



Benefit Coordinator Open Enrollment Training

Plan Year
2012



What's New for 2012?

- 2012 Open Enrollment
- Benefit Fairs
- Premium Discounts for 2012
- Changes to Dependent Coverage
- Elimination of Lifetime Maximum
- PEIA PPB Plan C Changes
- Health Service Area Expansion

2012 Open Enrollment

April 1, 2011 through April 30, 2011

Manage My Benefits at www.wvpeia.com

Benefit Fairs

- Huntington, Holiday Inn Civic Center April 4 3-6 p.m.
- Beckley, Tamarack April 5 3-6 p.m.
- Martinsburg, Holiday Inn April 6 3-6 p.m.
- Charleston, Civic Center (Parlor A) April 11 3-6 p.m.
- Morgantown, Ramada Inn April 12 3-6 p.m.
- Wheeling, WV No. Comm. College April 13 3-6 p.m.
- Parkersburg, Comfort Suites April 14 3-6 p.m.

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	No	Yes
Improve Your Score (\$10)	Yes	No	No
Tobacco-Free (\$25 s/\$50 f)	Yes	On Optional Life Insurance Only	Yes

Changes for Dependent Coverage

- Biological children, stepchildren, and adopted children 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

Elimination of Lifetime Maximum

- Lifetime dollar limits on health plans are eliminated; PEIA's \$1.5 million lifetime maximum goes away
- Members who previously reached plan's lifetime limit will be notified of change and provided 30-day special enrollment period

PPB Plan C Changes

- Certain preventive services covered with no deductible, coinsurance, or copayment
 - Includes selected screenings, immunizations, vaccines, preventive services for adults and children as listed in the Shopper's Guide and Summary Plan Description
 - Enhanced appeals procedure
-

The Health Plan Changes

- Now covers 47 counties in WV; may add more this year.
 - Effective July 1, all counties EXCEPT: Grant, Hardy, Hampshire, McDowell, Mineral, Mingo, Pendleton, and Summers
 - Eliminated \$5,000 per year benefit maximum on prescription drugs
-
-

PEIA Life Insurance Benefit
Underwritten by: Minnesota Life
Presenter: Jennifer Styles Brown, Manager Charleston Branch Office

PEIA Beneficiary Refresh Project

Retired Employees – Project Launch – Feb. 23, 2011 – June 2011

Active Employees – Project Launch – Anticipated August 2011

- Goals:**
- update Beneficiary information
 - ensure benefits are paid based on insured's wishes
 - get beneficiary designations in one location (BAS)
 - provide quicker access to beneficiary information at time of claim
 - obtain current Beneficiary contact information – the more recent this information is the faster we are able to locate the beneficiary and ultimately issue benefits

Process: 2 letter campaign

Provide toll free number to answer questions re: beneficiary designation

Current coverage and amount of coverage

Basic and/or Optional Life Insurance Change of Beneficiary Form

Business Reply Envelope (all paper forms will be returned to the local

Charleston Branch Office and ML will input all paper forms)

Examples of beneficiary Designations

Updates can be completed one of two ways:

on-line via PEIA's *Manage My Benefits* website (Confirmation can be printed after on-line designation is completed)

Complete a paper form (Confirmation letters will be sent to all individuals that complete a paper form)

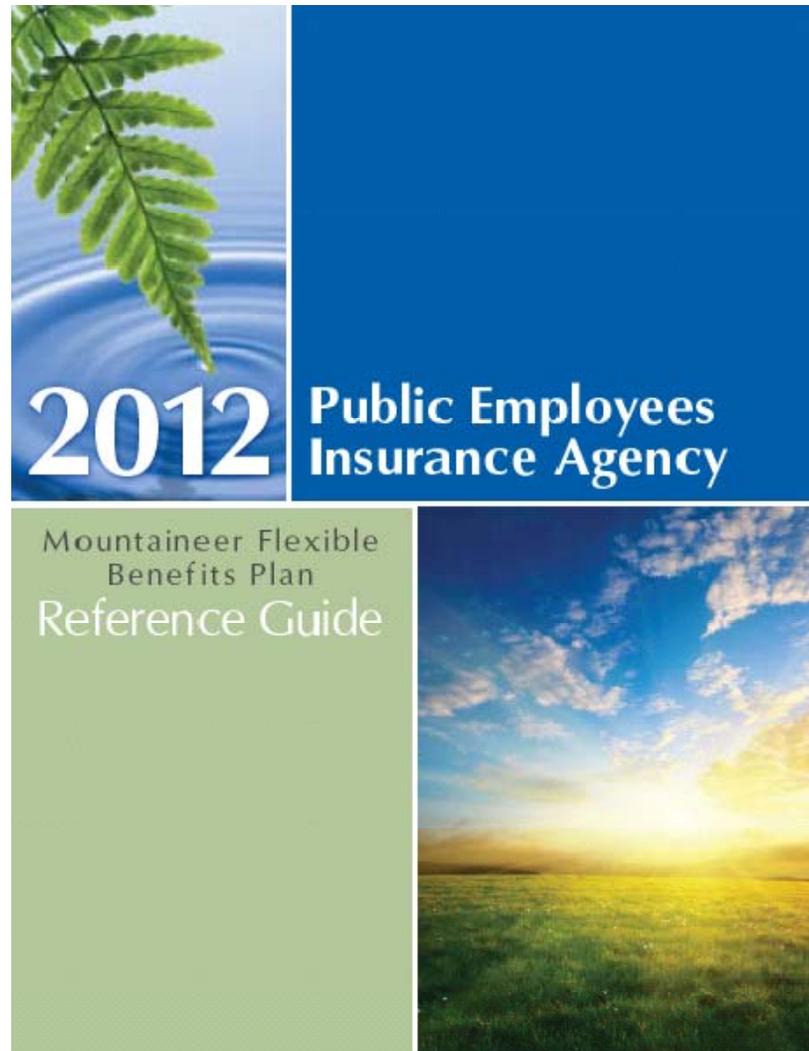
A toll free number will be provided and Phone support will be provided by Minnesota Life to answer questions regarding designation of a beneficiary 1-877-491-4840

Upcoming Changes for July 2011 – June 2012 Plan Year

Rates changing for Active and Retired Employees

Retirees no longer required to have Basic Life Insurance if they have Medical insurance with PEIA – effective July 1, 2011

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 
-

Hearing Health Care

A decorative graphic consisting of three horizontal green bars. The top bar is a thin line. Below it is a thicker bar that is broken into three segments: a short segment on the left, a long segment in the middle, and a short segment on the right.

- Pure Tone Hearing Test
 - Functional Assessment
 - Hearing Aid Evaluation
 - Fitting and Programming
 - Therapy and Training
- 
- A solid, thick horizontal green bar spanning the width of the slide.

Hearing Health Care

Plan Pays:

- Examination: \$50
- Hearing Aid Device: \$300/ear
- Discounts on additional hearing products



www.FBMC.com

Client Login



Select: MyFBMC Client Login

The screenshot shows a Microsoft Internet Explorer browser window displaying the MyFBMC website. The address bar shows the URL <http://www.fbmc.com/My-Benefits.aspx>. The website header includes the FBMC logo with the tagline "Premier Benefits Solutions" and the slogan "Helping People and Companies Save Money, Insure Risk and Understand and Use their Benefits." Contact information for Customer Care (800-342-8017) and Corporate Sales (866-690-4208) is provided. A navigation menu includes links for Home, My Benefits, Benefits Administration, Group Health, Individual Benefits, Company Information, and Contact Us. The main content area is titled "MY BENEFITS" and features a "Login to MyFBMC" button. Below this, there is a "Partners" section and a "GET THE LATEST News, Benefit Updates, Compliance Changes...and much more!" section with a "SIGN ME UP!" button. A "Login to your account" section lists several links: "Login to MyFBMC", "MyFBMC Client Login", "Ormond Beach Customer Login (Self-funded Medical)", "Vista Management Company Login (401k)", and "Customer Care". A photograph of a doctor and a patient is shown. At the bottom, there are two call-to-action buttons: "click to talk" and "email us", along with a BBB Accredited Business logo. The browser's taskbar at the bottom shows several open applications, including MetaFrame Presentation, Outlook, PowerPoint, and the current MyFBMC browser window. The system clock indicates 1:32 PM.

User ID: [Need Help?](#)

PIN:

Remember my login

[Home](#)

[Benefits](#)

[Claims](#)

[Accounts](#)

[Profile](#)

[Resources](#)

[Home](#) > [Please Login](#)

[Bookmark MyFBMC](#) | [Forms](#) | [Tax Calculators](#) | [Contact](#)

News

- [2/04/2008]
Customer Service
Contact Issues
- [4/27/2007]
FBMC System
Downtime Notification
- [10/20/2006]
From The Desk Of The
President
- [5/25/2006]
FBMC celebrates 30
years

FAQs

- General FAQ
- Log in / Account Creation
- Flexible Spending
Accounts
- 401(k)
- Enrollments
- Payment Card
- Inventory Information
Approval Systems (IAS)
- Health Reimbursement

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.



News

- [2/04/2008]
Customer Service
Contact Issues
- [4/27/2007]
FBMC System
Downtime Notification
- [10/20/2006]
From The Desk Of The
President
- [5/25/2006]
FBMC celebrates 30
years

FAQs

- General FAQ
- Log in / Account Creation
- Flexible Spending
Accounts
- 401(k)
- Enrollments
- Payment Card
- Inventory Information
Approval Systems (IAS)
- Health Reimbursement

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](#)



www.myfbmc.com

Employee Login



Downtime Notification

- [10/20/2006]
From The Desk Of The President
- [5/25/2006]
FBMC celebrates 30 years
- [4/20/2006]
Fringe Benefits

FAQs

- General FAQ
- Log in / Account Creation
- Flexible Spending Accounts
- 401(k)
- Enrollments
- Payment Card
- Inventory Information Approval Systems (IIAS)
- Health Reimbursement Arrangement
- Health Savings Accounts
- Qualified Transportation Benefits (QTB) Program
- Tips For Avoiding Delays

enter below to login to the www.myfbmc.com site.

[Click here](#) for more information about this registration and login.

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

User Registration

*** Required fields**

* First Name:

* Last Name:

* Mailing Zip Code: (5 digits)

* Email Address:

* Confirm Email Address:

Don't have an email address? [Click here](#) to create one.

Enter one of the following fields.

FBMC ID:

[What's this?](#)

Employee ID:

No dashes, no spaces

SSN:

No dashes, no spaces

Please enter a password. (min. 8 characters)

* Password

[Password strength](#)

* Verify Password:

QCPAE8

[Refresh Image](#)

Please enter the letters and numbers from above into the box below.

By clicking on 'I accept' below you are agreeing to the [FBMC Privacy Policy](#)



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

nt Confirmation

ring with FBMC!

ION IS NOT COMPLETE UNTIL YOU DO THE FOLLOWING STEPS:

istration simply go to the following web address:

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

able, simply select the entire URL, copy it, and paste it into the 'address' bar of the web browser of your choice.)

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

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

News

- [2/04/2008] Customer Service Contact Issues
- [4/27/2007] FBMC System Downtime Notification
- [10/20/2006] From The Desk Of The President
- [5/25/2006] FBMC celebrates 30 years
- [4/20/2006] Fringe Benefits

FAQs

- General FAQ
- Log in / Account Creation
- Flexible Spending Accounts
- 401(k)
- Enrollments
- Payment Card
- Inventory Information

Welcome to myFBMC.com

Haven't registered since January 19th, 2008? [Click here first](#)

New Users:

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

Registered Users:

Email Address:

Password:

[Forgot your password?](#)





Mountaineer Flexible Benefits Plan

Online Enrollment



2008-09

Mountaineer Flexible Benefits Plan

Mass Confirmation Notice Printing

Log Out

- Home
- Enrollment
- Change in Status
- New Hire
- Current Election
- Enrollment History
- Reports

- Dental
- Vision
- Disability
- Disability
- Medical FSA
- Dependent Care FSA
- Legal

Jimmy Hockenberry

Dependents		Beneficiary
Name	Relationship	
Sally B Hockenberry	Spouse	
Billy Hockenberry	Son	
Ginny Hockenberry	Daughter	
1		

Your Per Pay Amounts

Benefits	Pre Tax	Post Tax
Delta Dental	\$29.95	\$0.00
Vision	\$1.92	\$0.00
SubTotals	\$31.87	\$0.00
Totals	\$31.87	\$0.00

Benefit Selection

Medical FSA	Annual Per Pay	Employee Contribution	Employer Contribution	Flex Credit	Total Election	Tax Status
<input checked="" type="radio"/> Medical Expense FSA		700.00	0.00	0.00	700.00	<input checked="" type="radio"/> Pre
		29.16	0.00	0.00	29.16	<input type="radio"/> Post
<input type="radio"/> Waive Coverage						

Do you elect the Medical FSA payment card with this account? Yes No

* I agreed to terms and conditions. [Terms and Conditions](#)
 You must agree to the Terms and Conditions to elect Payment Card.

- Previous Step
- Next Step
- Save & Finish Later

2008-09

Mountaineer Flexible Benefits Plan

Mass Confirmation Notice Printing

LogOut

Home	Enrollment	Change in Status	New Hire	Current Election	Enrollment History	Reports
----------------------	----------------------------	----------------------------------	--------------------------	----------------------------------	------------------------------------	-------------------------

Dental
Vision
Disability
Disability
Medical FSA
Dependent Care FSA
Legal

Jimmy Hockenberry		
Dependents		Beneficiary
Name	Relationship	
Sally B Hockenberry	Spouse	
Billy Hockenberry	Son	
Ginny Hockenberry	Daughter	
		1

Your Per Pay Amounts

Benefits	Pre Tax	Post Tax
Delta Dental	\$29.95	\$0.00
Vision	\$1.92	\$0.00
Medical FSA	\$29.16	\$0.00
Dependent Care FSA	\$166.66	\$0.00
Legal	\$0.00	\$8.25
SubTotals	\$227.69	\$8.25
Totals	\$227.69	\$8.25

Benefit Selection

Benefit Selected	Benefit Provider	Coverage Selected
Dental	Basic Dental	Employee and Family
Vision	Vision-Exam Plus Plan	Employee and Family
Disability	Waive Coverage	
Disability	Waive Coverage	
Medical FSA	Medical Expense FSA	700.00
Dependent Care FSA	Dependent Care FSA	3999.84
Legal	Legal Plan	Employee plus all eligible dependents

* 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.

[Previous Step](#)
[Confirm & Submit](#)
[Save & Finish Later](#)

Confirmation Details

Your Confirmation No: 7
Enrollment Date: 3/14/2008 5:06:32 PM EST

Employee & Dependent Information

Employee

First Name: Jimmy	Address 1: 123 place
Middle Initial:	Address 2:
Last Name: Hockenberry	City: Anywhere
Suffix:	State: WV
Date of Birth: 05/19/1946	Zip: 33333
Date of Hire: 01/01/2000	Email Address:
Employee ID:	Phone:
SSN: ***-**-2323	Gender: Male
# of Deductions: 24	
Salary: 30690.00	

Dependent

Name
 Sally B Hock
 Billy Hocken
 Ginny Hocke

The page at <http://qa.myfbmc.com> says:



Your Benefit Elections have been submitted. Your confirmation number is 7. Please print this page for your records.

OK

Current El

Benefit Type				Date	PreTax	Per Pay PostTax
Dental	Delta Dental	Basic Dental	Employee and Family	07/01/2008	\$29.95	\$0.00
Vision	Vision Service Plan	Vision-Exam Plus Plan	Employee and Family	07/01/2008	\$1.92	\$0.00
Medical FSA	Fringe Benefits Management Company	Medical Expense FSA	700.00	07/01/2008	\$29.16	\$0.00
Dependent Care FSA	Fringe Benefits Management Company	Dependent Care FSA	3999.84	07/01/2008	\$166.66	\$0.00
Legal	Hyatt Legal Plan, Inc	Legal Plan	Employee plus all eligible dependents	07/01/2008	\$0.00	\$8.25
				Total	\$227.69	\$8.25

Contact Information

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