Benefit Coordinator Workshop

May 17, 2011 Webinar

for County Boards of Education

Benefit Coordinator Resources

- Online information, forms, and instructions at wvpeia.com
- Shopper's Guides and Summary Plan Descriptions
- Minnesota Life Benefits Booklet, Rate Sheets, and Forms
- Mountaineer Flex Benefits Booklet and Forms
- PEIA Benefit Coordinator Liaison – MickiAnne Henkels
- PEIA Customer Service

west virginia | State Agency Directory | Online Services

Search peia.wv.gov

West Virginia
Public Employees Insurance Agency

Manage My Benefits

- Our Customers
- Our Services
- Health Information
- Forms & Downloads
- News Center
- Contact Us
- About PEIA
- Finance Board
- Financial Reports
- Manage My Benefits

Font size A A A

Our Customers

Members
Providers
Benefit Coordinators
Retirees with Medicare
See More

Our Services

Preferred Provider (PPB) Plans
The Health Plan
Humana
Mountaineer Flexible Benefits
See More

Health Information

Health & Wellness Programs
Health Tips
Web Sites
See More

How Do I...?

- **Find a Form** - List of forms and documents
- **Find Popular Stuff** - List of frequently downloaded information

Forms and Downloads

Members
Providers
Retirees with Medicare

News Center

West Virginia
Public Employees Insurance Agency

Manage My Benefits

- Our Customers
- Our Services
- Health Information
- Forms & Downloads
- News Center
- Contact Us
- About PEIA
- Finance Board
- Financial Reports
- Manage My Benefits

| Font size A A A| Print this Page

PEIA > Our Customers > Benefit Coordinators

Benefit Coordinators

Announcements

Important announcements and updates about PEIA health insurance and related services ... Learn more.

Premium Rates

See employers' portion of the premium rates for Preferred Provider (PPB) Plans ... Learn More.

Benefit Coordinator Briefing

The BC Briefing provides timely updates about health insurance and other services provided by PEIA ... Learn more.

Benefit Coordinator Training

Benefit coordinators can participate in Open Enrollment Training, PEIA 101 and other classes to help them carry out this important role. You can enroll on-line, too.

Popular Downloads

Public Employees Insurance Agency

Benefit Coordinator Announcements

Open Enrollment Ends April 30
Make changes to your insurance and other benefits by the end of April.

Open Enrollment for Existing Employees with No Coverage
Instructions for employees who currently have no coverage.

PEIA Offers Premium Discounts
In plan year 2012, members can enjoy lower premiums by having a living will and through the Improve Your Score program.

Weight Management Resource Site
Site for members participating in the Weight Management Program

Shopper's Guide Now Available
Plan Year 2012 Shopper's Guide is now on-line.

Where to Get a Living Will Form
The Living will form is available in Shopper's Guide and on West Virginia Center for End of Life Care Web site.

Open Enrollment Begins Soon
Attend a benefit fair in Huntington, Beckley, Martinsburg, Charleston, Morgantown, Wheeling and Parkersburg in April.

Finance Board Meeting
The Finance Board will meet on March 24.

Discounts Letters in the Mail
Letters oulining the status of premium discounts go to those covered by Preferred Provider (PPB) Plans.

Online Transfer Process
Instructions for NEW Online Transfer Process

How to Change Your Address with PEIA
It's easy to change your address and other information in Manage My Benefits.

WeightWatchers Offers Members Discount
WeightWatchers offers a $15 membership fee discount to PEIA members in 2011.

PEIA Wants Your Input

west virginia
State Agency Directory | Online Services
Search peia.wv.gov
West Virginia
Public Employees Insurance Agency
Manage My Benefits
Our Customers
Our Services
Health Information
Forms & Downloads
News Center
Contact Us
About PEIA
Finance Board
Financial Reports
Manage My Benefits
| Font size A A A| Print this Page
PEIA > News Center > Benefit Coordinator Briefing
Benefit Coordinator Briefing
Below are update and information about managing member benefits for benefits coordinators.
You can subscribe to the BC Briefing by click on the RSS Feed button
Notices from PEIA Regarding Documentation for Eligibility and Changes
Watch your inbox for notices from PEIA regarding documentation required.
Minnesota Life sending forms to update beneficiaries
MN Life sending letters and forms to policyholders to update their beneficiaries in 2011.
Online Transfer Process
Instructions for NEW Online Transfer Process
About PEIA | Our Customers | Our Services | Health Information | Forms and Downloads
Finance Board | Financial Reports | News Center | Links | Contact Us | Site Map
Privacy, Security and Accessibility | WV.gov | USA.gov | © 2011 State of West Virginia

West Virginia
Public Employees Insurance Agency

Manage My Benefits

Our Customers
Our Services
Health Information
Forms & Downloads
News Center
Contact Us
About PEIA
Finance Board
Financial Reports
Manage My Benefits

Benefit Coordinators

Announcements

Important announcements and updates about PEIA health insurance and related services ... Learn more.

Premium Rates

See employers' portion of the premium rates for Preferred Provider (PPB) Plans ... Learn More.

Benefit Coordinator Briefing

The BC Briefing provides timely updates about health insurance and other services provided by PEIA ... Learn more.

Benefit Coordinator Training

Benefit coordinators can participate in Open Enrollment Training, PEIA 101 and other classes to help them carry out this important role. You can enroll on-line, too.

Our Customers
Our Services
Health Information
Forms & Downloads
News Center
Contact Us
About PEIA
Finance Board
Financial Reports
Manage My Benefits

Training Request Form

Fields Marked * are Required

First Name *

Last Name *

Organization *

Street Address

City

State

Zip

Email *

Phone *

Training Event

Comments

(CLOSED) PEIA 101, April 6, 2011
PEIA 101, May 4, 2011
PEIA 101, June 1, 2011
PEIA 101, July 6, 2011
PEIA 101, August 3, 2011
PEIA 101, September 7, 2011
PEIA 101, October 5, 2011
PEIA 101,. November 2, 2011
PEIA 101 December 7, 2011

Submit Ca

- Our Customers
- Our Services
- Health Information
- Forms & Downloads
- News Center
  - News Releases
  - Benefit Coordinator Briefing
  - Publications
  - Announcements
  - Open Enrollment Ends April 30
- Contact Us
- About PEIA
- Finance Board
- Financial Reports
- Manage My Benefits

Forms and Downloads

Members

Providers

| Font size A A A

Our Customers

Members

Providers

Benefit Coordinators

Retirees with Medicare

See More

Our Services

Preferred Provider (PPB) Plans

The Health Plan

Humana

Mountaineer Flexible Benefits

See More

Health Information

Health & Wellness Programs

Health Tips

Web Sites

See More

How Do I...?

- Find a Form - List of forms and documents
- Find Popular Stuff - List of frequently downloaded information

News Center

Open Enrollment Ends April 30
Make changes to your insurance and other benefits by the end of April.

PEIA Offers Premium Discounts
In plan year 2012, members can enjoy lower premiums by having a living will and through the Improve Your Score program.

Forms & Downloads

Members

Improve Your Score Form
Tobacco Affidavit
Enrollment Forms
Shopper's Guides
Summary Plan Descriptions
Preferred Provider (PPB) Plans
Prescription Drug Benefits
Medical Home Program
Life Insurance
Mountaineer Flexible Benefits
PEIA Letters
PEIA Policies
Health & Wellness
Health Tips
Patient Audit Form
Other Documents

Providers

Case Managed Drugs
Fee Schedules & Manuals
Historic Fee Schedules
Summary Plan Descriptions
Preferred Provider (PPB) Plans
Presciption Drug Benefits (members)
Prescription Drug Benefits (retirees with Medicare)
Medical Home Program
PEIA Letters
PEIA Policies
Other Documents

Retirees with Medicare

Tobacco Affidavit
Humana
Medicare Advantage Plan Booklets (Humana)
Special Medicare Plan Booklets (PEIA)
Prescription Drug Benefits
Life Insurance
Mountaineer Flexible Benefits
PEIA Letters
Health & Wellness
Health Tips
Express-Scripts
Other Documents

Financial Reports

Comprehensive Annual Financial Report (CAFR)
PEIA Actuarial Reports
Other Post-Employment Benefits (OPEB) & RHBT
Independent Auditors Reports
Other Documents

Benefit Coordinators

Miscellaneous

Our Customers
Our Services
Health Information
Forms & Downloads
News Center
Contact Us
PEIA Staff
Wells Fargo TPA
Express-Scripts
Subrogation & Recovery
About PEIA
Finance Board
Financial Reports
Manage My Benefits

February 2011 Benefit Coordinator Reference Manual

- How to Manage My Benefits
- Eligibility
- Premium Accounts
- Life Insurance
- Mountaineer Flex Benefits - Coming soon!
- COBRA
- Forms & Instructions
- Contact Us

west virginia State Agency Directory | Online Services

Search peia.ww.gov

West Virginia
Public Employees Insurance Agency

Manage My Benefits

- Our Customers
- Our Services
- Health Information
- Forms & Downloads
- News Center
- Contact Us
- About PEIA
- Finance Board
- Financial Reports
- Manage My Benefits

| Font size A A A| Print this Page

PEIA > Health Information

Health Information

Health & Wellness Programs

PEIA provides various care management programs and the Pathways to Wellness program. Care management programs include tobacco cessation benefits, Face to Face Diabetes Program and other programs. Pathways to Wellness includes the Improve Your Score program and other successful plans ... Learn more.

Web Sites

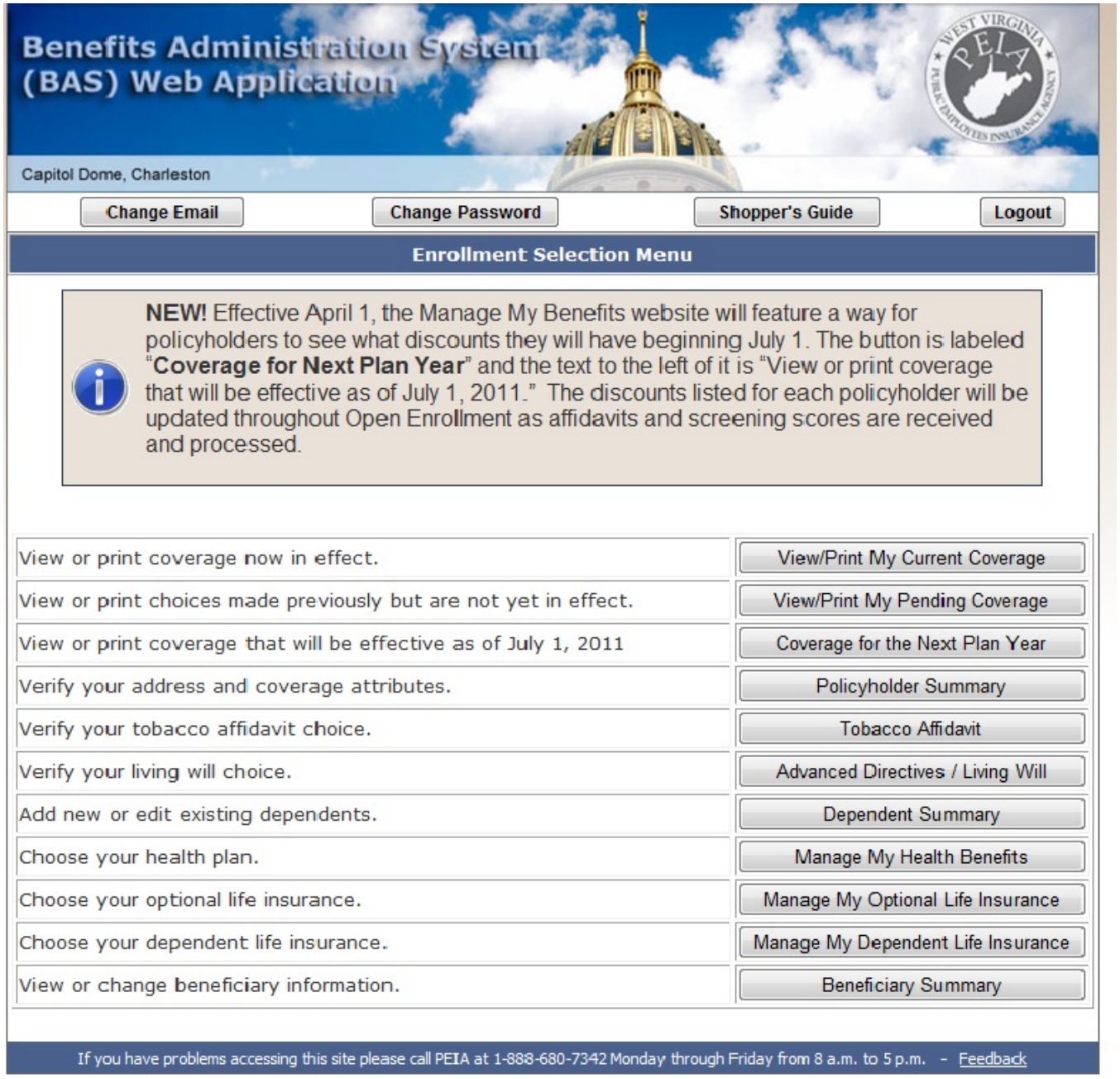
Recommended Web sites for information about maintaining and improving your health ... Learn more.

Health Tips

Practical tips for maintaining and improving your health ... Learn more.

How to Use Manage My Benefits
(Policyholders)

- Two-page instruction sheet for new employees in online BCRM
- Allows employees and retirees to complete all eligibility transactions (except retirement and termination of all benefits)
- Only paper submitted will be documentation required


Benefits Administration System
(BAS) Web Application
Capitol Dome, Charleston
Change Email
Change Password
Shopper's Guide
Logout
Enrollment Selection Menu
NEW! Effective April 1, the Manage My Benefits website will feature a way for policyholders to see what discounts they will have beginning July 1. The button is labeled "Coverage for Next Plan Year" and the text to the left of it is "View or print coverage that will be effective as of July 1, 2011." The discounts listed for each policyholder will be updated throughout Open Enrollment as affidavits and screening scores are received and processed.
View or print coverage now in effect.
View/Print My Current Coverage
View or print choices made previously but are not yet in effect.
View/Print My Pending Coverage
View or print coverage that will be effective as of July 1, 2011
Coverage for the Next Plan Year
Verify your address and coverage attributes.
Policyholder Summary
Verify your tobacco affidavit choice.
Tobacco Affidavit
Verify your living will choice.
Advanced Directives / Living Will
Add new or edit existing dependents.
Dependent Summary
Choose your health plan.
Manage My Health Benefits
Choose your optional life insurance.
Manage My Optional Life Insurance
Choose your dependent life insurance.
Manage My Dependent Life Insurance
View or change beneficiary information.
Beneficiary Summary
If you have problems accessing this site please call PEIA at 1-888-680-7342 Monday through Friday from 8 a.m. to 5 p.m. - Feedback
2010 WV Office of Technology, State of West Virginia

How to Use Manage My Benefits
(Benefit Coordinators)

- Register as a Benefit Coordinator using the Need to Register function in Manage My Benefits
- Must register separately as a Benefit Coordinator, Web Contributions Coordinator, and policyholder

Reports | Change Email | Change Password | Shopper's Guide | Logout

Benefit Coordinator Menu

Search for Policyholder Coverage Changes.	Search Coverage Changes
View All Policyholder Coverage Changes.	View All Coverage Changes
Add an Additional Benefit Coordinator or Replace Yourself.	Add/Replace Benefit Coordinator
Review Assigned Agencies.	View Agency(ies)
Transfer a Policyholder Between Agencies.	Transfer Policyholder
Review Transfers.	Review Policyholder Transfers

If you have problems accessing this site please call PEIA at 1-888-680-7342 Monday through Friday from 8 a.m. to 5 p.m. - Feedback

2010 WV Office of Technology, State of West Virginia

Navigating the BC Menu

Search Coverage Changes

- Allows you to search for a specific policyholder by name or social security number
- Click on the "**Review** (whatever coverage they have changed)" button
- Approve or disapprove changes the employee is making online
- **Documentation** must be provided if the employee is adding dependents to coverage or if there is a qualifying event

View All Coverage Changes

- List of all pending coverage changes within your assigned agency(ies) awaiting your approval
- The qualifying events and documentation required are listed in the Benefit Coordinators Reference Manual online

Navigating the BC Menu (continued)

Add/Replace Benefit Coordinator

- Allows you to start the process to designate an additional or replacement benefit coordinator for your agency
- Make certain this person aware of the confidential nature of the data on the system and the need to maintain confidentiality under the federal HIPAA law
- The REPLACE Benefit Coordinator button will terminate your access

View Agency(ies)

- Displays the agency or agencies for which you are a designated benefit coordinator

Review Policyholder Transfers

- Allows you to approve or disapprove a transfer transaction initiated by another benefit coordinator
- See Online Transfer Process under Benefit Coordinator Briefings

Navigating the BC Menu (continued)

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

- **Menu**
- **Reports**
  - **Policyholders' Coverage(s) Awaiting Approval**
  - **Policyholders' Disapproved Coverage(s)**
  - Other reports may be added throughout the year
- **Change E-mail**
- **Change Password**
- **Shopper's Guide**
- **Logout**

Submission of Documentation

Qualifying Events:

- Submit Documentation with a Change-In-Status form for qualifying events. The Change-In-Status form can be found on Page 6 in the Forms & Instructions section of the Benefit Coordinator Reference Manual.

- If the documentation is not available at the time the Change-In-Status is submitted, mail it to PEIA with the Documentation Checklist found on Page 9 in the Forms & Instructions section of the Benefit Coordinator Reference Manual.

Open Enrollment:

- If Open Enrollment changes were made online at Manage My Benefits, the required documentation should be submitted using the Documentation Checklist found on Page 9 in the Forms & Instructions section of the Benefit Coordinator Reference Manual.
- Submit Documentation with an Open Enrollment Transfer form to add dependents, change health coverage, or update your tobacco status. The Open Enrollment Transfer form will be generated and sent to the policyholder when they contact PEIA Customer Service.

State of West Virginia • Public Employees Insurance Agency
Change-In-Status Form

Change in Status

Complete this form to change the status of your coverage. Complete all sections as appropriate except the sections "AGENCY" and "PEIA" and return to your benefit coordinator.

EMPLOYEE

Name (Last)	(First)	(MI)	(Generation: Jr., Sr., etc.)	Social Security Number
Street Address	Check if New Address ☐		County of Residence	Home Phone ( )
City	State	Zip	Job Title	Work Phone ( )

Do you participate in the IRS Section 125 Premium Conversion Plan sponsored by PEIA, if available? YES ☐ NO ☐

CHANGE TYPE

Please indicate the type of status change you are making:

001 ☐ Change name as listed above to: (Last) _____ (First) _____ (MI/Gen) _____

002 ☐ Transfer employee's premium billing from Employer Account # _____ To Account # _____ within the same agency

003 ☐ Add Dependents to: Mark your choice(s): ☐ Health ☐ Dependent Optional Life Insurance (Check one) ☐ Plan 1 ☐ Plan 2 ☐ Plan 3 ☐ Plan 4
If outside the initial enrollment period, an Evidence of Insurability Application for Coverage is required for life insurance coverage.

004 ☐ Remove Dependents from: Mark your choice(s): ☐ Health ☐ Dependent Optional Life Insurance

005 ☐ Change in managed care plan *(Requires PEIA approval if outside open enrollment)*
From: (Plan Name) _____ To: (Plan Name) _____

006 ☐ Add Health coverage. (Check only one) ☐ PEIA PPB Plan A ☐ PEIA PPB Plan B ☐ PEIA PPB Plan C ☐ Health Plan HMO Plan A ☐ Health Plan HMO Plan B

007 ☐ Drop Health coverage. Keep life insurance ONLY. (This terminates health coverage for policyholder and all dependents.)

008 ☐ Tobacco status change

DEPENDENT

Name (Last, First, MI, Generation)	Address (If different from above)	Relationship (Circle One)		Sex/ Category	Birth Date	Social Security Number	Other Insurance (Plan Name)
		SP	CH				
		SP	CH				
		SP	CH				
		SP	CH				

CATEGORY for Dependent Child(ren): ***Relationship Code*** 1. *Child (biological or adopted)* 2. *Step-child* 3. *Grandchild* 4. *Court-Ordered Dependent Child* 5. *Student (age 19-25)* 6. *Other* In dependent column titled "Sex/Category", please include both gender and relationship code (e.g., M1 for Male Child; F3 for Female Grandchild; F25 for Female Step-child/Student, etc.). *If adding a dependent child other than your biological or adopted child, a notarized copy of documentation is required showing that the child is completely dependent upon the member for financial support.*

REASON

Policyholder must provide documentation for every type of status change.

1 ☐	Marriage	5 ☐	Death of spouse or dependent	9 ☐	Ineligibility of dependent child due to age, marriage, or loss of full-time student status
2 ☐	Divorce	6 ☐	Beginning or end of spouse's employment	10 ☐	Change from full-time to part-time employment or vice-versa for employee or spouse
3 ☐	Birth of Child	7 ☐	Significant change in health coverage due to spouse's employment	11 ☐	Open Enrollment
4 ☐	Adoption	8 ☐	Unpaid leave of absence by employee or spouse	12 ☐	Other (please specify): _____

I certify that on ____/____/____(date of event) I incurred the status change marked above, and I, therefore, wish to change my plan benefits as indicated. I understand that the change requested must be consistent with the event. I further understand that I am required to maintain documentation of this event, and I may be requested to provide this documentation to the WV Public Employees Insurance Agency, my employer, or the Internal Revenue Service for Section 125 purposes.

Earl Ray Tomblin
Governor

Ted Cheatham
Director

WV Toll-free: 1-888-680-7342 • Phone: 1-304-558-7850 • Fax: 1-304-558-2516 • Internet: www.wvpeia.com

To: PEIA Eligibility Documentation Unit

From: _____ Date: _____
(policyholder's name)

Re: Unique ID number [ ] **OR**

Last four digits of SSN [ ][ ][ ][ ]

Please mark the type of transaction you're documenting and the documentation attached.

	Status Change Event	Documentation Required
X	**Divorce**	Provide a copy of the divorce decree showing that the divorce is final. The ex-spouse is not eligible for coverage as of the end of the month in which the divorce became final.
	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 child who resides with the policyholder and for whom the policyholder is 100% financially responsible	Court-ordered guardianship papers.
	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 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 employment	A letter from the spouse's employer stating the termination or retirement date, what coverage was lost, and dependents that were 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.
	Significant Change in Health Coverage Attributable to Spouse'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.
	Ineligibility of dependent child due to age	Copy of the dependent's birth certificate
	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.
I understand that PEIA cannot process my enrollment or change in enrollment for me or my dependents until these documents have been received.		

Please send this cover sheet with your documents to the address below.

Eligibility Changes for Plan Year 2012

- Biological children, stepchildren, adopted children, and children for whom the policyholder is a court-appointed guardian up to age 26
- Regardless of marital status, student status, level of support from employee/parent, or residence
- Does not apply if dependent is eligible for coverage as a policyholder in another employer-sponsored group health plan

Benefit Changes for Plan Year 2012

- Lifetime dollar limits on health plans are eliminated; PEIA's $1.5 million **lifetime maximum** goes away
- Certain preventive services under PPB **Plan C** are now covered with no deductible, coinsurance, or copayment; these include selected screenings, immunizations, vaccines, preventive services for adults and children as listed in the Shopper's Guide and Summary Plan Description
- The **Health Plan** now covers 48 counties in WV
- The Health Plan has eliminated $5,000/year benefit maximum on prescription drugs
- Because **Life Insurance** rates are changing for active and retired employees, retirees are no longer required to have basic life insurance to maintain medical insurance with PEIA

Improve Your Score Discount

- $10 per month discount off the standard health premium
- **Active** employees in PEIA **PPB Plans** A, B or C
- Not available to retired policyholders
- Based upon participation and not the color-coded outcome
- Results received after April 30, 2012 will be accepted

Improve Your Score Discount
(continued)

For the plan year **2013,** ANY of the following:

- "green" score
- seeing their physician
- participating in PEIA's Face to Face Diabetes Program
- participating in the PEIA Weight Management Program
- participating in the Dr. Ornish Program for Reversing Heart Disease
- participating in the Ornish Spectrum education program
- receiving nurse coaching through Active Health

Living Will Discount

- $4 per month off the standard health insurance premium for active and retired health policyholders
- PEIA PPB Plans, Special Medicare Plan or the Humana Medicare Advantage plan
- Completed one of these forms:
  - WV Living Will Form (or form for your state of residence)
  - WV Medical Power of Attorney form
  - WV Combined Living Will and Medical Power of Attorney form
  - Five Wishes form (Aging with Dignity for $5 per copy call 1-888-594-7437)
- DO NOT mail the actual form to PEIA

Beneficiary Refresh Project

Timeline:

Retirees	Feb. 23, 2011 – June 2011
Active	Anticipated August 2011

Goals

- Update beneficiary information
- Ensure benefits are paid based on insured's wishes
- Get beneficiary designations in one location (BAS)
- Quicker access to beneficiary information at time of claim
- Obtain current beneficiary contact information

Updates can be completed one of two ways:

- Online at Manage My Benefits
- Paper form

Q & A