

June 2010

Volume 8

Number 1

Public Employees Insurance Agency

601 57th St., SE

Suite 2

Charleston, West Virginia

25304-2345

PEIA TELEPHONE HOURS

Monday - Friday
8:30 a.m. to 5 p.m.

Visit PEIA anytime online at
www.wvpeia.com
or call PEIA toll-free at
1-888-680-7342



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PEIA News



Changes for Plan Year 2011

PEIA and the Finance Board instituted a number of changes to the Preferred Provider Benefit (PPB) Plans for Plan Year 2011.

The biggest changes include elimination of the pre-existing conditions limitation, tightening of eligibility rules, preferred drug list changes, the new PPB Plan C, an increase in some out-of-pocket maximums and an increase in the lifetime maximum.

All changes go into effect on July 1, 2010 unless otherwise noted. You will find more detail in the PEIA Summary Plan Description (SPD), which you will receive in the mail during the next several weeks. You may also view the Plan Year 2011 SPD online at www.wvpeia.com under "Forms & Downloads" and "Members" and "Summary Plan Descriptions."

In another change unrelated to the PPB plans, Carelink will no longer offer its managed care plan to PEIA members in Plan Year 2011. (See story below.)

Here's a breakdown of the PPB changes:

Pre-existing Conditions Limitations, Dependent Eligibility Rules

Governor Manchin recently signed legislation that removes the pre-existing condition limitation from all PPB plans.

The bill also tightens PEIA's eligibility rules to:

- Allow existing plan members and retirees to add dependents to their coverage only during the open enrollment period each spring or when they have a qualifying event (see chart on page 41 of the Shopper's Guide on PEIA's Web site);
- Allow employees without health coverage to enroll in the plan only during open enrollment or at the time of a qualifying event.

Currently, PEIA PPB members may enroll and add dependents at any time by completing a change in status form, but pre-existing condition limitations did apply.

For more information, contact PEIA Customer Service at 304-558-7850 or 1-888-680-7342.

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Carelink withdraws from PEIA

As you may already know, Carelink will no longer offer its managed care option to PEIA members, effective July 1, 2010.

Despite lengthy negotiations, PEIA and Carelink were unable to come to terms. If you currently are covered by Carelink, you were given the opportunity to select another plan during open enrollment. If you didn't make a selection, PEIA automatically will enroll you in PEIA's PPB Plan A as of July 1.

Carelink will continue to serve its existing members through the end of this plan year for services incurred prior to July 1, 2010. If you have benefit questions or concerns, contact Carelink at 1-800-348-2922.

Premium Discounts Coming!

PEIA will offer premium discounts for members in the Improve your Score Program and those who have a living will, effective July 1, 2011.

Improve Your Score

Beginning on July 1, 2011, PEIA's Improve Your Score program will offer a \$10 per month premium discount to PEIA policyholders who participate in the health screening program. The premium discount re-

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Preferred Drug List Changes

PEIA made changes to the Preferred Drug List or formulary for all PPB Plans.

The lists to the right show which drugs became non-preferred (\$50 copayment) and which became preferred (\$15 or \$20 copayment) for the plan year.

The lists, which are subject to change, affect active employees and non-Medicare retirees only. You and your doctor will receive a letter from PEIA if changes to the Preferred Drug List affect you.

The changes are also on PEIA's Web site, www.wvpeia.com, under Forms and Downloads, Members or Providers, Prescription Drug Information. The latest information is also available on the Express-Scripts Web site, www.express-scripts.com, or by calling 1-877-256-4680.

PPB Plan C

PEIA introduced a high-deductible health insurance plan which members may pair with a health savings account (HSA) or a health reimbursement arrangement (HRA). PEIA does not administer HSA and HRA accounts.

The deductible for Plan C, which has lower monthly premiums, is \$1,200 for employee-only coverage and \$2,400 for employee and child(ren), family, or family with employee spouse coverage, which means you must pay for services entirely until the deductible is met. Like PPB Plans A and B, some services under plan C are not subject to the deductible.

The following services are covered in full and not subject to a member's deductible (\$1,200 for employee-only coverage and \$2,400 for employee and child(ren), family, or family with employee spouse coverage):

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Governor Joe Manchin III
Director Ted Cheatham
Editor Bill Rheinlander

PEIA NEWS is published by the West Virginia Public Employees Insurance Agency for active employees and retirees.

Address inquiries to:
 PEIA NEWS
 601 57th St., SE, Suite 2
 Charleston, WV 25304-2345

Preferred Drug List Changes

Drugs changing from preferred to non-preferred (\$50 copayment) and formulary alternative:

DRUG NAME	PREFERRED DRUG LIST ALTERNATIVE
ACTONEL	ALENDRONATE TAB
ACTONEL WITH CALCIUM	ALENDRONATE TAB PLUS CALCIUM
ADVICOR	LOVASTATIN + NIACIN, NIASPAN
ALORA	GENERIC ESTRADIOL PATCHES
ANDRODERM	TESTIM
ANDROGEL	TESTIM
ASACOL	BALSALAZIDE, APRISO, PENTASA
ASACOL HD	BALSALAZIDE, APRISO, PENTASA
BENICAR HCT	LOSARTAN-HCTZ, BENICAR + HCTZ
CARBATROL	CARBAMAZEPINE
CLIMARA PRO	ESTRADIOL PATCH + PROGESTERONE
CONCERTA	METHYLPHENDTE, METADATE, VYVNSE
DILATRATE-SR	ISOSORBIDE DINITRATE
DIOVAN HCT	LOSARTAN-HCTZ, DIOVAN + HCTZ
EFFEXOR XR	CYMBALTA
ESTRING	ESTRADIOL, MENEST
EXELON	GALANTAMINE ER, ARICEPT, NAMENDA
FLOVENT DISKUS	PULMICORT FLEX, QVAR
FLOVENT HFA	PULMICORT FLEX, QVAR
HECTOROL	CALCITRIOL
HUMALOG	NOVOLOG
HUMALOG MIX 50-50	NOVOLOG
HUMALOG MIX 75-25	NOVOLOG
HUMULIN 50-50	NOVOLIN
HUMULIN 70-30	NOVOLIN
HUMULIN N	NOVOLIN
HUMULIN R	NOVOLIN
LEXAPRO	CITALOPRAM (IMMEDIATE RELEASE)
LIALDA	BALSALAZIDE, APRISO, PENTASA
LOTREL	GENERIC ACE INH + GENERIC CCB
LOTREL	BENAZEPRIL/AMLODIPINE BESYLATE
MOBAN	RISPERDNE, ABILFY, SEROQUIL, ZYPRX
NASCOBAL	CYANOCOBALAMIN INJ
NASONEX	FLUNISOLDE, FLUTICASNE, NASACORT
NORPACE CR	DISOPYRAMIDE
ORTHO EVRA	GENERIC ORAL CONTRACEPTIVES
ORTHO TRI-CYCLEN LO	GENERIC ORAL CONTRACEPTIVES
OXYTROL	OXYBUTYNIN ER
PRANDIN	NATEGLINIDE
PREMARIN	ESTRADIOL, MENEST
PRIMAQUINE	MEFLOQUINE
PRISTIQ	CYMBALTA
RANEXA	GEN BETA BLOCKER, CCB, NITRATE
SEREVENT DISKUS	FORADIL
SIMCOR	SIMVASTATIN + NIACIN, NIASPAN
SULAR	NISOLDIPINE
TRILEPTAL	OXCARBAZEPINE
TRILIPIX	FENOFIBRATE
VENTOLIN HFA	PROAIR HFA
WELCHOL	CHOLESTYRAMINE
YAZ	GENERIC CONTRACEPTIVE
ZEMPLAR	CALCITRIOL

Drugs changing from non-preferred to preferred (\$15 copayment for Plan A, \$20 for Plan B or C): APRISO, METADATE CD, NASACORT AQ and TESTIM.

Diabetes Program Changes

If you elect to participate in the Face to Face diabetes management program during Plan Year 2011, you must be tobacco free when you enroll. Previously, you could take part in the program if you agreed to become tobacco free within six months.

PEIA is now managing enrollment in the program, a function previously handled by Wells Fargo TPA. In addition, begin-

ning in Plan Year 2011, you may enroll in the program only once in your lifetime.

The Face to Face diabetes management program offers disease management counseling from a local pharmacist. PEIA then will waive copayments for diabetes-related drugs and lab work (except in Plan C), if you keep appointments and follow through on the agreed plan of care.

You can learn more about Face to Face on-line at www.peiaf2f.com and enroll by calling PEIA at 1-304-558-7850 or 1-888-680-7342.

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- Routine prenatal care (physician services)
- Well child exams and immunizations as recommended by the American Academy of Pediatrics
- High risk birth score program
- Annual screening mammogram
- Annual Pap smear
- Colorectal cancer screening age 50 + above
- Prostate cancer screening age 50 + above
- Adult Immunizations as recommended by the American Academy of Family Physicians

For more information about PEIA's high-deductible Plan C, go to our Web site at www.wvpeia.com under "Services" and "Preferred Provider (PPB) Plans."

Lifetime Maximum Increase

PEIA members enrolled in a PPB Plan will see a 50 percent increase in the amount of benefits the plan will pay over their lifetime.

The lifetime maximum increases from \$1 million to \$1.5 million because of the increasing cost of medical services.

Out-of-pocket Maximum Increase

Some PPB Plan A members will see an increase in their annual out-of-pocket maximum.

If you have employee and child(ren), family or family with employee spouse coverage, the out-of-pocket maximum will increase to one and one half times the individual maximum.

For example, the current out-of-pocket maximum is \$1,250 for a member making \$30,000 with one of the above coverages. For Plan Year 2011, it will be \$1,875.

For more information, see the premium rate tables in the Shopper's Guide for Plan Year 2011, beginning on page 24. The Shopper's Guide is available on our Web site at www.wvpeia.com under "Forms & Downloads" and "Shopper's Guides."

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places the \$25 and \$50 cash rebates offered prior to July 1, 2010.

Improve Your Score is designed to make you and your doctor aware of individual health risks, including cholesterol, glucose or blood sugar, blood pressure and waist circumference

(previously body mass index). Participants receive a color coded report card which grades each of the measures as "green" (healthy), "yellow" (moderate risk) or "red" (high risk) while also providing an aggregate color coded score. However, unlike the prior IYS program, the financial incentive is based upon participation and not the color coded outcome.

You have from July 1, 2010 until April 30, 2011 to be screened, and the initial discount will be applied to your Plan Year 2012 premiums, which begin in July 2011. Any health screen of the above measures performed from July 2009 or later will count for Plan Year 2012 premium discount. You must be screened once every two years.

You may be screened at any participating PEIA Pathways to Wellness worksite or at a designated Labcorp site with advance reservations. All health screening sites are listed at www.peiathways.com. If you choose to participate at a Pathways worksite other than your home worksite or Labcorp site, you must notify a health promotion consultant listed on the PEIA Pathways to Wellness Web page.

There is no out-of-pocket expense if you get this health screening at a PEIA Pathways to Wellness worksite or designated Labcorp site (with a Pathways form available after July 1, 2010 from your worksite coordinator).

You also may take a form to your doctor, who can provide the screening (although you will be responsible for copayments and co-insurance as required). You will also be responsible for returning the form to your PEIA Pathways to Wellness health promotion consultant.

Dependents also may participate in the health screening. However, you will not receive an additional premium discount.

Living Wills

Effective July 1, 2011, PEIA will offer a \$4 a month premium discount for members who have a living will. The discount was approved by the Finance Board in December 2009.

A living will is a legal document for making known your wishes about end-of-life care or what life-prolonging medical treatments you desire. It also can be referred to as a health care directive, physician's directive or advance directive.

A lawyer can prepare a living will for you, or you can prepare it yourself. PEIA's Shopper's Guide includes a copy of the West Virginia Combined Living Will and

Medical Power of Attorney form. Go to www.wvpeia.com. The Plan Year 2011 Shopper's Guide is under "Forms & Downloads" and "Members."

PEIA will be sending you a form to complete later this year to enable you to get the discount.

Aetna ActiveHealth Programs

Aetna's ActiveHealth program includes an information-driven care management system that enables patients and doctors to work together to make better clinical decisions and to improve the health of PEIA members.



ActiveHealth provides support by compiling information from:

- medical, pharmacy and behavioral health claims
- feedback from members working with a registered nurse in Aetna's health programs

Members and doctors can receive alerts when a potential care issue is found on the following conditions:

Heart and blood vessel conditions - Blood clots, diseases of leg arteries/PAD, heart attack and angina, heart failure, high blood pressure, high cholesterol and stroke

Lung conditions - Asthma (adult and child) and chronic obstructive pulmonary disease (COPD)

Diabetes (for members not participating in the Face-to-Face program)

Low-back pain

Depression (covered with one of the conditions listed above)

For more information about ActiveHealth, call Aetna at 1-888-440-7342.

Renal Care Update

Effective July 1, 2010, PEIA will no longer offer the Renal Care Management Program. If you have a comorbid condition listed in the ActiveHealth story above, you may be able to obtain disease management services through Aetna's ActiveHealth program.

For more information, call ActiveHealth at 1-888-440-7342.

River Valley Health Alliance Contract Terminated

PEIA's contract with the River Valley Health Alliance, which includes Marietta Memorial and Selby hospitals and their physician groups, will be terminated, effective June 30, 2010.

If you need to seek health care from an out-of-state provider, please call Wells Fargo at 1-888-440-7342 to assure that the provider is in PEIA's network.

As of July 1, 2010, all providers in the River Valley Health Alliance will be considered out-of-network for PEIA members. However, you may request a prior authorization and if approved, the claim will be paid as at the higher benefit level. Otherwise, it will be processed at the lower benefit level. Emergency services do not require prior authorization.

As the cost of health care continues to rise, programs such as PEIA must make tough decisions about how to extend the highest levels of coverage possible while providing coverage to all members of the plan. This requires that we weigh the costs of benefits available to our members against how we can guarantee access to health care to all those that may need it.

PEIA has noted a substantially higher expense to cover care provided outside the state of West Virginia when compared to the cost of that same type and level of care within the state of West Virginia. Members who seek care out-of-state also run the risk of paying higher costs because providers outside of West Virginia that are not part of PEIA's provider network

are not subject to the "no-balance billing" rule. The "no-balance billing" rule protects you from being charged the difference between the provider's total charge and PEIA's payment on the claim. West Virginia providers and non-West Virginia providers that participate in PEIA's provider network are subject to this rule. This protection does not extend to non-West Virginia providers that are not part of PEIA's provider network.

We encourage you to seek care outside West Virginia only when necessary, and to use West Virginia providers whenever possible. If you have other questions about your out-of-state benefits, please refer to your Summary Plan Description for more details or call Wells Fargo at 888-440-7342.

Get Your EOBs Online

Registering for your online Wells Fargo account is easy and takes only a few minutes of your time. When you're done you will have secure access to your personalized health information, 24 hours a day, seven days a week, including your explanation of benefits (EOBs).

Items needed for registration

You will need your ID number (located on your ID card) or your social security number, and your group number (also located on your ID card). You also will need the policyholder's first and last name, date of birth and zip code.

User Name and Password Setup

To help safeguard your information, you will create a user name and pass-

word to use each time you enter your secure website. Be sure to read the password requirements when selecting a user name and password.

Wells Fargo's help desk can be reached at 1-800-638-0968 between 8 a.m. and 4:30 p.m. eastern time, Monday through Friday.

PEIA Health & Wellness Programs

If you are ready to make a lifestyle change, consider enrolling in one of PEIA's disease-management programs: Face to Face Diabetes Program (1-304-558-7850 or 1-888-680-7342), Weight Management Program (1-866-688-7493), Dr. Dean Ornish Program for Reversing Heart Disease (800-650-8442), Tobacco Cessation Services (1-888-680-7342) and Pathways to Wellness Program (1-866-yourguide).

For more information, go to our Web site at www.wvpeia.com or call 1-304-558-7850 or 1-888-680-7342.

Effective July 1, 2010, West Virginia University will manage PEIA's Weight Management Program, replacing Wells Fargo TPA. The toll-free number to contact the program remains 1-866-688-7493.

The Centers for Disease Control and Prevention in May published an analysis of the Weight Management Program in its publication Preventing Chronic Disease. View the story at http://www.cdc.gov/pcd/issues/2010/may/09_0114.htm/.

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601 57th St., SE
Suite 2
Charleston, WV 25304-2345

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