Manage My Benefits

PEIA has made a substantial investment in the Benefits Administration System Web Access called Manage My Benefits. The system allows employees and retirees to complete all eligibility transactions (except retirement and termination of all benefits) online with no paper forms required. The only paper required will be documentation required for dependents and qualifying events. At the end of this section you'll find an eight-page instruction set that you can copy and give to new employees to help them use the site.

New Employees:

New employees are encouraged to use PEIA's online Enrollment system, **Manage My Benefits**, to enroll for health and life insurance. To use the system, the employee will need:

1. A working e-mail address. The employee may use an employer-provided e-mail, a personal e-mail account, or may set up a free e-mail account using a service like Gmail or Yahoo.

2. Names, addresses and, preferably, Social Security Numbers for individuals you intend to carry as dependents on your coverage(s) and/or name as beneficiaries of your life insurance policies (to receive the proceeds when you pass).

3. A user name and password you can remember.

4. Documentation substantiating any dependents you intend to enroll in the plan. For a list of the documentation we'll accept, see page 29 of the Summary Plan Description.

The new employee will visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page. Instructions for new employees enrolling online can be found at the end of this section of the Benefit Coordinators Reference Manual.

Existing Policyholders:

Existing **policyholder**s are encouraged to use PEIA's online enrollment system, Manage My Benefits, to enroll for health and life insurance, or to make changes in existing coverage when they have a qualifying event. The existing policyholder will visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page.

When they use the Manage My Benefits site, first-time users:

a. Click on "Need to Register"

b. Select "I currently have PEIA coverage (as a policyholder or dependent)" and click continue at the bottom of your screen.

c. Enter first name, last name, Social Security Number, and date of birth. Policyholders should enter their full legal name that they used when applying for benefits with PEIA, not a nickname. Accept the Web Usage Terms of Agreement, and type in the Verification Code. If you cannot read the Verification Code, click the link shown near the bottom of the page for a different set of words.

d. Create a unique user name/password combination. Do NOT use your e-mail address as your user name. Then enter your e-mail address, either personal or business, where indicated.

e. The system will send you an e-mail with a link that allows you to validate your e-mail address and complete the registration process.

f. When registration is complete, you can log in using the user name and password you just designated.

g. The policyholder's menu will contain buttons as shown here:

h. The policyholder must finalize changes, and can print out a summary of choices using the "View My Pending Changes" button.

Benefit Coordinator Section

Any benefit coordinator who needs access to the Manage My Benefits site must register as a benefit coordinator. If you're already registered as a policyholder, you can add the role of Benefit Coordinator and/or Web Contributions Coordinator from the Role Management screen to get registered. If you're not registered as a policyholder, go to www.wvpeia.com, click on the green Manage My Benefits button at the top right of the page, and use the Need to Register function. This will allow you to register you as a policyholder (if you are one) and offer you the option of adding the roles of Benefit Coordinator and/or Web Contributions Coordinator.

When you're registered, log in and choose the "Log in Benefit Coordinator" button. This will take you to the Benefit Coordinator menu, where you'll find the following options:

The **Search Coverage Changes** button allows you to search for a specific policyholder by name or social security number. Once you've found the employee, you can approve or disapprove changes the employee is making in the online enrollment system.

Click on the "Review (whatever coverage they've changed)" button to see what action the policyholder is taking. Remember, if the employee is adding dependents to coverage, he or she must provide documentation to prove the dependent qualifies for coverage. Also, the employee cannot make changes in mid-plan-year without a qualifying event. You'll need documentation of the qualifying event to approve the change. The qualifying events and documentation required are:

Status Change Event	Documentation Required
Divorce	Provide a copy of the divorce decree showing that the divorce is final. Coverage for the ex-spouse will be terminated at the end of the month in which the divorce became final.
Significant Change in Health Coverage Attributable to Spouse's or Dependent's Employment	Documentation from the spouse's employer describing the change in health coverage and the effective date of that change.
Marriage	Copy of valid marriage license or certificate
Birth of Child	Copy of child's birth certificate
Adoption	Copy of adoption papers
Adding coverage for a stepchild who resides with policyholder	Copy of child's birth certificate.
Open Enrollment under spouse's employer's benefit plan	A copy of printed material showing open enrollment dates and the employer's name.
Death of spouse or dependent	A copy of the death certificate.
Beginning of spouse's or dependent's employment	A letter from the spouse's employer stating the hire date, effective date of insurance, what coverage was added, and what dependents are covered.

End of spouse's or dependent's employment	A letter from the spouse's employer stating the termination or retirement date, what coverage was lost, and dependents that were covered.
Significant change in health coverage due to spouse's or dependent's employment	A letter from the spouse's insurance carrier indicating the change in insurance coverage, the effective date of that change and dependents covered.
Unpaid leave of absence by employee or spouse	A letter from your or your spouse's personnel office stating the date that you or your spouse went on unpaid leave or returned from unpaid leave.
Change from full-time to part-time employment or vice versa for employee or spouse	A letter from your or your spouse's employer stating the previous hours worked and the new hours worked and the effective date of the change.

The **View All Coverage Changes** button brings up a list of all pending coverage changes within your assigned agency(ies). Once you've found the employee, you can approve or disapprove changes the employee is making in the online enrollment system. Remember, if the employee is adding dependents to coverage, he or she must provide documentation to prove the dependent qualifies for coverage. Also, the employee cannot make changes in mid-plan-year without a qualifying event. You'll need documentation of the qualifying event to approve the change. The qualifying events and documentation required are listed above.

The **Upload Documentation** button allows you to upload required documents for specific employees directly online. You can upload up to 5 files at a time; files must be jpg, jpeg, gif, bmp, or pdf format and less than 2 MB in size. Enter the employee's Social Security Number, then click on the Documents button. Select the type of file you are uploading (birth certificate, etc.) and the person identified by the documentation. Click "Browse" to select the file to be uploaded. After you have selected all files to be uploaded, click the Upload Files button at the bottom of the screen.

The **View Agency(ies)** button will display the agency or agencies for which you are a designated benefit coordinator.

The **Policyholder** Transfers button allows you to start, review, and/or approve a transfer as well as to see recently completed transfers. You can initiate a transaction to transfer an employee to your agency or out of your agency to another agency without paperwork. When you select the Start A New Transfer button, enter the transferring employee's SSN. Pick the first letter of the RECEIVING agency's name off the alphabetical list and choose the name of the RECEIVING agency from the list. Click Continue. The system notifies the 'other' benefit coordinator via e-mail when a transfer is pending, asking the 'other' benefit coordinator to log in and review the transfer. The benefit coordinator RECEIVING the employee always sets the new index code for the employee (or choose "No IDX Needed" if you are a non-state agency) and the effective date of the transfer. The benefit coordinator who is SENDING or losing the employee sets or agrees with the transfer effective date. **The agency losing or sending the employee MUST NOT go into the Web Contributions System and terminate coverage for the employee.** If you terminate coverage, the transfer cannot happen. When the transfer is complete, the employee will be moved from the SENDING agency's account to the RECEIVING agency's account. NO ACTION IN THE WEB CONTRIBUTIONS

SYSTEM IS NECESSARY. The system notifies the policyholder of the transfer via e-mail, if we have an e-mail address for the policyholder.
Once the transfer has been initiated, a Contact link will appear beside the agency names; you can use this link to send an e-mail message to the other agency's Benefit Coordinator(s). Once the transfer has been entered, the receiving agency can view the policyholder's billing attributes by clicking on "Link" beside "Billing Attributes".
The Transfer Home screen allows Benefit Coordinators not only to start a transfer but also to see "Transfers Awaiting Your Review", (Transfers) "Awaiting Response from Other Agency", and "Recently Completed Transfers."

You can also use the Buttons across the top of the page to access other functionality.

Menu will take you back to the Benefit Coordinator main menu from anywhere else in the BC section of the site.

My **Account** allows you to change your user name, password, e-mail address, or security questions and answers. Remember that the user name and password you provide are what you will need to log in to Manage My Benefits.

Reports will bring you a list of the available reports:

- **Policyholders' Coverage(s) Awaiting Approval** shows you all coverages that have been finalized and submitted, but on which you have not yet acted.
- **Policyholders' Disapproved Coverage(s)** shows you any coverage that you have disapproved.
- **Billing Attributes (All Policyholders)** allows you to view the attributes that affect a policyholder's premium, including employee type (active or retired), health plan, type of coverage (single, employee with children, family, and employee spouse), discounts, basic and optional life insurance coverage, and more. A legend is provided at the bottom of the report to help Benefit Coordinators identify the codes used.
- **Billing Attributes (One Policyholders)** allows you to view the above attributes of one specific policyholder.

Other reports may be added to this list throughout the year, as the need arises.

Shopper's Guide pulls up the most recent issue of the Shopper's Guide for reference.

Logged In As in the upper left corner of your screen can be used to change between roles as a Policyholder, Benefit Coordinator and/or Web Contributions Coordinator. Click on the current role showing beside "Logged In as" to be returned to the Role Management screen where you can select a different active role.

Logout in the upper right corner of your screen closes your current session on the website.

If you need to remove a benefit coordinator and/or web contributions coordinator who has left employment with your agency or is still with the agency but is no longer handling the duties of a

PEIA Coordinator, please send a completed “Employer’s Authorization to Remove PEIA Coordinator” form to PEIA. The form, which can be found in the “Find a Form” section on the WV PEIA main web page, must be signed by the responsible manager or director and be either mailed or faxedto PEIA for processing.

Please note that currently the Manage My Benefits system only allows policyholders to add or change coverage. Neither the policyholder nor you can terminate coverage in the Manage My Benefits system a paper Policyholder Termination of Coverage form (located in the Forms & Instructions section of this reference manual) should be completed and mailed to PEIA

Online Enrollment Instructions for New Employees

Welcome to the public sector! It's time to sign up for benefits using PEIA's Manage My Benefits system. On this system you can enroll for Basic, Optional and Dependent Life insurance, as well as your health coverage. Your benefit coordinator should have provided you with:

- a copy of the PEIA Summary Plan Description,
- a Shopper's Guide that shows the premiums for all available plans, and
- the Life Insurance booklet.

If you didn't get a hard copy, all of these documents are available on the PEIA website at www.wvpeia.com. Just click on Forms and Downloads.

Before you get started using the Manage My Benefits system, you'll need:

1. A working e-mail address. You may use an employer-provided e-mail, a personal e-mail account, or may set up a free e-mail account using a service like Gmail or Yahoo. Just please remember the e-mail address you use to register as you may need it for future access changes.

2. Names, addresses and, preferably, Social Security Numbers for individuals you intend to carry as dependents on your coverage(s) and/or name as beneficiaries of your life insurance policies (to receive the proceeds when you pass).

3. A user name and password you can remember.

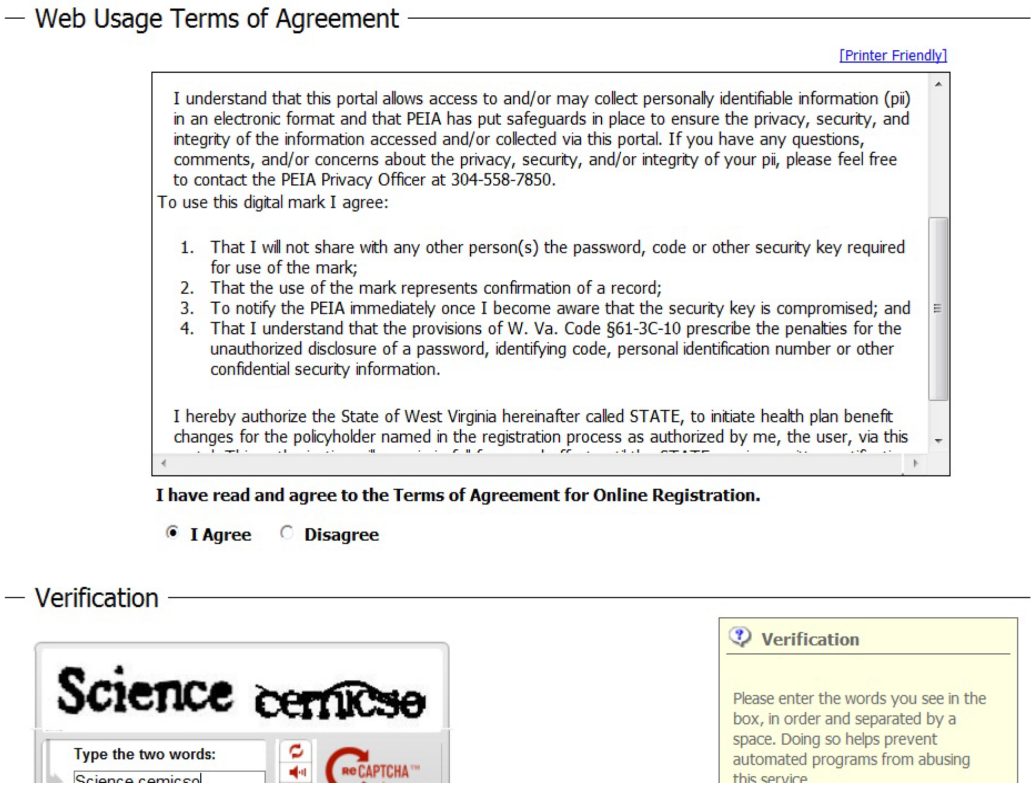
4. Documentation substantiating any dependents you intend to enroll in the plan. For a list of the documentation we'll accept, see page 28 of the Summary Plan Description.

If you've gathered all of that, please visit www.wvpeia.com and click on the Manage My Benefits button at the top right corner of the page. When you enter the Manage My Benefits site for the first time:

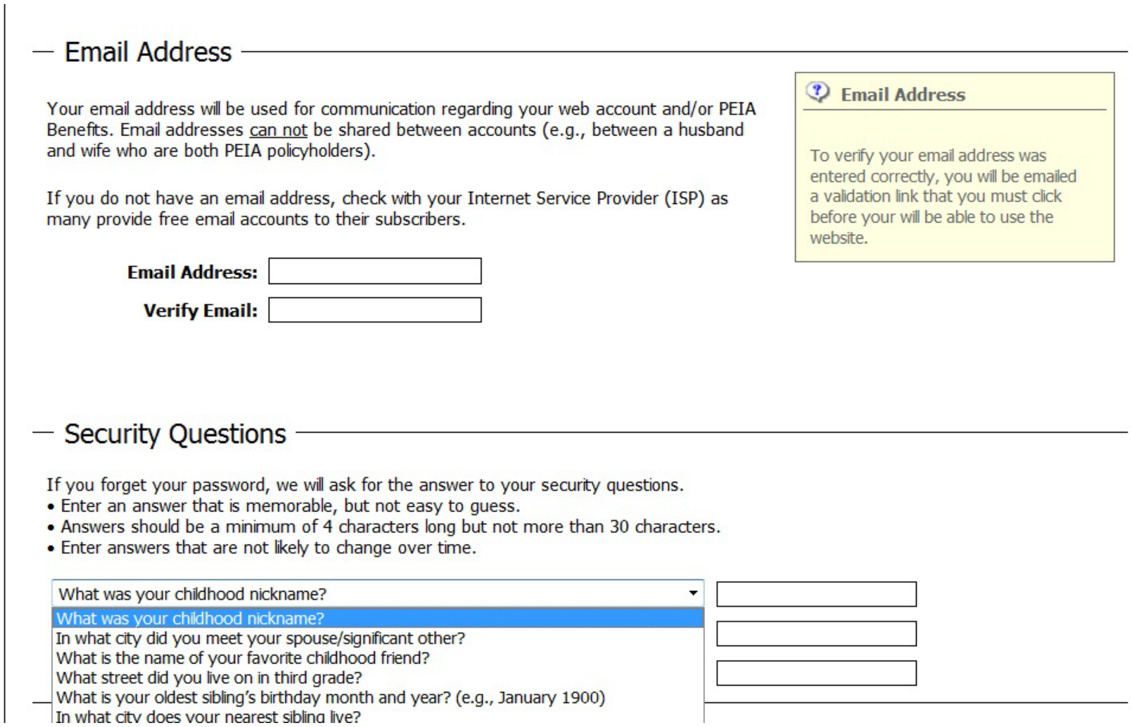
a. Click on "Need to Register"

b. Select “I am applying for PEIA coverage for the first time”

c. Enter your information, accept the Web Usage Terms of Agreement, type in the Verification Code, and hit the “Continue” button.



d. Create your user name (do NOT use your e-mail address as your user name) and password, enter your e-mail address, select and answer the 3 security questions, and hit "continue"



Email Address

Your email address will be used for communication regarding your web account and/or PEIA Benefits. Email addresses can not be shared between accounts (e.g., between a husband and wife who are both PEIA policyholders).

If you do not have an email address, check with your Internet Service Provider (ISP) as many provide free email accounts to their subscribers.

Email Address:

Verify Email:

Email Address

To verify your email address was entered correctly, you will be emailed a validation link that you must click before your will be able to use the website.

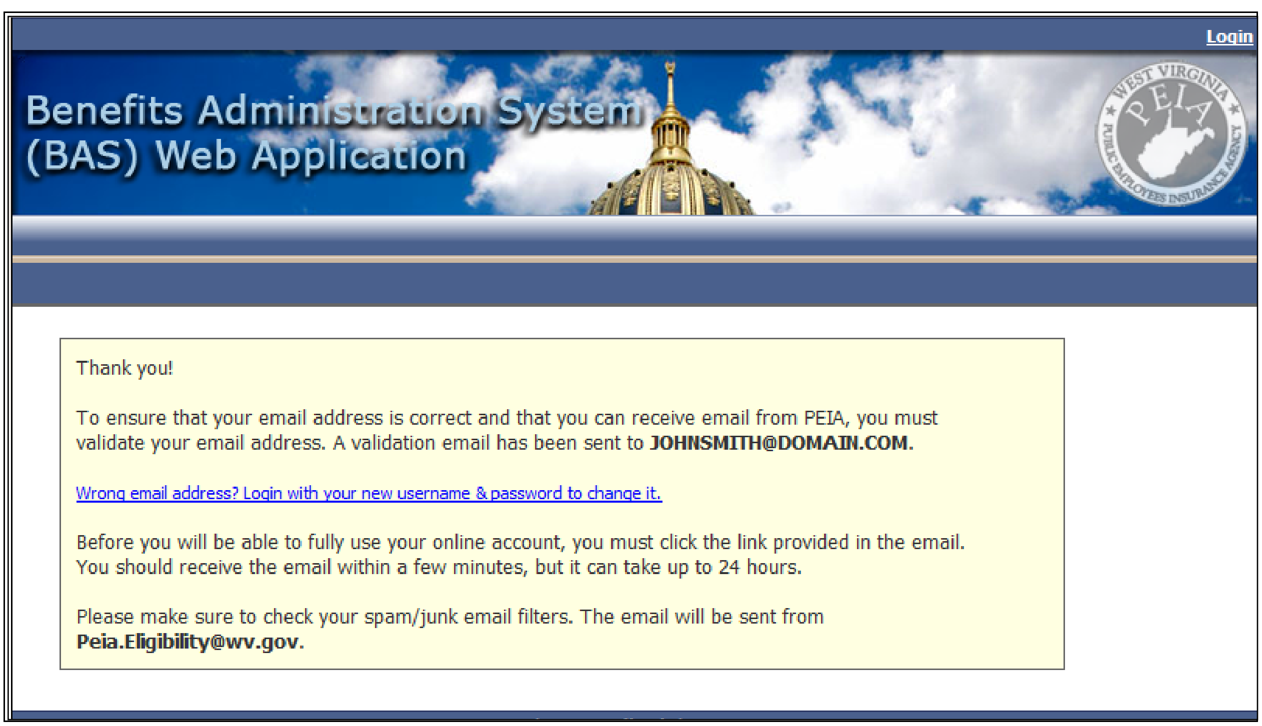
Security Questions

If you forget your password, we will ask for the answer to your security questions.
- Enter an answer that is memorable, but not easy to guess.
- Answers should be a minimum of 4 characters long but not more than 30 characters.
- Enter answers that are not likely to change over time.

What was your childhood nickname?

What was your childhood nickname?
In what city did you meet your spouse/significant other?
What is the name of your favorite childhood friend?
What street did you live on in third grade?
What is your oldest sibling's birthday month and year? (e.g., January 1900)
In what city does your nearest sibling live?

e. Once you have completed this, your account has been created, and you will see this screen:



Login

Benefits Administration System (BAS) Web Application

Thank you!

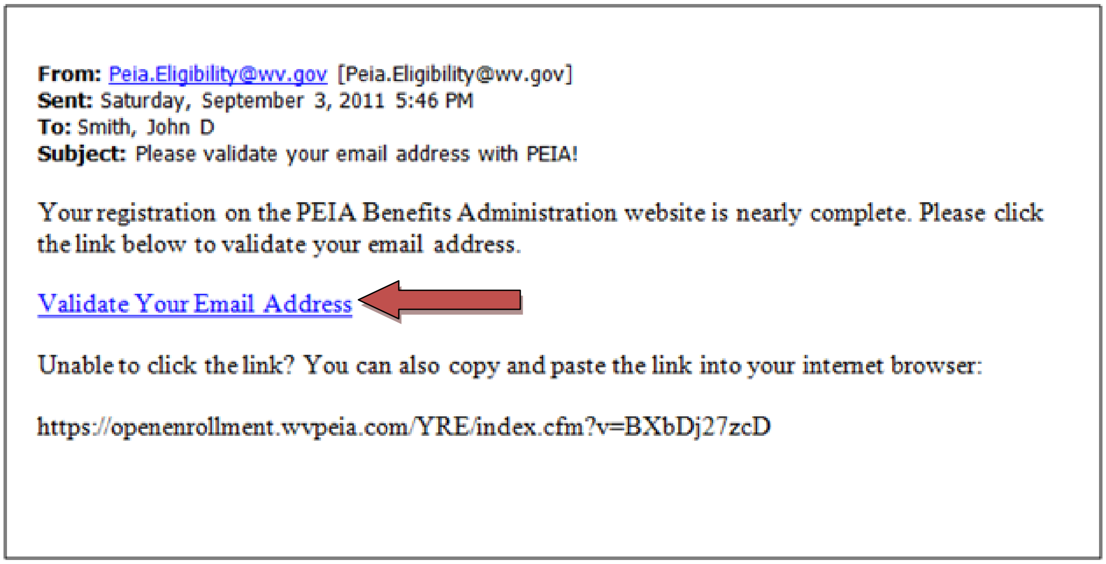
To ensure that your email address is correct and that you can receive email from PEIA, you must validate your email address. A validation email has been sent to **JOHNSMITH@DOMAIN.COM**.

Wrong email address? Login with your new username & password to change it.

Before you will be able to fully use your online account, you must click the link provided in the email. You should receive the email within a few minutes, but it can take up to 24 hours.

Please make sure to check your spam/junk email filters. The email will be sent from **Peia.Eligibility@wv.gov**.

f. The system will send you an e-mail to confirm your address. Click on the link in the e-mail:



From: Peia.Eligibility@wv.gov [Peia.Eligibility@wv.gov]
Sent: Saturday, September 3, 2011 5:46 PM
To: Smith, John D
Subject: Please validate your email address with PEIA!

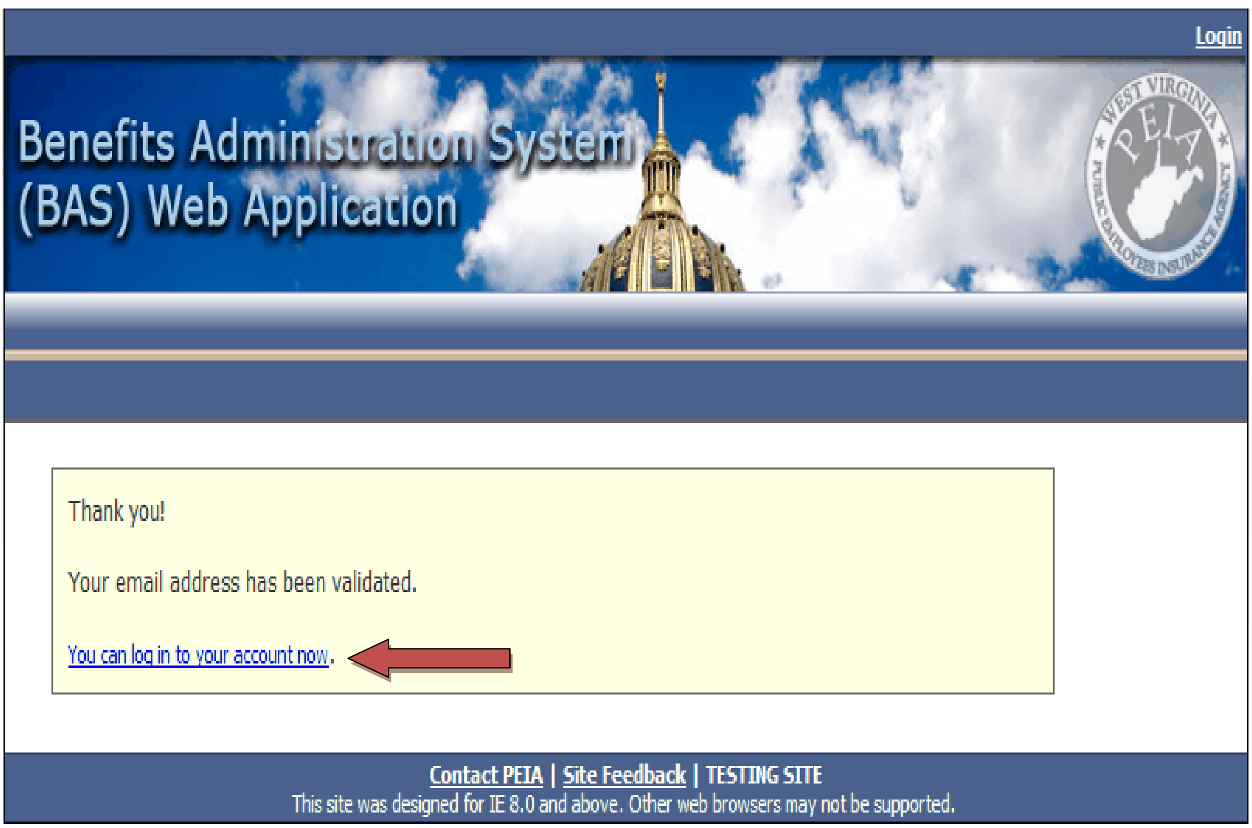
Your registration on the PEIA Benefits Administration website is nearly complete. Please click the link below to validate your email address.

Validate Your Email Address

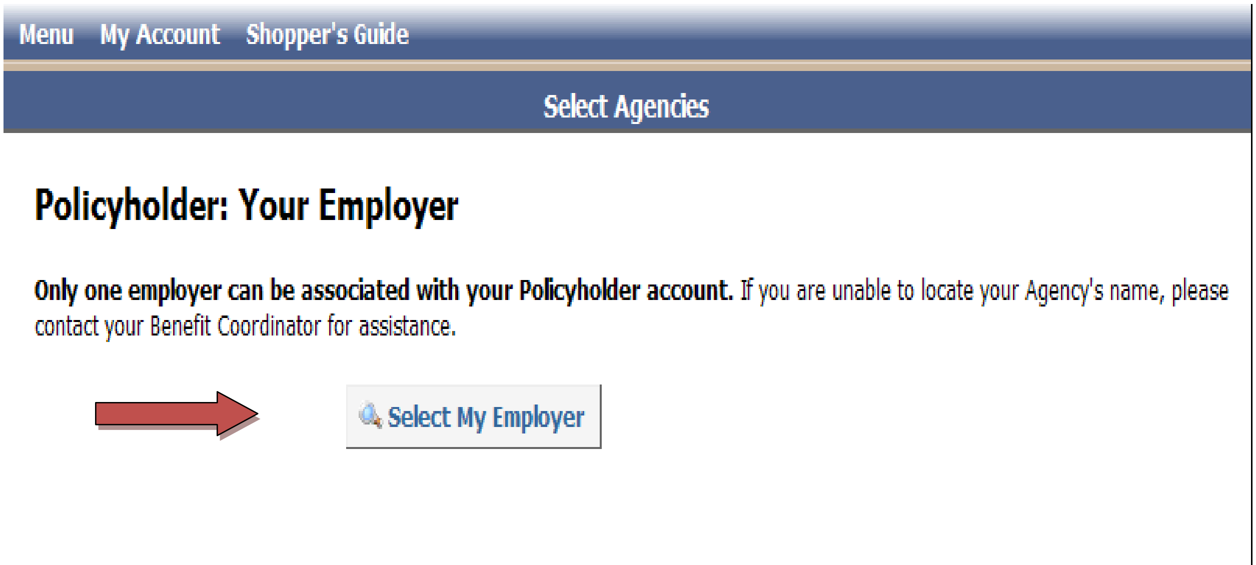
Unable to click the link? You can also copy and paste the link into your internet browser:

https://openenrollment.wvpeia.com/YRE/index.cfm?v=BXbDj27zcD

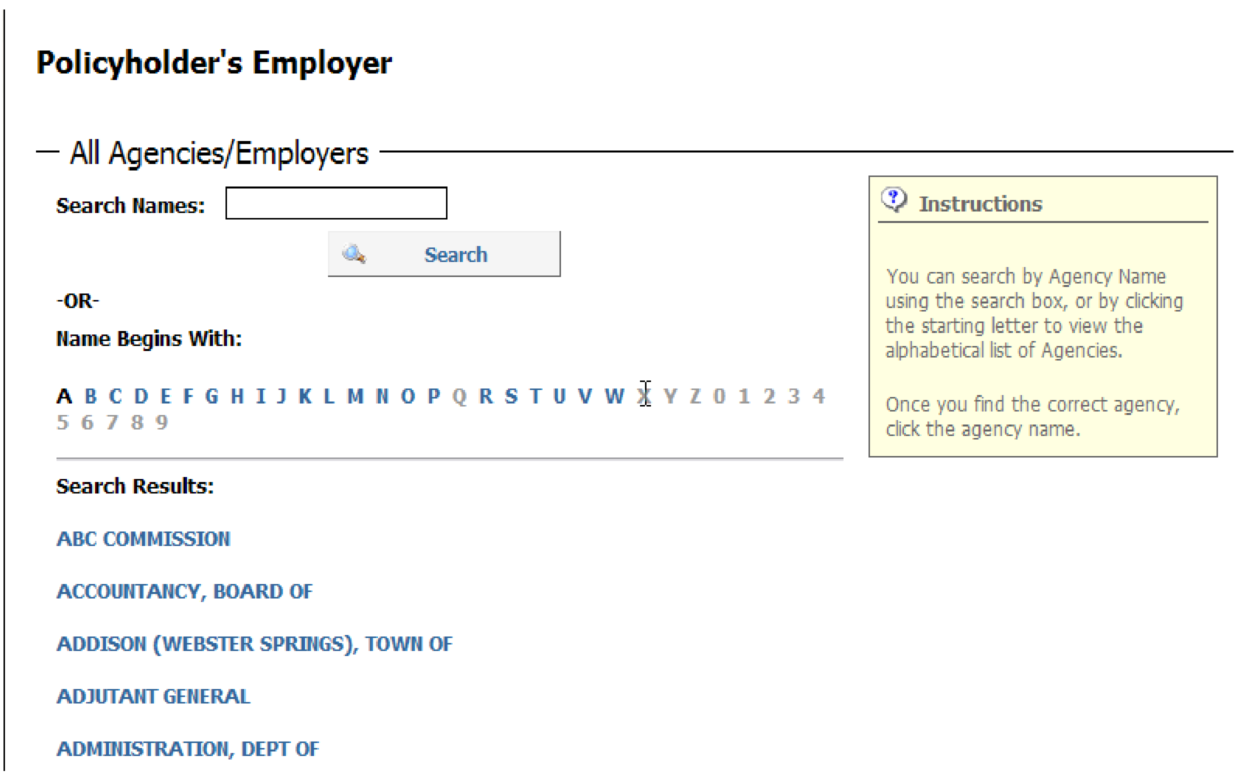
g. After validating your e-mail address, click on the link to log in and complete the registration process.



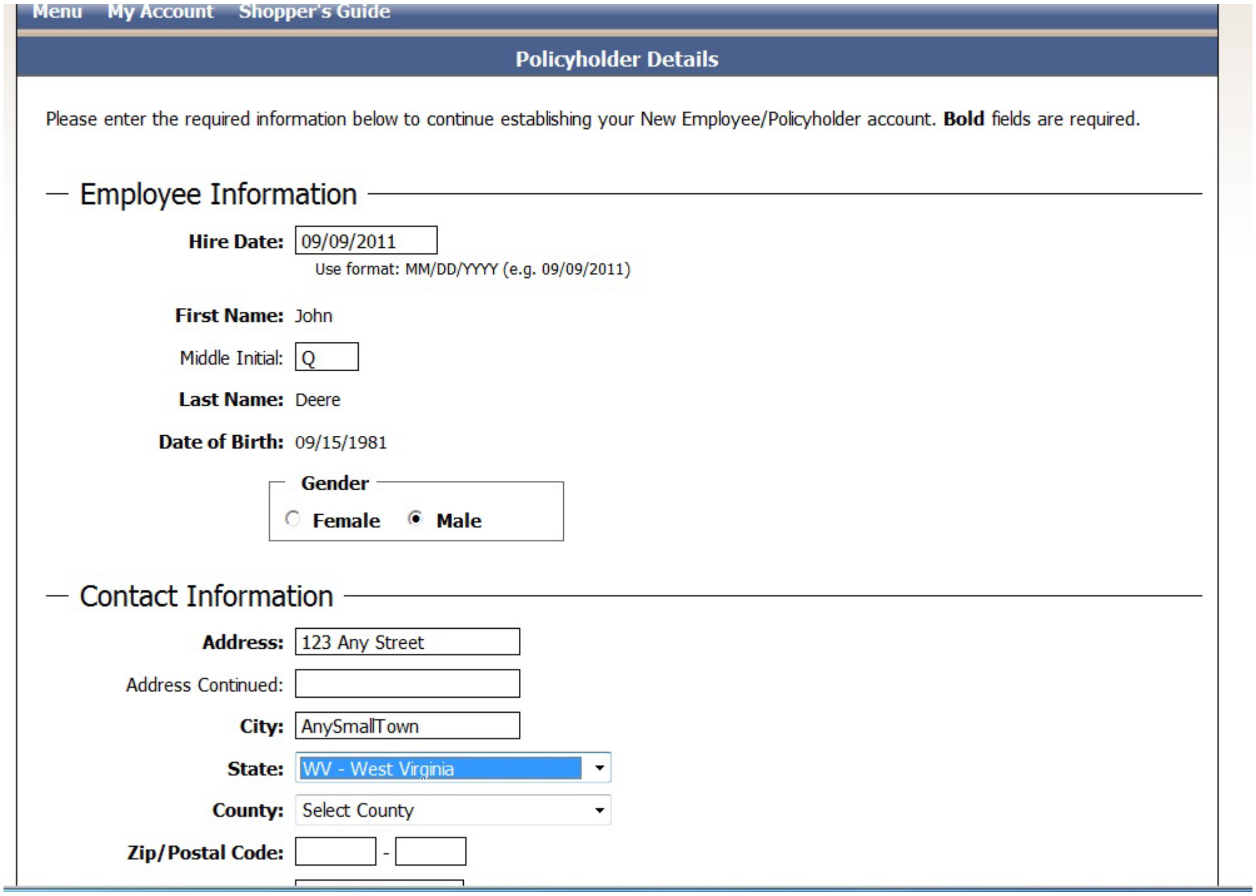
h. Log in to your account with the user name and password you created earlier. You will then see this screen:



i. Click on first letter of your agency name and then select the name of your employer from an alphabetical list. Please choose carefully! If you choose the wrong agency, it can delay the effective date of your insurance coverage!

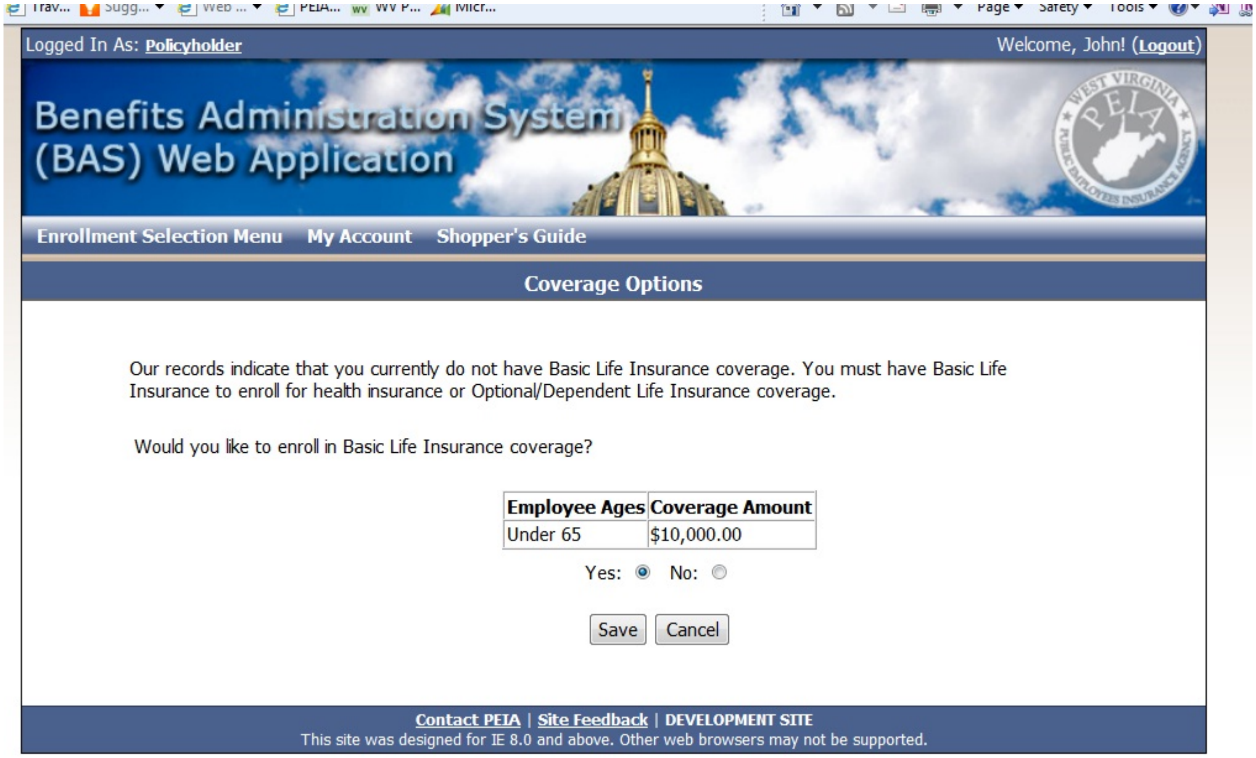


j. You will then see a screen asking you to enter additional information. Click SAVE when finished.



k. You should then see a screen similar to this:

l. The Manage My Benefits system will walk you through the enrollment process, offering all of the health and life coverage available. The first step is Basic Life insurance, since no coverage is available without the Basic Life. As you complete portions of your enrollment, new options will become available on the enrollment screen, until you've completed the entire process.



m. You must SAVE and FINALIZE each type of coverage separately as you complete each screen. You will be able to print out a summary of your choices using the "View My Pending Changes" button on the main menu once you have completed enrolling for your benefits.

n. Once you've completed your online enrollment, the Manage My Benefits system will send an e-mail to your benefit coordinator notifying him/her. **You MUST take the documentation of your dependents' eligibility (see #5 above) to your benefit coordinator NOW.** Your benefit coordinator cannot approve your enrollment until he or she has documentation in hand. If you don't get your documentation turned in promptly, it could delay the start of your benefits!

o. When your benefit coordinator has approved your enrollment, you will receive an e-mail letting you know it's done. If for some reason your benefit coordinator has to disapprove your enrollment, the system will send you're an e-mail with the reason for the disapproval. You'll need to go back online or contact your benefit coordinator to fix whatever the problem is.

If for some reason you have to log out of the system in the middle of your enrollment, you can log back into the system later to complete your work. Just remember that you have the month you're hired and the following two months to make your selections. Coverage begins on the first day of the month following the date you complete your enrollment; if you wait too long, you could delay the effective date of your new coverage. If you do not enroll for coverage during the month you're hired or the following two months, you will have to wait until you have a qualifying event or until the next Open Enrollment.