WV Public Employees Insurance Agency (PEIA)

Approved Changes for Plan Year 2013 (July 1, 2012 – June 30, 2013)

The WV PEIA Finance Board recommended several changes to the PEIA PPB Plan structure for the upcoming fiscal year, effective July 1, 2012, in an effort to reduce long term costs in lieu of an increase in monthly premiums. The following are the changes that have been adopted for Plan Year 2013.

Active Employees (State & Non-state), Non-Medicare Retirees, and Special Medicare Plan Benefits Options:

Changes to Outpatient Therapies

Benefit Description	Current Coverage	Plan Year 2013 Coverage
Acupuncture	Deductible + 20%	Not Covered
Chiropractic*	Deductible + 20%	$10 Copay + Deductible + 20%
Massage Therapy*	Deductible + 20%	$10 Copay + Deductible + 20%
Physical Therapy*	Deductible + 20%	$10 Copay + Deductible + 20%

* Adds a $10 copay for first 20 visits in a plan year. If further therapy is medically necessary and approved by ActiveHealth, visits beyond the first 20 require a $25 copay, plus deductible and coinsurance. Keeps coverage for massage therapy, but requires massage therapists to have national certification and carry $2 million malpractice insurance; follow treatment guidelines of the American Massage Therapy Association.

NEW $500 Copays

Benefit Description	Current Coverage	Plan Year 2013 Coverage
Bariatric Surgery	Deductible + 20%	$500 Copay + Deductible + 20%
Medically Necessary Dental Services	Deductible + 20%	$500 Copay + Deductible + 20%

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Increased Copays

Benefit Description	Current Coverage	Plan Year 2013 Coverage
Emergency Room	$50 Copay + Deductible + 20%	$100 Copay + Deductible + 20%
Urgent Care	$15/$20 Copay	$25 Copay
Specialty Physician	$20 Copay	$25 Copay

Changes to Prescription Benefits

Benefit Description	Current Coverage	Plan Year 2013 Coverage
Generics	Deductible + $5 Copay	Deductible + $5 Copay
Preferred Brand	Deductible + $15/20 Copay	Deductible + $15/20 Copay
Non-preferred Brand*	Deductible + $50 Copay	**Deductible + 75% Coinsurance**

*See attached list of top 100 Non-preferred Brand drugs that would be affected under this proposal.

NEW PEIA PPB Plan D

PEIA Plan Year 2013 will include a new PEIA PPB Plan D – a West Virginia ONLY plan that will be available to all active employees who are WV residents. Details of the plan will be published in the Shopper's Guide which is distributed in late March.

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Improve Your Score (IYS) Discount Program Changes

Benefit Description	Prior Requirements	Plan Year 2013 Requirements
$10 Monthly Premium Discount	Participation in IYS health screening	Participation in IYS health screening **+ Engagement***

*PEIA now requires employees who receive a RED or YELLOW score after participating in an Improve Your Score Health Screening to engage in their healthcare in order to extend the discount through the plan year following the screening. Employees may fulfill their engagement requirement by:

1. Seeing a physician
2. Participating in the PEIA Face to Face Diabetes Program
3. Participating in the PEIA Weight Management Program
4. Participating in the Dr. Ornish Program for Reversing Heart Disease
5. Participating in the Dr. Ornish Spectrum education program

Medicare Retirees (Medicare Advantage or Special Medicare Plan): 9% Premium Increase

The 2013 plan for Medicare retirees in the Special Medicare plan or the Humana Medicare Advantage plan includes none of the benefit changes listed above, but does include a premium increase of 9%.

Employer Paid Premiums

- 4% Increase for State Fund Employers' healthcare premium (including RHBT).

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Top 100 Non-Preferred Brand drugs affected by benefit change

Drug Brand Name	Formulary Alternatives
Synthroid	Levothyroxine Sodium
Lexapro	Citalopram, fluoxetine, paroxetine, sentraline
Lantus Solostar	Lantus, Levemir vials
Ventolin HFA	Proair HFA
Premarin	Estradiol, Menest
Lipitor	Crestor, Lovastatin, Simvastatin
Diovan HCT	Losartan-HCTZ, Diovan +HCTZ
Proventil HFA	Proair HFA
Celebrex	Ibuprofen, naproxen, diciofenac, indomethacin
Lyrica	Gabapentin
Benicar	Diovan, Generics
Benicar HCT	Losartan-HCTZ, Diovan+HCTZ
Humalog	Novolog
Loestrin 24 FE	Generic oral contraceptives
Vivelle-DOT	Generic Estradiol patches
Vytorin	Crestor, lovastatin, simvastatin
Welchol	Cholestyramine
Prestiq	Venlafaxine ER, Bupropion ER, Cymbalta
Tricor	Fenofibrate
Concerta	Metadate CD, Vyvanse
Androgel	Testim
Dexilant	Lansoprazole, omeprazole
Ortho Tri-cyclen lo	Generic oral contraceptives
Bystolic	Atenolol, bisoprolol
Focalin XR	Metadate CD, Vyvanse
Nasonex	Funisolide, Fluticasone
Nuvaring	Generic oral contraceptives
Victoza 3-pak or 2-pak	Byetta
Flovent HFA	Pumicort Flexhaler, QVAR
Avapro	Generics, Diovan
Actonel	Alendronate Tab
Toprol	Atenolol, bisoprolol, metoprolol
Travatan Z	Latanoprost
Methyphenidate HCL	Metadata CD, Vyvanse
One Touch Ultra test strips	Breeze/Contour
Trilipix	Fenofibrate
Asacol	Balsalazide, Apriso
Lumigan	Latanoprost
Asmanex	Pulmicort Flexhaler, QVAR
Tekturna	Generic ACE inhibitor, losartan
Effexor XR	Venlfx (not upstate), Cymbalta
Azor	Amlodipine+losartan, Exforge
Coumadin	Warfarin Sodium
Micardis HCT	Losartan-HCT, Diovan
Avandia	Actos, Actoplus Met/SR, Duetact
Apidra Solostar	Novolog
Cenestin	Estradiol, Menest

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Drug Brand Name	Formulary Alternatives
Enjuvia	Estradiol, Menest
Humulin	Synthroid
Adderall	Lexapro
Seasonique	Generic oral contraceptives
Vesicare	Oxybutynin, trospium
Aciphex	Lansoprazole, omeprazole
Avodart	Finasteride
Xopenex HFA	Proair HFA
Prevident	Ehedent, dentagel
Ranexa	Generic beta blocker, CCB, Nitrate
Veramyst	Flunisolide, fluticasone
Simcor	Simvastatin + Niaspan
Yaz	Gianvi
Geodon	Risperdne, Abilify, Seroqil
Voltaren	Diclofenac Sodium
Combigan	Brimonidine, Dorzolamide, Alphagan P
Micardis	Losartan, Diovan
Boniva	Alendronate Tab
Atacand	Losartan, Diovan
Nuvigil	Provigil
Multaq	Amiodarone, other anti-arrhyth
Intuniv	Methylphenidate ER
Nasacort	Flunisolide, fluticasone
Detrol	Oxybutynin, trospium
Climara	Estradiol patch
Ortho Evra	Generic oral contraceptives
Lialda	Balsalazide, Apriso
Venlafaxine HCL	Venifx ER (not upstate), Cymbalta
Clarinex	Fexofenadine, OTC lorat, cetir
Beyaz	Gianvi
Dilantine	Phenytoin Sodium extended
Ortho Tri-Cyclen	Generic oral contraceptives
Humalog Mix 75-25	Novolog
Freestyle Lite strips	Breeze/Contour
Valturna	ACE inhibitor, losartan, Diovan
FemHRT	EE/north ac, premphase/prempro
Prevident 5000 sensitive	SF 1.1% gel
Apidra	Novolog
Accu-chek aviva	Breeze/Contour
Caduet	Amlod+gen HMG or Crestor
Avalide	Losartan-HCT, Diovan +HCT
Carbatrol	Carbamazepine
Livalo	Crestor, lovastatin, simvastatin
Asacol HD	Balsalazide, Apriso
Xopenex	Albuterol nebulizer solution
Omnaris	Flunisolinde, fluticasone
Prandin	Nateglinide
Tribenzor	Amlodi+losartan-hct, Exforge
Glumetza	Metformin HCL ER
Coreg CR	Carvedilol (immediate release)
Azopt	Brimonidine, dorzolamide, alphagan
Prograf	Tacrolimus Anydours

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Please Join Us for

EmployeeFest 2012: Benefits and Wellness Expo

Thursday, April 12, 2012 at Erickson Alumni Center

8:00 a.m. – 4:30 p.m.

- **FREE Health Screenings**
- **FREE "Grab and Go" Lunch with WVU insulated lunch bag**
- **FREE Gift with pre-registration**
- **Wellness and Financial Fitness workshops and activities**
- **70+ Exhibitors**
- **Games & Prizes**

Go to employeefest.wvu.edu for more information and to pre-register.