

A close-up photograph of vibrant green grass blades, filling the entire frame. The blades are sharp and detailed, with some showing signs of being cut or broken. The lighting is bright, creating a fresh and natural feel.

Benefit Coordinator
Open Enrollment Training

**Plan Year
2013**



2013 Open Enrollment

April 1 – April 30, 2012

- **Manage My Benefits** at www.wvpeia.com
- **Benefits Fairs:**
 - Charleston – April 2, 3:00-6:00 pm, Civic Center Parlor A
 - Parkersburg – April 3, 3:00-7:00pm, Comfort Suites Mineral Wells
 - Martinsburg – April 4, 3:00-7:00pm, Holiday Inn
 - Morgantown – April 5, 3:00-7:00pm, Ramada Inn
 - Wheeling – April 9, 3:00-7:00pm, Northern Community College
 - Beckley – April 10, 3:00-7:00pm, Tamarack Conference Center
 - Huntington – April 12, 3:00-7:00pm, Holiday Inn Civic Center

What's New for 2013?

- Changes to Health and Pharmacy Coverage for active employees and non-Medicare retirees
- Increased Co-Pays for certain services for active employees and non-Medicare retirees
- New Plan D (WV only) Option
- Premium Increase for Medicare Retirees

Changes to Health and Pharmacy Coverage

(Active employees and Non-Medicare Retirees)

- Coverage for acupuncture eliminated
- Limits massage therapy coverage providers
 - Must have national certification
 - Must carry \$2 million malpractice insurance
 - Must follow treatment guidelines of American Massage Therapy Association
- Pharmacy benefit for Non-Preferred Drugs changed:
Plan pays 25% and member pays 75%

Increased Co-Pays for Certain Services

(Active employees and Non-Medicare Retirees)

- Adds \$10 co-pay to outpatient physical, occupational, speech, and massage therapy services and chiropractic for the first 20 visits in a plan year; co-pay is in addition to deductible and 20% co-insurance
- Visits beyond first 20 (above) require \$25 co-pay plus deductible and co-insurance for further therapy approved/deemed medically necessary by Active Health

Increased Co-Pays for Certain Services

(Active employees and Non-Medicare Retirees)

- Urgent Care co-payment increased from \$15/\$20 to \$25
- Emergency Room co-pay increased from \$50 to \$100; co-pay will be waived if patient is admitted to the hospital or co-pay will be reduced to \$50 if visit is determined to be a medical emergency that does not require admittance

Increased Co-Pays for Certain Services

(Active employees and Non-Medicare Retirees)

- \$500 co-pay added for medically necessary dental services and for bariatric surgery. Co-pays are in addition to the deductible and 20% co-insurance

A close-up photograph of vibrant green leaves, likely from a plant like a succulent or a similar leafy vegetable, showing detailed vein patterns and a fresh, natural appearance. The leaves are layered and fill the left side of the frame.

NEW PEIA PPB Plan D

- **WV ONLY** Plan available to all active employees who are WV residents; identical to PEIA PPB Plan A but with no out-of-network coverage
- All care must be provided in WV except (out-of-state) emergency care to stabilize patient or certain limited procedures not available from a provider within WV
- Additional details of the new Plan D will be published in the Shopper's Guide distributed in late March

A close-up photograph of vibrant green leaves, likely from a plant like a succulent or a similar leafy vegetable, showing detailed vein patterns and a glossy texture. The leaves are layered, with some in sharp focus and others blurred in the background.

Medicare Retiree Changes

- Medical benefit changes (above) for active and non-Medicare retirees do **not** apply to Medicare retirees
- Prescription drug change
 - does not apply to retirees in the Medicare Advantage plan
 - **DOES** apply to Medicare retirees in PEIA's Special Medicare Plan
- Premiums for Medicare retirees will increase 9% however

Additional Plan Year 2013 Changes

- The deductibles, out-of-pocket maximums, and coinsurance percentages for PEIA PPB Plans A and B have changed; see the Shopper's Guide for details
- Under the Patient Protection and Affordable Care Act, certain preventive services will now be covered with no deductible, coinsurance, or copayment; see the Shopper's Guide for details

Additional Plan Year 2013 Changes

- **Summary of Benefits and Coverage (SBC)**
 - Effective on and after Sept. 23, 2012
 - Part of the Patient Protection and Affordable Care Act
 - Required to be provided for new plan enrollees
 - Side by side comparison of each plan - to be offered as part of the enrollment materials (more information than contained in the Shopper's Guide)
 - PEIA will provide it to coordinators in early September

Additional Plan Year 2013 Changes

- SBCs will allow consumers to easily compare:
Benefits - Coverages - Limitations - Deductibles
- SBCs **must** be provided to applicants:
 - at or before the time of enrollment
 - to existing policyholders when there is a change in a plan's benefits or coverage
 - during open enrollment (for PEIA, beginning in April 2013)
- **BCs will be responsible for providing to new hires!**

Additional Plan Year 2013 Changes

- Amount active employers and employees pay toward retiree benefits capped at \$343/month per retiree
- Annual escalator (not to exceed 3%) built in to this change

Premium Discounts

- Tobacco-free discount continues year-round - \$25/month single coverage, \$50/month family coverage on active employees in PPB Plans A, B, C or D **or the Health Plan beginning this Plan Year** and retired employees in PPB Plan A, Special Medicare Plan, or Medicare Advantage Plan; also applies to Optional Life

Premium Discounts

- Living Will Affidavit discount continues year-round - \$4/month for active employees in PPB Plans and retired employees in PPB Plan A, Special Medicare Plan, or Medicare Advantage Plan
- Not required to do a new affidavit this year

Premium Discounts

- Improve Your Score program continues - \$10/month discount for active employees in PPB Plans
- Green Score for Plan Year 2012 – discount continues through June 30, 2013

Premium Discounts

- Yellow or Red Score for Plan Year 2012 – discount continues through June 30, 2013 if policyholder reports their “engagement” activity (one or more of those listed below) to PEIA **by April 30, 2012:**
 - Sees their physician
 - Participates in a PEIA Wellness Program:
 - PEIA Weight Management Program
 - PEIA Face-to-Face Diabetes Management Program
 - Ornish Program for Reversing Heart Disease or Spectrum Program

Premium Discounts

- “Engagement” activity for policyholders with Yellow or Red Scores reported after April 30 will be accepted and the discount will be effective in the month following processing by PEIA (which may be after July 1, 2012)
- Newly hired employees and those who were not screened for Plan Year 2012 may be screened for the first time by April 30, 2012 to begin receiving the Improve Your Score discount in Plan Year 2013



Next Up

- Bob Tschappat, The Health Plan HMO
- Jennifer Brown/Jennifer Andes,
Minnesota Life
- Emily Hoffman/Rosemary Cardenas,
FBMC/Mountaineer Flex Benefits

Minnesota Life

- Service Review
- Plan changes – July 2012 – June 2013
- Projects
- Additional Services

Service Review

- Our Promise to you – *service that exceeds your expectations.*
 - 95% of Benefit Coordinators are Satisfied or Very Satisfied with Minnesota Life
 - 98% said they would recommend Minnesota Life
 - Benefit Coordinators say Minnesota Life is:
 - Responsive, knowledgeable, professional, timely and gives clear explanations.
 - 12 second answer speed
 - 2% abandon rate
 - 100% financial accuracy in paying claims

Plan Changes

- 7/1/2011 – Dependent Eligibility changed
 - Matches health eligibility rule
- 7/1/2012 –
 - Active Optional life rates decrease
 - Active Dependent rates - no change
 - Retiree Basic, Optional and Dependent rates increase

Projects

- Beneficiary Project –
 - Retiree Project VERY SUCCESSFUL
 - 74% of Retirees now have an electronically held designation
 - 22,000 responses
 - 216% Increase in electronically held designations

Active Beneficiary Project

- Open Enrollment – encourage employees to update/designate beneficiary on-line
- Early July 2012 a letter campaign - sent to all active employees that do not have a beneficiary designated electronically.
- Incentive for employees to update/designate beneficiary on-line during OE
 - Prize Give-a-way.....

25 - MP3 Coolers



Your Support is Needed!

- Encourage employees
 - Why?

Because life events may affect how you want your benefit paid!

Marriage, Divorce, Birth or Adoption of a child, Remarriage or Death can all impact how you want benefits paid.

Pay claims more quickly

Automation of EOI's

- ML will request an EOI directly from the employee if one is needed, simply submit the application to PEIA.
 - EOI packet will provide a user id and password to access ML's website
 - EOI can be completed on-line using real-time underwriting response
 - Keeps employees' medical information private and increases accuracy

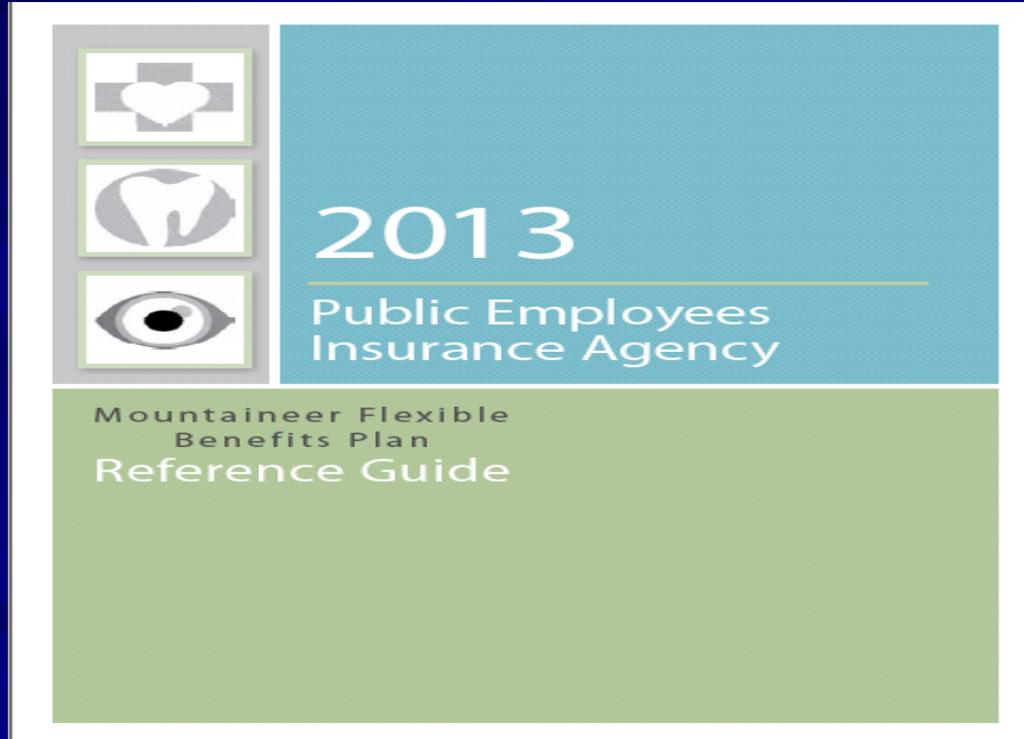
Automation of Decisions

- Minnesota Life provides a weekly file to PEIA that updates their system with underwriting decisions.
 - Approval of coverage will be reflected earlier

Will Preparation & Legal Services

- Network of more than 22,000 attorneys nationwide
- Free 30-minute initial consultation
- Access to a Website library to find answers to general legal questions or learn more about legal matters of interest to you
- Create wills, financial power of attorney, living will or final arrangements
- 25% discount on the normal hourly fees of your network attorney
 - For more information, call 877-849-6034 or visit the web site at www.lifeworks.com (user name: *will*; password: *preparation*)

Mountaineer Flexible Benefits



Mountaineer Flexible Benefits

- Dental
- Vision
- Long-Term Disability
- Short-Term Disability
- Flexible Spending Accounts
- Legal Plan
- Health Savings Account (HSA)
- Limited-Use Medical Expense FSA
- Hearing Aid

What's New for PY 2013

- Additional Legal Plan coverage: Small Claims assistance, affidavits, document reviews, elder law matters, prenuptial agreement, immigration assistance
- Vision Full Service Plan: Up to \$60 for contact fittings
- Medical FSA: Maximum Contribution now \$2,500
- Hearing Aid Benefit: Now being offered to Retirees

Medical FSA

- Health Care Reform (PPACA)

- Contribution Limits:

 - Minimum Annual Deposit \$150

 - Maximum Annual Deposit \$2,500

- If you are currently enrolled in a Medical FSA for more than \$2,500, your rollover amount will be limited to \$2,500 for the new plan year.

Health Savings Account (HSA)

An HSA is tax-sheltered investment account similar to an IRA, the proceeds of which are earmarked for qualified medical expenses. An HSA must be combined with a high deductible health plan (HDHP).

Health Savings Account (HSA)

Contributions Limits:

- The maximum contribution of \$3100 (self-only)
- The maximum contribution of \$6250 (family)
- Greater than age 55, catch-up provision: an extra \$1000 for 2012

HSAs pay for:

- Co-payments
- Co-insurance
- Prescription drugs
- Out of Pocket Medical Expenses
- Dental/Vision Expenses

HSA Advantages

- Pre-tax employee contribution through §125 Cafeteria plan;
- Account is owned and controlled by the participant
- Allow unused funds to be carried over from plan year to plan year
- Allow funds from other HSA funds to be rolled over into the plan
- Allow a catch-up contribution for participants age 55 and older
- An investment vehicle for future medical needs.

Limited-Use Medical FSA

- A Limited-Use Medical Expense FSA is designed specifically for employees who wish to take advantage of a Health Savings Account (HSA).
- The funds may only be used for dental, vision and preventive care expenses not covered by the HDHP (PEIA Plan C).
- Your HSA is to be used for all other medical-related expenses.

www.FBMC.com

Benefit Coordinator Login



- [Value Proposition](#)
- [Enrollment Management](#)
- [Partner Relations & Brokerage](#)
- [Communications & Education](#)
- [Administration & Compliance](#)

Your Benefits Manager and Trusted Advisor

Employee benefits have been FBMC's only business since we were founded over 35 years ago. FBMC is the best benefits manager in our business, and we can prove it. Just ask our clients. We specialize in the large employer sector throughout the country and have a wide diversity of clients. Business Insurance Magazine ranks us as the largest Benefits Specialist in the United States of companies who derive 100% of their revenues from employee benefits.

[Read More About Our Value Proposition](#)

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Resources

- [Ask our Customer Care Center](#)
- [Call direct: 800-342-8017](#)
- [FBMC Learning Center](#)

My Benefits

Login to your account

- [Employee Login](#)
- [Employer Login](#)
- [COBRA/Retiree Login](#)
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FBMC

BENEFITS MANAGEMENT

Employer Login

User ID: [Need Help?](#)

PIN:

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FBMC Client Login

As an employer, we realize that you need access to information regarding your employee group. The myFBMC.com client access portal is your key to getting the information you need, when you need it. If you do not have a login to this site, please talk with your FBMC Client Account Manager to obtain one.

FAQs

- [General FAQ](#)
- [Log in / Account Creation](#)
- [Flexible Spending Accounts](#)
- [Forms](#)
- [Enrollments](#)



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Find An Employee

Please Enter Criteria To Search For An Employee Below:

Social Security Number:

(9 Digits Only, No Dashes)

Last Name:

First Name:

(If you enter a first name, you must also enter a last name)

Employee Number:

Order Results By:

Limit search results to Employees Per Page

[▶ Find Employee](#) [▶ Clear Form](#)

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Employee Login

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- Enrollments
- Payment Card
- Inventory Information Approval Systems (IIAS)
- Health Reimbursement Arrangement
- Health Savings Accounts
- Qualified Transportation Benefits (QTB) Program
- Tips For Avoiding Delays

Welcome to myFBMC.com

Have a Registration Code?

Enter Registration Code here

Registered Users:

Email Address:

Password:

[Forgot your password?](#)

Need help logging into System?

Frequently Asked Questions

New Users:

[Click here to register a new account](#)



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Welcome to the FBMC Premier Login. This new login will make it even easier for you to interact with our website, while making sure your information stays protected. This registration process only take a few minutes and only has to be done once. After you have registered you will use the email address you enter below to login to the [www.myfbmc.com](#) site.

If you have already completed your registration [Click here to login.](#)

User Registration

Required fields are marked with an asterisk (*).

First Name: *

Last Name: *

Mailing Zip Code: * (5 digits)

Email Address: *

Confirm Email Address: *

[Don't have an email address? Click here to get an email address if you do not have one.](#)

Enter one of the following fields



Sent: Tue 1/29/2008 2:11 PM

Account Confirmation

Account Confirmation with FBMC!

ACCOUNT CONFIRMATION IS NOT COMPLETE UNTIL YOU DO THE FOLLOWING STEPS:

To complete your registration simply go to the following web address:

<http://www.myfbmc.com/sso/papiConfirm.aspx?s=vUhV1aRnecnr5dQdLPbU0HWmths70z2L6af3QFG89rBw0vzxx6NcZ%2b%2frYuXx8pus%2f>

(If you are unable to do this, simply select the entire URL, copy it, and paste it into the 'address' bar of the web browser of your choice.)

If you have received this message in error, do nothing and delete this message. The registration request that generated this email will be deleted. We thank you for your interest in FBMC and we look forward to serving your benefits needs. Remember to visit us on the web at <http://www.myfbmc.com>.

This message has been auto-generated. If you have questions or feedback about [myfbmc.com](http://www.myfbmc.com) or the registration process, please go to www.myfbmc.com and contact us.

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Frequently Asked Questions



Mountaineer Flexible Benefits Plan

Online Enrollment

Mountaineer Flexible Benefits Plan

Need Help? [LogOut](#)

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Dental
Vision
Long Term Disability
Short Term Disability
Health Savings Account
Medical FSA
Limited-Use Medical FSA
Dependent Care FSA
Legal

EPIC Hearing Service Plan

[View My Current Benefits
\(11/12 Plan Year\)](#)

Your Per Pay Amounts

Benefits	Pre Tax	Post Tax
Dental	\$49.52	\$0.00
Vision	\$1.92	\$0.00
Long Term Disability	\$32.97	\$0.00
Medical FSA	\$59.16	\$0.00
Legal	\$0.00	\$8.25
EPIC Hearing Service Plan	\$0.88	\$0.00
SubTotals	\$144.45	\$8.25
Totals	\$144.45	\$8.25

JOE E PUBLIC

To return to the demographics page, click...

[Edit](#)

Dependents

Name	Relationship
JANE PUBLIC	Spouse
JUDY PUBLIC	Daughter

1

Benefit Selection

EPIC Hearing Service Plan	Coverage	Per Pay	Tax Status
<input checked="" type="radio"/> EPIC Hearing Service Plan	<input type="text" value="Employee Only"/>	0.88	<input checked="" type="radio"/> Pre <input type="radio"/> Post
<input type="radio"/> Waive Coverage			

[Previous Step](#)

[Next Step](#)

[Save & Finish Later](#)



Look for this icon! It will indicate that there is more information available.

Mountaineer Flexible Benefits Plan

Need Help? [LogOut](#)

[Home](#)

Dental
Vision
Long Term Disability
Short Term Disability
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SubTotals	\$144.45	\$8.25
Totals	\$144.45	\$8.25

JOE E PUBLIC

To return to the demographics page, click...

[Edit](#)

Dependents

Name	Relationship
JANE PUBLIC	Spouse
JUDY PUBLIC	Daughter

1

Benefit Selection

Benefit Selected	Benefit Provider	Coverage Selected
Dental	Enhanced	Employee & Family (S)
Vision	Vision-Exam Plus Plan	Employee and Family
Long Term Disability	Long Term Disability Plan 2 - 70%	Employee Only
Short Term Disability	Waive Coverage	
Health Savings Account	Waive Coverage	
Medical FSA	Long Term Disability Plan 2 - 70%	1420.00
Limited-Use Medical FSA		
Dependent Care FSA	Waive Coverage	
Legal	Legal	Employee plus all eligible dependents
EPIC Hearing Service Plan	EPIC Hearing Service Plan	Employee Only

* I Agree to the terms and conditions [Terms and Conditions](#)

You must agree to the Terms and Conditions to confirm and submit your benefit elections.

To Confirm and Submit your benefit elections, please electronically sign your application by completing both steps below:

Step 1: Please enter your First and Last Name:

Step 2: Your calculated pre-tax deduction amount for this application is \$ **144.45**

Please enter the pre-tax deduction amount listed in red above: \$

Before confirming your benefit elections, please ensure pop-up blockers are disabled so that your printable confirmation notice will appear.

[Previous Step](#)

[Confirm & Submit](#)

[Save & Finish Later](#)

Enrollment Details

Confirmation Details

Your Confirmation No: 1042
Enrollment Date: 3/8/2012 3:39:04 PM ET

Employee & Dependent Information

Employee

First Name: JOE
Middle Initial: E
Last Name: PUBLIC
Suffix:
Date of Birth: 03/30/1956
Date of Hire: 09/18/1988
Employee ID: 123456789
SSN: 123-45-678
Pay Frequency: 24
Salary: 43000.00

Dependents

Name

JANE PUBLIC
JUDY PUBLIC

12/12/1953
01/01/2000

Spouse
Daughter

Message from webpage



Your Benefit elections have been submitted.

Your confirmation number is 1042.

Please print this page for your records.
(The print dialog will automatically open
a few seconds after you click OK.)

OK

Current Elections

Benefit Type	Provider	Plan Selected	Coverage	Effective Date	Per Pay PreTax	Per Pay PostTax
Dental	Delta Dental	Enhanced	Employee & Family (S)	07/01/2012	\$49.52	\$0.00
Dependent	Name	Relationship				

Employee & Dependent Information

Employee

First Name:	Sammy	Address1:	123 Main Street
Middle Initial:		Address2:	
Last Name:	Sample	City:	Somewhere
Suffix:		State:	WV
Date of Birth:	03/30/1956	Zip:	32303
Date of Hire:	08/12/1988	Email Address:	
Employee ID:		Phone:	
SSN:	***-**-9910	Gender:	Male
Pay Frequency:	24		
Salary:	45000.00		

Dependents

Name	DOB	Relationship
Sue Sample	03/12/1958	Spouse

Beneficiary

Current Elections

Benefit Type	Provider	Plan Selected	Coverage	Effective Date	Per Pay PreTax	Per Pay PostTax
Dental	Delta Dental	Dental Assistance	Employee and Spouse	07/01/2008	\$11.70	\$0.00
Vision	Vision Service Plan	Vision-Full Service Plan	Employee and Family	07/01/2008	\$12.27	\$0.00
Disability	Standard Insurance Company	Short Term Disability	Employee Only	07/01/2008	\$18.75	\$0.00
Disability	Standard Insurance Company	Long Term Disability-Plan 2 (60%)	Employee Only	07/01/2008	\$29.25	\$0.00
Medical FSA	Fringe Benefits Management Company	Medical Expense FSA	2540.00	07/01/2008	\$105.83	\$0.00
Dependent Care FSA	Fringe Benefits Management Company	Dependent Care FSA	4500.00	07/01/2008	\$187.50	\$0.00
				Total	\$365.30	\$0.00

Contact Information

- Emily Hoffman, Senior Client Liaison
ehoffman@fbmc.com
304-558-7850, ext. 52652
- Rosemary Cardenas, Senior Account Manager
rcardenas@fbmc.com
304-558-7850, ext. 52627