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Charleston, West Virginia
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PEIA TELEPHONE HOURS

Monday - Friday
8:30 a.m. to 5 p.m.

Visit PEIA anytime online at
www.wvpeia.com
or call PEIA toll-free at
1-888-680-7342

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PEIA News



Healthy Tomorrows Reporting Suspended

As a part of its financial plan for Plan Year 2020, the PEIA Finance Board voted to suspend the Healthy Tomorrows bloodwork and reporting requirements while the staff makes plans for the next phase of the program. If you have already submitted a Healthy Tomorrows form for Plan Year 2020, thank you for your efforts. PEIA will destroy any forms that have already been submitted. If you have not submitted a form, no action is required between now and May 15, 2019. We'll keep you posted as we develop the next phase of the program.

bloodwork, is still available to you and covered at 100% with no deductible. See page 109 of your Summary Plan Description for details and billing instructions for your provider.



Although you don't have to report the results to PEIA, the annual physical benefit, including the screening

UMR is our new TPA

After a national search, PEIA has selected UMR, a UnitedHealthcare (UHC) company, as our new third-party administrator (TPA), a



out-of-state contracts with their national UHC networks and management and Clinical Reporting for the Comprehensive Care

Partnership Program (CCP). UMR is the nation's largest TPA, servicing 2,800 customers and 4.5 million members. UMR will replace HealthSmart, our current TPA.

PEIA will be serviced from the UMR Customer Service Center in downtown Charleston. UMR will provide Utilization Management & Care Management (including five community care nurses placed regionally around the State focusing on member and provider education and engagement). UMR will also manage

Partnership Program (CCP).

What members can expect:

- » New ID cards and new web portal which will include the ability to chat with Plan Advisors
- » Plan Advisors to help members navigate health care services

Watch for more information about the transition to UMR in the coming months. We'll have out-of-state network information available at the benefit fairs (see page 2) and on our website at www.wvpeia.com.

Approved Changes for Plan Year 2020

The PEIA Finance Board met on December 20, 2018, and adopted the Governor's recommendations to the PEIA Task Force for Plan Year 2020, which begins on July 1, 2019. The plan includes the following changes: For active employees, non-Medicare retirees and non-state agencies in the

PEIA PPB Plans:

- » Plan A back to 80/20 and Plan B to 70/30 coinsurance for approved services in counties which border WV. (Boyd County, KY and Washington County, OH are still excluded)
- » Eliminate facility fee limits
- » Remove \$25 copay for out-of-state services
- » Add an appeal process for people requiring a third-tier non-preferred drug to allow for reduced cost

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Open Enrollment is April 2 – May 15

Open Enrollment for Plan Year 2020 will be April 2-May 15, 2019. During open enrollment, you can change your health plan; add, drop or change coverage for yourself and your dependents without a qualifying event; and make changes to your Mountaineer Flexible Benefits, if applicable.

You'll receive a Shopper's Guide in the mail in late March that has information you need about the health coverage PEIA offers. If you don't find your answers in the Shopper's Guide, you can visit one of our benefit fairs. There you'll find representatives of PEIA, UMR, The Health Plan, Securian Financial, Mountaineer Flexible Benefits, Humana and iSelectMD.

Come out and learn more about your benefits, and the new programs we have available to you!

BENEFIT FAIR SCHEDULE

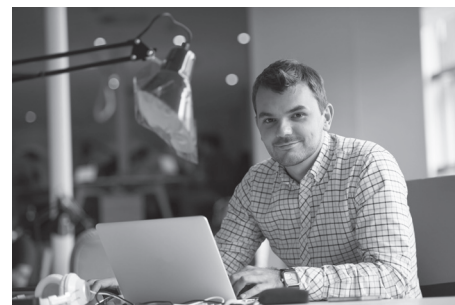
Date	Time	City	Location
April 11, 2019	3-6pm	Charleston	Courtyard by Marriott 100 Kanawha Blvd E
April 16, 2019	3-7pm	Beckley	Tamarack 1 Tamarack Park
April 17, 2019	3-7pm	Huntington	Holiday Inn 800 3rd Ave
April 18, 2019	3-7pm	Parkersburg	Comfort Suites 167 Elizabeth Pike
April 23, 2019	3-7pm	Wheeling	WV Northern Community College
April 24, 2019	3-7pm	Morgantown	University Holiday Inn 118 Pineview Drive
April 25, 2019	3-7pm	Martinsburg	Holiday Inn 301 Foxcroft Ave.

Life Insurance Open Enrollment Option

During Open Enrollment this spring (April 2 – May 15) we will be offering an opportunity for active employees to increase their optional life insurance coverage by one Plan level with no evidence of insurability required; for example, if you currently have Plan 5, you can increase to Plan 6. This option will be offered to members whose coverage is currently below



Plan 10, PEIA's guaranteed issue amount, which is \$100,000 for active employees under age 65. We regret that we are unable to offer this opportunity to policyholders who currently have Plan 10 or greater. We are also unable to offer this opportunity to our retired members. Look for more information about this in your Shopper's Guide in late March.



Approved Changes for Plan Year 2020

(continued from page 1)

- » Suspend the Healthy Tomorrows Program
 - There will be no annual requirement for blood work in FY 2020, so nothing is required from policyholders between now and May 15. We are continuing to evaluate the program for future years and exploring new wellness options
- » New programs
 - Pilot project – Naturally Slim (weight loss and health)
 - Other programs are being explored

For Medicare retirees:

- » Received 2-year rate guarantee from Humana
- » No benefit changes for Plan Year 2020
- » There will most likely be formulary changes for 2020, since those changes happen regularly

These changes will be detailed in the Shopper's Guide prior to Open Enrollment. New wellness programs, initiatives, and training will be rolled out in Plan Year 2020. There will be several pilot programs for chronic disease management. For the latest news and updates, please make sure your email is current on Manage My Benefits, connect with PEIA on Facebook, visit our website at www.wvpeia.com, or talk to your Workplace Wellness Coordinator.



Telehealth Copay Dropping to \$10 Per Call

PEIA's telehealth vendor, iSelectMD, was founded in response to three critical issues in healthcare today - costs, access, and convenience. With just one simple phone call, members are connected to state licensed, board-certified physicians who are ready to resolve non-emergency health issues 24 hours a day for a \$30 copay.

Beginning July 1, 2019, that copay will drop to just \$10.

- » iSelectMD is available anytime and anywhere you travel.
- » iSelectMD encourages everyone to have a primary care physician and does not replace your existing primary care physician. Please note that WV law requires that the first visit be done face-to-face via web cam or cell phone video chat.

» iSelectMD requires a Medical History Disclosure to be completed prior to your first consultation. This may be completed online at www.iselectmd.com using access code WV1144 or by calling customer care at **1-877-775-3006**.

» Depending on time of day or call volume, iSelectMD physicians dedicate themselves to return calls within 30 minutes from the time they receive the request.

» iSelectMD physicians reserve the right to write prescriptions when deemed appropriate, but do not prescribe DEA controlled substances or certain other drugs that may be harmful due to potential abuse.

To learn more, visit iSelectMD.com or call **1-877-775-3006** ext. 1.

Ineligible Members Cost Millions

Earlier this month, PEIA received notice of another 60 policyholders who have been divorced, but have failed to report their divorces to PEIA in a timely manner. Divorces must be reported to PEIA immediately. Coverage of the ex-spouse and any step-children terminates at the end of the month in which the divorce becomes final.

With this report, PEIA will start its process of researching claims paid for the ineligible spouse and dependents, and then will pursue reimbursement of those claims from the policyholder who failed to report the divorce. The policyholder's employer will also seek repayment of the difference between single and family premiums paid during the time the ineligible dependents were on the coverage. Those premiums rep-

resent tax dollars that were spent under false pretenses.

PEIA offers the policyholder the opportunity to reimburse the plan for claims paid after the dependent was termed, but if the policyholder fails to do so, PEIA will pursue legal action against the policyholder up to and including termination of employment, disqualification from retirement benefits, and prosecution.

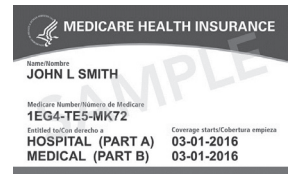
In the cases we have discovered and pursued thus far, these ineligible spouses and dependents have cost the plan over \$1,500,000, and have cost their employers over \$3,500,000 in premiums paid in error. One employer alone has paid over \$150,000 in premiums for ineligible dependents.

Another group that costs PEIA is surviving spouses who re-marry, but fail to report the remarriage to PEIA. Surviving spouses who re-marry lose eligibility for surviving spouse benefits at the end of the month in which the remarriage occurs. PEIA has also pursued repayment from several policyholders in this situation.

Folks, PEIA is serious about enforcing its eligibility rules. If you get divorced, you **MUST** report the divorce immediately and remove the ex-spouse from your coverage. If you have coverage as a surviving spouse and you remarry, you **MUST** report that change to PEIA, as well. Failure to do so can have real world consequences.

Reminder!

This is just a reminder that if you or your dependent become eligible for Medicare before age 65, you should send a copy of your Medicare ID card to PEIA. Doing so could reduce your PEIA premium, and will make claims processing go much more smoothly. Thanks!



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