Open Enrollment Overview
Plan Year 2017

Presented by:
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Agenda

• Important Dates To Remember

• What’s New for Plan Year 2017
  – PEIA
  – Prescription Benefits
  – Mountaineer Flexible Benefits Plan (FBMC)
  – Life Insurance

• Things to Consider/Reminders

• Questions
Important Dates To Remember

• Open Enrollment period: 4/2/16 – 5/15/16 (changes are effective 7/1/16).

• Plan Year 2017 is 7/1/16 – 6/30/17.

• Healthy Tomorrows Reporting Form and Primary Care Physician designation are due 5/15/16.
Reminder

• Open Enrollment is your opportunity to review all benefit elections to determine what is best for you and your family!

• Please take time to review all available benefit options and information provided.
PEIA Plan Changes
Healthy Tomorrows Program

Action Required by 5/15/16

Plan Year 2017 - All PEIA PPB plan policyholders must:

1) Designate a Primary Care Physician (PCP) - if you named one last year you have met this requirement.

2) Submit the PEIA Healthy Tomorrows Reporting Form (HTRF).
Healthy Tomorrows Program

• Bloodwork must be completed between 4/2/15 – 5/15/16.

• PCP must check:
  – Blood pressure
  – Blood glucose
  – Cholesterol
  – Waist circumference

• If a PCP is not designated and the HTRF is not submitted an additional $500 will be added to your annual deductible.
Healthy Tomorrows Reporting Form

Plan Year 2017

PEIA ID # (from medical ID card)  7 7 0 0

Policyholder Name: ____________________________

Address ______________________________________

City, State, Zip ________________________________

For Plan Year 2017 (July 1, 2016 – June 30, 2017), the PEIA Finance Board has authorized a deductible increase of $500 for any PEIA FFB Plan policyholder who does not pick a Primary Care Provider (PCP) and report the following biometric data before the end of Open Enrollment in 2016.

Why include this form this year?
You have to report your numbers no later than the end of open enrollment in 2016, but we’ll take your numbers anytime during the 2016 plan year. Any time you visit the doctor and have your bloodwork done after April 1, 2015, you can have your doctor complete the form, and you can submit it to PEIA at the address below.

All active employees and non-Medicare retired policyholders in any PEIA FFB Plan must report this data. Health Plan members do not have to comply.

Instructions for Primary Care Provider
1. Please report the biometric values below.
2. Complete the contact information, including signature and date.
3. Return completed form to patient.

All fields are REQUIRED. Any missing data will cause the form to be rejected.

Blood Pressure:  Systolic >140  □  ≤140  □  Total Cholesterol:  >245  □  ≤245  □
               Diastolic >90  □  ≤90  □

Waist Circumference:  Male >40  □  ≤40  □  inches  Glucose:  >125  □  ≤125  □
                     Female >35  □  ≤35  □  inches

Provider Contact
Name of Provider: ____________________________ Phone Number: ____________________________
Address: ______________________________________

Medical Certification
I, ____________________________, certify that the patient indicated above has received the measurements indicated on this form.

(Signature of Provider or Representative) ________________ (Date of Service) ________________

Please return this form to: PEIA Healthy Tomorrows, P.O. Box 40360, Charleston, WV 25364
Healthy Tomorrows Program

• It may be signed by a representative of the physician.
• If the form does not have the required test results or is not signed by a physician, PEIA will return it to the policyholder.
• PEIA recently mailed the HTRF to all policyholders who have not yet completed the requirement.
Healthy Tomorrows Program

- The completed HTRF can be mailed or faxed to PEIA.
- Mailing address is on the bottom of the form.
- PEIA Fax# is 1-877-233-4295.
• PEIA Manage My Benefits Login page
• First time users click “Need to Register” to set up an account.
Healthy Tomorrows Reporting Form

Click on Menu Tab (top left) in Manage My Benefits site

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**Your Coverage as of 03/25/2016**

<table>
<thead>
<tr>
<th>Policyholder:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician:</td>
<td>Not Specified</td>
</tr>
<tr>
<td>HTOM:</td>
<td>You need to submit your Healthy Tomorrows form by May 15, 2016.</td>
</tr>
</tbody>
</table>

**Premiums for March 2016**

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC LIFE</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Premium Discounts**

| Living Will: | No |
| Tobacco Affidavit: | Tobacco Free (Effective 09/01/2013) |

**Dependents**

| No Dependents With Coverage As of 03/25/2016 |

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Healthy Tomorrows Program

Plan Year 2018 - All PEIA PPB plan policyholders must:

1) Continue to designate a PCP.

2) Submit the PEIA Healthy Tomorrows Reporting Form.

3) Blood pressure, blood glucose and cholesterol tests must be within an acceptable range or have a physician’s certification that those numbers cannot be met.
Healthy Tomorrows Program

Plan Year 2018

• If a PCP is not designated and the HTRF is not submitted to PEIA before the end of the plan year 2018 Open Enrollment, an additional $500 will be added to your annual deductible for the plan year.
Reminder

• PEIA covers an annual physical for members at no cost.

• Take the Adult Annual Physical and Screening examination form to your doctor (pg. 61 of Shopper’s Guide).

• Healthy Tomorrows Reporting form for Plan Year 2018 is on pg. 63 of Shopper’s Guide.
PEIA Plan Changes

• Annual deductibles and out of pocket maximum amounts are increasing for all plans.

• Premiums for the 3 plans options under “The Health Plan” have increased.
PEIA Plan Changes

• Urgent Care co-pay will increase from $25 to $50.
• Add $500 emergency room co-pay for high risk behaviors:
  – Accidents while driving motorcycle or UTV/ATV without a helmet
  – DUI/DWI
  – Drug-related accidents
  – Failure to wear seatbelt(s)
Regional Facility Fee Limits

• PEIA is implementing regional facility fee limits for certain outpatient procedures when performed outside WV.

• If the member chooses a facility that charges more than the PEIA facility fee limit, the member will be responsible for the difference between PEIA’s payment and the facility’s charge (see pg. 13 of Shopper’s Guide for details).
PEIA Plan Changes

Eliminate out-of-network, out-of-state benefits which breaks down as:

• OOS In Network with approval = 70/30 coinsurance
• OOS In Network without approval = 60/40 coinsurance
• OOS not in Network = 0/100

*** An Emergency Situation will always be covered.
PEIA Plan Changes

• If you live in WV and seek healthcare outside the state:
  – In-network non-emergent care beyond contiguous counties requires approval in advance from HealthSmart and requires 30% coinsurance, if approved or 40% coinsurance if not approved in advance.
PEIA Plan Changes

• If you live in a contiguous county of a surrounding state:
  – In-network non-emergent care in the contiguous county does not require prior approval from HealthSmart, but does require 30% coinsurance.
  – In-network non-emergent care beyond the contiguous counties requires approval in advance from HealthSmart and requires 30% coinsurance if approved or 40% coinsurance if not approved in advance by HealthSmart.
PEIA Plan Changes

• If you live out of state beyond the contiguous counties:
  – In-network non-emergent care where you live does not require prior approval from HealthSmart but does require 30% coinsurance.
PEIA Plan Changes

• In any of the above resident statuses:
  – Out-of-network care non-emergent is not covered, unless approved in advance by HealthSmart. You will be responsible for 100% of billed charges for any non-emergent out-of-state, out-of-network care that is not approved in advance by HealthSmart.
PEIA Plan Changes

• PEIA PPB Plan B benefits reduced to 70/30 for all services that require coinsurance (in WV and out-of-state).

• Member coinsurance will be 30% after deductible.
Diabetes Program

• Face-2-Face diabetes program will be limited to two years, similar to weight management.

• After two successful years, members will graduate. They will not be allowed to reenter the program.
Living Will Premium Discount

• The Living Will discount will be discontinued as of July 1, 2016.
Prescription Changes

• PEIA will change Pharmacy Benefit Managers from Express Scripts to CVS Caremark on 7/1/16.
• CVS Caremark’s network includes all of the major chain pharmacies and most local pharmacies.
• Annual deductibles, out of pocket maximums have increased on all PPB plans.
Prescription Changes

• If you are currently enrolled in the mail order service through Express Scripts, you will need to enroll in the program through CVS Caremark for the new plan year.
Divorce Audit

- Divorces must be reported IMMEDIATELY to PEIA – not in the month plus two following months as with other qualifying events.
- If a divorce occurs, the ex-spouse and any affected stepchildren must be removed immediately from your health and life insurance plans.
Divorce Audit

• If a court requires you to continue coverage on those former dependents, you must find coverage through COBRA or from an insurer other than PEIA.
Mountaineer Flexible Benefits (FBMC)
FBMC Benefits

• Dental
• Vision
• Short-Term Disability
• Long-Term Disability
• Hearing Plan
• Legal Plan
• Flexible Spending Accounts
• Health Savings Account
• Limited Use Medical FSA (Must be enrolled in HSA).
FBMC – What’s New for 2017

• Dental, Short-Term Disability, Long-Term Disability and Legal rates are decreasing.

• You may now download the WageWorks EZ Receipts mobile app for use with your Flexible Spending Accounts.
FBMC

• Changes only enrollment.

• If making changes, enroll online at www.MyFBMC.com (Premier Enroll) or via FBMC paper enrollment form.

• Changes effective 7/1/16.

• Please remember to print the confirmation notice for your records.
Life Insurance
Life Insurance

• Minnesota Life changed its name to Securian.
• Life insurance can be added and dropped anytime. It is not bound by Open Enrollment or Qualifying Life Event rules.
• Premiums for most life insurance coverages have decreased due to better than expected plan performance.
Things to Consider/Reminders
Long Term Disability – Things to Consider

• Premiums are based on age and salary of employee.
• Premiums increase every 5 years (as age and salary increase).
• LTD insurance is not a lifetime benefit. Benefits end as of age 70.
• Do you know how much you are paying each month?
TIAA - Things to Consider

• If you haven’t looked at your retirement investments in the last 5 -10 years, please take the time to do so!
• Life Cycle Funds became available approximately 6 years ago.
• This product uses targeted retirement dates to direct investments in a diversified portfolio.
• Changes can be completed online or by calling TIAA at 800-842-2273.
Reminder – Beneficiary Designations

• Please remember to keep your beneficiary designation(s) current!
• Life events may affect how you want your benefits paid.
• If you can’t remember, it is always best to complete a new form/go online, as information is likely outdated.
Reminder – Beneficiary Designations

• Designations should be made for Basic and Optional Life Insurance.

• **Primary Beneficiary(ies)** – The person or persons named will receive the proceeds.

• **Contingent (Secondary) Beneficiary(ies)** – At the time of your death, if the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons.
Reminder – Beneficiary Designations

• **Default Beneficiary(ies)** – If a beneficiary is not named, proceeds will be paid in the following order:
  – to a spouse, if living, if not;
  – to child(ren), if living, if not;
  – to parent(s), if living, if not;
  – to siblings, if living, if not;
  – to your estate
Beneficiary Changes

• Two options for updating beneficiary information with PEIA:
  – Go to www.peia.wv.gov and select “Manage My Benefits”
  – Complete Basic and/or Optional Life Beneficiary Change paper form

• Remember to update beneficiaries with your retirement vendor (TIAA or Empower)
Questions?