



The West Virginia Public Employees Insurance Agency

Improve Your Score Program Has Changed!

WHAT IS IT?

In most cases, high blood pressure, diabetes, heart disease and obesity can be prevented or controlled through lifestyle changes, regular check-ups and medication or other therapies. The PEIA Improve Your Score Program (IYS) is designed to make you and your doctor aware of your individual health risks. This is done through a convenient health screening which measures your cholesterol, glucose or blood sugar, blood pressure and waist circumference (previously this had been Body Mass Index.) You and your doctor receive a color coded report using the stop light system: green for healthy; yellow for moderate risk; and red for high risk.

Since April 2008, the Improve Your Score Program has been a cash rebate program. The “greens” received \$50 and the “yellows” received \$25. The “reds” did not receive a payment, but like the “yellows” were linked with programs designed to improve their health.



WHAT IS CHANGING?

- 1) Beginning on July 1, 2010, IYS participants will no longer receive a cash rebate.
- 2) IYS will be changing from cash rebates beginning 7/1/2010 to a premium discount program for the Plan Year 2012 beginning 7/1/2011. You have from 7/1/2010 until 4/30/2011 to participate.
- 3) The premium discount will be based upon the participation of the **active policyholder** only.
- 4) The premium discount will be based upon participation, NOT results in Plan Year 2011.

WHAT DO I HAVE TO DO TO QUALIFY?

You will need to have an IYS health screening by April 30, 2011. If you already had one since July of 2009, this will count towards your participation and you need not act.

WHEN WILL I RECEIVE THE PREMIUM DISCOUNT?

Policyholders who participated will receive the \$10 per month premium discount beginning Plan Year 2012 or July 2011.



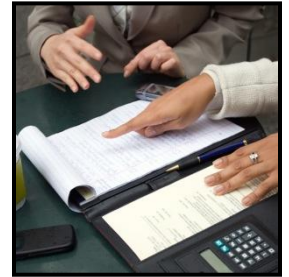
WHERE CAN I GET THE IYS SCREENING?

You may receive the screening at any participating PEIA Pathways to Wellness site or a designated Labcorp site with advance reservations. All health screening sites are listed on www.peiapathways.com. If you choose to participate at a Pathways worksite other than your home worksite or a Labcorp site, please notify the Health Promotion Consultant listed on the same web page so that we can accommodate you.

You may also take a form to your doctor who can provide the necessary information (although you would be responsible for copays and co-insurance as required). You would also be responsible for returning the form to your PEIA Pathways to Wellness Health Promotion Consultant.

WHAT WILL IT COST?

As long as you get this health screening at a PEIA Pathways to Wellness or designated Labcorp site (with a Pathways form), you will not have any out of pocket expense. If you have this health screening done through your doctor or another lab, you will have to meet your deductible, and any copay, or coinsurance thereafter. If you already had this screening done by a provider other than a Pathways worksite, please contact the PEIA Pathways program for a form for your physician to complete.



WHAT IF I HAVE PEIA PPB INSURANCE BUT I AM NOT THE POLICYHOLDER?

You may still participate in the health screening, but it will not affect your premium. You and your doctor will still receive the results report.

WHAT IF I HAVE PEIA COVERAGE THROUGH THE HEALTH PLAN OR HUMANA?

You may participate but it will not affect your premium.

SO, I ONLY NEED TO HAVE THIS DONE EVERY OTHER YEAR?

Yes, but you may participate yearly.