

## For Marshall University Employees Only

### What's Important for 2021?

**Note: You must complete open enrollment (on-line or paper form) to make any change (add, cancel or change plans). If no action, all coverage will remain the same.**

#### PEIA

**The deadline for open enrollment is May 15<sup>th</sup>**

#### **PEIA PPB Plans**

#### **All PEIA PPB Plans Active employees and non-Medicare Retirees:**

- No PPB Plan premium increase
- Two chiropractic visits covered in full for back pain only (Plans A, B & D)
- No out-of-network coverage out-of-state for PPB Plan C (Aligns with PPB Plans A and B)
- Life insurance subsidies are ending; active policyholders and some retirees may see optional life insurance rate increases (see pages 48 - 51 for more information)

#### **Optional Life Insurance Rates**

Beginning July 1, 2020, your PEIA active employee optional term life rates are increasing – no action is required.

Why are rates increasing? Prior to 2016, PEIA's optional life insurance rates were higher than they needed to be, thanks to better-than-expected claims experience. Securian Financial returned the surplus premiums to PEIA, and because they were policyholder dollars, not tax dollars, PEIA used that money to reduce optional life insurance rates over the last four years. That surplus has been used up, so now premiums will be adjusted to their actual, unsubsidized level.

## Has your address changed? Let PEIA know!

- If your address has changed, you can update your records with PEIA by sending the address change in writing to 601 57th St., SE, Suite 2, Charleston, W.Va. 25304-2345 or by going on the agency's website, [www.wvpeia.com](http://www.wvpeia.com), and logging into **Manage My Benefits**. PEIA DOES NOT accept address changes over the phone.

## Annual Physical

PEIA covers an annual physical for members at no cost (State and network rules apply). There is a form at the back of this Shopper's Guide that you may take to your annual physical office visit; it explains what is covered in full as a part of the visit, and how the physician's office needs to bill to have the visit reimbursed correctly.

## The Health Plan HMOs and POS

- The Health Plan is an available option in all 55 WV counties for active employees and retirees without Medicare.
- The Health Plan is headquartered in Wheeling, WV, and has offices in Morgantown and Charleston.
- The Health Plan will continue to offer three plan designs: HMO Plan A, HMO Plan B and a Point of Service Plan C (POS).
- Copays will not change on all three plans.
- Please see The Health Plan's ad in this Shoppers Guide regarding The Health Plan's Preferred Lab Network. Members who choose a lab in the Preferred Lab Network may receive covered lab services at little or no out-of-pocket costs. The Health Plan will waive any applicable deductible and/or coinsurance associated with the lab benefit.
- Please review this Shoppers Guide for a listing of benefits. For questions or for a complete listing of The Health Plan Provider Directory for PEIA enrollees, please call The Health Plan at **(888) 847-7902**, email [information@healthplan.org](mailto:information@healthplan.org), visit [www.healthplan.org](http://www.healthplan.org), or attend a benefit fair near you.

## **Mountaineer Flexible Benefits**

**Note: You must complete open enrollment (on-line or paper form) to make any change (add, cancel or change plans). If no action, all coverage will remain the same.**

**The deadline for open enrollment is May 15<sup>th</sup>**

**What's new?**

**Get ready for benefits open enrollment! Here's what's changing for your upcoming Mountaineer Flexible Benefits Plan Open Enrollment:**

- Dental rates are decreasing.
- Hearing rates are increasing.
- Long-Term Disability rate for Plan 1 (50% coverage level) is increasing.
- Legal plan is being enhanced by offering a second, higher plan level.
- The maximum Healthcare FSA contribution increased to \$2,750 - a \$50 increase from 2019.
- The 2020 annual HSA contribution limit for individuals will be \$3,550 - a \$50 increase from 2019.
- The 2020 annual HSA contribution limit for individuals with family will be \$7,100 - a \$100 increase from 2019.

**See your 2021 Employee Benefits Guide for more details.**