

What PEIA Offers

Health Coverage

PEIA offers the PEIA PPB Plans A and B to all active employees. Plan A is the standard plan. Plan B is similar to Plan A, but offers lower premiums with higher deductibles, higher out-of-pocket maximums, and higher copayments for prescription drugs. The medical coverage is identical in PPB Plans A and B. The differences in deductibles, out-of-pocket maximums and drug copayments are noted in the benefit tables in the *Medical Benefits* section and the *Prescription Drug Benefits* section of this book.

If you live in an area where PEIA offers a managed care plan, you may be eligible to enroll in a managed care plan or in the PEIA PPB Plan. You must live in the managed care plan's enrollment area to be eligible to enroll in a plan. Please consult your Shopper's Guide or contact your benefit coordinator to determine what managed care plans are offered in your area.

The PEIA PPB Plans use a coordination of benefits provision that determines how they will pay if you have other health insurance available to you. See page 59 for a complete description of this provision. The PEIA PPB Plans may be of little or no value to you as secondary insurance on your dependents.

Life Insurance

You are eligible for Basic decreasing term life insurance with accidental death and dismemberment (AD&D) benefits. If you choose not to enroll for health benefits, you may still choose to enroll for basic life insurance. You must enroll for basic life insurance before you elect any of the optional life insurance coverages. Eligibility and enrollment details for the life insurance plans are included in this booklet. For a complete description of the life insurance benefits, please see the *Life Insurance Booklet*.

Mountaineer Flexible Benefits

Mountaineer Flexible Benefits is a "cafeteria plan" which offers additional optional benefits. This plan is available to active employees of all State agencies, colleges, universities, and those county boards of education and non-State agencies which elect to participate. If you're not sure whether you're eligible, contact your benefit coordinator.

The Mountaineer Flexible Benefits Plan enables employees to choose from among several options for dental, vision and short- and long-term disability insurance, as well as medical care and dependent care flexible spending accounts, and to pay for these benefits on a pre-tax basis. A Legal Plan is also available as a post-tax benefit option.

Open Enrollment for Mountaineer Flexible Benefits is held each Spring. The current information about these benefits and associated premiums is included in the enrollment materials mailed prior to the annual Open Enrollment.

If you have questions about Mountaineer Flexible Benefits, contact Fringe Benefits Management Company at 1-800-342-8017.

The Mountaineer Flexible Benefits Plan offers dental and vision coverage for retired employees on a post-tax basis. Enrollment materials are mailed to all eligible retired employees during the enrollment period. If you have questions about these benefits, contact Fringe Benefits Management Company at 1-800-342-8017.

Mountaineer Flexible Benefits At-A-Glance	
Benefit	Options
Dental Benefits¹	Coverage for routine dental care. Deductibles, copayments and benefits vary.
Vision Benefits¹	Coverage for vision exams and corrective lenses.
Disability Insurance	Replacement of a portion of your pay if you are disabled.
Medical Flexible Spending Account	Deposit up to \$3,000 for tax-free reimbursement of eligible medical expenses.
Dependent Care Flexible Spending Account	Deposit up to \$5,000 for tax-free reimbursement of eligible expenses.
*Legal Plan	Coverage for legal matters.

¹ These benefits are available to retirees on a post-tax basis.

* This is a post-tax benefit.