

## Five Tips for a Successful Open Enrollment

1. Read through "What's Important for 2014" to get a quick overview of the changes for the coming Plan Year.
2. Review the side-by-side comparison of the plans in the "Benefits At-A-Glance" charts.
3. Check page 7 to be sure you're eligible to enroll in the plan you want. The PEIA PPB Plans A, B and C are available in all areas. PEIA PPB Plan D is open to WV residents only and covers only services provided in WV. Remember, you must live in one of the counties listed on page 7 to enroll in The Health Plan.
4. Check the premium table for your employer type (State agency, county board of education, non-State agency, retiree, etc.) and for the type of coverage you have (employee only, family, etc.) to find the premium for the plan you want.
5. If you want to change plans, change your tobacco status, complete your Advance Directive/Living Will affidavit or report your IYS engagement activity, you have two choices: go to [www.wvpeia.com](http://www.wvpeia.com) and click on the "Manage MyBenefits" button and follow the instructions (**remember, your deadline is midnight on April 30, 2013**) or call PEIA for a Transfer Form at 1-877-676-5573. Make any changes or plan selections you wish and return it to your benefit coordinator no later than the close of business on April 30, 2013.

## What's Important for 2014?

### Everyone Must Report Tobacco Status for Plan Year 2014

If you are an active employee or a non-Medicare retiree, you must update your tobacco status and that of your dependent(s) during Open Enrollment in April 2013 to maintain your tobacco-free discount for Plan Year 2014! You can do this at [www.wvpeia.com](http://www.wvpeia.com) and by logging into Manage My Benefits. You also may call PEIA at 1-877-676-5573.

**IMPORTANT NOTE:** Even if you reported your tobacco status and that of your dependent(s) as recently as March 2013, you still must update your status in April 2013. Anyone who doesn't update his or her tobacco status in April 2013 will not receive the tobacco-free discount. Medicare retirees will report their tobacco status at a later date. Read on for details.

## The Health Plan

For Plan Year 2014, The Health Plan is adding Plan C, which has higher deductibles than Plan A and Plan B, but the same out-of-pocket maximums.

- The Health Plan is now available in all 55 West Virginia counties!
- Copayments, coinsurance and waived deductibles for Plan B and Plan C are the same except for:
  - Generic drug copayments – \$5 (Plan B), \$10 (Plan C)
  - Formulary brand drug copayments – not covered (Plan B), 50% if generic is not available (Plan C)

- Maintenance medication programs – 90-day supply generic ONLY \$10 copayment (Plan B), 90-day supply mail order \$20 or 50% copayment (Plan C)
- There are no changes to The Health Plan's HMO Plan A or HMO Plan B. Please call The Health Plan or visit a Benefits Fair to receive The Health Plan's complete listing of HMO benefits.
- Current Health Plan Members who will be turning 65 during the Plan Year, have Medicare A & B and are retired, have the opportunity to enroll in a Medicare Advantage Plan with The Health Plan called Secure Choice PPO and stay with The Health Plan. For more information contact the Health Plan toll free at (877) 847-7915. Be sure to identify yourself as a PEIA retiree when calling.
- All federally mandated preventive benefits, as defined by the PPACA (Patient Protection and Affordable Care Act) are covered in all of the Health Plan's HMO plans. These preventive benefits are not subject to any cost sharing, such as a deductible or copay.
- Please visit The Health Plan's website at: [www.healthplan.org](http://www.healthplan.org). You will find information about the services offered by The Health Plan and helpful links for better health. You can also contact The Health Plan toll free at (888) 847-7902 or (800) 624-6961.

## **PEIA PPB Plans**

### **Premiums**

Here's what to expect when you check out the premium tables on pages 26-33.

1. Premiums for Plan A remain the same for state employees.
2. Premiums for Plans B, C and D are going down by 5- 20%!
3. Premiums for non-state agencies remain the same.

### **Plan B available to Non-Medicare Retirees**

PEIA will open up Plan B to non-Medicare retirees who do not have dependents on Medicare. This is the same Plan B offered to active employees. It has higher deductibles on both medical and prescription benefits, a higher copay for preferred brand name drugs, but lower monthly premiums. Due to administrative complications, non-Medicare retirees with dependent(s) on Medicare are not eligible for Plan B.

PEIA PPB Plan A premiums for non-Medicare retirees will remain the same for Plan Year 2014.

### **Expanded Improve Your Score Engagement Options**

PEIA offers a \$10 a month premium discount if you're screened, and, if necessary, take steps to improve selected modifiable health risk factors, known as "engagement". (See page 24.)

For Plan Year 2014, you'll have additional engagement options:

1. Participate in workplace lifestyle and/or fitness coaching
2. Participate in a Weight Watchers program for 12 weeks
3. Participate in a WVU Extension Service wellness program (Dining with Diabetes, Stress Less with Mindfulness, Body Works, Diabetes Prevention Program)

### **Benefit for Transplant Patients**

As stated in the Summary Plan Description, beginning July 1, 2013, PEIA will waive copayments ONLY on drugs used to sustain the transplant (anti-rejection drugs). Copayments will apply for all other prescriptions used by transplant patients.

### **Medicare Retirees**

PEIA is changing the plan year for Medicare retirees to match Medicare's calendar year plan year starting in January 2014, pending legislative approval. Here's how we'll make the change:

- Medicare retirees will make any necessary changes (adding or removing dependents) as usual, during this open enrollment
- Starting July 1, 2013 we will have a six month plan year, from July to December 2013. During the shortened plan year:
  - Medical out-of-pocket maximum will be reduced to \$400
  - Prescription drugs out-of-pocket maximum will be reduced to \$900
  - Deductibles will not be reduced.
- In October 2013 we will have open enrollment for Plan Year 2014, which will run from January through December. Humana will offer an additional plan option to Medicare retirees at that time. This change in plan year will put PEIA in line with Medicare's benefit year and will save the plan millions of dollars, allowing the plan to maintain the current premiums and plan design until at least January 1, 2015. Medicare retirees will receive much more information about this change in the coming months.