State Agency Employees:
State agency employees with health coverage through a PEIA PPB plan, a PEIA sponsored managed care plan, or PEIA’s basic life insurance plan, prior to retirement, may use any remaining sick/annual leave to extend employer-paid insurance coverage.* The employee must also meet the minimum WV State Retirement age/years of service guidelines (see page 2). If the retired member dies before all credits are used, the credit ends. Surviving dependents may continue health insurance coverage; however, they are required to pay the premiums.

* Employees under the WV Teachers Retirement System may choose to use their leave to increase retirement benefits. For information contact the Consolidated Public Retirement Board at 1-800-654-4406.

The portion of the premium that is paid by your accrued leave depends on your effective date of coverage in the PEIA eligibility system:

Before July 1, 1988
If you have been continuously covered by PEIA since before July 1, 1988, 100% of the premium will be paid for you. Your days convert as follows:

2 days of accrued leave = 100% of the premium for 1 month of single coverage
3 days of accrued leave = 100% of the premium for 1 month of family coverage

After July 1, 1988
If you were hired after July 1, 1988, or you had a lapse of coverage since then, only 50% of the premium will be paid, and you must pay the balance each month. Your days convert as follows:

2 days of accrued leave = 50% of the premium for one month single coverage
3 days of accrued leave = 50% of the premium for one month family coverage

Hired on or after July 1, 2001, or a lapse in coverage during this period, you are not eligible for extended employer-paid insurance upon retirement.

Extending PEIA coverage for Higher Education Faculty on a less than 12 month contract is calculated based upon years of WV teaching service. The credit is available for PEIA premiums only. Partial months of credit are not allowed (ex: 34 years service for single coverage = 10.21 years and 122 months credit).

3 1/3 years of teaching service = 1 year of single coverage
5 years of teaching service = 1 year family coverage

Faculty members hired on or after July 1, 2009, are not eligible for the credit (Senate Bill 492).

Eligibility to continue PEIA health at retirement is based on the minimum WV State Retirement System guidelines:

Age 60 and 5 or more years of WV state service
Age 55 and 30 or more years of WV state service, or
Any age and 35 or more years of WV state service
Any age with 10 or more years of WV service, and totally disabled
After PEIA extended credit expires, retirees will pay health premiums based on their years of service. Refer to the most current PEIA Shopper’s Guide for retiree premiums: www.wvpeia.com. Medicare retirees can continue PEIA as a secondary plan with lower rates.

**Monthly Discounts: Non-tobacco users $25/single or $50/family; $4 Living Will affidavit.**

If an “Active” employee or the dependent of an active employee becomes eligible for Medicare, the PEIA PPB plan remains the primary insurance. As long as the employee with health insurance in their name remains active, he/she will have only Part A Medicare. Three months prior to retirement, contact the Social Security Office to enroll for Medicare Part B, which must be effective by the first day of your retirement, or PEIA will pay nothing.

Disabled employees approved for either Standard Long Term Disability or SS Disability and with at least 10 years of service, can apply for continuation of PEIA health coverage. Those approved will pay premiums based on 25 years of service.

The Health Plan members can remain in the plan at retirement by contacting Health Plan for enrollment forms. Please call for an enrollment packet 2-3 months prior to retiring.

Employees with questions regarding the enclosed information should contact the Benefits Office 304-367-4113, or the WV Public Employees Health Insurance Agency 1-888-680-7342.

HR/Benefits
1/1/14