

What's Important for 2015?

The Health Plan

There are no benefit or copay changes proposed for Plan Year 2015. However, all three Health Plan options (A, B & C) have a medical deductible which will now count toward the member's out-of-pocket medical maximum. To keep the administration the same, the out-of-pocket maximum will increase by the amount of the deductible for each plan option.

Plan A will have a medical deductible of \$100 for individuals and \$200 for families and an out-of-pocket maximum of \$3,600 for individuals, \$7,200 for two people and \$10,200 for families. Plan B will have a medical deductible of \$250 for individuals and \$500 for families and an out-of-pocket maximum of \$3,750 for individuals, \$7,500 for two people and \$10,500 for families. Plan C will have a medical deductible of \$1,000 for individuals and \$2,000 for families and an out-of-pocket maximum of \$4,500 for individuals, \$9,000 for two people and \$12,000 for families.

PEIA PPB Plans

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Improve Your Score

PEIA has discontinued the Improve Your Score discount program for policyholders. As you may recall, when the program was implemented, all premiums were increased by \$10 per month, and then those who participated in the program got a \$10 per month discount. Standard premiums for all active employees will be reduced by \$10 on July 1, 2014.

- **Pathways to Wellness**

With the discontinuation of the Improve Your Score program, PEIA is working on new programs to help members improve their health, including fitness, nutrition and stress management services at worksites. PEIA will provide information about these programs as it becomes available.

Two programs designed to facilitate wellness are the Medical Home and Comprehensive Care programs. Both promote increased access to care, better coordination of care among health care providers and an enhanced relationship with your doctor. They also provide lower out-of-pocket costs for members. To learn more, see the Summary Plan Description.

- **Face-2-Face Diabetes Management**

Members who either failed to comply or dropped out of the program will be given a second chance to participate in the Face-2-Face Diabetes Management Program. There is a 12-month waiting period after the first attempt. The waiting period begins on the date PEIA disenrolls you from the program. The Face-2-Face Program is available to active employees and non-Medicare retirees only.

- **Specialty Drug Benefits**

The specialty drug program is now a two-tier benefit for specialty medications covered under the prescription benefit: \$50 co-pay for preferred specialty drugs and \$100 co-pay for non-preferred specialty drugs. Specialty drugs are the fastest growing portion of the plan. The average cost is \$3,200 a month. The change applies to active employees and non-Medicare retirees only.

- **Out-of-State Co-pay for Certain Services**

A \$25 co-pay was added for the services below when received out-of-state. These services are widely available in all areas of the state. The copay applies only to PEIA-insured members living in West Virginia and the contiguous counties of surrounding states when care is received in a bordering county. The change applies to active employees and non-Medicare retirees only.

- Computerized tomography (CT) scans
- Dialysis (per treatment)
- Durable medical equipment purchases that exceed \$100
- Magnetic resonance imaging (MRI)
- Magnetic resonance angiogram (MRA)
- All outpatient surgery

See the Benefits At-A-Glance pages for more information.

- **WV CHIPS**

There is a new benefit opportunity available to some public employees. Since West Virginia has expanded coverage under the Children's Health Insurance Program (CHIP), your children may now be eligible for the program. The expansion makes CHIP benefits available to children of public employees who otherwise meet CHIP eligibility guidelines. CHIP covers children in families up to 300% of the Federal Poverty Level (around \$71,550 for a family of four). Click on the following link for additional information:

<http://www.marshall.edu/human-resources/files/CHIP-open-to-public-employees.pdf>