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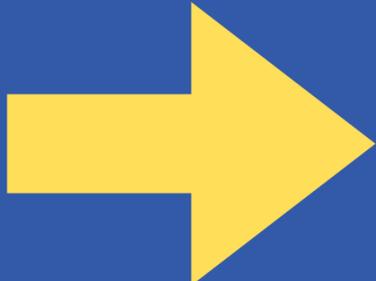
# OPEN ENROLLMENT

PY 2026

# PREMIUM INCREASES

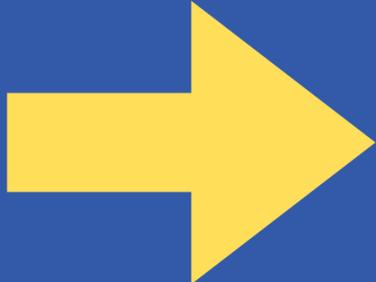


There will be a 16% increase in the rate in the Shopper's Guide



	Proposed #
Local Fund	16%

Medicare and Non-Medicare Retire



	Proposed
Non-Medicare	12%
Medicare	12%

# DEDUCTIBLE & OUT OF POCKET MAXIMUM (OOPM) INCREASES:

- **Increases will also affect the Prescription Deductible**
- **Will impact Non-Medicare Retirees as well**
- **Plan C deductible increases \$990**

	Proposed Increase*
Local Fund	40%



# INPATIENT AND OUTPATIENT SERVICE COPAY CHANGES

## Inpatient Services Copays:

Will impact Non-Medicare retirees as well

## Outpatient Copays:

Will impact Non-Medicare retirees as well # Plan

From \$100 to \$250

# EMERGENCY ROOM COPAYS:

ER \$100 to \$200

Active employees and Non-Medicare Retirees

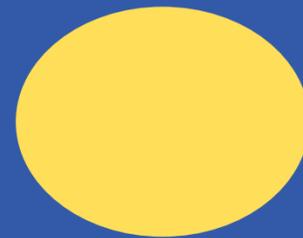
# MASSAGE THERAPIES COPAYS:

Active employees and Non-Medicare retirees

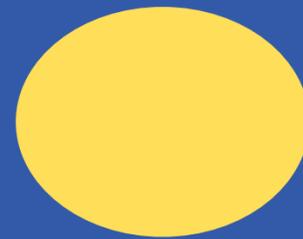
From \$10/\$25 to \$30/\$35



# PRESCRIPTION COPAYS



**Generics Prescriptions will go from \$10 to \$20**



**Brand Name Prescriptions will go from \$25 to \$50**

# **OPEN ENROLLMENT**

**APRIL 2- MAY 15, 2025**



Any changes made during  
Open Enrollment will be  
effective July 1, 2025.

# OPEN ENROLLMENT

- Open Enrollment is the time of year when members can add or delete dependents from coverage, change insurance plans for the next Plan Year, or change life insurance without having a Qualifying Event.
- Documentation is necessary for any dependents added.

**NO PICTURES ARE ACCEPTABLE**

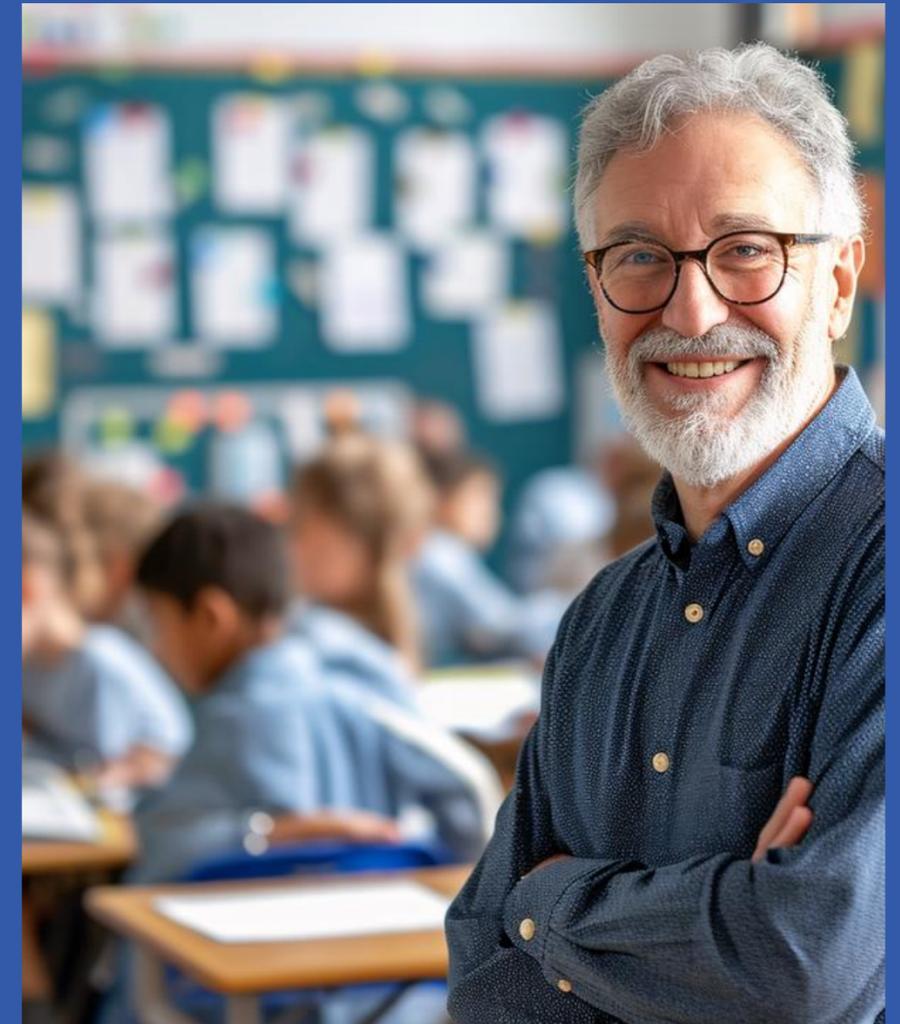


# HOW TO MAKE A CHANGE

To make Open Enrollment changes,  
members can:

Go to PEIA's website at [peia.wv.gov](http://peia.wv.gov), click the green Manage My Benefits button, then log in and follow the prompts.

Call PEIA's Open Enrollment Helpline at 1-877-676-5573 and request a Transfer form



- Wait 15 minutes and try again
- Use your 3 security questions
- Do not cut and paste the temporary passwords, type them in

**IF YOU ARE  
LOCKED OUT  
OF MANAGE  
MY BENEFITS:**



# MEMBER CHANGES

Welcome to the Manage My Benefits website!

If you are here for Open Enrollment, please click "Open Enrollment" below.

If you have had a qualifying event and need to make a coverage change to be effective before 7/1/2025, please click "Other Changes" to enter the year-round module.

[Open Enrollment](#)

[Other Changes](#)

# MMB ERRORS



The only things that cannot be updated in MMB:

The hire date

Social Security number

The Birthdate

Section 125

Beneficiary  
Information

# Auditors

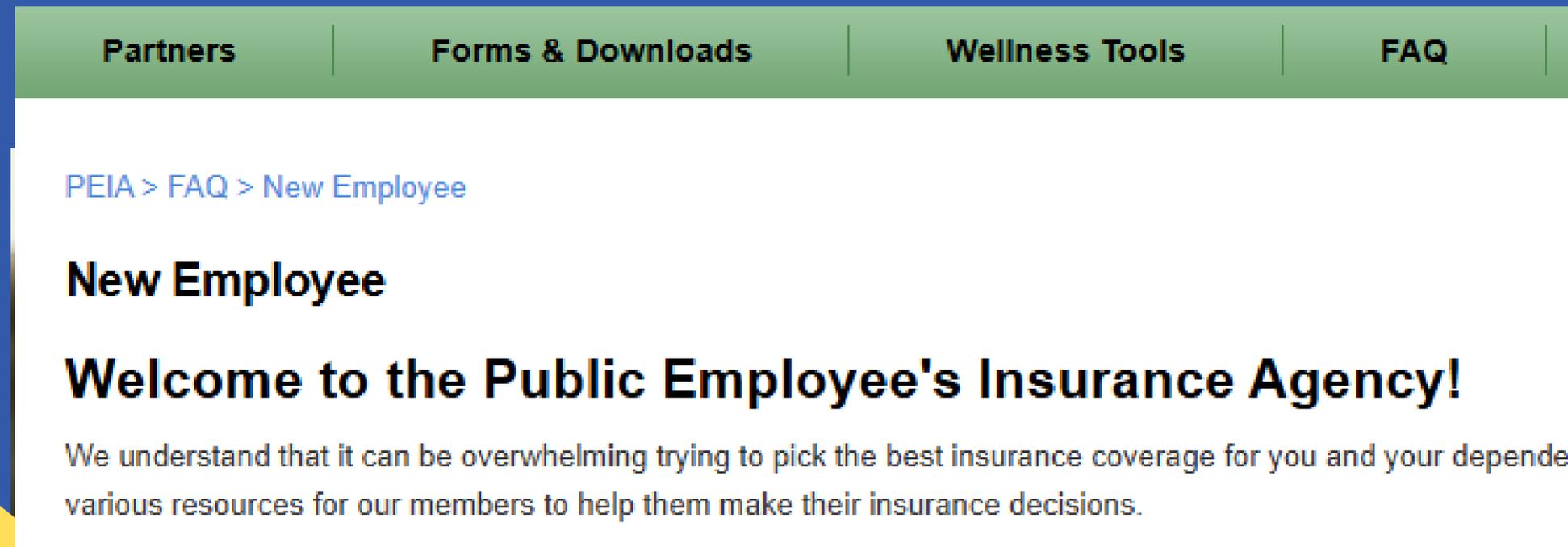
PEIA will be auditing  
SPSU and Tobacco



To view PEIA plans, comparison charts and Summary of Benefits tool, please go to our website:

- [PEIA.wv.gov](http://PEIA.wv.gov)
- Then click FAQ on the green line
- Then choose New Employee
- Then scroll to the bottom of the page.

# PEIA PLANS



The screenshot shows a website navigation bar with four items: Partners, Forms & Downloads, Wellness Tools, and FAQ. Below the navigation bar is a breadcrumb trail: PEIA > FAQ > New Employee. The main heading is "New Employee" followed by a sub-heading "Welcome to the Public Employee's Insurance Agency!". Below this is a paragraph of introductory text.

Partners | Forms & Downloads | Wellness Tools | FAQ

[PEIA](#) > [FAQ](#) > [New Employee](#)

## New Employee

### Welcome to the Public Employee's Insurance Agency!

We understand that it can be overwhelming trying to pick the best insurance coverage for you and your dependents. We have created various resources for our members to help them make their insurance decisions.

# SECTION 125

- Members may only change their Section 125 status during Open Enrollment
- Form is in the Shopper's Guide
- Give the completed form to your HR representative

# PEIA ONLINE ACCESS

This is your account and spouses, children nor any other person than you should not have access to your account.

Violators can be suspended or terminated

- It could be a violation of 18 U.S.C. § 1030 – “Computer Fraud and Abuse Act” Such conduct will not be tolerated.

# PEIA DOCUMENTS

If you are submitting a change to PEIA via paper form, it must be signed off by your HR department.

Call to get a Transfer form during Open Enrollment if you will not make the change online.

PEIA Customer Solutions 877-676-5573

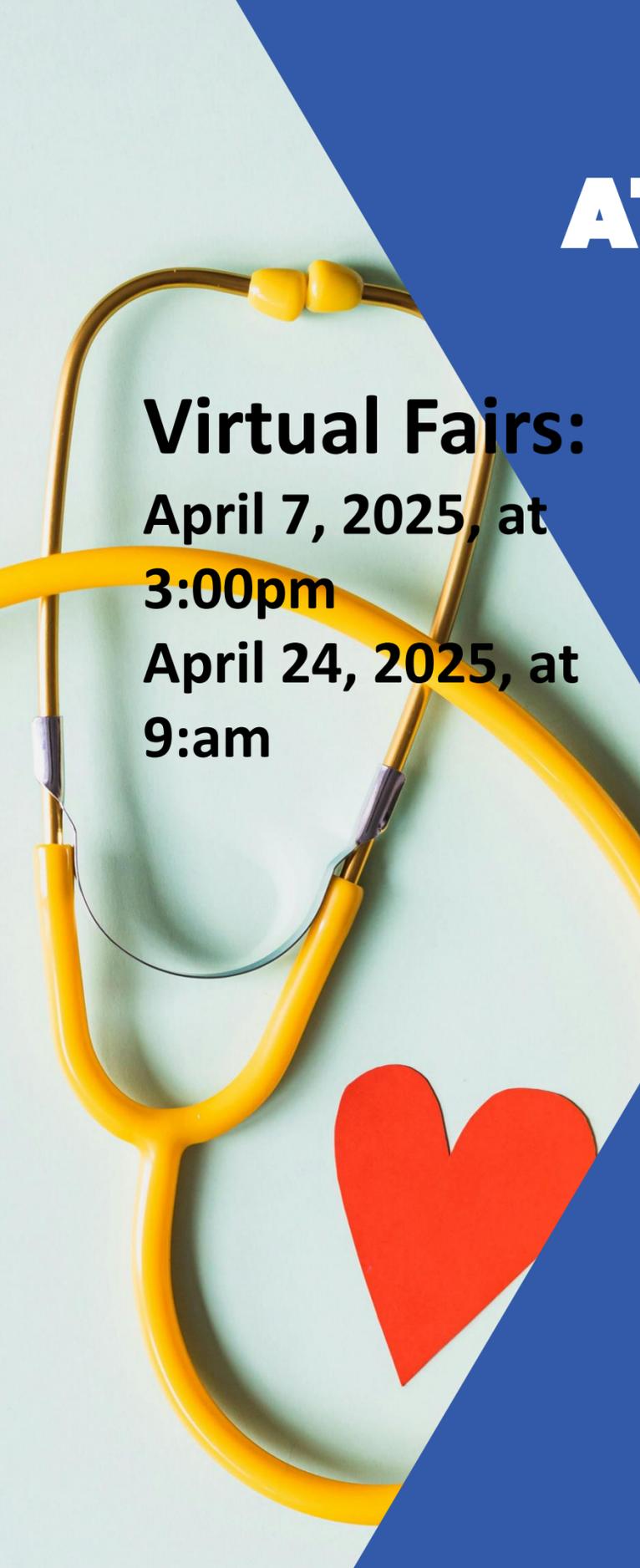
# LIFE INSURANCE CHANGES

Members can make changes to life insurance at any time by logging on to Manage My Benefits, with some limitations.

Open Enrollment is a good time to review your beneficiary information. You can use a form to update the information or go to the MetLife Website to update the information.



# ENCOURAGE YOUR EMPLOYEES TO ATTEND ONE OF OUR BENEFIT FAIRS!



**Virtual Fairs:**  
April 7, 2025, at  
3:00pm  
April 24, 2025, at  
9:am

## Plan Year 2026 Benefit Fair

Benefit fairs afford your members the opportunity to chat with representatives of the plans, to ask questions, to gather information about their options and to discuss their life insurance. Following are the times, dates and locations of the the 2026 fairs.

There will be two virtual OE sessions by Google Meet for your members to attend as well.

Date	Time	Dial-in Number	Conference ID
Tuesday, April 8, 2025	3:00 to 6:00 p.m.	Charleston	BridgeValley <u>C&amp;TC</u> 2001 Union Carbide Drive, South Charleston, WV
Wednesday, April 9, 2025	3:00 to 7:00 p.m.	Beckley	Tamarack 1 Tamarack Place, Beckley, WV
Thursday, April 10, 2025	3:00 to 7:00 p.m.	Huntington	Delta Hotels Downtown 800 3rd Ave, Huntington, WV
Tuesday, April 15, 2025	3:00 to 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
Wednesday, April 16, 2025	3:00 to 7:00 p.m.	Morgantown	Holiday Inn University Area 1188 Pineview Dr Morgantown WV
Thursday, April 17, 2025	3:00 to 7:00 p.m.	Martinsburg	Holiday Inn 301 Foxcroft Ave, Martinsburg
Tuesday, April 22, 2025	3:00 to 7:00 p.m.	Mineral Wells	Comfort Suites 167 Elizabeth Pike, Mineral Wells WV

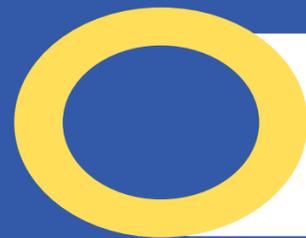
# THANK YOU



PEIA Customer  
Solutions



877-676-5573



[PEIA.Help@wv.gov](mailto:PEIA.Help@wv.gov)



# DISCLAIMER

*Information contained within this Power Point presentation illustrates the PEIA's understanding of the current provisions of PEIA. These provisions are contained in the current plan statutes and are subject to modification by the West Virginia Legislature each year. This information is for general guidance purposes only. In the event there is a discrepancy between information contained in this brochure and WV State Code and Rules, the language in the Code and Rules shall prevail.*





**Bob Tschappat**  
**Account Executive**

P: 740.695.7631 | C: 304.650.2578

btschappat@healthplan.org | www.healthplan.org

1110 Main Street, Wheeling, WV 26003



1.888.847.7902 | www.healthplan.org

The **right** plan  
for **you**



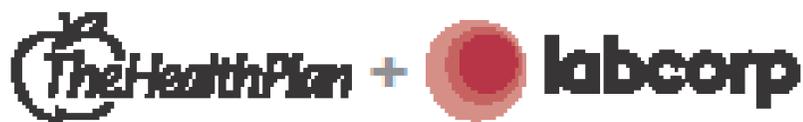


Benefit Description	Plan A	Plan B	Plan C (POS)
Annual Deductible	\$600/\$1,200 Goes towards OOP Max	\$1,000/\$2,000 Goes towards OOP Max	IN: \$1,200/\$2,400 OUT: \$2,400/\$4,800 Goes towards OOP Max
Annual Out-of-Pocket Maximum *Includes Rx copays	Single: \$6,850 Two person: \$13,700 Family: \$13,700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

# The Health Plan LabCorp Partnership

**LabCorp** is the exclusive independent laboratory provider for **The Health Plan**

Members of The Health Plan pay the lowest applicable out-of-pocket costs through the LabCorp network.



The Health Plan is proud to offer the quality and convenience of LabCorp, including:

- Easy-to-use online & web-based tools for:
  - Scheduling appointments
  - Streamlined check-in
  - Advance out-of-pocket cost estimates
  - Access to test results
  - Simplified billing/payment
- Routine lab work, clinical testing and other services
- Nearly 5,000 frequently requested, specialty and genetic tests

Find locations near you  
at [labcorp.com](http://labcorp.com)

# The Health Plan Telehealth

**Wherever you go,**  
talk to a doctor for free  
by phone or video 24/7.



**Take control of your health with free  
doctor visits 24/7 at home or on the go.**



Download the app for a  
confidential therapy visit.



[HealthiestYou.com](http://HealthiestYou.com) | 866.703.1259



#### See a doctor 24/7

Talk to a licensed doctor by  
phone or video from anywhere



#### Save money

Find the lowest-cost  
prescriptions in your area



#### Find a pharmacy nearby

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

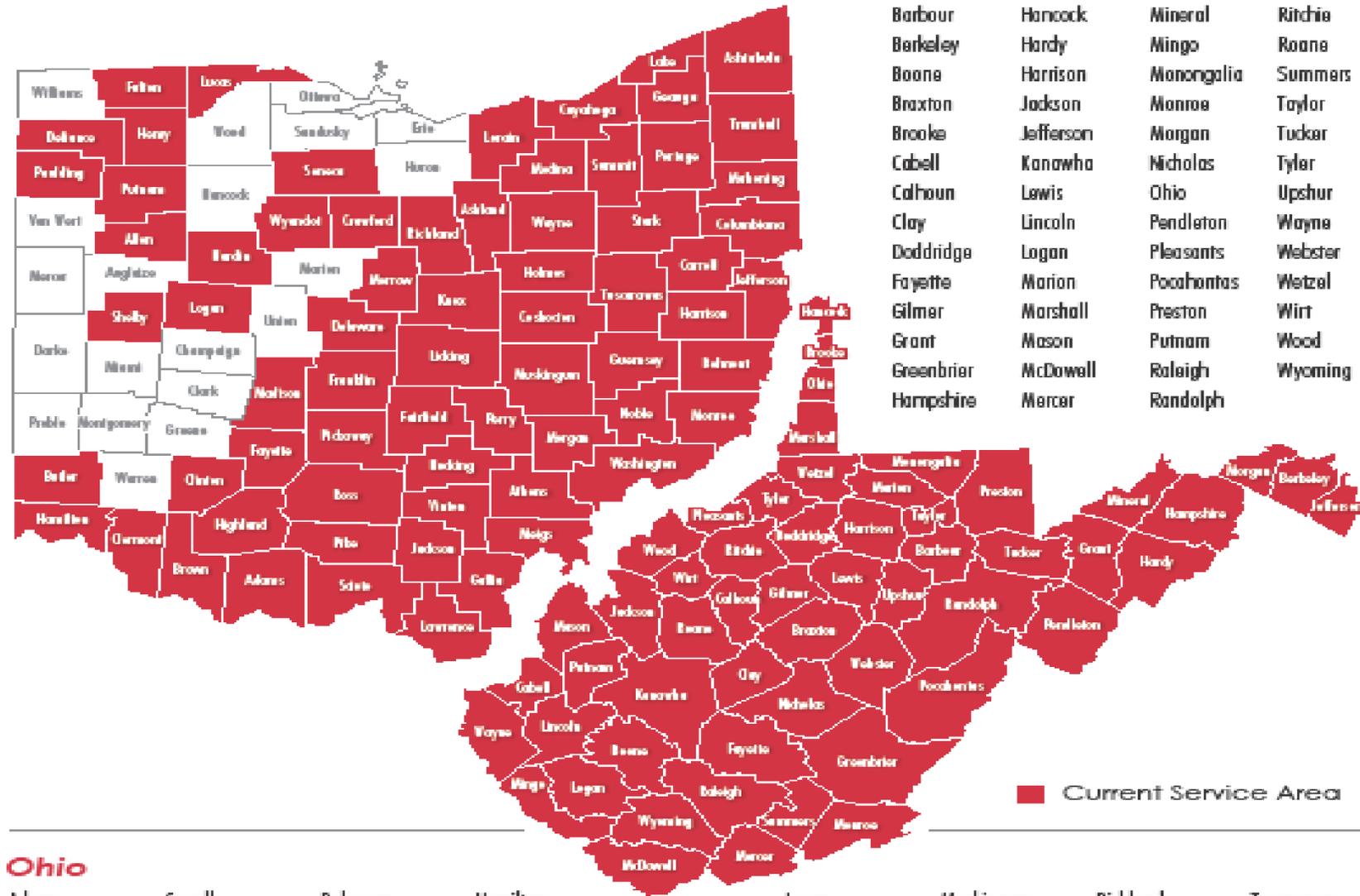
\*Medicine is prescribed when medically necessary





**Commercial Service Area**

**The Health Plan**  
training  
**Coverage Area**



- West Virginia**
- Barbour
  - Berkeley
  - Boone
  - Braxton
  - Brooke
  - Cabell
  - Calhoun
  - Clay
  - Doddridge
  - Fayette
  - Gilmer
  - Grant
  - Greenbrier
  - Hampshire
  - Hancock
  - Hardy
  - Harrison
  - Jackson
  - Jefferson
  - Kanawha
  - Lewis
  - Lincoln
  - Logan
  - Marion
  - Marshall
  - Mason
  - McDowell
  - Mercer
  - Mineral
  - Mingo
  - Monongalia
  - Monroe
  - Morgan
  - Nicholas
  - Ohio
  - Pendleton
  - Pleasants
  - Pocahontas
  - Preston
  - Putnam
  - Raleigh
  - Randolph
  - Ritchie
  - Roane
  - Summers
  - Taylor
  - Tucker
  - Tyler
  - Upshur
  - Wayne
  - Webster
  - Wetzel
  - Wirt
  - Wood
  - Wyoming

- Ohio**
- Adams
  - Allen
  - Ashland
  - Ashtabula
  - Athens
  - Belmont
  - Brown
  - Butler
  - Carroll
  - Clermont
  - Clinton
  - Columbiana
  - Coshocton
  - Crawford
  - Cuyahoga
  - Defiance
  - Delaware
  - Fairfield
  - Fayette
  - Franklin
  - Fulton
  - Gallia
  - Geauga
  - Guernsey
  - Hamilton
  - Hardin
  - Harrison
  - Henry
  - Highland
  - Hocking
  - Holmes
  - Jackson
  - Jefferson
  - Knox
  - Lake
  - Lawrence
  - Licking
  - Logan
  - Lorain
  - Lucas
  - Madison
  - Mahoning
  - Medina
  - Meigs
  - Monroe
  - Morgan
  - Morrow
  - Muskingum
  - Noble
  - Paulding
  - Perry
  - Pickaway
  - Pike
  - Portage
  - Putnam
  - Richland
  - Ross
  - Scioto
  - Seneca
  - Shelby
  - Stark
  - Summit
  - Trumbull
  - Tuscarawas
  - Vinton
  - Washington
  - Wayne
  - Wyandot