

# BC Quarterly Workshop

Morgantown, July 11, 2012

# Changes for Plan Year 2013

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- Eliminates coverage for **acupuncture**
- Adds a \$10 per visit co-pay to **outpatient physical, occupational, speech, and massage therapy services and chiropractic** for the first 20 visits in a plan year. The co-pay is in addition to deductible and 20% co-insurance. If further therapy is medically necessary and approved by Active Health, visits beyond the first 20 require a \$25 co-pay, plus deductible and co-insurance.
- Massage therapists are now required to have national certification, carry \$2 million malpractice insurance, and follow the treatment guidelines of the American Massage Therapy Association in order for the therapy to be covered by PEIA.

# Changes for Plan Year 2013

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- **Urgent Care** co-payment increased from \$15/20 to \$25.
- **Specialist** office visits co-payment increased from \$20 to \$25.
- **Emergency room** co-pay increased from \$50 to \$100
  - Co-pay waived if patient admitted to the hospital
  - Co-pay reduced to \$50 if the visit is determined to be a medical emergency not requiring admission.
- For **medically necessary dental services and bariatric surgery**, a \$500 co-pay has been added; this is in addition to the deductible and 20% co-insurance.

# Changes for Plan Year 2013

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- **Pharmacy benefit changes:**
  - **Generic** co-pay still \$5 (no change)
  - Preferred drug co-pay still \$15 for Plans A and D, \$20 for Plans B and C
  - Non-preferred drug co-pay now 75% co-insurance (Plan pays 25% only)
- **Plan D** added for WV residents. Same as Plan A but with **no** out-of-state coverage.
- No premium increase for active employees and non-Medicare retirees
- 9% increase for Medicare retirees, but above changes do not apply

# Recent Improvements to Manage My Benefits Website

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- Revised Registration Process
- New Document Uploader
- Revised Transfer Screen
  - Includes contact link to other Benefit Coordinator
  - Allows new Benefit Coordinator to see coverage after approved
- Improved Report capabilities
- Automatic archiving of older incomplete transactions
- PENDING: Changes to dependent and beneficiary summary screen

# Notes on Premium Discounts

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- Tobacco-Free
  - Complete after tobacco free 6 months or longer
  - New enrollment form or online Tobacco Affidavit
- Living Will Affidavit
  - Online at Manage My Benefits or Policyholder calls PEIA to request
  - Do NOT Send the actual living will/advance directive
- Improve Your Score
  - Worksite screenings to be handled by APS (not beBetter Health) beginning in September (no July or August screenings)
  - Registration for screenings can then be done via website or phone
  - If screened last year and results yellow or red and did not engage by April 30<sup>th</sup>, no discount July 1 (but can submit later; discount resumes once processed)
  - Check out this video: [PEIA Weight Management Plan - YouTube.wmv](#)

# Notes on Benefit Coordinator Training

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- Benefit Coordinator training will be online at Course Mill
  - Will be required for new Benefit Coordinators
  - Access available to state and non-state agencies
  - Proposed coordinator will advance through online audio-visual course covering PEIA 101 basics
  - At end of course, proposed coordinator completes online quiz
  - Must score 70% or more to receive link to Designation Form
  - Complete and submit Designation Form to be activated
  - PEIA 101 classes will still be held at PEIA for proposed coordinators, and the quiz will be administered at the end of the class
  - Training held at PEIA will include Minnesota Life, Mountaineer Flex, and Web Contributions
- Web Contributions training and help are available on the PEIA website
  - For those using the new online course or wanting to refresh their skills

# Other Notes

- Mountaineer Flex Benefits note:
  - Time period for qualifying events is 2 months, not rest of month and 2 following months
- Minnesota Life note:
  - Benefit Coordinators should NOT provide Evidence of Insurability to policyholder
  - Minnesota Life will mail a packet directly to the policyholder with instructions to complete the medical information online or to complete and mail the form provided in that packet
- Web Contributions note:
  - RHBT \$178
  - ARC \$79

# QUIZ

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Surprise!!!

Let's see how you "seasoned" Benefit Coordinators would do on the quiz.

Put on your thinking caps,  
and see if you can help your team win!

# Review Quiz

- Where can you find the Benefit Coordinator Reference Manual?
  - A. The printed copy mailed to Benefit Coordinators
  - B. In the Forms & Downloads section of [www.wvpeia.com](http://www.wvpeia.com)
  - C. At a book store
  - D. On the main web page of [www.wvpeia.com](http://www.wvpeia.com)
- Benefit Coordinator Announcements, Briefings, and links to enroll for Training are located:
  - A. At [www.peiathways.com](http://www.peiathways.com)
  - B. At [http://www.peia.wv.gov/customers/benefit\\_coordinators](http://www.peia.wv.gov/customers/benefit_coordinators)
  - C. At <http://www.peia.wv.gov/forms-and-downloads>
- In what 2 areas of the [www.wvpeia.com](http://www.wvpeia.com) website can you find enrollment forms?
  - A. Our Customers and Find a Form
  - B. Find a Form and News Center
  - C. Benefit Coordinator Reference Manual and Find a Form
  - D. Manage My Benefits and Benefit Coordinator Reference Manual
- Only public employees working 35 hours per week or more are eligible for PEIA Coverage.
  - A. True
  - B. False

# Review Quiz

- You can only cover dependents up to age 26 on your policy if they:
  - A. Are full-time students
  - B. Are living in your household
  - C. Do not have children
  - D. None of the above
  
- Only state agencies can participate in PEIA.
  - True
  - False
  
- Employees can change their coverage due to:
  - A. Marriage
  - B. Retirement
  - C. Transfer
  - D. Only A
  - E. Only A and B
  
- Open Enrollment changes made in April become effective:
  - A. May 1
  - B. June 1
  - C. July 1
  - D. January 1

# Review Quiz

- The Improve Your Score discount is only given to policyholders that receive a “green” score.  
True  
False
- An active employee enrolled in the Health Plan HMO may take what discount(s):
  - A. Improve Your Score
  - B. Tobacco Free
  - C. Living Will Affidavit
  - D. B & C Only
- To qualify for the tobacco-free discount, the insured must have been tobacco free:
  - A. One month
  - B. Three months
  - C. Six months
  - D. One year
- Once a policyholder is deceased:
  - A. Dependents may continue coverage even if they were not covered while policyholder was living
  - B. Dependents may continue coverage only if they were covered while policyholder was living
  - C. Only the surviving spouse may continue coverage if they were covered while policyholder was living
  - D. Dependents covered while the policyholder was living do not have to pay the premium

# Review Quiz

- When submitting a Change in Status form based on an adoption, the Benefit Coordinator should also send a copy of:
  - A. Birth certificate
  - B. Letter from the adoption agency/facility
  - C. Copy of court adoption papers
  - D. None of the above
- A policyholder can enroll as dependents:
  - A. Biological children, stepchildren, and grandchildren
  - B. Adopted children and stepchildren
  - C. Biological grandchildren
  - D. Dependents under age 28
- Which of the following leaves of absence require the employer to continue paying their portion of the premium indefinitely while the employee is on leave?
  - A. Non-Worker's Compensation medical leave
  - B. Worker's Compensation leave
  - C. Non-Worker's Compensation personal leave
  - D. None of the above

# Review Quiz

- In order to continue health and life benefits into retirement, a policyholder must:
  - A. Submit a Change in Status form
  - B. Submit a Retiree Enrollment Form
  - C. Submit a Policyholder Termination of Coverage form and a Retiree Enrollment form
  - D. None of the above
- In order to continue health and life benefits into retirement, the policyholder must:
  - A. Be enrolled in their agency's retirement system
  - B. Meet the minimum eligibility requirements for the State retirement system, a PEIA-approved retirement system, or the State Teachers Retirement System
  - C. Be age 65 or older
  - D. All of the above
- Non-Medicare retirees can change their coverage when they retire.
  - True
  - False
- You can terminate a transferring or retiring employee online.
  - True
  - False

# Review Quiz

- Policyholders who become Medicare-eligible during the Plan Year:
  - A. Are transferred to the Humana Medicare Advantage Plan
  - B. Continue with their current PEIA coverage until the next Plan Year
  - C. Are transferred to PEIA's Special Medicare Plan until the next Plan Year
  - D. May drop all coverage when they become Medicare-eligible
- Public employees may be eligible to extend employer-paid insurance upon retirement:
  - A. If they move directly from active employment into a State or PEIA-approved retirement system
  - B. If they were an elected official
  - C. If they defer retirement
  - D. None of the above
- Employees have the option to use accrued sick/annual leave to extend their employer-paid insurance:
  - A. If they use the accrued leave to increase their retirement benefits
  - B. If they were hired after July 1, 2001
  - C. If they were hired before July 1, 2001
  - D. If they were a full-time higher education faculty member regardless of hire date

# Review Quiz

- Special retirement situations include:
  - A. Deferred retirement
  - B. Retirement with return to active employment at a participating agency within 2 years of the retirement date
  - C. Disability retirement
  - D. All the above
- Coverage terminates for a policyholder when:
  - A. Policyholder voluntarily ceases employment
  - B. Policyholder voluntarily terminates coverage with a qualifying event or during open enrollment
  - C. Policyholder retires
  - D. Any of the above
- HIPPA applies to:
  - A. Any personal health information
  - B. Health information that can identify the person it is concerning
  - C. Any information about a person
  - D. None of the above

AND THE WINNER IS . . . .

**ALL OF YOU!!!**

*Thanks for playing....*