

**Professional Associations' Agency, Inc.**  
**2106 ½ Kanawha Blvd., East, Charleston, WV 25311**  
**Tel: 304-344-5320 FAX: 304-344-5316**

Date: November 7, 2013  
To: West Virginia State Bar Active Members  
Re: OPEN ENROLLMENT - WV State Bar Medical Insurance Program

Attorneys can take advantage of a once-a-year opportunity during November by enrolling in the West Virginia State Bar-endorsed medical insurance program regardless of their health history or current health condition. This insurance is underwritten by United Healthcare. It is also available to your employees regardless of their health history, even if you do not enroll. It meets the criteria of the Affordable Care Act of 2010 requiring individuals to purchase health insurance by January 1, 2014. Here are some important features of the program.

No health questions.

Acceptance is guaranteed.

Once insured a person cannot be cancelled because of health conditions.

Premiums are not "step rated" (increased) because of chronic health conditions.

Neither all nor certain percentage of employees have to be insured.

Attorney can have high deductible plan while employees have low deductible plan.

Attorneys or employees losing their insurance may enroll regardless of health conditions.

Employees can enroll without the attorney enrolling.

Attorneys and employees joining the firm during the year can enroll with no health questions.

Eligible dependent children are covered to age 26 years.

Three benefit plans are open for enrollment, including two indemnity plans and a health savings accounts (HSA). United Healthcare has a nationwide network of health care practitioners and hospitals, which is beneficial with travel and children attending out-of-state schools.

The plans have various levels of benefits, deductibles and copayments with premiums reflecting the extent to which you wish to insure against health care costs. The HSA has these tax advantages: (1) contributions to your HSA account are tax deductible; (2) earnings on your HSA account are tax-free; and (3) withdrawals from your HSA account to pay medical expenses are tax-free.

Accompanying this notice is the 2013-2014 Benefit Choices, including the monthly premium for each of the three plans open for enrollment. To obtain an enrollment form please FAX your request on your letterhead to Professional Associations' Agency at 304-344-5316. If you have any questions please call our office 304-344-5320.

Attorneys and employees enrolling in November will have their insurance effective December 1.

The open enrollment period ends **November 30, 2013.**

# 2013-2014 Benefit Choices - WV Professionals Insurance Trust

Plan Configuration****	UNITED HEALTHCARE Choice Plus Plan A WPK-Modified		UNITED HEALTHCARE Choice Plus Plan B WP8-Modified		UNITED HEALTHCARE Health Savings Account - Plan C V36-Modified	
	IN PLAN	OUT OF PLAN	IN PLAN	OUT OF PLAN	IN PLAN	OUT OF PLAN
Out of Pocket Max. (In Network)	\$5,000 Single	\$10,000 Family	\$8,000 Single	\$16,000 Family	\$3,000 Single	\$6,000 Family
Out of Pocket Max. (Out of Network)	N/A	N/A	N/A	N/A	N/A	N/A
Single:	\$1,140.81		\$686.76		\$1,097.60	
Employee + Spouse:	\$2,429.96		\$1,462.83		\$2,337.92	
Employee + Child(ren):	\$2,099.08		\$1,263.65		\$2,019.58	
Employee + Family:	\$3,228.53		\$1,943.57		\$3,106.25	
Deductible (DED.)	\$750/\$1,500	N/A	\$3,500/\$7,000	N/A	\$2,500/\$5,000	N/A
Coinsurance Percentage Levels AFTER DED.	70/30	N/A	70/30	N/A	90/10	N/A
Physician Services (Sickness and Injury)	\$25 PCP / \$50 SPECIALIST	N/A	\$30 PCP / \$60 SPECIALIST	N/A	90/10	N/A
Physician Services (Preventive Care)	100%	N/A	100%	N/A	100%	N/A
Diagnostic Lab & X-Ray (Minor)	100%	N/A	100%	N/A	90/10	N/A
Diagnostic Lab & X - Ray (Major)**	70/30	N/A	70/30	N/A	90/10	N/A
Emergency Room**	70/30	N/A	70/30	N/A	90/10	N/A
Urgent Care	\$50.00 copay	N/A	\$60.00 copay	N/A	90/10	N/A
Inpatient Hospitalization**	70/30	N/A	70/30	N/A	90/10	N/A
Outpatient Services**	70/30	N/A	70/30	N/A	90/10	N/A
Outpatient Surgeries**	70/30	N/A	70/30	N/A	90/10	N/A
Maternity Care	\$50 Copay	N/A	\$60 Copay	N/A	90/10	N/A
Well Child Care	100%	N/A	100%	N/A	100%	N/A
Mammography Exams (Preventive)	100%	N/A	100%	N/A	100%	N/A
Chiropractic Services**	100% After \$25 Copay 20 visit maximum	N/A	100% After \$30 Copay 20 visit maximum	N/A	90% coinsurance, 20 visit maximum	N/A
Physical/Occupational/ Speech Therapy**	100% After a \$25 copay, 20 visits physical therapy, 20 visits occupational therapy, 20 visits speech therapy, 20 visits pulmonary rehabilitation, 36 visits of cardiac rehabilitation, 30 visits of post cochlear implant aural therapy	N/A	100% After \$30 Copay, 20 visits physical therapy, 20 visits occupational therapy, 20 visits speech therapy, 20 visits pulmonary rehabilitation, 36 visits of cardiac rehabilitation, 30 visits of post cochlear implant aural therapy	N/A	90% coinsurance, 20 visits physical therapy, 20 visits occupational therapy, 20 visits speech therapy, 20 visits pulmonary rehabilitation, 36 visits of cardiac rehabilitation, 30 visits of post cochlear implant aural therapy	N/A
Transplants**	70/30	N/A	70/30	N/A	90/10	N/A
Prescription Drugs	***Copayments of \$10 Tier 1, \$35 Tier 2, \$60 Tier 3 AFTER \$100 Single/\$300 Family Deductible	N/A	***Copayments of \$10 Tier 1, \$35 Tier 2, \$60 Tier 3 AFTER \$100 Single/\$300 Family Deductible	N/A	Integrated with deductible, \$10/30/50 capays once deductible has been met, 2.5x mail order	N/A

Please find a complete directory of Physicians and Facilities at: [www.myuhc.com](http://www.myuhc.com)

For enrollment questions, please call Susan Jones at: 304-344-5320.

Premiums are paid monthly.

\*\* Denotes Services subject to the Deductible

This is intended as a summary only. For complete description of your benefits, please reference your Certificate of Coverage (COC). If this summary in anyway conflicts with the COC, the COC will prevail.