PEIP

HIGHLIGHTS

June 2026



WHAT'S NEW

TAKE A LOOK INSIDE

TIPS AND REMINDERS

KNOWLEDGE CENTER

BCBS OF MN ONLINE RESOURCES

HEALTHPARTNERS ONLINE RESOURCES

NAVIGATING YOUR INSURANCE – DURABLE MEDICAL EQUIPMENT

Innovo Benefits Administration
7805 Telegraph Road, Suite 110
Bloomington, MN 55438
800-829-5601
www.innovomn.com

Need Help? We're Here for You!



Our goal is to make your benefits easy to use. Please visit our website at www.innovomn.com where you will find valuable information such as PEIP plan documents, the clinic directory, pharmacy tools, Q&A information, forms and more.

If you would like to speak to PEIP directly, please call us at 800-829-5601 or 952-746-3101.

If you have questions about your coverage, need help finding a provider, changing your primary care clinic, ordering a replacement card, or want to understand a claim, don't hesitate to contact your insurance carrier. You can find contact information on your member ID card or in your benefit materials.

BCBS of MN 866-286-2948 or 651-662-9930
HealthPartners 800-883-2177 or 952-883-5000
CVS 844-205-8475

Thank You for Being Part of PEIP!

We sincerely appreciate the continued trust and participation of all PEIP groups in the program. If you have any questions or concerns, we want to hear from you. Please call us at 800-829-5601 or 952-746-3101.



Tips and Reminders

- Specialist services outside your primary care clinic must have a referral from your primary care provider. With a referral, specialists are covered at the same cost level as your primary care. If your specialist recommends additional services, a new referral from your primary care provider may be needed. You may self-refer to certain specialists including OBGYN, chiropractors, vision care, and mental health/substance use disorder practitioners, provided the practitioner is part of your network carrier's self-referral network. No referrals are needed for urgent care or emergency room visits.

- When completing an Enrollment Form, be sure to include the name and PCC # that corresponds to your network.

- You will receive two ID cards – one from your network carrier (BC or HP) and one from your prescription benefits manager (CVS Caremark). Review your ID cards carefully for accuracy. Notify Innovo if there are any errors.

- To make a clinic change, call the service number on the back of your member ID card. The representative will make the change over the phone. Typically, clinic changes are effective immediately.

- Your deductible and out-of-pocket maximum reset every January 1st. Remember to check your specific plan's deductible amount as it varies based on your primary care clinic choice. A **deductible** is the amount you pay for covered health care services before your insurance plan starts to pay. For example, if your deductible is $1,000, you'll pay 100% of the costs until you've paid $1,000 for covered services. Once you meet your deductible, your plan will begin to pay a percentage of your bills.

An **out-of-pocket maximum** is a cap, or limit, on the amount of money you have to pay for covered health care services in a plan year.



Maternity Management with BCBS of MN – Support for expectant parents



Healthier babies begin with healthier pregnancies. Better-informed healthcare decisions promote safer deliveries and healthier babies. Maternity management provides education, tools and support during and after pregnancy to make sure parents get the information they need to achieve the healthiest possible outcome. Parents get one-on-one support from a registered nurse experienced in obstetrics and prenatal care. In addition, parents receive:

- Clinical assessment and stratification of risk
- Support with goal setting, questions and concerns
- Access to online tools and resources

Easy Enrollment. Any pregnant member can enroll in maternity management by calling toll free 1-800-793-6916 8:00 am to 4:30 pm Central time. Those who have been identified as having high-risk pregnancies will automatically receive an outreach call from a registered nurse. *Eligible members receive a gift card upon enrollment.*

Omada® for PEIP Members – A $650 Value at No Cost!

Access a health program built just for you! Omada for Prevention is a virtual program that makes it easier to manage your weight and reach your health goals. If you or your spouse is at risk for type 2 diabetes or heart disease, you may qualify for the Omada® program – fully covered by PEIP.



What You Get:

- One-on-one support from a health coach
- Easy monitoring with a smart scale
- Online peer support
- Tools for managing stress

Take a quick 1-minute health test to see if you qualify online at www.omadahealth.com/peip

Have You Tried the PEIP Online Enrollment Portal Yet?

The PEIP Online Enrollment Portal is a self-service tool designed specifically for PEIP employers. It's your centralized platform for managing your group's PEIP benefits – add new members, terminate coverage, view invoices, and more, all in one convenient online location.

Please note: Employers must first contact our office to register an account before accessing the portal. Once registered, visit www.mnpeip.com to get started!

Navigating Your Insurance – Durable Medical Equipment (DME)

Durable Medical Equipment (DME) refers to medically necessary, reusable devices prescribed by a healthcare provider for everyday use in the home and to serve a specific medical purpose. Did you know that diabetic supplies are covered under the PEIP medical plan under Durable Medical Equipment?

Diabetic supplies include items such as blood/urine test strips, syringes, glucose monitors, insulin pumps, alcohol swabs and lancets, etc.

Other examples of durable medical equipment include:

Mobility Aids: Wheelchairs, power scooters, walkers, crutches, and canes.

Respiratory Equipment: CPAP machines, oxygen tanks, nebulizers, and ventilators.

Home Hospital and Safety Gear: Hospital beds, patient lifts, bedside commodes and shower chairs.

Please refer to the Summary of Benefits for more detailed information on Durable Medical Equipment.

"Making one person smile can change the world maybe not the whole world, but their world."



For BCBS of MN members - It's time to complete your health assessment on Blue Care Advisor

Your health journey starts with a simple step: completing your Health Assessment. By answering a few questions about your health and wellness goals, you'll unlock:

- Personalized tips and articles
- Tailored program recommendations
- Access to benefits that matter to you

Why it matters: Your responses help Blue Care Advisor better understand your specific health needs and guide you to the right care and resources—whether it's preventive screenings, wellness programs, or support for conditions. It only takes a few minutes, and it's available anytime. **Get started today.**

* Your personal information is confidential and not shared with your employer.

PEIP Retiree Medicare Options

PEIP offers medical coverage options for Medicare-eligible retirees of public employers and their spouses. Plans are available through:

- Blue Cross Blue Shield (BCBS)
- HealthPartners

If you'd like more information about these plans, please call us at 952-746-3101 or 800-829-5601 or visit innovomn.com

KNOWLEDGE CORNER
Special Enrollment Periods

If you do not enroll during your initial enrollment period, you may enroll yourself and any eligible dependents a) During the annual Open Enrollment period; or b) During a special enrollment period, if applicable.

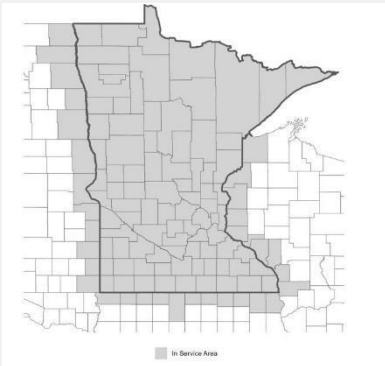
Special enrollment periods are periods when an eligible group member or dependent may enroll in the health plan under certain circumstances after they were first eligible for coverage. To add or enroll in coverage, the eligible group member or dependent must notify PEIP **within 30 days** of the Qualified Life Event, except as noted in the chart below. In addition, when gaining a dependent due to birth, adoption or placement for adoption, there is no required notice period, however, you must pay all applicable premiums which would have been owed had you notified us within 30 days.

Special Enrollment Period	Coverage Effective Date
Spouse or dependent loss of Minimum Essential Coverage (does not include loss due to failure to pay premiums or rescission)	Date of coverage loss
Spouse or dependent loss of eligibility for Group Health Plan coverage or Health Insurance Coverage	Date of status change that created the loss
Birth, adoption, placement for adoption, or placement for foster care, or order of legal guardianship (or placement as a relative)	Date of birth, adoption, placement for adoption, placement for foster care, or order of legal guardianship (or placement as a relative)
Marriage	First day of the month following the date PEIP receives the request for enrollment
individual gains or loses eligibility for Medicaid, MinnesotaCare, or Children's Health Insurance Program (CHIP), (notice must be received with 60 days of event)	If application received between 1st and 15th of the month, coverage is effective 1st of the following month. If application received between 15th and last day of month, coverage will be effective 1st of following second month.



Coverage Outside of the PEIP Advantage Plan Service Area

Covered health care services received outside the PEIP health plan's service area are available for employees, former employees, and dependents. Care received outside of Minnesota and neighboring bordering counties is paid for similar to a cost level 3 primary care clinic in the plan's service area (exception for emergency and urgent care). Out-of-area coverage has a separate and distinct deductible from in-area coverage. All care that is received outside of the plan's service area must be obtained by a provider within the health plan's national network to be covered. There is no coverage if a national network provider is not used, except for urgent and emergency care. Urgent care and emergency care will be covered at the cost level of the member's selected primary care clinic. Referrals are not required for care received outside of the service area.



Exception: If employees who are *required* to work and live outside the service area use a provider within the health plan's national network, services will be covered at cost level two. If a national network provider is not available in their area, services will be covered at cost level two through any other provider available in their area. If a national network provider is available but not used, coverage will be limited to the level described in the out-of-area network benefit schedule.

To obtain a copy of the out-of-area benefit schedule please visit our website at innovomn.com.

HealthPartners – Healthy Baby, Healthy You

Planning and Preparing for pregnancy. Start by taking the online assessment at healthpartners.com/healthy-pregnancy. Based on your answers, you may get a call from a nurse. Their specially trained team will work with you over the phone to answer questions and give advice between doctor visits.

Personalized digital support. After you take the assessment, you'll have access to the My Pregnancy digital experience in your HealthPartners account and through email. It's all written by their health experts and timed to where you're at in your pregnancy. Topics include staying healthy, what to expect in each trimester, health plan coverage, caring for a newborn and much more.

PEIP members are eligible for a $50 incentive if they complete the Healthy Pregnancy program.

Other resources during pregnancy

• 24/7 phone support from a nurse whenever you need it – even at 3 a.m. Call the BabyLine at 612-333-2229 or 800-845-9297.

• Track your pregnancy with the myHealthyPregnancy app. Our myHealthyPregnancy app powered by YoMingo puts important parent education resources and fun extras for every stage of pregnancy, newborn care and more at your fingertips.

Visit healthpartners.com/myhealthypregnancy for instructions on how to download the app

Want to know more? Visit healthpartners.com/pregnancysupport



HealthPartners – Other Great Programs for Employees

PIVOT. Pivot is an app based digital tobacco cessation program. Pivot includes the use of an FDA-cleared SmartSensor, interactive digital lessons, peer support and a certified tobacco cessation health coach designed to support members in their quit journey. Visit pivot.co/healthpartners

CareLine. CareLine is a 24/7 nurse line available at no cost to HealthPartners members. When you need advice fast, call your 24/7 HealthPartners nurse. CareLine registered nurses are there for you anytime, 365 days a year, to answer all sorts of health questions. There's no cost to HealthPartners members. CareLine 612-339-3663



IRS Announces New HSA Limits for 2027

The IRS has announced new HSA limits for **2027**.

2027 Contribution Limits:

- **HSA (Individual):** $4,500 (up from $4,400 for 2026)
- **HSA (Family):** $9,000 (up from $8,750 for 2026)
- **Catch-up (Age 55+):** An additional $1,000

2027 High Deductible Minimum Annual Deductibles:

- **HSA (Individual):** $1,750 (up from $1,700 for 2026)
- **HSA (Family):** $3,500 (up from $3,400 for 2026)

2027 High Deductible Maximum Out of Pocket Amounts:

- **HSA (Individual):** $8,700 (up from $8,500 for 2026)
- **HSA (Family):** $17,400 (up from $17,000 for 2026)

While FSA funds typically must be used by the end of the year, **HSA funds roll over** and stay with you forever.

Check with your employer to see if these benefits are available to you.



Summer Travel with PEIP

Summer time means travel time. If you're planning a trip, the last thing you may want to think of is healthcare. But accidents and illnesses can happen on the road as well as at home. Below are some tips for using health insurance while traveling.

1. Confirm the national network providers before traveling by calling the customer service number on your card.
2. Save your ID card and important contact information.
3. Bring your medications and prescription details.
4. Identify nearby urgent care centers and ER facilities before trips. Urgent care is often faster and more cost-effective for non-emergency needs such as minor cuts, sprains, mild fevers, ear infections, etc. Go directly to the emergency room for things like chest pain, trouble breathing, severe bleeding, stroke symptoms, serious injuries, etc.
5. Don't forget about virtual options for visiting with a doctor.
6. Plan movement into your days.
7. Don't forget about water. Dehydration can cause fatigue, headaches and, in severe cases, serious health problems.
8. Make time for rest.
9. Keep sun protection part of your daily routine. Apply sunscreen with an SPF of 30 or higher and reapply as needed.