Open Enrollment Overview
Plan Year 2016

Presented by:
Tammy Gill, Sr. HR Representative
Agenda

- Important Dates To Remember
- What’s New for 2016
  - PEIA
  - The Health Plan (HMO)
  - FBMC
- Reminders
- Questions
Important Dates To Remember

• Open Enrollment is April 2, 2015 – May 15, 2015; changes are effective July 1, 2015.


• Benefits Fair is April 8, 2015 from 3-7 p.m. at Holiday Inn in Martinsburg, WV.
  – This is an opportunity to meet one-on-one with all benefit vendors.
Important Dates To Remember

• HR will be conducting information sessions for employees regarding the Open Enrollment changes on the following dates.

• All meetings will be held in the Auditorium of the Center for Legislative Studies, except the 4/8 meeting.
  
  – April 8, 2015 at 2 p.m. – Hosted for Dining Services Department. This meeting will be held in the lower level of the dining hall.
  – April 10, 2015 at 2:30 p.m. – Hosted for Facilities Management Department
  – April 14, 2015 at 10 a.m. – Open to all Departments
  – April 16, 2015 at 3 p.m. – Open to all Departments
Reminder

• Open Enrollment is your opportunity to review all benefit elections to determine what is best for you and your family!

• Please take time to review all available benefit options and information provided.
PEIA - What’s New for 2016

Action Required:

• All PEIA PPB Plan policyholders must designate a Primary Care Physician (PCP) by May 15, 2015, in order to avoid the additional $500 deductible penalty.

• PEIA will NOT take the PCP designation after the May 15th deadline.
PEIA - What’s New for 2016

Action Required (Cont):

• There are two ways to designate your PCP:
  – Go online to www.wvpeia.com, click on the green “Manage My Benefits” button and follow the Open Enrollment script.
  – Call the PEIA Open Enrollment Helpline at 877-676-5573 and follow the prompts to order a “Pick a PCP” form. One will be mailed to your home address on the next business day.

• Please remember to print your online confirmation page for your records.
Welcome to PEIA's Manage My Benefits website!
It's Open Enrollment time, and all PEIA PPB Plan members must name a Primary Care Provider before May 15.
Register or log in below to get started!

Please Log In

Need to Register?
Forgot your username or password?

Username: [blank]
Usernames are not case-sensitive
Password: [blank]
Passwords are case-sensitive.

I hereby certify that I am the authorized User whose credentials are being used to access this account. I understand that unauthorized access or the use of another person's User ID and password to gain access is a violation of the security provisions for this site.

Login

• PEIA Login page
• Click “Need to Register” to set up account for the first time
PEIA - What’s New for 2016

• No PEIA premium changes for 2016
• Annual deductible, out-of-pocket maximum and co-pay increases
• Healthy Tomorrows Initiative
• Following changes apply to in-network services
PEIA - What’s New for 2016

Annual Deductible
• Applies to all PPB Plans
  – Deductible increases by $25 for employee only and $50 for family-type plans.

Out-of-Pocket Maximum:
• Applies to PPB Plans A and D
  – Family-type plans out-of-pocket maximum increases from 1.5x the employee only amount to 2x the employee only amount.
  – No change for PPB Plans B and C out-of-pocket maximums.
PEIA - What’s New for 2016

Co-Pay Changes for PPB Plans A, B & D

- PCP visit co-pay increases from $15 to $20 per visit.
- Specialist visit co-pay increases from $25 to $40 per visit.
- Outpatient surgery co-pay increases from $50 to $100.
- ER co-pay increases from $50 to $100; waived if admitted.
- Add Inpatient Hospital care co-pay of $100 per admission.
  - In addition to existing deductible and 20% coinsurance.
PEIA - What’s New for 2016

Prescription Plan Changes:

• Applies to all PPB Plans
• Generic Drug Co-pays:
  – 30-day supply will increase by $5
  – 90-day supply will increase by $10
• Preferred Brand Drug Co-pays:
  • 30-day supply will increase by $10
  • 90-day supply will increase by $20
  • Plan C co-pay applies only after deductible is met and for medications on the Preventive Drug List.
PEIA - Healthy Tomorrows

• 3 Year Initiative

• Applies to PEIA PPB Plan Policyholders

• Plan Year 2016 (Year 1):
  • Before May 15, 2015, all PEIA PPB Plan policyholders must name a Primary Care Physician (PCP).
  • Nurse Practitioners and Physician’s Assistants can be a PCP
PEIA - Healthy Tomorrows

• Plan Year 2017 (Year 2):
  • Between April 2015 and the end of open enrollment in 2016, policyholder must:
    • Continue to have a PCP named.
    • Have bloodwork done.
      – Test should include blood pressure, blood glucose, cholesterol and waist circumference
  • Report values to PEIA on form in the 2016 Shopper’s Guide.
PEIA - Healthy Tomorrows

• Plan Year 2018 (Year 3):
  • Between April 2017 and the end of open enrollment in 2018, policyholder must:
    - Continue to have a PCP named.
    - Have new bloodwork done (same tests as previously mentioned).
    - Report values to PEIA on form in Shopper’s Guide.
    - Have values in acceptable range or have a physician’s certification, if unable to obtain.

• Each year thereafter, will repeat requirement for Plan Year 2018.
PEIA - Healthy Tomorrows

• In any year the policyholder does not meet the goal, policyholder pays an additional $500 medical deductible.

• Only the policyholder needs to comply with Healthy Tomorrows requirements, not dependents.

• PEIA covers an annual physical for members at no cost. Bring the Adult Annual Physical form to your doctor.
PEIA – Retiree Benefit Changes

• The following changes affect Medicare retirees in the Humana Plan or Special Medicare Plan, beginning 1/1/16:
  
• Increase deductible by $75 per person

• Increase Outpatient surgery co-pay by $50

• Increase co-pay for office visits to PCPs and Specialists by $10 and $20 respectively
PEIA – Retiree Benefit Changes

• Medicare retirees in the PEIA Special Medicare Plan will also pay the increased prescription co-pays mentioned earlier.

• Humana members will see no change in prescription co-pays.
PEIA – Out of State Network

• Effective 3/1/15, PEIA’s out of state network changed back to Aetna Signature Administrators (ASA) from HealthSmart.

• You can locate network providers using ASA’s DocFind: [www.aetna.com/asa](http://www.aetna.com/asa) or by calling 888-440-7342.
Surviving Dependent Premium Determination Change

• Beginning 7/1/15, surviving dependents enrolling in the PEIA plan will pay premiums based on the years of service earned by the deceased policyholder.

• Current surviving dependents, and those who are enrolled before 7/1/15, will be grandfathered under the previous benefit and continue to pay premiums based on 25 or more years of service.
The Health Plan – What’s New for 2016

• New plan offered called The Health Plan PPO (replaces HMO Plan C).
• Primary care office visit co-pay is $5 per visit.
• Specialist office visit co-pay is $40 per visit.
• Other cost sharing has also changed, including out-of-pocket maximums.
FBMC - What’s New for 2016

• New Dental tier added called Routine Plan
  – Total of 4 options to choose from – Routine, Dental Assistance, Basic and Enhanced

• Medical Flexible Spending Account (FSA)
  – Maximum FSA contribution allowance has increased by $50 to $2,550
  – No minimum FSA contribution allowance
FBMC - What’s New for 2016

• No administrative fee for Health Savings Account (HSA) – applies to PPB Plan C participants only.

• Maximum HSA contribution for individuals increased by $50 to $3,350.

• Maximum HSA contribution for families increased by $100 to $6,650.
FBMC - What’s New for 2016

• No action required if not making changes to FBMC benefits.

• If making changes, enroll online via Premier Enroll at www.myfbmc.com or via FBMC paper enrollment form.

• Please remember to print the confirmation notice for your records.
MyFBMC.com Registration page

✓ Click link under New Users to set up an account for the first time.
✓ Create password

✓ Click “I accept. Complete my registration button
Once Registered

✔ Employee will receive email with hyperlink

✔ The employee clicks on the link to validate their email address

✔ Employee will login with their email and password to access the Premier Enroll application
Premier Enroll Benefit Election

Mountaineer Flexible Benefits Plan

- Dental
- Vision
- Long Term Disability
- Short Term Disability
- Health Savings Account
- Medical FSA
- Limited Use Medical FSA
- Dependent Care FSA
- Legal
- EFHC Hearing Service Plan

Benefit Selection

- EFHC Hearing Service Plan
  - Coverage
  - Per Pay
  - Tax Status

Previous Step  Next Step  Save & Finish Later

- Look for this icon! It will indicate that there is more information available.
Premier Enroll
Benefit Election
Review
Employees should print the confirmation notice for their records.
Confirmation Notice

**Enrollment Details**

- **Confirmation Number:** 200037
- **Enrollment Date:** 3/20/2014 4:20:36 PM

**Employee Information**

- **First Name:** JOE
- **Last Name:** PUBLIC
- **Middle Initial:** F
- **Address:** 123 SOMEWHERE LANE
- **City:** ANYWHERE
- **State:** WV
- **Zip:** 20041

**Pay Frequency:** 24
**Salary:** 40000.00

**Dependents**

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<thead>
<tr>
<th>Name</th>
<th>DOB</th>
<th>Relationship</th>
<th>ID Number</th>
</tr>
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<tbody>
<tr>
<td>JANE PUBLIC</td>
<td>12/12/1953</td>
<td>Spouse</td>
<td>99999999</td>
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<tr>
<td>JUDY PUBLIC</td>
<td>01/01/2000</td>
<td>Daughter</td>
<td>99999999</td>
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**Benefit Elections**

<table>
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<tr>
<th>Benefit Type</th>
<th>Provider</th>
<th>Plan Selected</th>
<th>Coverage</th>
<th>Effective Date</th>
<th>Per Pay</th>
<th>Per Pay</th>
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<tbody>
<tr>
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<td>Dental Assistance</td>
<td>Employee Only</td>
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<td>$0.00</td>
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<tr>
<td>Vision</td>
<td>MetLife</td>
<td>Vision-Full Service Plan</td>
<td>Employee Only</td>
<td>07/01/2014</td>
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<td>$0.00</td>
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<tr>
<td>Long Term Disability</td>
<td>Standard Insurance Company</td>
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<td>Employee Only</td>
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<tr>
<td>Medical FSA</td>
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<td>Dependent Care FSA</td>
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<tr>
<td>Legal</td>
<td>Epic Hearing Service Plan</td>
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<td>Benefit Waived</td>
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</tr>
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</table>

**Total:** $28.36, $0.00

*If this statement does not accurately reflect your 2013 enrollment elections please contact your benefits administrator. If you have questions about your benefits statement call FBMC Service Center at 1-800-555-FBMC (1-800-555-3262) 7:00 AM to 5:00 PM Monday through Friday.*

Shepherd University
Long Term Disability – Things to Consider

- Premiums are based on age and salary of employee.
- Premiums increase as age and salary increases.
- LTD insurance is not a lifetime benefit. Benefits end as of age 70.
- Do you know how much you are paying each month?
TIAA – CREF - Things to Consider

• If you haven’t looked at your retirement investments in the last 5 -10 years, please take the time to do so!
• Life Cycle Funds became available approximately 5 years ago.
• This product uses targeted retirement dates to direct investments in a diversified portfolio.
• Changes can be completed online or by calling TIAA – CREF at 800-842-2273.
Reminder – Beneficiary Designations

• Please remember to keep your beneficiary designation(s) current!

• Life events may affect how you want your benefits paid.

• Two options for updating beneficiary information:
  – Online go to www.wvpeia.com and select “Manage My Benefits”
  – Completion of Basic and/or Optional Life Beneficiary Change paper form

• If you can’t remember, it is always best to complete a new form/go online, as information is likely outdated.
Reminder – Beneficiary Designations

• Designations should be made for Basic and Optional Life Insurance.

• **Primary Beneficiary(ies)** – The person or persons named will receive the proceeds.

• **Contingent (Secondary) Beneficiary(ies)** – At the time of your death, if the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons.
Reminder – Beneficiary Designations

• **Default Beneficiary(ies)** – If a beneficiary is not named, proceeds will be paid in the following order:
  – to a spouse, if living, if not;
  – to child(ren), if living, if not;
  – to parent(s), if living, if not;
  – to siblings, if living, if not;
  – to your estate