

PEIA Medicare Retiree News for Plan Year 2014

Get Ready for Open Enrollment

PEIA will hold Open Enrollment from April 1 through April 30, 2013. During Open Enrollment, you may make changes without a "qualifying event." This is your opportunity to add or remove dependents, decrease or drop your life insurance, and add or cancel health insurance (provided you meet eligibility guidelines).

After Open Enrollment ends, you cannot make changes without a "qualifying event" until your next Open Enrollment. (See related "Highlights" article on the right of this page.) For a list of qualifying events, see your PEIA benefit booklet.

Report Your Tobacco Status

During the special Open Enrollment period for Medicare retirees in October, you will need to report your tobacco status to qualify for tobacco-free discounts after January 1, 2014.

You can report your tobacco status online by visiting www.wvpeia.com and logging in to **Manage My Benefits**. Select the Open Enrollment option and follow the prompts to report your tobacco status. Or you can call PEIA Customer Service at 888-680-7342.

Highlights of Proposed Plan Year Change

Pending legislative approval, Medicare Retirees will be changed to Medicare's calendar year plan year in January 2014. This means there will be a 6-month plan year from July 1 to December 31, 2013. The out-of-pocket maximums for this period will be reduced to \$400 for medical and \$900 for prescription drugs. Because of the plan year change, Medicare retirees will have a special open enrollment period in October 2013.

During the special Open Enrollment period in October, Medicare retirees will be offered an additional plan choice, which will be explained in future mailings and meetings.

Open Enrollment Benefit Fairs

You can make changes to your PEIA insurance during Open Enrollment April 1 through April 30. If you have questions or want information about your options, please attend one of the PEIA benefit fairs below.

April 8 - Martinsburg 3 - 7 p.m.

Holiday Inn on Foxcroft Ave.

April 15 - Wheeling 3 - 7 p.m.

Northern Comm. College

April 9 - Parkersburg 3 - 7 p.m.

Comfort Suites in Mineral Wells

April 16 - Beckley 3 - 7 p.m.

Tamarack Conference Room

April 10 - Charleston 3 - 6 p.m.

Charleston Civic Center, Parlor A

April 18 - Huntington 3 - 7 p.m.

Big Sandy Superstore Arena

April 11 - Morgantown 3 - 7 p.m.

Ramada Inn at I-68 Exit 1

Stop by and get answers to your questions before you make your changes!

Need Help Paying Your PEIA Health Premiums?

Retired employees whose total annual income is less than 250% of the federal poverty level (FPL) may receive assistance in paying a portion of their PEIA monthly health insurance premium based on years of active service. Applicants must be enrolled in the PEIA PPB Plan, Special Medicare Plan, or the Humana Medicare Advantage & Prescription Drug Plan.

Medicare-eligible retirees with 15 or more years of service who do qualify for premium assistance may qualify for benefit assistance that reduces the medical and prescription out-of-pocket maximums and most co-payments.

For more details or a copy of the application, contact PEIA at 888-680-7342.

Retiree Life Insurance Monthly Premiums Reduced

Premiums for basic and optional life insurance through Minnesota Life will decrease for Plan Year 2014. Find your monthly life insurance premiums for Plan Year 2014 below.

Age	Optional Life Plan 1			Optional Life Plan 2			Optional Life Plan 3			Optional Life Plan 4		
	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User
Under 30	\$5,000	\$0.40	\$0.50	\$10,000	\$0.80	\$1.00	\$15,000	\$1.20	\$1.50	\$20,000	\$1.60	\$2.00
30-34	\$5,000	\$0.50	\$0.70	\$10,000	\$1.00	\$1.40	\$15,000	\$1.50	\$2.10	\$20,000	\$2.00	\$2.80
35-39	\$5,000	\$0.50	\$0.90	\$10,000	\$1.00	\$1.80	\$15,000	\$1.50	\$2.70	\$20,000	\$2.00	\$3.60
40-44	\$5,000	\$0.80	\$1.30	\$10,000	\$1.60	\$2.60	\$15,000	\$2.40	\$3.90	\$20,000	\$3.20	\$5.20
45-49	\$5,000	\$1.10	\$2.00	\$10,000	\$2.20	\$4.00	\$15,000	\$3.30	\$6.00	\$20,000	\$4.40	\$8.00
50-54	\$5,000	\$1.80	\$3.40	\$10,000	\$3.60	\$6.80	\$15,000	\$5.40	\$10.20	\$20,000	\$7.20	\$13.60
55-59	\$5,000	\$3.10	\$5.40	\$10,000	\$6.20	\$10.80	\$15,000	\$9.30	\$16.20	\$20,000	\$12.40	\$21.60
60-64	\$5,000	\$4.40	\$7.10	\$10,000	\$8.80	\$14.20	\$15,000	\$13.20	\$21.30	\$20,000	\$17.60	\$28.40
65-69	\$3,250	\$5.20	\$7.54	\$6,500	\$10.40	\$15.08	\$9,750	\$15.60	\$22.62	\$13,000	\$20.80	\$30.16
70&up	\$2,500	\$11.20	\$16.70	\$5,000	\$22.40	\$33.40	\$7,500	\$33.60	\$50.10	\$10,000	\$44.80	\$66.80

Age	Optional Life Plan 5			Optional Life Plan 6			Optional Life Plan 7			Optional Life Plan 8		
	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User
Under 30	\$30,000	\$2.40	\$3.00	\$40,000	\$3.20	\$4.00	\$50,000	\$4.00	\$5.00	\$75,000	\$6.00	\$7.50
30-34	\$30,000	\$3.00	\$4.20	\$40,000	\$4.00	\$5.60	\$50,000	\$5.00	\$7.00	\$75,000	\$7.50	\$10.50
35-39	\$30,000	\$3.00	\$5.40	\$40,000	\$4.00	\$7.20	\$50,000	\$5.00	\$9.00	\$75,000	\$7.50	\$13.50
40-44	\$30,000	\$4.80	\$7.80	\$40,000	\$6.40	\$10.40	\$50,000	\$8.00	\$13.00	\$75,000	\$12.00	\$19.50
45-49	\$30,000	\$6.60	\$12.00	\$40,000	\$8.80	\$16.00	\$50,000	\$11.00	\$20.00	\$75,000	\$16.50	\$30.00
50-54	\$30,000	\$10.80	\$20.40	\$40,000	\$14.40	\$27.20	\$50,000	\$18.00	\$34.00	\$75,000	\$27.00	\$51.00
55-59	\$30,000	\$18.60	\$32.40	\$40,000	\$24.80	\$43.20	\$50,000	\$31.00	\$54.00	\$75,000	\$46.50	\$81.00
60-64	\$30,000	\$26.40	\$42.60	\$40,000	\$35.20	\$56.80	\$50,000	\$44.00	\$71.00	\$75,000	\$66.00	\$106.50
65-69	\$19,500	\$31.20	\$45.24	\$26,000	\$41.60	\$60.32	\$32,500	\$52.00	\$75.40	\$48,750	\$78.00	\$113.10
70&up	\$15,000	\$67.20	\$100.20	\$20,000	\$89.60	\$133.60	\$25,000	\$112.00	\$167.00	\$37,500	\$168.00	\$250.50

Age	Optional Life Plan 9			Optional Life Plan 10		
	Amount of Coverage	Tobacco Free	Tobacco User	Amount of Coverage	Tobacco Free	Tobacco User
Under 30	\$100,000	\$8.00	\$10.00	\$150,000	\$12.00	\$15.00
30-34	\$100,000	\$10.00	\$14.00	\$150,000	\$15.00	\$21.00
35-39	\$100,000	\$10.00	\$18.00	\$150,000	\$15.00	\$27.00
40-44	\$100,000	\$16.00	\$26.00	\$150,000	\$24.00	\$39.00
45-49	\$100,000	\$22.00	\$40.00	\$150,000	\$33.00	\$60.00
50-54	\$100,000	\$36.00	\$68.00	\$150,000	\$54.00	\$102.00
55-59	\$100,000	\$62.00	\$108.00	\$150,000	\$93.00	\$162.00
60-64	\$100,000	\$88.00	\$142.00	\$150,000	\$132.00	\$213.00
65-69	\$65,000	\$104.00	\$150.80	\$97,500	\$156.00	\$226.20
70&up	\$50,000	\$224.00	\$334.00	\$75,000	\$336.00	\$501.00

Basic Life	
Age and Amount of Coverage	Monthly Premium
Under age 67 - \$5,000 coverage	\$11.60
Age 67 and over - \$2,500 coverage	\$ 5.80

Dependent Life		
Plan	Amount of Coverage	Monthly Premium
Plan 1	\$5,000 spouse/\$2,000 per child	\$7.32
Plan 2	\$10,000 spouse/\$4,000 per child	\$14.62
Plan 3	\$15,000 spouse/\$7,500 per child	\$21.98
Plan 4	\$20,000 spouse/\$10,000 per child	\$29.30

To qualify for the Tobacco-Free Preferred Premium for all of Plan Year 2014, you and all enrolled family members must have been tobacco-free by January 1, 2013. If your tobacco status has changed, you will need to submit a tobacco affidavit.

Medicare Retiree Health Insurance Premiums

Health premiums for retired employees are generally based upon the retired employee's years of active service as reported by the Consolidated Public Retirement Board. To find your premium, find your years of service on the left side of the chart, and choose the column for who your will be covering across the top of the chart.

Years of Service	Medicare Retired Policyholder Only	Medicare Retired Policyholder with non-Medicare Dependents ¹	Medicare Retired Policyholder with Medicare Dependents ²
Hired after 7/1/2010	\$437.00	\$1,464.00	\$900.00
5 to 9 years	\$398.00	\$1,331.00	\$819.00
10 to 14 years	\$293.00	\$1,002.00	\$592.00
15 to 19 years	\$188.00	\$672.00	\$365.00
20 to 24 years	\$126.00	\$474.00	\$228.00
25 or more years ³	\$84.00	\$342.00	\$139.00

¹This rate assumes one person on Medicare. If you have more than one, subtract \$22 for each additional Medicare member.

²This rate assumes two people on Medicare. If you have more than one, subtract \$22 for each additional Medicare member.

³This rate is also provided to those who retired prior to 7/1/1997, surviving dependents, and disability retirees.

Don't Forget Your Discounts!

PEIA is again offering Advance Directive/Living Will and Tobacco-free premium discounts to retirees:

When a policyholder completes an **Advance Directive/Living Will**, you can receive a \$4 per month discount off your health insurance premium. **If you currently are receiving this discount, you do not need to do anything; your discount will continue into the new plan year.** If you are not receiving the discount, you may claim the discount by completing one of the following forms:

1. WV Living Will Form (or one applicable to your state of residence)
2. WV Medical Power of Attorney form (or one applicable to your state of residence)
3. WV Combined Living will and Medical Power of Attorney form
4. *LifeKeeper* Advance Care Planning Guide and Advance Directive Form available for Humana members Call 1-866-777-1269 or go online to www.HumanaActiveOutlook.com
5. Five Wishes form (from Aging with Dignity for \$5 per copy); call 1-888-594-7437.

Once you complete your advance directive/living will, go online to www.wvpeia.com and sign in to Manage My Benefits to complete your affidavit or call PEIA at 888-680-7342 to receive an affidavit by mail. All affidavits must be received by April 30, 2013 to receive the discount for all of Plan Year 2014.

PEIA also offers a **Tobacco-Free** discount on the health and optional life insurance to retired policyholders. To receive your tobacco-free discount for Plan Year 2014, you will report your tobacco status during the special open enrollment period in October 2013. See the front page of this newsletter for additional information.

Life Insurance Changes for Plan Year 2014

Minnesota Life has increased the accelerated death benefit from 50% maximum to 100% maximum of the applicable optional or dependent life policy. And Minnesota Life now offers a Legacy Planning Service to assist policyholders with decisions on their bequests. For more information, see your Minnesota Life Insurance retiree packet or visit www.wvpeia.com.

Power of Attorney Forms

PEIA takes its responsibilities for protecting the confidentiality, privacy, and security of your personal information very seriously. Part of that responsibility is in educating you, as our member, on the need to plan ahead for the handling of your affairs should you become incapacitated. PEIA policies, along with applicable state and federal laws, will only allow the member or “authorized agent” to make changes to your insurance(s).

The most common means of having an authorized agent is through the Power of Attorney process. A Power of Attorney form is a document that you sign to give someone else the power or authority to handle your personal affairs. You decide what powers you want to give your power of attorney representative(s).

There are several different types of Powers of Attorney. A simple power of attorney is valid only as long as you have the capacity to handle your own affairs. A durable power of attorney gives broad power to your representative(s). It is written so that they share authority while you are capable, but can continue to make decisions even after you have become mentally or physically incapacitated. A “springing” power of attorney is one that does not confer any power to the representative(s) until you become incapacitated or disabled.

A medical power of attorney allows you to appoint someone to make medical decisions for you in the event you cannot make them for yourself. It is important to note that a medical power of attorney form typically does not allow the agent(s) to handle insurance matters or financial matters – they generally only apply to medical care and/or treatment decisions, not finances.

A financial power of attorney, often referred to as a “General Power of Attorney,” allows you to appoint someone who can have access to your money and financial records and handle your money for you when you cannot. You may appoint the same person to be both your medical and financial power of attorney representative, or you may appoint different persons.

This information is provided for your general knowledge and should not be considered legal advice. For additional information regarding your Power of Attorney options, please contact an attorney.

