

Marshall University

PEIA OPEN ENROLLMENT 2015 FAQs

What is Open Enrollment?

Open Enrollment is the period in which employees who subscribe to a PEIA Benefits plan are able to make changes to their coverage for the upcoming plan year. Note: Life Insurance is not included in open enrollment.

When is open enrollment?

April 1, 2014 - April 30, 2014.

How late will Human Resource Services be open?

Office hours are 8:00 am to 5:00 pm

How can I determine what insurance I already have?

1. You may look at your insurance card to determine which plan you are in. The plan is printed on the top of the card.
2. Log into your account with PEIA and view your coverage-[WVPEIA](#)

Do I need to complete a form if I am not making any changes?

No, the coverage will remain the same as you have.

What is the difference between PPB Plan A and PPB Plan B?

PEIA offers the standard Preferred Provider Benefit (PPB) Plan A, which includes benefits for hospital, surgical, prescription drug, and other medical expenses. Plan B offers the same coverage with lower monthly premiums BUT with higher deductibles, higher out-of-pocket maximums, and higher co-payments for both medical and prescription drugs.

Overview of PPB Plan C?

PPB Plan C is a high deductible plan. This plan may be paired with the Health Savings Account (HSA). Deductible is combined medical and prescription drug and must be met before the plan will pay for medical services or prescription drugs.

Are there any administrative fees for FBMC?

The only plan that has an administrative fee is the Health Savings Account (HSA).

Can I change the amount in my FBMC Flexible Spending Account?

Yes. You may change the amount during Open Enrollment. Outside of Open Enrollment, you must have a qualifying event such as marriage, divorce, birth or adoption of a child, dependent child who is no longer your dependent.

Is my dependent child eligible for insurance coverage?

Children ages 18 to 26 are eligible. Documentation (certified birth certificate) is required to enroll a dependent child.

Will I need to submit documentation to add a dependent to my insurance?

Yes, a marriage certificate is required for a spouse and a certified birth certificate for biological/adopted children. For all others, a copy of the legal documents assigning guardianship, custody, etc... is required.

I have quit smoking and want to change to a non-smoking status. How do I do this?

After 6 months being tobacco-free, you need to complete a new tobacco affidavit. You may access the PEIA website and make the change on-line. During open enrollment, you may also call the open enrollment hotline at 877-676-5573.

Where do I get a tobacco affidavit?

You may go on-line at WVPEIA and complete the tobacco affidavit through "manage my benefits". During open enrollment, you may also call the open enrollment hotline at 877-676-5573.

What is a Living Will?

An Advance Directive/Living Will is a legal document for making known your wishes about end-of-life care or what medical treatments you desire. It also can be referred to as a health care directive or physician's directive.

Do I have to complete a Living Will?

No, however, PEIA will offer a \$4 a month premium discount to members covered by the Healthplans and the PPB Plans, the Special Medicare Plan or Humana who notify us via an affidavit that they have executed an Advance Directive/Living Will.

May I sign up for The Health Plan if I live in Kentucky or Ohio?

You **MUST** live in one of the counties listed on Page 11 of the 2015 PEIA Shopper's Guide. Please refer to the list to determine your eligibility for the plan.

How do I know if my physician or hospital participates in The Health Plan?

You may call The Health Plan at 888-847-7902 or 800-624-6961 or visit their website www.healthplan.org

What is the website/phone number for FBMC?

www.myfbmc.com 855-5MY-FBMC (855-569-3262)

What is the website/phone number for PEIA?

www.wvpeia.com 888-680-7342

Open Enrollment Hotline 877-676-5573