

# Benefit Coordinator Open Enrollment Training



## What's New for Plan Year 2011?

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# Agenda



- 2010 Benefit Fairs
- Premium Increase
- Carelink HMO will not be offered effective July 1, 2010
- PPB Plan C
- New Fax Number
- Open Enrollment
- Online Enrollment System
- Status of Health Data Management (HDM) Audit
- Wellness Initiatives
  - Improve Your Score Program will cease July 1, 2010
  - Tobacco Discount
- Questions?



# 2010 Benefit Fairs



<b>Date</b>	<b>City/Time</b>	<b>Location</b>	<b>Address</b>
Monday, 04/05/2010	Charleston (9:00 – 2:00)	State Capitol Complex	Capitol Complex, Bldg. 7 Capitol Room
Monday, 04/05/2010	Charleston (3:00 – 7:00)	Charleston Civic Center Parlor A	200 Civic Center Drive
Tuesday, 04/06/2010	Parkersburg (3:00 -7:00)	Comfort Suites of Parkersburg	I-77 & WV 14 (exit 170) Mineral Wells
Wednesday, 04/07/2010	Martinsburg (3:00 – 7:00)	Holiday Inn	300 Foxcroft Avenue
Thursday, 04/08/2010	Morgantown (9:00 – 2:00)	The Erickson Alumni Center, WVU	Ruby Grand Hall
Thursday, 04/08/2010	Morgantown (3:00 – 7:00)	Ramada Inn	I-68 Exit 1, US 119 N.
Monday, 04/12/2010	Wheeling (3:00 – 7:00)	Northern Community College	Market Street
Tuesday, 04/13/2010	Beckley (3:00 – 7:00)	Tamarack Conference Center Board Room	One Tamarack Park
Thursday, 04/15/2010	Huntington (3:00 – 7:00)	Big Sandy Superstore Arena	1 Civic Center Drive

Fairmont State will be having their Benefit Fair on Wednesday, April 14, from 9am to 1:45pm.

# Premium Increase



- PEIA PPB rates for State Agencies, Colleges and Universities and County Boards of Education will be subject to a 4% premium increase effective July 1, 2010.
  - This includes a 4% increase to the employer share of the health premium as well as a 4% employee increase.
- Non-State Agency rates will not change as a total sum, however the Employer and RHBT amounts will be adjusted

# Premium Increase (continued)



- The Health Plan HMO rates will also increase by 4%
- Retiree premiums will increase by 4%
- Administrative fees will remain the same this year – NO INCREASE
- Active employees optional life rates will decrease by 12%
- Retiree optional life rates will increase by 9%
- Retiree basic life rate increasing from \$2.56 to \$4.35 for \$5,000 level
- Retiree dependent optional life rates are increasing 30%

# Carelink



- PEIA did not agree to the substantial rate increase Carelink requested for this plan year.
- Carelink will no longer be offered effective July 1, 2010
- All Carelink members will receive a Transfer Form. If they do nothing and disregard the notice, the employee will automatically default to the PPB Plan A, effective July 1, 2010.

# PPB Plan C



- **New PPB Plan C will be available this Open Enrollment and effective July 1, 2010.**





- **PEIA's High Deductible plan features:**

- The annual deductible is \$1,200 for employee only

- The annual deductible is \$2,400 for employee and child(ren), family, or family with employee spouse.

- This is a combined medical and Rx deductible.

- This deductible must be met before the Plan C begins to pay for medical or prescription drug benefits.

# PPB Plan C (continued)



- Unlike PPB Plan A and B, in Plan C the family deductible can be met by just one person and the full amount of the family deductible must be met before the plan begins to pay.



# PPB Plan C (continued)



- **Some services are not subject to the deductible and are covered in full. Such as health screenings that are age appropriate (i.e., colorectal and prostate cancer screenings age 50+, well child exams and immunizations, routine prenatal care (physician services), annual mammograms, annual pap smear, adult immunizations as recommended by the American Academy of Family Physicians.**

# PPB Plan C (continued)



- Rx drugs on the Preventive Drug List are not subject to the deductible, but will be covered with normal copays of \$5, \$20 and \$50 depending on their generic, preferred or non-preferred status. These copays will not count towards the deductible, but do count toward the out-of-pocket maximum.



# New Fax Number



**PEIA's Eligibility and Customer Service Department has asked that if you have any documentation or forms that must be faxed, please use:**

**1-877-233-4295 (Toll Free)**



# Open Enrollment



- Please remember to ask employee(s) for the appropriate documentation such as marriage certificate if adding a spouse or divorce order if removing spouse outside of Open Enrollment.
- During Open Enrollment you may add or remove dependent(s) without supporting documentation.



# Online Enrollment System



There will be two (2) buttons the employee may click on if they use the online enrollment system during Open Enrollment. One will signify Year Round Enrollment (YRE) and the other will be Open Enrollment (OE). It is important that employees discern the difference in the effective dates by the button they click on. YRE changes are effective the first of the month following their election finalization. OE changes are effective July 1, 2010.

# Health Data Management (HDM)



- Agencies that use the EPICS State payroll system will not have to complete the employee reconciliation audit. PEIA coordinated with the State Auditor's Office to receive the EPICS payroll file. HDM will upload the data and verify the results. Agencies will need to respond to discrepancies or anomalies regarding eligibility.
- All non-State agencies have been notified and have responded accordingly.

# Health Data Management (HDM) (continued)



- If your employee(s) do not comply and send back the required documentation (i.e., marriage certificate, 2008 tax form, birth certificate, etc.) their dependents will be removed from their plan.
- PEIA will provide notice of the affected employees health insurance tier changes via the Early Warning Report on your web contribution site.



# Wellness Initiatives



- **Effective July 1, 2010, the Improve Your Score (IYS) program will no longer offer cash rebates. Participation in a health screening(s) will be tied to a premium incentive which will take effect July 1, 2011.**



# Wellness Initiatives (continued)



- This will be based upon participation and not the outcomes as was the case with IYS. Employees will have time to get ready and prepare for any new lifestyle changes that effect their waist circumference, some cholesterol measurements and blood glucose levels. Employees may go to their family physician, or at a worksite health screening.



# Wellness Initiatives (continued)



- **Their covered dependent(s) measurements are not taken into consideration.**
- **The Tobacco Discount will continue without changes this coming plan year.**



# Questions???

