Insurance: As a secondary payor, PEIA will pay only if the other insurance plan's benefit is less than what PEIA would have provided as the primary insurer. If PEIA is the secondary insurer, either your pharmacy can process the prescription claim as a secondary claim to PEIA or you must submit the following documentation to Express Scripts® Pharmacy Benefit Services to have the secondary claim processed:

- A completed Express Scripts® Pharmacy Benefit Services claim form;
- The receipt from the pharmacy; and
- An Explanation of Benefits from the primary plan or a pharmacy printout that shows the amount paid by the primary plan.

You will usually be reimbursed within 30 days from receipt of your claim form.

If you need claim forms, call Express Scripts® Pharmacy Benefit Services Member services at **1-855-224-6247** or visit their website at **www.express-scripts.com/wvpeia**.



How to File a Prescription Drug Claim

Filing a Prescription Drug Claim

Prescription drug claims are processed by Express Scripts® Pharmacy Benefit Services and should be submitted to:

Express Scripts® Pharmacy Benefit Services
ATTN: Commercial Claims
P.O. Box 52017
Phoenix, AZ 85072-2017

You may also fax your claim form to: 608-741-5475.

To process a prescription drug claim, Express Scripts® Pharmacy Benefit Services requires a prescription receipt/label. Receipts must contain the following information:

- Date prescription filled
- Name and address of pharmacy
- Doctor name or ID number
- NDC number (drug number)
- Name of drug and strength
- Quantity and day supply
- Prescription number (Rx number)
- DAW (Dispense As Written)
- Amount paid

Claims received missing any of the above information may be returned or payment may be denied or delayed.

Cash register receipts and canceled checks are not acceptable proof of your claim.

If you have other insurance which is primary, you need to submit an Explanation of Benefits (EOB) from the other insurance which shows the amount the primary insurance paid with each claim, or ask your provider to do so if the claim is being submitted for you. You have six (6) months from the date of services to file a prescription claim. If PEIA is your secondary insurer, you have six (6) months from the date of your primary insurer's Explanation of Benefits processing date to file your claim with PEIA. If you do not submit claims within this period, they will not be paid.

If your claim is for an illness or injury wrongfully or negligently caused by someone else, and you expect to be reimbursed by another party or insurance plan, you must file a claim with PEIA within six (6) months of the date of service to ensure that the covered services will be paid. Later, if you receive payment for the expenses, you will have to repay the amount you receive from PEIA. See "Subrogation" on [page 151](#) for details.

Filing Claims for Court-Ordered Dependents (COD)

If you are the custodial parent of a child who is covered under the other parent's PEIA plan as a result of a court order, you must use your I.D. card at a participating pharmacy to receive prescription benefits.

Claims Incurred Outside of the U.S.A.

If you or a covered dependent incur prescription drug expenses while outside the United States, you will be required to pay the provider yourself. Request an itemized bill containing all the information listed above from your provider and submit the bill along with a claim form to Express Scripts® Pharmacy Benefit Services.

Express Scripts® Pharmacy Benefit Services will determine, through a local banking institution, the currency exchange rate and you will be reimbursed according to the terms of PEIA PPB Plans.



Appealing a Drug Claim

Appealing an Adverse Benefit Decision (Denied Claims)

Adverse Benefit Determination means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Participant is no longer eligible to participate in the Plan.

If a claim is being denied, in whole or in part, and the Participant will owe any amount to the provider, the Participant will receive an initial claim denial notice, usually referred to as an Explanation of Benefits (EOB) form, within the timelines described above. The EOB form will:

- Explain the specific reasons for the denial.
- Provide a specific reference to pertinent Plan provisions on which the denial was based.
- Provide a description of any material or information that is necessary for the Participant to perfect the claim, along with an explanation of why such material or information is necessary, if applicable.
- Provide appropriate information as to the steps the Participant may take to submit the claim for appeal (review).

If an internal rule or guideline was relied upon, or if the denial was based on Medical Necessity or Experimental, Investigational, or Unproven treatment, the Plan will notify the Participant of that fact. The Participant has the right to request a copy of the rule/guideline or clinical criteria that were relied upon, and such information will be provided free of charge.



PEIA PPB Plans

If you are a PEIA PPB Plan participant or provider and think that an error has been made in processing your prescription drug claim or in a prescription benefit determination or denial, the first step is to reach out to Express Scripts® Pharmacy Benefit Services or RDT to verify that a mistake has been made. All appeals must be initiated within one hundred and eighty (180) days of claim payment or denial.

Type of Error	Who to Call	Where to Write
Prior Authorization error or denial	RDT 1-800-847-3859 (for physician's offices or pharmacists ONLY)	Rational Drug Therapy Program WVU School of Pharmacy P.O. Box 9511 HSCN Morgantown, WV 26506
Prescription drug claim payment error or denial	Express Scripts® Pharmacy Benefit Services 1-855-224-6247	Express Scripts® Pharmacy Benefit Services Attn: Clinical Appeals Department P.O. Box 66588 St. Louis, MO 63166-6588
Appealing a Specialty Drug Claim	Express Scripts® Pharmacy Benefit Services Call: 1-855-224-6247	Express Scripts® Pharmacy Benefit Services Attn: Clinical Appeals Department P.O. Box 66588 St. Louis, MO 63166-6588

How to appeal an adverse benefit decision (denied claims): This is a **mandatory** appeal level. The Covered Person must exhaust internal procedures before taking any outside legal action.

If your pharmacy claim has been denied, or if you disagree with the determination made by RDT or Express Scripts® Pharmacy Benefit Services, the second step is for you or your Authorized Individual to appeal in writing to RDT or Express Scripts® Pharmacy Benefit Services at the address listed above. The Participant must file the appeal within 180 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume the Participant received the EOB form seven days after the Plan mailed the EOB form. Explain what you think the problem is, and why you disagree with the decision. Please have your physician provide any additional relevant clinical information to support your request.

If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision and may not have been supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Participant's request, regardless of whether the Plan relies on their advice in making any benefit determinations.

After the claim has been reviewed, the Participant will receive written notification letting them know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Participant. The notification will provide the Participant with the information outlined under the "Adverse Benefit Determination" section above.

Filing a Second Appeal: This is a **mandatory** appeal level. The Participant must exhaust internal procedures before taking any outside legal action.

Your Plan offers two internal levels of appeal. If you are not satisfied with the first level appeal decision, you have the right to request a second level appeal from PEIA. The Participant or their authorized individual must file the appeal within 60 days of the date they received the EOB form from the Plan showing that the claim was denied. The Plan will assume the covered person received the EOB form seven days after the Plan mailed the EOB form. Appeals should be directed to the Director of the PEIA. Facts, issues, comments, letters, Explanation of Benefits (EOBs), and all pertinent information about the case should be included and mailed to:

**Director, Public Employees Insurance Agency
601 57th Street, SE, Suite 2
Charleston, WV 25304-2345**

When your request for review arrives, PEIA will reconsider the entire case, considering any additional materials which have been provided. If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with the medical director. This health care professional may not have been involved in the original denial decision or first appeal and may not have been supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Participant's request, regardless of whether the Plan relies on their advice in making any benefit determinations.

A decision, in writing, explaining the reason for modifying or upholding the original disposition of the claim will be sent to the Participant or his or her Authorized Individual. If additional information is required to make a decision, this information will be requested in writing. The additional information must be received within sixty (60) days of the date of the letter. If the additional information is not received, the case will be closed.

Time Periods for Making Decisions on Appeals

After reviewing a claim that has been appealed, the Plan will notify the Participant of its decision within the following timeframes, although Participants may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide such evidence to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination. If such evidence is received at a point in the process where the Plan is unable to provide You with a reasonable opportunity to respond prior to the end of the period stated below, the time period will be tolled to allow You a reasonable opportunity to respond to the new or additional evidence.

Urgent Claim Appeals that Require Immediate Action

A request by a Participant or their Authorized Individual for the review and reconsideration of coverage that requires notification or approval prior to receiving medical care may be considered an urgent claim appeal. Urgent claim appeals must meet one or both of the following criteria in order to be considered urgent in nature:

- A delay in treatment could seriously jeopardize life or health or the ability to regain maximum functionality.
- In the opinion of a Physician with knowledge of the medical condition, a delay in treatment could cause severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

The Plan must respond to the urgent claim appeal request as soon as possible, taking into account the medical exigencies, but no later than 72 hours after receiving the request for review.

- Pre-Service Claims: Within a reasonable period of time appropriate to the medical circumstances, but no later than 10 business days after the Plan receives the request for review for the first appeal, and another 10 business days for the second appeal.
- Post-Service Claims: Within a reasonable period of time, but no later than 30 calendar days after the Plan receives the request for review for the first appeal, and another 30 calendar days for the second appeal, or a maximum of 60 calendar days for the two appeal levels.
- Concurrent Care Claims: Before treatment ends or is reduced.

Right to External Review

If, after exhausting Your internal appeals, You are not satisfied with the final determination, You may choose to participate in the external review program. This program applies only if the Adverse Benefit Determination involves:

- Clinical reasons;
- The exclusions for Experimental, Investigational, or Unproven services;
- Determinations related to Your entitlement to a reasonable alternative standard for a reward under a wellness program;
- Determinations related to whether the Plan has complied with non-quantitative treatment limitation provisions of Code 9812 or 54.9812 (Parity in Mental Health and Substance Use Disorder Benefits);
 - Determinations related to the Plan's compliance with the following surprise billing and cost-sharing protections set forth in the No Surprises Act:
 - Whether a claim is for Emergency treatment that involves medical judgment or consideration of compliance with the cost-sharing and surprise billing protections;
 - Whether a claim for items and services was furnished by a non-network provider at a network facility;
 - Whether an individual gave informed consent to waive the protections under the No Surprises Act;
 - Whether a claim for items and services is coded correctly and is consistent with the treatment actually received;
 - Whether cost-sharing was appropriately calculated for claims for Ancillary Services provided by a non-network provider at a network facility; or
- Other requirements of applicable law.

This external review program offers an independent review process to review the denial of a requested service or procedure (other than a pre-determination of benefits) or the denial of payment for a service or procedure. The process is available at no charge to You after You have exhausted the appeals process identified above and You receive a decision that is unfavorable, or if Express Scripts® Pharmacy Benefit Services, RDT, or PEIA fails to respond to Your appeal within the timelines stated above.

You may request an independent review of the Adverse Benefit Determination. Neither You nor RDT, Express Scripts® Pharmacy Benefit Services nor PEIA will have an opportunity to meet with the reviewer or otherwise participate in the reviewer's decision. If You wish to pursue an external review, please send a written request as indicated below.

Notice of the right to external review for appeals should be sent to:

Director, Public Employees Insurance Agency
601 57th Street, SE, Suite 2
Charleston, WV 25304-2345

Alternatively, You may fax Your request to 877-233-4295, ATTN: PEIA External Appeal

Your written request should include: (1) Your specific request for an external review; (2) the Participant's name, address, and member ID number; (3) Your authorized individual's name and address, if applicable; (4) a description of the service that was denied; and (5) any new, relevant information that was not provided during the internal appeal. You will be provided more information about the external review process at the time we receive Your request.

Any requests for an independent review must be made within four months of the date You receive the Adverse Benefit Determination. You or an authorized individual may request an independent review.

The independent review will be performed by an independent Physician, or by a Physician who is qualified to decide whether the requested service or procedure is a qualified medical care expense under the Plan. The Independent Review Organization (IRO) has been contracted by PEIA's Third Party Administrator (UMR) and has no material affiliation or interest with UMR or PEIA. UMR will choose the IRO based on a rotating list of approved IROs.

In certain cases, the independent review may be performed by a panel of Physicians, as deemed appropriate by the IRO.

Within applicable timeframes of PEIA's UMR's receipt of a request for independent review, the request will be forwarded to the IRO, together with:

- All relevant medical records;
- All other documents relied upon by RDT, Express Scripts® Pharmacy Benefit Services, and/or PEIA in making a decision on the case; and
- All other information or evidence that You or Your Physician has already submitted to RDT, Express Scripts® Pharmacy Benefit Services, or PEIA.

If there is any information or evidence that was not previously provided and that You or Your Physician wishes to submit in support of the request, You may include this information with the request for an independent review, and PEIA will include it with the documents forwarded to the IRO. A decision will be made within applicable timeframes. If the reviewer needs additional information in order to make a decision, this time period may be extended. The independent review process will be expedited if You meet the criteria for an expedited external review as defined by applicable law.

The reviewer's decision will be in writing and will include the clinical basis for the determination. The IRO will provide You and UMR and/or PEIA with the reviewer's decision, a description of the qualifications of the reviewer, and any other information deemed appropriate by the organization and/or required by applicable law.

If the final independent decision is to approve payment or referral, the Plan will accept the decision and provide benefits for such service or procedure in accordance with the terms and conditions of the Plan. If the final independent review decision is that payment or referral will not be made, the Plan will not be obligated to provide benefits for the service or procedure.

How to Reach Express Scripts® Pharmacy Benefit Services

On the Internet

Reach Express Scripts® Pharmacy Benefit Services at **www.express-scripts.com/wvpeia**. Visit Express Scripts® Pharmacy Benefit Services website anytime to learn about patient care, refill your mail service prescriptions, check the status of your mail service pharmacy order, request claim forms and mail service order forms or find a participating retail pharmacy near you.

By Telephone

For those insureds who do not have access to Express Scripts® Pharmacy Benefit Services via the Internet, you can learn more about your program by calling Express Scripts® Pharmacy Benefit Services Customer Care at **1-855-224-6247**, 24 hours a day, 7 days a week.

Special Services

Express Scripts® Pharmacy Benefit Services continually strives to meet the special needs of PEIA's insureds: You may call a registered pharmacist at any time for consultations at **1-855-224-6247**.

PEIA's hearing-impaired insureds may use Express Scripts® Pharmacy Benefit Services TDD number at **1-800-759-1089**.

Visually impaired insureds may request that their mail service prescriptions include labels in Braille by calling **1-855-224-6247**.

Controlling Costs

Prohibition of Balance Billing

All PEIA health plans are governed in part by the Omnibus Health Care Act which was enacted by the West Virginia Legislature in April 1989. This Law requires that any West Virginia health care provider who treats a PEIA insured must accept assignment of benefits and cannot balance bill the insured for any portion of charges over and above the PEIA fee allowance or for any discount amount applied to a provider's charge or payment. This is known as the "prohibition of balance billing." If you receive care outside the State of West Virginia you may be subject to balance billing.

The prohibition of balance billing applies when services are provided in West Virginia and when the PEIA PPB plan is the primary payor. When the PEIA PPB plan is the secondary payor, the provider may bill you for disallowed amounts and for the provider discounts. Remember, you are always responsible for deductibles, copayments, coinsurance amounts and non-covered services.

A PEIA insured who has Medicare as the primary payor has protection against balance billing when the provider accepts Medicare assignment. If the provider accepts Medicare assignment, you are not responsible for amounts which exceed the Medicare allowances.

Balance billing prohibitions do not apply to air ambulance services without regard to geographic location of the provided service. However, while West Virginia law does not prohibit balance billing for air ambulance services, under federal law, balance billing for air ambulance services is prohibited unless notice and consent requirements are satisfied pursuant to the No Surprises Act. Balance billing prohibitions do not apply to pharmacists and pharmacies, outpatient oral surgery and other dental services in West Virginia.

New Technologies

Upon FDA approval of new technology, PEIA determines whether to cover the item, service or procedure. These new technologies may or may not be covered. PEIA often waits until the new technology proves effective before approving coverage. If you have concerns about coverage of a new technology, contact UMR for details.

Preferred Provider Organizations

For services provided outside the State of West Virginia, UMR utilizes several networks. These networks review their providers for quality standards like licensing, background and treatment patterns. As part of their agreement with the network, the amount paid for services is a discounted amount. For details of which networks UMR uses, see "PEIA's Networks" on [page 60](#).

After you receive medical attention, your claim will be routed to UMR. All PPO providers are paid directly, relieving you of any hassle and worry. You will need to pay for out-of-pocket expenses (deductibles, copayments, coinsurance amounts and non-covered services). UMR will send you an Explanation of Benefits (EOB).

Patient Audit Program

The Patient Audit Program offers rewards when you help detect and correct mistakes on your health care bills. Examine your medical bills for these three types of mistakes:

- 1) Charges for services not received;
- 2) Overcharges or overpayments resulting from clerical error or miscalculation; and
- 3) Any claim for a condition not present on admission, such as a hospital acquired infection or fall.

Reported errors must be at least \$50.00 to qualify for the Patient Audit Program and must be submitted within 60 days of the processing date on the Explanation of Benefits (EOB). Complete the Patient Audit Report Form from PEIA and submit it, along with an itemized bill from the provider, the corrected bill (or explanation of disagreement), and a copy of the EOB, to PEIA.

PEIA and UMR or Express Scripts® Pharmacy Benefit Services will investigate and recover the overpayment, if justified, from the provider of services. When the overpayment is processed you will be paid 50% of the recovered amount, up to \$1,000 per plan year.

HMO members are not eligible to participate in the Patient Audit Program.

Healthcare Fraud and Abuse

By law, PEIA must report suspected fraud to the WV Insurance Commission. In addition, PEIA works with the US Attorney's office in the investigation of potential fraud and/or abuse.

Examples of Provider Fraud:

- Waiving member copays;
- Balance billing members for services;
- Billing for services not provided;
- Billing for a non-covered service as a covered service (e.g. billing a "tummy tuck" (non-covered) as a hernia repair (covered));
- Billing that appears to be a deliberate claim for duplicate payments for the same services;
- Misrepresenting dates, services or identities of members or providers;
- Intentional incorrect reporting of diagnoses or procedures to maximize payment (up-coding);
- Billing for separate parts of a procedure rather than the whole (unbundling);
- Accepting or giving kickbacks for member referrals;
- Prescribing additional and unnecessary treatments (over-utilization).

Examples of Member or Employer Fraud:

- Providing false information when applying for PEIA coverage, i.e. lying about tobacco status, lying on the spousal affidavit, etc.;
- Providing false information when applying for premium assistance or other PEIA programs; forgoing or selling prescription drugs;
- Providing insurance coverage to non-eligible employees;
- Knowingly keeping an ineligible dependent on your plan;
- "Loaning" or using another's insurance card.

How to Report Healthcare Fraud and Abuse

If you suspect healthcare fraud, please call the PEIA toll-free number (**1-888-680-7342**) and ask to speak with a member of the Special Investigations Team or complete the Health Care Fraud and Abuse Form on PEIA's website. You will be asked to provide as much information as possible. PEIA will investigate your concern(s) and, if appropriate, refer the information to the appropriate legal authorities.

Administrative Hearing Procedures

Pursuant to W. Va. Code 5-16-12 or 5-16-12a, PEIA may hold administrative hearings to make determinations in order to recover improperly-paid funds or withhold and set off any payment of benefits or other payment due until any improper payment is recovered. PEIA's administrative hearing procedures may be found in PEIA's Plan Document, which is filed with the Secretary of State's office.

Coordination of Benefits

In its effort to control health care costs, the PEIA PPB Plan has a coordination of benefits (COB) provision. Under this provision, when a person covered by PEIA also has coverage under another policy (or policies), there are certain rules determining which policy is required to pay benefits first. The policy paying first is called the primary plan, and any other applicable policy is called the secondary plan.

UMR, on PEIA's behalf, will request information about other coverage using a questionnaire mailed to the policyholder periodically. If the policyholder fails to respond to the questionnaire, claims will be denied until the information is received. If you have health insurance coverage in addition to the PEIA PPB Plan, it is important to understand how the coordination of benefits provision works. In many instances, if the PEIA PPB Plan is secondary, PEIA will pay little or nothing of the balance of your medical bill. An example of this situation is provided on the next page. In some cases, it may be financially advisable to elect only one insurance coverage. If, after reviewing this section, you have questions concerning how PEIA's coordination of benefits provision may affect you, contact a PEIA claims representative at **1-304-558-7850** or toll-free at **1-888-680-7342**. As a member, you can proactively update information regarding other coverage or the absence of other coverage on umr.com>coverage and benefits> other insurance>then select each family member to update and apply the current coverage status for each member.

Coordinating PEIA Benefits with Other Plans

- 1) COB will occur when an employee, retired employee or dependent has health coverage under the PEIA PPB Plan and also under:
- 2) Any government program or other coverage required or provided by law;
- 3) Any plan covering individuals as a group, including insured, uninsured and pre-payment arrangements;
- 4) Automobile insurance medical pay provisions whether individual or group. PEIA will pay as primary plan and subrogate against the medical payment coverage;
- 5) Group-type hospital indemnity benefits exceeding \$100 per day;
- 6) For spouses and dependents only, individual hospital and surgical or major medical insurance in which that spouse or dependent is the policyholder. Individual and surgical or major medical insurance does not include any individual supplemental accident and sickness policy which meets the definition of a limited benefits policy or certificate under W.Va. Code §3-16E-2(a). These individual policies must meet all of the following conditions:

- The policy covers a specified disease, accident only, disability, or other limited benefits;
- The policy is specifically designed, represented and sold as a supplement to other basic sickness and accident coverage; and
- The entire premium for the policy is paid by the insured or insured's family.

Which Plan Pays First

For active employees, the PEIA PPB Plan is your primary plan in almost every circumstance. If your spouse is covered through his or her employer, that plan is usually the primary plan for your spouse. The primary plan is determined by the first of the following rules which applies:

- a) Any plan with no coordination of benefits provision is always primary;
- b) The plan which covers the person as an active or retired employee, member or subscriber (other than as a dependent) is always primary to a plan which covers the person as a dependent. When two public employees, both eligible to enroll for PEIA coverage in their own names, are married and covered under one PEIA family plan, then the spouse, covered as a dependent, will be treated as an employee under these rules;
- c) For an active employee's dependent who has coverage as a retired employee from his or her former employer and is also covered by Medicare, benefits are determined in this order:
 - The plan which covers the individual as a dependent of an active employee will pay first;
 - Medicare will pay next;
 - The plan which covers the person as a retired employee will pay last.
- d) For a dependent child of parents not separated or divorced, if two or more plans cover the child as a dependent:
 - The plan of the parent whose birthday falls earlier in the year will be primary; or
 - If both parents have the same birthday, the plan which has covered one parent longer will be primary; or
 - If the other plan uses the parent's gender to determine benefits, and the plans do not agree on the order of benefits, then the rule of the other plan will determine the order of benefits.
- e) For a dependent child of parents who are separated or divorced, if two or more plans cover the child as a dependent, benefits are determined in this order:
 - The plan of the parent who has custody will pay first;
 - The plan of the spouse of the parent who has custody will pay next;
 - The plan of the parent who does not have custody will pay last.

Exception: If a court decree states that one of the parents is responsible for the health care expenses of the child, and the plan of that parent has knowledge of those terms, then that plan is primary. The plan of the other parent will then be secondary, and the plan of the spouse of the parent with custody of the child will pay third. For PEIA to pay according to this paragraph, you need to provide a copy of the court decree.

- f) For a dependent child of divorced parents with joint custody, if the court decree does not specify which parent is responsible for health care coverage, then Rule "D" Above will apply;
- g) For a dependent child of separated parents with joint custody, if the court decree does not specify which parent is responsible for health care coverage, then Rule "D" above will apply;
- h) For a dependent child who has coverage under either or both parents' plans and also has coverage as a dependent under a spouse's plan, the Plan which has covered the dependent the longest will be primary;
- i) In the event the dependent child's coverage under the spouse's plan began on the same date as the dependent child's coverage under the parent's plans, the order of benefits shall be determined by applying the birthday rule to the dependent child's parent and the dependent's spouse;
- j) A plan which covers an employee (and, consequently, his or her dependents) as an active employee, rather than as a laid-off employee or retired employee, will pay before a plan which

covers a laid-off or retired employee. If the other plan does not have this rule, and the plans disagree about the order of benefits, this paragraph is disregarded;

- k) If a person is covered under a right of continuation policy as required by the Consolidated Omnibus Reconciliation Act (COBRA) of 1987, as amended, and is also covered under another plan, the following rules will apply:
 - the benefits of a plan covering the person as an employee, member or subscriber (or as the person's dependent) will be primary;
 - the benefits under the continuation coverage will be secondary;
- l) If none of the above rules applies, the plan which has covered the employee, member or subscriber the longest will be primary.

How Coordination of Benefits Works

When a claim is made, the primary plan pays its benefits without regard to any other plans. Then the secondary plan pays its benefits, adjusting for the benefit paid by the primary plan. The amount that the PEIA PPB Plan will pay as a secondary plan depends on what the primary plan pays. To calculate the amount PEIA will pay as a secondary plan, you subtract the amount your primary plan pays from the amount PEIA would have paid if there were no other insurance. If the other plan paid as much or more than PEIA would have paid as the primary plan, then PEIA will pay nothing as the secondary plan. If the other plan paid less than PEIA, then PEIA will pay the difference up to what it would have paid if there had been no other insurance.

As you can see in the following chart, the PEIA PPB Plan will pay very little or nothing as a secondary plan. For this reason, you should consider whether it makes sense to keep both plans.

"Carve-Out" Coordination of Benefits Example			
If PEIA is primary:		If PEIA is secondary:	
Total Charge	\$120	Total Charge	\$120
PEIA Allowed Amount	\$100	Other Plan's Allowed Amount	\$96
PEIA Pays	\$80	PEIA Pays	\$0
*You Owe	\$20	*You Owe	\$24

*Assumes any deductible has been met.

There are several issues to consider if you are thinking about dropping one of your plans:

- **Prescription Drug Coverage:** PEIA's coverage is generous. Compare the benefits of both plans, including deductibles.
- **Mental Health Benefits:** Many plans pay only 50% or limit the number of admissions per lifetime. The PEIA PPB Gold High Deductible Plan pays 80% in-network with no limit when services are pre-certified. The PEIA PPB WV Bronze High Deductible Plan pays 75% in-network with no limit when services are pre-certified. .

- **Maternity Services:** PEIA pays 100% of the physician's allowed charges, after the deductible is met.
- **Balance Billing Prohibition:** PEIA protects you from network providers billing you for amounts which exceed PEIA's allowed amounts, but only if the PEIA PPB plan is the primary payor. In the above example, with the PEIA plan as your primary plan, you would not be responsible for the difference between the total charge and the amount allowed by PEIA. The balance billing provision does not apply when the PEIA PPB plan is the secondary plan or when the provider is not in the PEIA PPB plan network. If the primary plan denies payment and the PEIA PPB plan is the secondary insurer, then PEIA becomes the primary plan, if the services are covered by PEIA. Balance billing prohibitions do not apply to air ambulance services without regard to geographic location of the provided service. However, while West Virginia law does not prohibit balance billing for air ambulance services, under federal law, balance billing for air ambulance services is prohibited unless notice and consent requirements are satisfied pursuant to the No Surprises Act. Balance billing prohibitions do not apply to pharmacists and pharmacies, outpatient oral surgery and other dental services in West Virginia.

If you have questions about your coverage, or need help comparing plans, you may call the PEIA's Customer Solutions Unit at **1-304-558-7850** or toll-free **1-888-680-7342**.



Medicare

For most retirees and their Medicare-eligible dependents covered by PEIA and Medicare, regardless of age (see exception below), PEIA's Medicare Advantage plan is the primary insurer.

When you become an eligible beneficiary of Medicare, you must enroll in Medicare Parts A and B and send a copy of your Medicare card to PEIA. Part A is an entitlement program and is available without payment of a premium to most individuals. Part B is the supplementary medical insurance program that covers physician services, outpatient laboratory and x-ray tests, durable medical equipment and outpatient hospital care. Part B requires payment of a monthly premium. **You MUST NOT enroll in a separate Medicare Part D plan, since PEIA will provide prescription drug coverage for retirees with Medicare.**

If you do not enroll in Medicare Parts A & B, your coverage may be terminated.

If you or your dependents have other coverage in addition to PEIA and Medicare, contact UMR or PEIA to determine what coverage will be primary, secondary or tertiary (third) and whether you need to enroll in Medicare Part B.

Exception: If you are entitled to Medicare as an End Stage Renal Disease (ESRD) beneficiary, call UMR or PEIA to determine who the primary insurer will be.

Whenever you or your covered dependents become eligible for Medicare, you should send a copy of your Medicare card to PEIA.

Members enrolled in an HMO when they become Medicare-eligible will be transferred to the Special Medicare Plan.

Special Medicare Plan

PEIA created the Special Medicare plan to accommodate the needs of two specific groups of Medicare-eligible members:

- 1) Members who are unable to access medical care through the PEIA's Medicare Advantage Plan due to provider limitations are permitted, on a case-by-case basis, to move into PEIA's Special Medicare Plan.
- 2) Employees who retire after the beginning of a plan year, and retired employees who become eligible for Medicare during the Plan year. Retired members who are enrolled in an HMO when they become Medicare-eligible will be transferred to PEIA's Special Medicare Plan. These members in the Special Medicare Plan will be moved to PEIA's Medicare Advantage Plan at the beginning of the next plan year (the following January).

Most members are enrolled in the Special Medicare Plan for less than a year. Those who become eligible for Medicare in the middle of a plan year, move into the Special Medicare Plan, and are transferred to the PEIA Medicare Advantage Plan at the beginning of the next Medicare plan year.

Under the Special Medicare plan, the member purchases traditional Medicare Parts A and B, and their secondary medical and prescription claims are paid by UMR and Express Scripts® Pharmacy Benefit

Services, respectively. Medical and Prescription Drug benefits under the Special Medicare Plan are generally the same as those provided under the PEIA's Medicare Advantage plan.

The Medicare retiree's plan year is from January 1 to December 31 of each year. Below are the benefits for Plan Year 2026:

Service Description	Medicare Retiree Benefit Plan Year 2026, January - December 2026
Annual Deductible	\$300
Primary Care Office Visit	\$20
Specialty Office Visit	\$40
Emergency Room	\$100
Hospital Inpatient Care	\$200 per admission
Outpatient and Office Surgery	\$200
Other services (testing, etc.)	\$0
Medical Out-of-Pocket Maximum	\$1,900
Prescription Drug Deductible	\$150
Generic Drugs Copayment	\$10
Preferred Drug Copayment	\$30
Non-preferred Drug Copayment	50% coinsurance
Specialty Drug Copayment	\$100 preferred/\$150 non-preferred
Prescription Drug Out-of-Pocket Maximum	\$1,825

The benefits described in the "What is Covered" section beginning on [page 80](#) will be provided to members of the Special Medicare plan with the cost-sharing detailed in the chart above.

There are two main differences between the Special Medicare Plan and the Humana Medicare Advantage and Prescription Drug plan.

- The non-preferred drug costs - in the Special Medicare Plan, the non-preferred drug cost-sharing is 75% coinsurance; in the Medicare Advantage and Prescription Drug plan, the non-preferred drug coinsurance is 50%.
- The Medicare Advantage and Prescription Drug plan offers a free gym membership through a program called SilverSneakers. SilverSneakers is not available in the Special Medicare Plan.

Those who become eligible for the Special Medicare plan during a plan year have the right to request immediate enrollment in the Humana plan. Call PEIA for details.

If you have questions about the benefits of the Special Medicare plan, please contact PEIA's Customer Solutions Unit at **1-888-680-7342**.

Medicare for Active Employees

For PEIA PPB Plan active employees and their dependents that are age 65 or older and eligible for Medicare, as long as you are an active employee, PEIA will be your primary insurer, except in a few rare cases. As long as you are an active employee, you and your Medicare-eligible dependents do not need to sign up for Medicare Part B and pay the premium. When you prepare to retire, you and any Medicare-eligible dependents must enroll for Medicare Part B. If you do not enroll in Medicare Parts A & B, your coverage may be terminated.

You DO NOT need to enroll in Medicare Part D as an active employee or upon retirement.

For PEIA PPB Plan active employees who are also eligible for Medicare, and Medicare is the primary payor, PEIA will use the traditional method of coordinating benefits.

If you become eligible for Medicare prior to age 65, you must send a copy of your Medicare card to PEIA. This notification may allow PEIA to reduce your premiums going forward following the receipt of your Medicare card at PEIA and will make the claims payment process go much more smoothly.

Benefit Assistance Program

Medicare-eligible retired employees with 15 or more years of service whose annual household income falls below 250% of the federal poverty level, and who are members of the PEIA PPB Plan can qualify for benefit assistance. Retired employees who are using sick or annual leave or years of service to extend their employer-paid insurance qualify for this program if their annual income meets the guidelines. The details of the Benefit Assistance Program are described in the Evidence of Coverage produced by Coventry. Since Benefit Assistance is not available to non-Medicare retirees, there is no further discussion of it here. If you are interested in the details of the program, you can find more information online at **peia.wv.gov**. If you qualify, contact PEIA for an application, or you can print a copy at **peia.wv.gov**.

Medicare Part D

Medicare offers prescription drug coverage through Medicare Part D. **Please be aware that you DO NOT have to purchase Medicare Part D coverage.**

PEIA's Medicare Advantage Plan: Humana provides prescription drug coverage for retirees in the Medicare Advantage Plan through a Medicare Part D plan.

Special Medicare Plan: PEIA continues to provide creditable prescription drug coverage to our members in the Special Medicare Plan, and Medicare Part D will be of little or no use to you. If you enroll in a Medicare Part D plan, PEIA will reject your prescription at the pharmacy, and require the pharmacy to bill the Medicare Prescription Drug Plan first.

For those “dual eligible” that have both Medicare and Medicaid, you will be automatically enrolled in a Medicare Part D plan. Using the Medicare Part D plan will be to your benefit, since it is a better benefit to the “dual eligible” member.

Medicare Part D Creditable Coverage Notice

The coverage you have now through West Virginia PEIA is considered by Medicare to be creditable coverage, or coverage as good as or better than that offered under Medicare’s standard Part D benefit. If you are eligible for Medicare and decide to opt out of this plan’s coverage, you should consider joining another plan as soon as possible to avoid having to pay a late enrollment penalty. If you choose to leave this plan and do not join another plan within 63 days of the termination date of this coverage, you will be charged a late enrollment penalty of at least 1% per month if you went without coverage as good as or better than that offered under Medicare Part D.

When can you change to a different plan?

Generally, Medicare-eligible members can change plans during the yearly enrollment period (called the “annual coordinated election period”). Generally, this is the only time of year to choose a different Medicare plan. Certain individuals, such as those with Medicaid, those who get “Extra Help” paying for their drugs, or those who move out of the geographic service area, can make changes at other times.



Recovery of Incorrect Payments

If PEIA discovers that a claim has been paid incorrectly, or that the charges were excessive or for non-covered services, PEIA has the right to recover its payments from any person or any entity.

You must cooperate fully with the PEIA to help it recover any such payment. The PEIA may request refunds or deduct overpayments from a provider's check in order to recover incorrect payments. This provision shall not limit any other remedy provided by law.

Subrogation and Reimbursement

PEIA may pay medical expenses on an insured's behalf in those situations where an injury, sickness, disease or disability, is caused in whole or in part by, or results from, the acts or omissions of a third party, or from the acts or omissions of a PEIA insured where other insurance (such as auto or homeowners) is available. As a condition of receiving such expenses, the PEIA and its agents have the right to recover the cost of such medical expenses from the responsible party directly (whether an unrelated third party or another covered insured) or from their insured, if they have already been reimbursed by another. This right is known as subrogation.

The PEIA is legally subrogated to its insured as against the legally responsible party, but only to the extent of the medical expenses paid on the insured's behalf by the PEIA attributable to such sickness, injury, disease, or disability. PEIA has the right to seek repayment of expenses from, among others, the party that caused the illness or injury, his or her liability carrier or the PEIA insured's own auto insurance carrier in cases of uninsured, underinsured motorist coverage, or medical pay provisions. Subrogation applies, but it is not limited to, the following circumstances:

- 1) Payments made directly by the person who is liable for a PEIA insured's sickness, injury, disease or disability, or any insurance company which pays on behalf of that person, or any other payments on his or her behalf;
- 2) Any payments, settlements, judgments, or arbitration awards paid by any insurance company under an uninsured, underinsured motorist policy or medical pay provisions on the insured's behalf; and
- 3) Any payments from any source designed or intended to compensate a PEIA insured for sickness, injury, disease, or disability sustained as the result of the negligence or wrongful action or alleged negligence or wrongful action of another person.

Your Responsibilities:

It is the obligation of the PEIA insured to:

- 1) Notify the PEIA in writing of any injury, sickness, disease or disability for which the PEIA has paid medical expenses on behalf of a PEIA insured that may be attributable to the wrongful or negligent acts of another person;
- 2) Notify the PEIA in writing if the insured retains services of an attorney, and of any demand made or lawsuit filed on behalf of a PEIA insured, and of any offer, proposed settlement, accepted settlement, judgment, or arbitration award;
- 3) Provide the PEIA or its agents with information it requests concerning circumstances that may involve subrogation, provide any reasonable assistance requested in assimilating such information and cooperate with the PEIA or its agents in defining, verifying or protecting its rights of subrogation and reimbursement; and
- 4) Promptly reimburse the PEIA for benefits paid on behalf of a PEIA insured attributable to the sickness, injury, disease, or disability, once they have obtained money through settlement, judgment, award, or other payment.

Non-Compliance

Failure to comply with any of these requirements may result in:

- 1) The PEIA's withholding payment of further benefits; and
- 2) An obligation by the PEIA insured to pay costs, attorney's fees and other expenses incurred by the PEIA in obtaining the required information or reimbursement.

By acceptance of benefits paid under the plan, the PEIA insured agrees that PEIA's rights of subrogation and reimbursement shall have a priority lien and the right of first recovery against any settlement or judgment obtained by or on behalf of an insured. This right shall exist without regard to allocation or designation of the recovery.

These provisions shall not limit any other remedy provided by law. This right of subrogation shall apply without regard to the location of the event that led to or causes the applicable sickness, injury, disease or disability.

Note: *As with any claim, the claims resulting from an accident or other incident which may involve subrogation should be submitted within the PEIA's timely filing requirement of six (6) months. It is not necessary that any settlement, judgment, award, or other payment from a third party have been reached or received before filing a claim with PEIA or with one of the managed care plans associated with PEIA.*



Amending the Benefit Plan

The West Virginia Public Employees Insurance Agency reserves the right to amend all or any portion of this Summary Plan Description in order to reflect changes required by court decisions, legislation, actions by the Finance Board, actions by the Director or for any other matters as are appropriate. The Summary Plan Description will be amended within a reasonable time of any such actions and notice will be provided no later than 60 days prior to the date on which the modification will become effective. All amendments to the Summary Plan Description must be in writing, dated and approved by the Director. The Director shall have sole authority to approve amendments. The Summary Plan Description and all approved amendments will be filed with the office of the West Virginia Secretary of State.



HIPAA Notice of Privacy Practices

Effective date of this notice: November 1, 2025

If you have questions about this notice, please contact the person listed under "Who to Contact". THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Summary

In order to provide you with benefits, PEIA will receive personal information about your health, from you, your physicians, hospitals, pharmacies, and others who provide you with health care services. We are required to keep this information confidential. This notice of our privacy practices is intended to inform you of the ways we may use your information and the occasions on which we may disclose this information to others.

We use members' health information to provide benefits, including making claims payments and providing customer service. We disclose members' information to health care providers to assist them in providing you with treatment or to help them receive payment. We may disclose information to other insurance companies as necessary to receive payment or coordinate benefits. We may use the information within our organization to evaluate quality and improve health care operations, and we may make other uses and disclosures of members' information as required or allowed by law or as permitted by PEIA policies.

Kinds of Information That This Notice Applies To

This notice applies to any information that is created, received, used, or maintained by PEIA or its Business Associates that relates to the past, present, or future physical or mental health, healthcare, or payment for the healthcare of an individual.

Who Must Abide by This Notice

- PEIA
- All employees, staff, students, volunteers, contractors, and other personnel who work for and/or under the direct control of PEIA.
- 3rd Party recipients who may receive certain federally protected information from PEIA as it relates to the further release and/or disclosure of such PEIA information

The people and organizations to which this notice applies (referred to as "we," "our," and "us") have agreed to abide by its terms and have been trained in their roles and responsibilities. We may share your information with each other for the purpose(s) of treatment, and as necessary for payment and healthcare operations activities as described below.

Our Legal Duties

- We are required by law to ensure the confidentiality, integrity, and availability of all PHI we create, use, receive, maintain or transmit;
- We are required to provide this notice of our privacy practices and legal duties regarding health information to anyone who asks for it.
- We are required to respond to your requests or concerns within a timely manner.
- Implement administrative, physical and technical safeguards to ensure compliance with this notice
- We are required to abide by the terms of this notice until we officially adopt a new notice.

How We May Use or Disclose Your Health Information

This notice describes how we may use your personal, protected health information, or disclose it to others, for a number of different reasons. For each reason, we have written a brief explanation. We also provide some examples. This notice also outlines how PEIA is prohibited from releasing and/or disclosing your personal, protected health information. These examples do not include all of the specific ways we may use or disclose your information. But any time we use your information, or disclose it to someone else, or prohibit the release or disclosure of your information, it will be in accordance with one of the reasons listed here.

- 1) **Treatment.** We may use your health information to provide you with medical care and services. This means that our employees, staff, students, volunteers and others whose work is under our direct control, may read your health information to learn about your medical condition and use it to help you make decisions about your care. For instance, a health plan nurse may take your blood pressure at a health fair and use the results to discuss with your health issues. We will also disclose your information to others to provide you with options for medical treatment or services. For instance, we may use health information to identify members with certain chronic illnesses, and send information to them or to their doctors regarding treatment alternatives.
- 2) **Payment.** We will use your health information, and disclose it to others, as necessary to make payment for the health care services you receive. For instance, an employee in our customer service department or at our claims processing administrators may use your health information to help pay your claims. And we may send information about you and your claim payments to the doctor or hospital that provided you with the health care services. We will also send you information about claims we pay and claims we do not pay (called an "explanation of benefits"). The explanation of benefits will include information about claims we receive for the subscriber and each dependent that are enrolled together under a single contract or identification number. Under certain circumstances, you may receive this information confidentially: see the "Confidential Communication" section in this notice. We may also disclose some of your health information to companies with whom we contract for payment-related services. For instance, if you owe us money, we may give information about you to a collection company that we contract with to collect bills for us. We will not use or disclose more information for payment purposes than is necessary.
- 3) **Health Care Operations.** We may use your health information for activities that are necessary to operate this organization. This includes reading your health information to review the performance of our staff. We may also use your information and the information of other members to plan what services we need to provide, expand, or reduce. We may also provide health information to students who are authorized to receive training here. We may disclose your health information as necessary to others who we contract with to provide administrative services or health care coverage. This includes our third-party administrators, available managed care plans, wellness programs, lawyers, auditors, accreditation services, and consultants, for instance. These third-parties are called "Business Associates" and are held to the same standards as PEIA with regard to ensuring the privacy, security, integrity, and confidentiality of your personal information. If, in the course of healthcare operations, your confidential information is transmitted electronically, PEIA requires that information to be sent in a secure and encrypted format that renders it unreadable and unusable to unauthorized users.
- 4) **For Purposes of Providing Certain Health and Wellness Services.** West Virginia Code §5-16-8 requires PEIA to provide certain health benefits and services which requires PEIA to disclose and/or share PEIA member information with third parties for the administration and management of said services.

- 5) **Legal Requirement to Disclose Information.** We will disclose your information when we are required by law to do so. This includes reporting information to government agencies that have the legal responsibility to monitor the state health care system. For instance, we may be required to disclose your health information, and the information of others, if we are audited by state auditors. We will also disclose your health information when we are required to do so by a court order or other judicial or administrative process. We will only disclose the minimum amount of health information necessary to fulfill the legal requirement.
- 6) **Public Health Activities.** We will disclose your health information when required to do so for public health purposes. This includes reporting certain diseases, births, deaths, and reactions to certain medications. It may also include notifying people who have been exposed to a disease.
- 7) **To Report Abuse.** We may disclose your health information when the information relates to a victim of abuse, neglect or domestic violence. We will make this report only in accordance with laws that require or allow such reporting, or with your permission.
- 8) **Law Enforcement.** We may disclose your health information for law enforcement purposes other than as outlined in Sections 14 and 15 of this Notice. This includes providing information to help locate a suspect, fugitive, material witness or missing person, or in connection with suspected criminal activity. We must also disclose your health information to a federal agency investigating our compliance with federal privacy regulations. We will only disclose the minimum amount of health information necessary to fulfill the investigation request.
- 9) **Specialized Purposes.** We may disclose the health information of members of the armed forces as authorized by military command authorities. We may disclose your health information for a number of other specialized purposes. We will only disclose as much information as is necessary for the purpose. For instance, we may disclose your information to coroners, medical examiners and funeral directors; to organ procurement organizations (for organ, eye, or tissue donation); or for national security, intelligence, and protection of the president. We also may disclose health information about an inmate to a correctional institution or to law enforcement officials, to provide the inmate with health care, to protect the health and safety of the inmate and others, and for the safety, administration, and maintenance of the correctional institution.
- 10) **To Avert a Serious Threat.** We may disclose your health information if we decide that the disclosure is necessary to prevent serious harm to the public or to an individual. The disclosure will only be made to someone who is able to prevent or reduce the threat.
- 11) **Family and Friends.** Under specific circumstances covered by policy, we may disclose your health information to a member of your family or to someone else who is involved in your medical care or payment for care. This may include telling a family member about the status of a claim, or what benefits you are eligible to receive. In the event of a disaster, we may provide information about you to a disaster relief organization so they can notify your family of your condition and location. We will not disclose your information to family or friends if you object.
- 12) **Research.** We may disclose your health information in an appropriately de-identified format in connection with approved medical research projects. Federal rules govern any disclosure of your health information for research purposes without your authorization.
- 13) **Information to Members.** We may use your health information to provide you with additional information. This may include sending newsletters or other information to your address. This may also include giving you information about treatment options, alternative settings for care, or other health-related options that we cover.
- 14) **Prohibitions on PEIA.** PEIA is prohibited from using or disclosing an individual's PHI for the purpose of conducting a criminal, civil, or administrative investigation into, or imposing criminal, civil, or administrative liability on any person for the mere act of seeking, obtaining, providing, or facilitating reproductive health care that is lawful under the circumstances in which it is provided; meaning that it is either: (1) lawful under the circumstances in which such health care is provided and in the state in which it is provided; or (2) protected, required, or authorized by Federal law, including the United States Constitution, regardless of the state in which such health care is provided
- 15) **Attestations.** PEIA is required by law to collect an attestation from requesters of PHI potentially related to reproductive health care, HHS makes clear that group health plans such as PEIA and business associates cannot rely on the attestation and must make an independent determination on the use or disclosure of PHI. HHS intends on providing a model attestation form. The attestation will include: the types of PHI being requested, the name of the individual whose PHI is being requested, and that the use or disclosure is not for the prohibited purpose of criminal prosecution. The attestation will be limited to the specific use or disclosure, so each use or disclosure request will require its own attestation.
- 16) **Health Benefits Information.** If your enrollment in PEIA's health plan is offered through your employer, your employer may receive limited information, as necessary, for the administration of their health benefit program. The employers will not receive any additional information unless it has been de-identified or you have authorized its release.
- 17) **No Surprises Act.** PEIA will provide or otherwise make available PHI/PII to members as requested so that they may pursue claims or resolution(s) under the "No Surprises Act" which is part of the Consolidated Appropriations Act of 2020 in accordance with the patient rights outlined at: <https://www.cms.gov/medical-bill-rights>. PEIA will not release, disclose, exchange, and/or sell your health information for use in marketing or for-profit ventures by third parties.
- 18) **Reproductive Health:** PEIA is prohibited from the disclosure of PHI for the purpose of investigating or imposing liability related to reproductive health care if the reproductive health care is either (i) lawful in the state in which it was provided under the circumstances in which it was provided or (ii) protected, required or authorized by federal law.
- 19) **Reproductive Health Oversight:** PEIA is prohibited from using or disclosing PHI potentially related to reproductive health care for health oversight activities, judicial and administrative proceedings, law enforcement purposes, or to coroners and medical examiners, without obtaining a valid attestation that the use or disclosure is not for a prohibited purpose.
- 20) **Title 42 CFR Part 2:** You have a right to the adequate notice of the uses and disclosures of your substance use and/or substance use disorder protected health information. Disclosures of Part 2 protected information must be accompanied by a notice to the recipient of the record(s) that those records are protected by federal law.

Your Rights

- 1) **Authorization.** We may not use or disclose your health information for any purpose that is listed in this notice without your written authorization. We will not use or disclose your health information for any other reason without your authorization. We will only disclose the minimum amount of health information necessary to fulfill the authorization request. If you authorize us to use or disclose your health information in additional circumstances, you have the right to revoke the authorization at any time. For information about how to authorize us to use or disclose your health information, or about how to revoke an authorization, contact the person listed under "Who to Contact" at the end of this notice. You may not revoke an authorization for us to use and disclose your information to the extent that we have taken action in reliance on the authorization. If the authorization is to permit disclosure of your information to an insurance company as a condition of obtaining coverage, other law may allow the insurer to continue to use your information to contest claims or your coverage, even after you have revoked the authorization.
- 2) **Request Restrictions.** You have the right to ask us to restrict how we use or disclose your health information. We will consider your request. But we are not required to agree. If we do agree, we will comply with the request unless the information is needed to provide you with emergency treatment. We cannot agree to restrict disclosures that are required by law.
- 3) **Confidential Communication.** If you believe that the disclosure of certain information could endanger you, you have the right to ask us to communicate with you at a special address or by a special means. For example, you may ask us to send explanations of benefits that contain your health information to a different address rather than to home. Or you may ask us to speak to you personally on the telephone rather than sending your health information by mail. We will agree to any reasonable request.

- 4) **Inspect And Receive a Copy of Health Information.** You have a right to inspect the health information about you that we have in our records, and to receive a copy of it. This right is limited to information about you that is kept in records that are used to make decisions about you and certain specific exclusions do apply. For instance, this includes claim and enrollment records. If you want to review or receive a copy of these records, you must make the request in writing. We will accept electronic request for releases of information in the form of e-mails or other electronic means. If you choose, you may receive your records in an electronic format but PEIA has the right to make sure that electronic information is delivered in a safe, secure, and confidential format. We may charge a fee for the cost of copying, mailing and/or e-mailing the records. To ask to inspect your records, or to receive a copy, contact the person listed under "Who to Contact" at the end of this notice. We will respond to your request within 30 days. We may deny you access to certain information. If we do, we will give you the reason, in writing. We will also explain how you may appeal the decision.
- 5) **Amend Health Information.** You have the right to ask us to amend health information about you which you believe is not correct, or not complete. You must make this request in writing, and give us the reason you believe the information is not correct or complete. We will respond to your request in writing within 30 days. We may deny your request if we did not create the information, if it is not part of the records we use to make decisions about you, if the information is something you would not be permitted to inspect or copy, or if it is complete and accurate.
- 6) **Right to Revoke Consent.** You have a right to revoke the consent for the release of your protected health information to any third party except as otherwise allowed by State or federal law. To revoke the consent for the release of your information, you must inform PEIA in writing of the intent to revoke consent.
- 7) **Accounting of Disclosures.** You have a right to receive an accounting of certain disclosures of your information to others. This accounting will list the times we have given your health information to others. The list will include dates of the disclosures, the names of the people or organizations to whom the information was disclosed, a description of the information, and the reason. We will provide the first list of disclosures you request at no charge. We may charge you for any additional lists you request during the following 12 months. You must tell us the time period you want the list to cover. You may not request a time period longer than six years. We cannot include disclosures made before April 14, 2003. Disclosures for the following reasons will not be included on the list: disclosures for treatment, payment, or health care operations; disclosures for national security purposes; disclosures to correctional or law enforcement personnel; disclosures that you have authorized; and disclosures made directly to you.
- 8) **Paper Copy of this Privacy Notice.** You have a right to receive a paper copy of this notice. If you have received this notice electronically, you may receive a paper copy by contacting the person listed under "Who to Contact" at the end of this notice. This notice is also posted on the PEIA website at: <https://peia.wv.gov/resources/about-peia>
- 9) **Complaints.** You have a right to complain about our privacy practices, if you think your privacy has been violated. You may file your complaint with the person listed under "Who to Contact" at the end of this notice. You may also file a complaint directly with the: Region III, Office for Civil Rights, U.S. Department of Health and Human Services, 150 South Independence Mall West, Suite 372, Public Ledger Building, Philadelphia, PA 19106-9111. All complaints must be in writing. We will not take any retaliation against you if you file a complaint.

Our Right to Change This Notice

We reserve the right to change our privacy practices, as described in this notice, at any time. We reserve the right to apply these changes to any health information which we already have, as well as to health information we receive in the future. Before we make any change in the privacy practices described in this notice, we will write a new notice including the change. The new notice will include an effective date. We will make the new notice available to all subscribers within 60 days of the effective date.

Who to Contact

Contact the person listed below:

- For more information about this notice, or
- For more information about our privacy policies, or
- If you have any questions about the privacy and security of your records, or
- If you want to exercise any of your rights, as listed on this notice, or
- If you want to request a copy of our current notice of privacy practices.

Privacy Officer, West Virginia Public Employees Insurance Agency, 601 57th St. SE, Charleston, WV 25304-2345, **304-558-7850** or **1-888-680-7342**

Copies of this notice are also available at the reception desk of the PEIA office at the address above. This notice is also available by e-mail.

Send an e-mail to: PEIA.Help@wv.gov

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Revised: June 2, 2021

Revised: January 30, 2024

Revised May 23, 2024

Revised October 20, 2025

Effective date: November 1, 2025

Reviewed: October 20, 2025



Tear this page out and take it to your doctor!

PEIA Adult Annual Routine Physical and Screening Examination Form

You are entitled under the Patient Protection and Affordable Care Act (PPACA) to an annual primary care visit that is covered at 100% with no deductible, copayment or coinsurance once per plan year. * We recommend your Annual Routine Physical and Screening examination be provided by your CCP or primary care physician. This visit includes the following:

History & Physical to include:

☐ Screening and counseling for:

Alcohol and/or substance abuse
Depression
Domestic violence
Obesity

STD prevention
Blood pressure
Diabetes
Nutrition

Physical activity
Other health risk factors
as appropriate and
provided for by PACA

Review of Medications:

☐ Blood work to include:

General health panel

Lipid panel

☐ Immunizations as recommended by the CDC

Any additional services, including lab work, diagnostic testing and procedures with the appropriate diagnosis, that are provided to you during this visit will be subject to your deductible, coinsurance and copayments. This may result in additional out-of-pocket costs!

To the Provider:

☐ Bill one of the following codes for this visit: U 99381-99397 for the annual adult preventative care visit

☐ The most commonly used diagnosis code for this visit is: UZ00.00

☐ If you are CLIA certified, you may process labs in your office. You can bill the following for the lab work:

Panel Code	Component Code	Code Description
80061	–	Lipid Panel
80050	–	General Health Panel – includes the following component:
–	80053	Comprehensive Metabolic Panel – includes the following component code:
–	84443	Thyroid Stimulating Hormone (TSH) plus ONE of the following CBC or combination of CBC component codes for the same patient on the same date of service:
–	85025	Blood Count; complete (CBC) automated (Hgb, Hct, RBC, WBC and platelet count) and automated differential WBC count
–	85027 + 85004	Blood Count; complete (CBC) automated (Hgb, Hct, RBC, WBC and platelet count) AND Blood Count; automated differential WBC count
–	85027 + 85007	Blood Count; complete (CBC) automated Hgb, Hct, RBC, WBC and platelet count) AND Blood Count; blood smear, microscopic examination with manual differential WBC count
–	85027 + 85009	Blood Count; complete (CBC) automated Hgb, Hct, RBC, WBC and platelet count) AND Blood count; manual differential WBC count, buffy coat

*If you are not CLIA certified, labs must be performed and billed by a CLIA certified provider.

**Bill appropriate immunization codes. * More details are available in the PEIA Summary Plan Description What is Covered section.

Notes



Who to Call With Questions

PEIA (Public Employees Insurance Agency)

Answers to questions about the PEIA PPB Plans

888-680-7342 (toll-free)

peia.wv.gov

UMR

Answers to questions about
eligibility, benefits and network.

888-440-7342 (toll-free)

www.UMR.com

The Health Plan of West Virginia, Inc. HMOs & POS

Answers to questions about The Health
Plan of West Virginia, Inc.'s Benefits

800-624-6961 (toll-free) or **888-847-7902**

www.healthplan.org

MetLife

Answers to questions about life insurance and
beneficiaries, or to file a life insurance claim

1-888-466-8640 (toll-free)

www.metlife.com/WV-PEIA/

Mountaineer Flexible Benefits

Dental, vision, disability insurance, flexible
spending accounts, etc.

844-559-8248 (toll-free)

www.myfbmc.com



Benefitting People Who Serve

601 57th St., SE, Suite 2
Charleston, WV 25304-2345

peia.wv.gov

E-mail: PEIA.Help@wv.gov

Fax: 877-233-4295

Office/Phone Hours:

8 am - 5 pm, Monday - Friday

Appointment/Walk-in Hours:

9 am - 4 pm, Monday - Friday