

TO: All PEIA members
FROM: Vicki Hammer, Benefits Coordinator
RE: Open Enrollment Reminder
DATE: April 7, 2020

This is just a reminder that PEIA open enrollment began April 2, 2020 and concludes at midnight on May 15, 2020. If you wish to make health coverage changes without a qualifying event you must do so before the deadline. You will need to logon to the PEIA website to make changes. If you no longer have the instructions to access the website let me know and I will send them to you. If you have any questions please do not hesitate to call. Changes made during open enrollment will be effective 7/1/20.

You should have already received or should soon receive the FY 2021 Shoppers Guide. You can also access the information on www.peia.wv.gov. Click on the Forms & Downloads option near the top of the page then scroll down near the bottom to the Shopper's Guides and Summary Plan Descriptions options to view the information for FY 2021.

Changes for FY 2021:

- Two free chiropractic visits for back pain only will be allowed. These 2 visits will be part of the 20 allowable visits.
- Members may still receive the annual physical and bloodwork at no cost using the codes found in the shopper's guide.
- There are no premium changes for FY 2021.
- Prescription Drugs – PEIA has added an appeal process when a member requires a non-preferred drug. With medical evidence, the cost may be reduced from 75% coinsurance to \$25 per month copay.

Life Insurance

There is no open enrollment for life insurance. You can make changes throughout the year, however, an evidence of insurability will be sent to you by Securian. Approval/disapproval will be determined once you have submitted the form to the address provided. Life insurance rates are increasing for FY 2021. The rates are available in the Shopper's Guide.

Prescriptions

HealthSmart RX may contact you if you are taking any of the drugs in their program in an effort to reduce the cost of "specialty" medications. Once they contact you they will ask you to sign a patient release of information form that will allow HealthSmart RX to advocate on your behalf. Also: PEIA is encouraging members to beware of fraud. PEIA has seen an increase in the number of members who are being contacted by out-of-state pharmacies pushing diabetic supplies and other products and medications. The caller will ask you to verify your insurance information and then offer to link you to a physician who can write a prescription for whatever you need often with no co-pay. These pharmacies are **NOT** in PEIA's network and you could be left owing thousands of dollars for products. If you are contacted by one of these pharmacies PEIA encourages you to report the incident to the WV Attorney General's Consumer Protection Division.