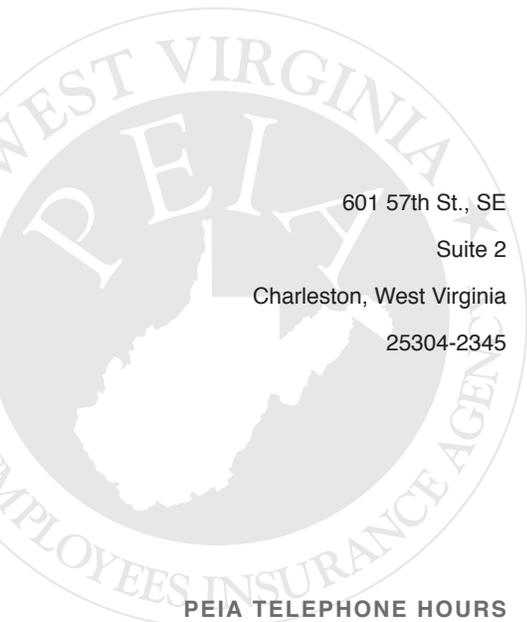


PEIA News



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8:30 a.m. to 5 p.m.

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Healthy Tomorrows – Report Your Numbers!

PEIA is moving into Phase Two of the Healthy Tomorrows program. All PEIA PPB plan policyholders are required to participate in the Healthy Tomorrows program or face an additional \$500 penalty deductible each plan year.

For Phase Two, by May 15, 2016, PEIA PPB Plan policyholders must:

1. Have a Primary Care Provider {PCP, Medical Home Provider (MHP) or Comprehensive Care Provider (CCP)} named (If you named one last year, you have already met this requirement); and
2. Report biometric data collected between April 1, 2015, and May 15, 2016, to PEIA on the Healthy Tomorrows reporting form. In mid-March, PEIA will mail personalized Healthy Tomorrows reporting forms to all PEIA PPB Plan members who have not yet submitted a form. The form requires a physician's signature, and all fields (Blood Pressure, Total Cholesterol, Waist Circumference and Glucose) must be complete to be accepted.

Completed forms must be returned to PEIA no later than May 15, 2016, to avoid the deductible penalty for Plan Year 2017.

Phase Three of the Healthy Tomorrows program begins on April 1, 2016. Between April 1, 2016 and May 15, 2017, PEIA PPB Plan policyholders must get their biometric numbers into the acceptable range or face the \$500 penalty deductible for Plan Year 2018. For Phase Three, the PEIA PPB Plan policyholder must:

1. Have a Primary Care Provider named (if you named one last year, you have already met this requirement) and
2. Report biometric data collected between April 1, 2016, and May 15, 2017, to PEIA on the Healthy Tomorrows reporting form.

Healthy Tomorrows ... continued on page 4

New Pharmacy Benefits Manager

After an intensive search, PEIA has awarded its Pharmacy Benefits Management contract to **CVS Health**. Express Scripts will continue to provide services through June 30, 2016. CVS Health will begin processing pharmacy claims on July 1, 2016.

The change will bring a new preferred drug list, so affected policyholders will receive letters explaining changes and their alternatives. All PEIA PPB Plan members will receive new ID cards, too.

You will get much more information about the change during Open Enrollment, and as the new plan year approaches. CVS Health will have representatives at all of the Open Enrollment Benefit Fairs, so if you have questions, mark your calendar and plan to attend a benefit fair near you.

Open Enrollment Benefit Fairs

Plans for Open Enrollment are moving along! Open Enrollment will be April 2 to May 15, 2016. We've booked the benefit fairs, and the dates and locations are as follows:

Date & Time	City	Location and Address
4/12/16 3 – 7 p.m.	Martinsburg	Holiday Inn 301 Foxcroft Avenue
4/13/16 3 – 7 p.m.	Morgantown	Ramada Inn 20 Scott Avenue
4/14/16 3 – 7 p.m.	Wheeling	WV Northern Community College B&O Building Auditorium Market Street
4/19/16 3 – 6 p.m.	Charleston	Holiday Inn Express Civic Center 100 Civic Center Dr.
4/20/16 3 – 7 p.m.	Huntington	Big Sandy Superstore Arena One Civic Center Plaza
4/21/16 3 – 7 p.m.	Beckley	Tamarack One Tamarack Park
4/26/16 3 – 7 p.m.	Parkersburg	Comfort Suites of Parkersburg 167 Elizabeth Pike Mineral Wells

Benefit fairs offer you the opportunity to speak with representatives from PEIA, the Health Plan, Minnesota Life, Humana and CVS Health. Bring your questions and get answers! Hope to see you there.

Continuing Eligibility Audits

In our continuing efforts to assure that PEIA is providing benefits only for those who are qualified to be members of the plan, PEIA has identified two situations in which members are using PEIA benefits in violation of PEIA eligibility rules:

1. Divorced spouses remaining on PEIA coverage after the end of the month in which the divorce becomes final; and
2. Surviving dependents who remarry, but don't terminate PEIA coverage.

PEIA is working through county divorce records and identifying PEIA members who have divorced, but who have not reported the divorce to PEIA and have kept their ineligible ex-spouses on their PEIA coverage. Keeping an ex-spouse on the PEIA coverage is a violation of PEIA's rules and state law, since the state Code specifically allows for coverage of the "legal spouse." Once a divorce has occurred, there is no longer a legal spousal relationship.

We are also investigating surviving spouses who have remarried, but have not reported the new marriage, and have continued PEIA coverage in violation of PEIA's eligibility rules. PEIA's eligibility rules specifically state that when a surviving spouse remarries, they are no longer eligible for PEIA benefits as a surviving spouse.

PEIA has identified and is pursuing more than 200 of these cases. The details have been turned over to the Office of the Insurance Commissioner for further investigation.

PEIA will pursue reimbursement of any claims paid on the ex-spouses and ineligible surviving dependents. Policyholders will also be responsible for reimbursing the employer for the difference between the single and family employer portion of the premium.

Remember, if you get divorced, you **MUST** remove your ex-spouse at the end of the month in which the divorce becomes final, even if the court requires you to continue to provide coverage for your ex-spouse. If you have PEIA coverage as a surviving dependent and you remarry, you must report the marriage to PEIA and terminate your coverage as a surviving dependent.

Reporting under the Affordable Care Act

The Affordable Care Act requires all employers and health insurers to report each January who had health insurance under their plans for the preceding calendar year. The first of those reports will happen this year, but the reporting deadline has been delayed by 60 days to allow insurers and employers a bit more time. Between now and March 31, 2016, you will receive a 1095 form from your employer, PEIA or the Health Plan, if you have health coverage through PEIA. Humana members will receive a 1095 from CMS – the Center for Medicare and Medicaid Services.

The reporting packet contains your 1095 form – either a 1095-B or a 1095-C, depending on who your employer is – along with a cover memo, and instructions for the 1095 form. PEIA will be reporting this same information to the IRS, as required by the Affordable Care Act.

The form is to be retained with your tax records to prove that you had health coverage during 2015. If you had coverage in more than one plan or with more than one employer during 2015, you will receive multiple 1095 forms. Just retain them all with your tax records. You do not need a 1095 form to file your taxes.

If you do not receive your 1095, contact PEIA at **1-877-676-5573**.

Healthy Tomorrows ... continued from page 1

- 3. Have biometric numbers within the acceptable ranges. The measures and their acceptable ranges are:
 - a) Blood Pressure less than or equal to 140/90
 - b) Total Cholesterol less than 245
 - c) Blood Glucose less than or equal to 125

Waist Circumference must be reported, but will not be considered when assessing the penalty deductible.

If the policyholder cannot reach the acceptable range for the biometric measures, a primary

care provider may complete the certification on the reporting form stating that, and the policyholder will not be charged the penalty.

The Phase Three reporting form will be printed in the Plan Year 2017 Shopper's Guide and Summary Plan Descriptions, and will be available for download on the PEIA website starting April 2, 2016.

The Healthy Tomorrows requirements apply **ONLY** to the policyholder, **NOT** to spouses or dependent children. **Please DO NOT submit Healthy Tomorrows reporting forms for spouses or dependent children.**



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

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