

Benefit Coordinator Open Enrollment Training

Plan Year 2015

July 1, 2014 – June 30, 2015



Agenda

- **PEIA – Jan Powell**
- **Health Plan HMO – Bob Tschappat**
- **Minnesota Life – Jennifer Brown**
- **FBMC/Mountaineer Flex – Emily Hoffman**

Note: Agencies that don't participate in Mountaineer Flex benefits can leave quietly following the Minnesota Life presentation.

What's New for 2015?

- 2015 Open Enrollment

- Benefit Fairs

- Premium Discounts for 2015

- PEIA kids to CHIP

- This is NOT open enrollment for LIFE insurance

- Copays for some out-of-state services

- Face to Face Diabetes Management Program

- Specialty Drug Copays

2015 Open Enrollment

- April 1 through April 30, 2014
- **Manage My Benefits** at www.wvpeia.com
- **Benefit Fairs:**

DATE	TIME	LOCATION
April 8, 2014	3:00 pm – 7:00 pm	Holiday Inn 301 Foxcroft Avenue, Martinsburg
April 9, 2014	3:00 pm – 7:00 pm	Ramada Inn 20 Scott Avenue, Morgantown
April 10, 2014	3:00 pm – 7:00 pm	Northern Community College, Market Street, Wheeling
April 14, 2014	3:00 pm – 6:00 pm	Holiday Inn Charleston West 400 Second Avenue, S. Charleston
April 15, 2014	3:00 pm – 7:00 pm	Comfort Suites of Parkersburg, 167 Elizabeth Pike, Mineral Wells
April 16, 2014	3:00 pm – 7:00 pm	Tamarack, One Tamarack Park

Open Enrollment Paperwork

- Transfer forms are due from you **no later than May 7**
- Please submit any paper transfer forms as soon as you have them
 - If you hold them, it delays our processing
 - We've had to deny changes because paperwork was received significantly past the deadline
- Please submit supporting documentation as soon as possible
 - Birth certificates, marriage licenses, adoption papers, etc.
 - Coverage is pended until we receive the paperwork

Premium Discounts

Discounts	Active Employees in PEIA PPB Plan A, B, or C	Active Employees in The Health Plan HMO	Retired Employees in PEIA PPB Plan A, the Special Medicare Plan, or the Medicare Advantage Plan
Advance Directive/ Living Will (\$4)	Yes	Yes	Yes
Tobacco-Free (\$25 single/\$50 family)	Yes	Yes	Yes

Improve Your Score Discount is history. Standard premium is being REDUCED by \$10 on 7/1/14. Those who did IYS will see no change in premium.

Coverage for Dependent Children

- Biological children, stepchildren, and adopted children up to age 26
- Children for whom the policyholder is the legal guardian (requires a court order) to age 18 (guardianship ends when child reaches majority at 18)
- Regardless of marital status, student status, level of support from employee/parent, or residence
- Eligible for PEIA even if dependent is eligible for coverage **as a policyholder** in another employer-sponsored group health plan

PEIA kids to CHIP

- Change in WVCHIP allows children of public employees to enroll for CHIP effective July 1, 2014
- Parents must apply for CHIP online or at DHHR office
- If approved for CHIP, must drop kids from PEIA to get the CHIP benefits
- CHIP benefits are richer and include dental and vision coverage
- DHHR can start taking applications on 3/19.
- PEIA will send e-mail notice to BCs to forward to employees on 3/17

PEIA kids to CHIP

- Great for single parents (employee and children coverage) or policyholders whose spouse could get single coverage from his/her employer
- Will reduce PEIA premium if coverage changes from **family** or **employee and children** to **employee only**
 - If there are still two adults on the coverage, the premium will not drop
- CHIP benefits and premiums vary by family income
- More details coming in the e-mail notice

Out-of-State Copay for Some Services

- New \$25 co-pay for some services received outside the state.
 - Computerized tomography (CT) scans
 - Dialysis (per treatment)
 - Durable medical equipment purchases that exceed \$100
 - Magnetic resonance imaging (MRI)
 - Magnetic resonance angiogram (MRA)
 - All outpatient surgery
- These services are widely available in all areas
- Copay applies only to PEIA-insured residents of:
 - West Virginia and
 - the contiguous counties of surrounding states
- Only applies to care provided in bordering county.
- Change applies to active employees and non-Medicare retirees only.

Face to Face Diabetes Management

- Members who failed previously will be given a second chance to participate
- There is a 12-month waiting period after the first attempt
- The waiting period begins on the date PEIA disenrolls the member from the program.
- Active employees and non-Medicare retirees only.
- **All** participants must have a Hemoglobin A1c taken within the last 6 months on file with their provider by June 30, 2014

Specialty Drug Copays

- The specialty drug program is now a two-tier benefit:
 - \$50 copay for preferred specialty drugs and
 - \$100 copay for non-preferred specialty drugs
- Specialty drugs are the fastest growing portion of the plan.
 - The average cost is \$3,200 a month.
- This change applies to active employees and non-Medicare retirees only.

National Child Support Orders

- Based on a Court Order from a **Court of Record** pertaining to Child Support
- Entered into a National database
- They order the Employer to ensure that the person is providing insurance coverage(s) for the listed children **through the employer**
- They track with the member via **IRS W-4 withholding forms**

National Child Support Orders

(continued)

- They are unaffected by agreements made by parents – such agreements are not binding
- Can only be changed by the Court of Record having jurisdiction and/or the Bureau of Child Support Enforcement (BCSE)
- Members may be compelled to add children
- We ask that they do it voluntarily via a Change-In-Status, if not, we **have to** add the child(ren) as we have a **Court Order** that says we have to...

When You Get One

- Notify the employee that you have the Order
 - Explain that you, as the employer, **must** comply
- If the child(ren) **is already** on the employee's Plan(s),
 - fill out the "Employer" portion of the form(s) and
 - send it back to the BCSE
- If the child(ren) **is not** on the employee's Plan(s),
 - advise the member that they will need to do a Change-In-Status form and add the child(ren) to their Plan(s).
- If the employee doesn't do this, after thirty (30) days PEIA will do it automatically

Important Notes

- You, as the employer, and PEIA, as the Plan Sponsor, cannot get into what may or may not have been agreed to outside the Court(s).
- It is the responsibility of the employee – not the employer and/or PEIA – to get any waivers or alternate approvals from the BCSE and/or the Court that issued the original Order.
- Questions – Contact PEIA Privacy Officer Tom Miller at thomas.d.miller@wv.gov

Bits and Pieces

- BC Data Entry Coming Soon!
 - Testing the system now
 - Expect to roll it out within the next 30-60 days
 - Will allow you to enroll and change benefits for your employees online
 - Everything you can do on paper now will be available online
 - Documentation with signature on your end
 - We will have record of who made every transaction
 - Keep your login and password SAFE!!!
 - There will be webinars and training when we roll it out