

Active Employees and Non-Medicare Retirees

# Open Enrollment Updates Plan Year 2025

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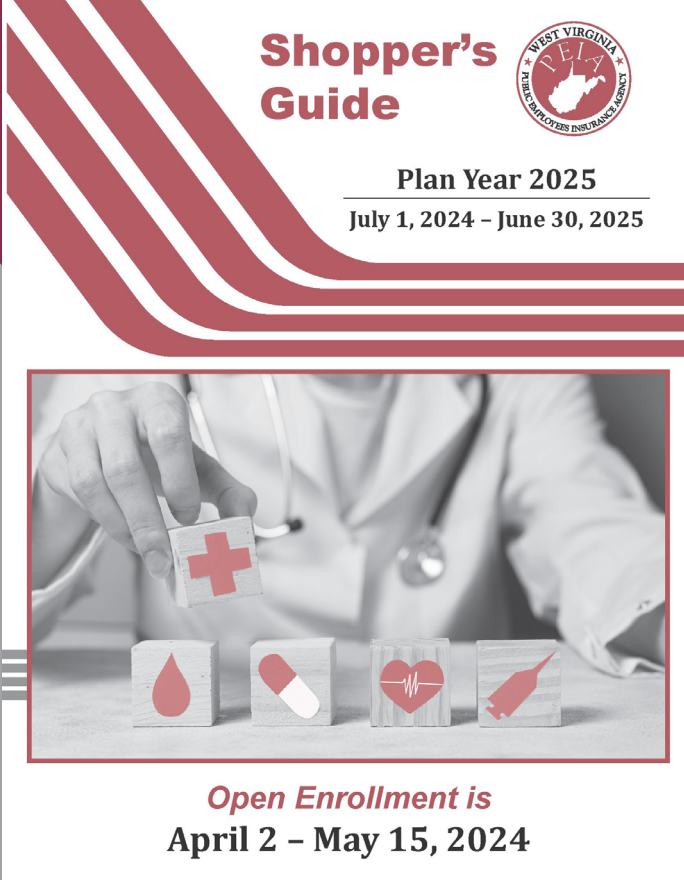
Public Employees  
Insurance Agency

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# Changes for Plan Year 2025

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- Changes for All PEIA PPB Plans for Active Employees AND Non-Medicare Retirees
- Changes for All PEIA PPB Plans for Active Employees
- Mountaineer Flexible Benefits (FBMC) Changes
- Changes for The Health Plan HMOs and POS
- Benefit Fair Dates and Locations



**Shopper's Guide**

Plan Year 2025  
July 1, 2024 - June 30, 2025

*Open Enrollment is  
April 2 - May 15, 2024*

The PEIA Shopper's Guide for Plan Year 2025 is available online at [peia.wv.gov](http://peia.wv.gov).

# Changes for All PEIA PPB Plans for Active Employees and Non-Medicare Retirees:

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- Premiums are increasing for active employees and non-Medicare retirees. Check the premium tables in the [Shopper's Guide](#) for the new rates.
- **New Optional Virgin Pulse Wellness Program:** Additional information will be sent to members, posted on our website at [peia.wv.gov](http://peia.wv.gov), and shared via our social media channels.
- **Our Notice of Privacy Practices has been updated.** Please note that 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 Virgin Pulse to be the State's Wellness Program provider. You may receive phone calls, e-mails, or texts from Virgin Pulse informing you of this new benefit.
- **Effective July 1, 2024, all immunizations will be covered through both Express Scripts (ESI) and UMR.**

## **Immunizations will be covered by Express Scripts as follows:**

- Affordable Care Act (ACA) mandated immunizations will be covered in full.
- Preferred Immunizations on the ESI National Preferred Formulary with Exclusions will have the Preferred Drug copay.
- Non-Preferred Immunizations on the ESI National Preferred Formulary with Exclusions have the non-preferred drug copay.
- Immunizations that are formulary exclusions will not be covered.

**Coverage through the medical benefit (UMR) will not change.**

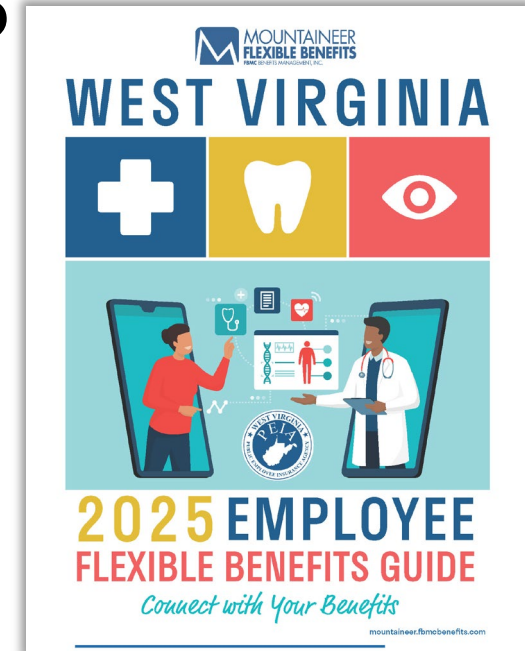
# Changes for All PEIA PPB Plans for Active Employees:

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- “Family with Eligible Spouse” is now called “Family with Spousal Surcharge” to help eliminate confusion for our members who are subject to the spousal surcharge. If you previously submitted a Spousal Surcharge Affidavit, and your status has not changed, you do not need to submit a new affidavit during this open enrollment. Your previous affidavit remains in effect.
- Plan C Deductibles increased to \$1,600 for employee only and \$3,200 for employee with children and family policy tiers per IRS guidelines.
- Memorial Health System, with its main campus in Marietta, Ohio, is returning to the PEIA network effective immediately. The new contract includes hospitals and provider practices owned by Memorial Health System, and as always, services provided in-network in West Virginia, or the contiguous counties of surrounding states are covered at the highest benefit level in PEIA PPB Plans A, B and C. For PEIA participants, this means lower out-of-pocket costs and fewer prior authorizations for covered services delivered at Memorial Health System.

# Mountaineer Flexible Benefits (FBMC) Changes:

- PayFlex is now Inspira Financial. Members can continue to use their PayFlex cards until the expiration date or can contact Inspira for a new card.
- New carrier (MetLife) for Long- and Short-term disability
- New Long- and Short-term disability plan designs and rates.
- Three new voluntary benefits now offered by Sun Life:
  - Critical Illness
  - Accident
  - Hospital Indemnity
- The new annual Health Care FSA contribution limit will be \$3,200.
- The new annual HSA contribution limit for individuals will be \$4,150.
- The new annual HSA contribution limit for individuals with family HDHP will be \$8,300.



For more information, view the Mountaineer Flexible Benefits Booklet for Plan Year 2025!

# Changes for The Health Plan HMOs and POS:

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- **The Health Plan's enrollment and service area has expanded!** See the list of counties on page 9 of the Shopper's Guide, pick up a copy of the new service area map at the Benefit Fairs, or view it on [www.healthplan.org](http://www.healthplan.org).
- **Premiums are increasing for active employees and non-Medicare retirees.** Check the premium tables in the [Shopper's Guide](#) for the new rates.
- **Copays will not change on the three plans offered by The Health Plan** and are the same three plans as offered in 2022-2023: HMO Plan A, HMO Plan B, and a Point of Service Plan C.

For questions or for a list of The Health Plan's provider network, please call The Health Plan at **888.847.7902**, email: [information@healthplan.org](mailto:information@healthplan.org), visit [www.healthplan.org](http://www.healthplan.org) or attend a benefit fair near you.

# Plan Year 2025

## Benefit Fair Locations and Dates

DATE and TIME	LOCATION
Wednesday, April 10 3:00 p.m. – 4:00 p.m.	Virtual Open Enrollment Update Session Google Meeting ID: <a href="https://meet.google.com/qej-ovtx-yen">meet.google.com/qej-ovtx-yen</a> , Call In Number: (US) +1 971-301-5590, PIN: 978 945 135#
Tuesday, April 16 3:00 p.m. – 6:00 p.m.	Charleston - Holiday Inn Express– Charleston/Civic Center, 100 Civic Center Drive, Charleston, WV 25301
Wednesday, April 17 3:00 p.m. – 7:00 p.m.	Beckley – Tamarack, 1 Tamarack Park, Beckley, WV 25801
Thursday, April 18 3:00 p.m. – 6:00 p.m.	Huntington - Cabell County Public Library, 455 9th St. Huntington, WV 25701
Tuesday, April 23 3:00 p.m. – 7:00 p.m.	Martinsburg - Holiday Inn Express, 301 Foxcroft Ave., Martinsburg, WV 25401
Wednesday, April 24 3:00 p.m. – 7:00 p.m.	Morgantown - Holiday Inn University, 1188 Pineview Dr, Morgantown, WV 26505
Thursday, April 25 3:00 p.m. – 7:00 p.m.	Wheeling - West Virginia Northern Community College, J. Michael Koon Auditorium (1st floor of the B&O Building), 1704 Market Street, Wheeling, WV 26003
Tuesday, April 30 3:00 p.m. – 7:00 p.m.	Parkersburg/Mineral Wells - Comfort Inn, 167 Elizabeth Pike, Mineral Wells, WV 26150
Thursday, May 2 9:00 a.m. – 10:00 a.m.	Virtual Open Enrollment Update Session Google Meeting ID: <a href="https://meet.google.com/vft-ztgo-ewb">meet.google.com/vft-ztgo-ewb</a> , Call in Number: (US) +1 413-561-7676, PIN: 705 669 821#

# Contact Us

WHO	WHY	PHONE	WEBSITE
PEIA	Answers to questions about the PEIA PPB Plans and eligibility for all plans	877-676-5573 (toll-free)	<a href="http://peia.wv.gov">peia.wv.gov</a>
The Health Plan	Answers to questions about The Health Plan's Benefits	800-624-6961 (toll-free) or 888-847-7902	<a href="http://www.healthplan.org">www.healthplan.org</a>
MetLife	Answers to questions about adding, changing or removing life insurance beneficiaries or to file a life insurance claim	888-466-8640 (toll-free)	<a href="https://www.metlife.com/WV-PEIA/">https://www.metlife.com/WV-PEIA/</a>
Mountaineer Flexible Benefits	Dental, vision, disability insurance, flexible spending accounts, etc.	844-559-8248 (toll-free)	<a href="http://www.myfbmc.com">www.myfbmc.com</a>