



Open Enrollment Information Session Plan Year 2027

Presented by:

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Agenda

- Important Dates to Remember
- PEIA Changes for Plan Year 2027
- The Health Plan Changes for Plan Year 2027
- Mountaineer Flexible Benefits (FBMC) Changes for Plan Year 2027
- Things to Consider/Reminders



Open Enrollment Reminders

- Open Enrollment is your opportunity to review the benefits package to determine what is best for you and your family!
- Please take time to review all available benefit options and information provided.
- Documentation is required when adding a dependent spouse or child to health insurance.



Open Enrollment Reminders

- This is a changes only enrollment.
- If you do not wish to make any changes – no action is required, and all benefits will automatically roll over into the new plan year. The only exception is policyholders in PPB Plan D.
- **Remember to complete the coordination of benefits process, if covering dependents on health insurance.**



Important Dates to Remember

- Open Enrollment period: 4/2/26 - 5/15/26
- Changes are effective 7/1/26
- Plan Year 2027: 7/1/26 - 6/30/27



PEIA Changes



PEIA Changes

- 3% Aggregate Premium Increase for Active State employees.
- Average Family Tier Spousal Surcharge Increase of \$200.
- Please see the [PEIA Benefits Guide](#) for PY 2027 premiums.



PEIA Changes

Plan Names are Changing for PY2027

- PPB Plan A is now called **PPB Gold**
- PPB Plan B is now called **PPB Silver**
- PPB Plan C is now called **PPB Gold High Deductible Plan**
- PPB Plan D is now called **PPB WV Bronze High Deductible Plan**



PEIA Changes

- All current PPB Plan D policyholders must select a new plan during Open Enrollment or coverage will end on 6/30/26.
- These policyholders will not be auto-enrolled into a plan.



PEIA Changes

PPB Plan D → PPB WV Bronze High Deductible

- Premiums will decrease 34%
- Deductible will increase 425%
 - The Deductible is included in the Out of Pocket Maximum
- Coinsurance will go from 20% to 25%
- Medical Out of Pocket will increase 55%



PEIA Changes

PPB Plan D → PPB WV Bronze High Deductible

- \$500 Employer Funded Health Savings Account (HSA)
 - Enrollees will receive a one-time \$500 contribution to a HSA from their employer
- Employees can choose to make additional pre-tax contributions into their HSA to offset their out of pocket expenses.



PEIA Changes

Revive Telehealth

Beginning July 1, 2026, the PPB Gold High Deductible plan and the WV Bronze High Deductible plan will allow Telehealth visits with Revive Health for only a \$10 copay.



PEIA Changes

Retirees

- Non-Medicare premiums will increase 3% beginning July 1, 2026.
- Medicare premiums will increase 3% beginning January 1, 2027 when their new plan year begins.



PEIA Changes

- PPB policyholders will receive a new medical ID card by mid-June.
- Prescription provider, Express Scripts, is changing its name to Ever North.



Life Insurance

- Members may decrease or cancel their life insurance during Open Enrollment via the Transfer Form or the online portal.
- Increasing life insurance is not an Open Enrollment change. Members may increase life insurance any time during the plan year.



Update COB

Update Coordination of Benefits (COB) to prevent denial of claims.

- Go to www.UMR.com
- Or call UMR at 888-440-7342

This process is to confirm whether you have any other coverage.



PEIA Plan Comparison Tool

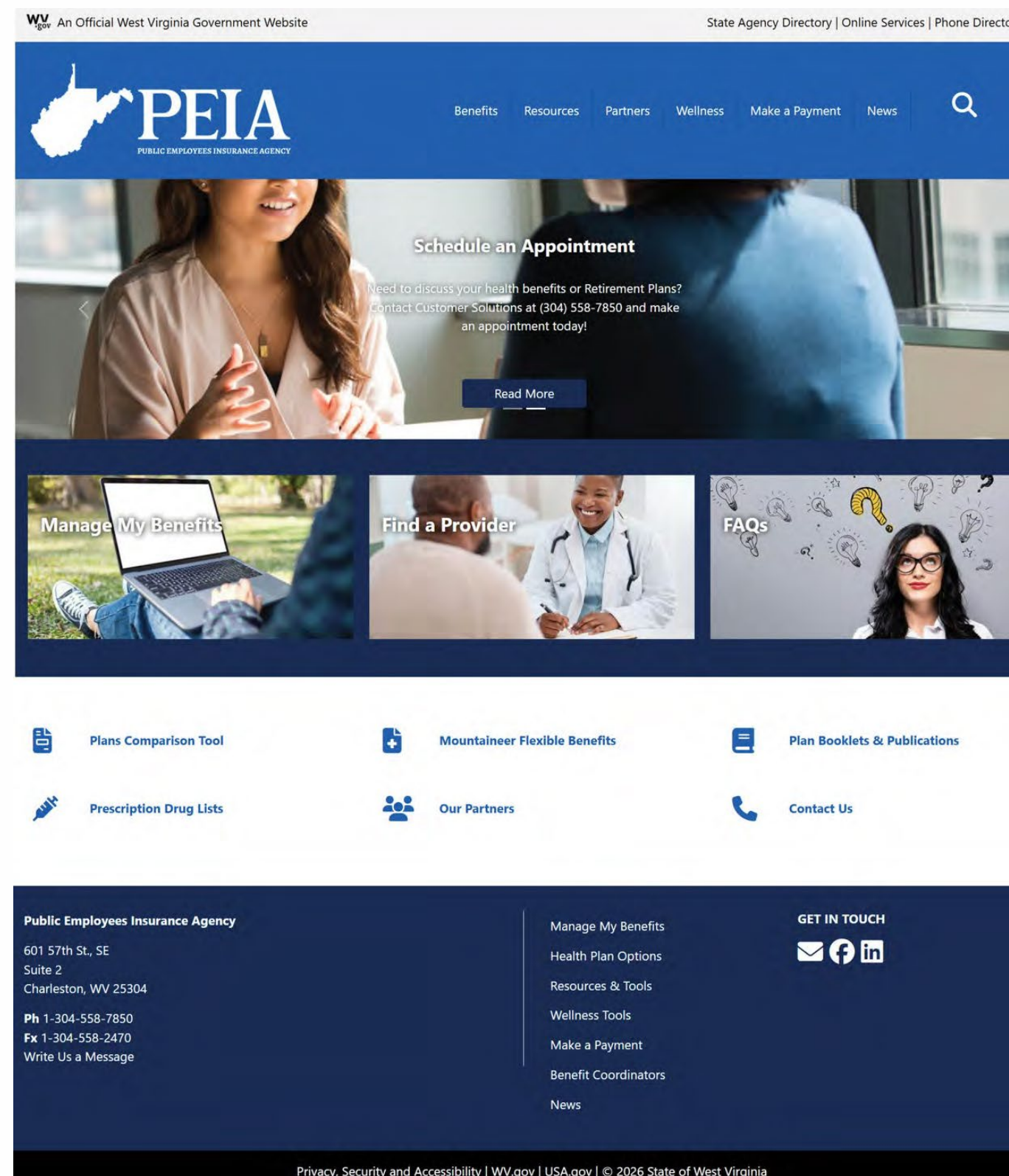
Log into PEIA Manage My Benefits site to access plan comparison tool.

The screenshot displays the PEIA Manage My Benefits website. At the top, a dark blue navigation bar contains the text "Menu", "Shopper's Guide 2027", and "Health Plan Comparison", with the latter being circled in red. Below the navigation bar is a header section with a blue and white diagonal pattern on the left, the text "MANAGE MY BENEFITS", a map of West Virginia, and the "PEIA PUBLIC EMPLOYEES INSURANCE AGENCY" logo. The main content area is titled "Health Plan Comparison Details" and features a yellow warning box with the text: "Important Our deductibles and out of pocket limits vary by salary, employer type, and tier. Some plans may not be available outside the state of West Virginia. Please contact PEIA at 1-888-680-7342 for more information." Below this, there are four dropdown menus: "Employer Type:" (with a note: "Non-State Agencies would include Towns & Cities, Public Service Districts, and County Commissions."), "Salary Range:" (with a note: "If both you and your spouse are PEIA Policyholders, remember to select the average of your two salaries."), "Coverage Level:", and "Plan Year:" (set to 2026). At the bottom, there are two buttons: a red "Cancel" button and a green "Continue" button with a right-pointing arrow.



New PEIA Website

PEIA announced a website redesign coming in late April or May 2026.



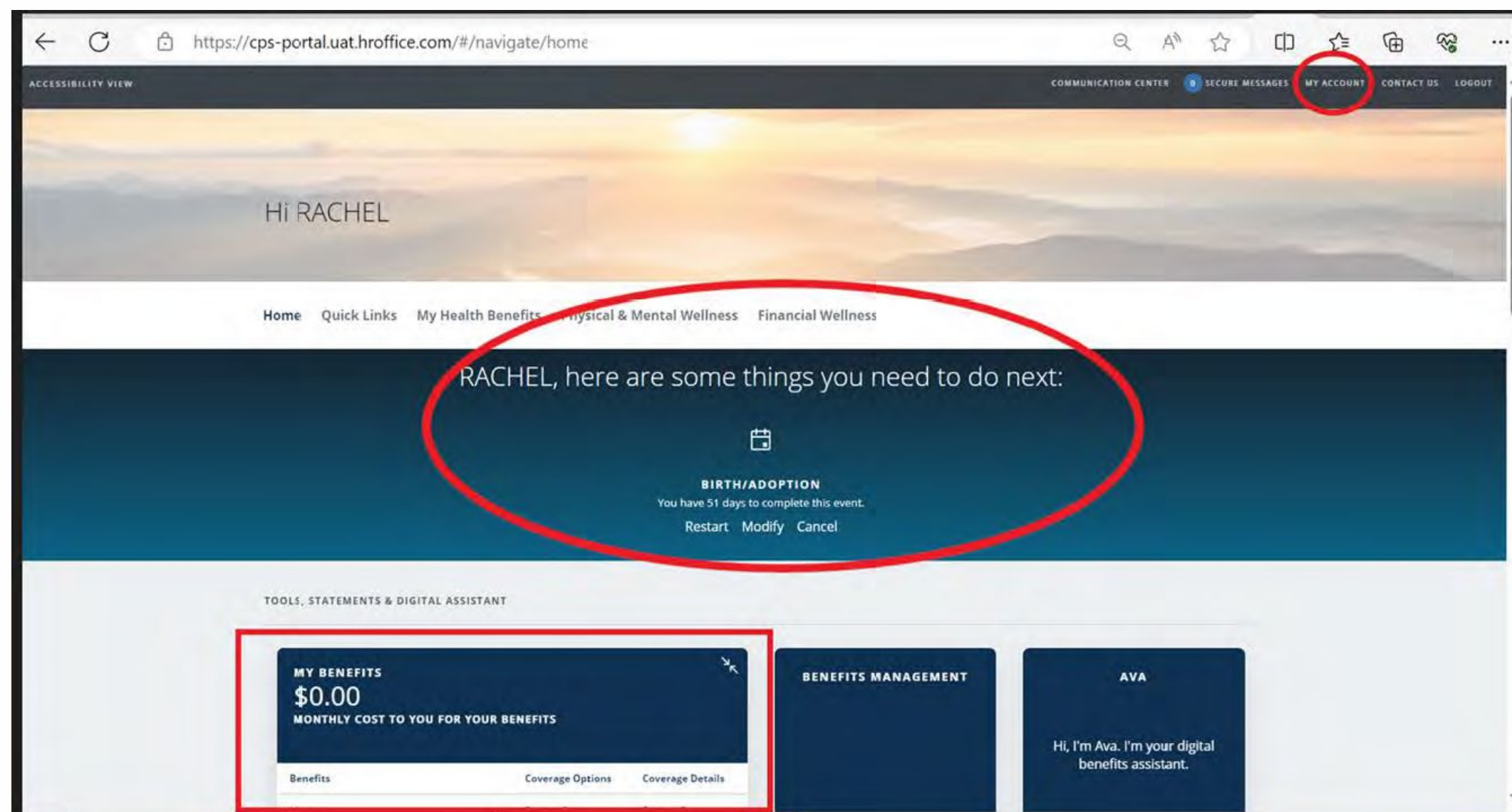


New PEIA Portal

PEIA ACCESS –
Account Coordination
and Centralized
Enrollment Support
System

Coming Summer 2026

Replaces Manage My
Benefits portal





How to Submit PEIA Open Enrollment Changes

1. Go to PEIA's website at www.peia.wv.gov, click the green "Manage My Benefits" button, then log in and follow the prompts.


OR

2. Call PEIA's Open Enrollment Helpline at **1-877-676-5573** and request a Open Enrollment Transfer Form.



How to Submit PEIA Open Enrollment Changes

MANAGE MY BENEFITS

 **PEIA**
PUBLIC EMPLOYEES INSURANCE AGENCY

Welcome to the Manage My Benefits website!
If you are here for Open Enrollment, please click "Open Enrollment" below.

If you have had a qualifying event and need to make a coverage change to be effective before 7/1/2026, please click "Other Changes" to enter the year-round module.

[Open Enrollment](#) [Other Changes](#)



How to Submit PEIA Open Enrollment Changes

- If you need to update your tobacco status, please call PEIA at 1-877-676-5573.
- Policyholders may only change their Section 125 status during Open Enrollment. For form and more information, please see pages 62-65 of the PEIA Benefits Guide.



The Health Plan



The Health Plan Changes

- UPMC Network Expansion – members now have access to 23 UPMC hospitals and more than 7,000 UPMC affiliated providers.
- Increase in premiums - see PEIA Benefits Guide for new premiums



Mountaineer Flexible Benefits/FBMC



FBMC Changes

- New annual HSA contribution limit for employee only coverage is \$4,400.
- New annual HSA contribution limit for employee plus family coverage is \$8,750.

****Reminder: You must be enrolled in PPB Gold High Deductible or the PPB WV Bronze High Deductible plan to be eligible for an HSA. HSA contribution limits are set by the IRS and run by calendar year.***



FBMC Changes

- New annual Health Care FSA contribution limit is \$3,400.
- New annual Dependent Care FSA contribution limit is \$7,500.
- Increase in Dental premiums



FBMC on Campus

- Representatives from FBMC will be on campus on Monday, April 27, 2026 to help employees enroll or answer questions.
- Schedule an appointment at <https://booknow.appointment-plus.com/dhvjny10/>
- Walk-ins will also be available.



How to Submit FBMC Open Enrollment Changes

1. Complete paper FBMC enrollment form included in benefits guide. Submit form to Tammy Gill in HR for processing.
2. Enroll online (if eligible) at www.myFBMC.com (new users must register first).
3. Schedule a meeting by phone with an FBMC Benefits Counselor using their [scheduler page](#).



Things to Consider/Reminders



Long Term Disability

- Premiums are based on age and salary of employee.
- Premiums increase every 5 years (as age and salary increase).
- LTD insurance is not a lifetime benefit. Benefits end as of age 70.
- Do you know how much you are paying each month?



TIAA

- Are you receiving your quarterly statements?
- If you haven't looked at your retirement investments recently, please take the time to do so!
- Changes can be completed online or by calling TIAA at 800-842-2252.
- Schedule a virtual appointment anytime with a financial advisor at 800-732-8353.



Beneficiary Designations

- Please remember to keep your beneficiary designation(s) current!
- Life events may affect how you want your benefits paid out.
 - Marriage, Divorce, Birth or Adoption, or Death
- If you can't remember, it is likely outdated.



Beneficiary Designations

To update retirement plan beneficiaries with TIAA:

1. Online at: www.tiaa.org and log into your account

OR

2. Complete paper form (contact TIAA)



Beneficiary Designations

MetLife is the life insurance provider

To update life insurance beneficiaries:

1. Online at: <https://mybenefits.metlife.com>

OR

2. Complete the paper beneficiary designation form and submit to Tammy Gill in HR for processing.



UMR.com

- Register online at www.umar.com
- Access to Explanation of Benefits statements online
- Find participating providers
- Print a temporary medical ID card, if needed
- Access PEIA Provider Search and Cost/Quality Transparency Tool



Reminders

- Be sure to read the PEIA Summary Plan Description document, when available, for details on your benefits including:
 - What is covered and not covered
 - What requires prior authorization
 - How to file a medical or prescription appeal and more!



Has your address changed?

- Please remember to update your address with Shepherd and the various benefit providers.
- Instructions are listed on the HR webpage under Policies and Procedures/Change of Address Instructions.



Questions?

