



BENEFITS SUMMARY

Benefits refer to products, services, and/or entitlements made available to benefits-eligible employees at Marshall University. Benefits are provided according to employment type and include retirement plans, health/life/long-term disability insurance, flexible benefits, annual and sick leave, etc.

Benefits comprise a generous portion of the salary package for eligible employees and are provided by the University and the State of West Virginia. Benefits are available to “full-time employees” which is defined as working a minimum of nine months of a twelve-month period or at least 1,040 hours (.53 Full-Time Equivalent [FTE]) per year on a continuing basis. Non-tenure track faculty who are hired in a full-time position but who work as a temporary for one academic year or one semester are considered full-time for purposes of this policy. In accordance with West Virginia State Code Section 5-16-2 and Higher Education Policy Commission (HEPC) Series 8, 9, and 38, this policy applies to all employees and positions at Marshall University. (BENEFITS ELIGIBILITY, POLICY NO. 1.110, EFFECTIVE 03/05/04)

EMPLOYEE BENEFITS . . .

Medical Insurance: Basic and major medical insurance benefits cover hospital and surgical services, physician expenses, laboratory fees, x-ray services, and prescription drugs.

- Carrier is the West Virginia Public Employees Insurance Agency (PEIA).
- Coverage (*Single, Employee and Children, Family, or Family with Employee Spouse*)
 1. Benefits-eligible employee.
 2. Spouse of eligible employee.
 3. Unmarried children under the age of 25 who are fully dependent upon the employee for support and maintenance.
- Enrollment period is the month of hire and the following two calendar months. Coverage begins the first day of the month after enrollment. EXAMPLE: An employee is hired January 17 but does not complete enrollment process until February 1, coverage would begin March 1. However, if employee completes enrollment prior to January 31, coverage would begin February 1. **Premium is based upon salary and type of coverage (PEIA PPB Plan, HMO, use of tobacco, etc.).**
- Changes in existing health care coverage can be made during “open enrollment” which occurs annually in the spring OR due to a qualifying event outside of open enrollment.

Mountaineer Flexible Benefits: Makes available to benefits-eligible employees dental, optical, disability, group legal, and flexible spending account plans for medical and dependent care.

- Carrier is Fringe Benefits Management Company, third-party administrator under PEIA.
- Open enrollment for current employees is held **only** during April of each year, with changes becoming effective July 1; this also includes cancellation of plan participation unless a qualifying event occurs at another time of the year. **New** employees may enroll during the month of hire and the following two calendar months (refer to EXAMPLE under

enrollment period for Medical Insurance); their coverage begins the first day of the month after enrollment. **Premiums are paid by employee with pre-tax dollars.**

Basic Life Insurance: Benefits-eligible employees under age 65--\$10,000; ages 65 through 69--\$6,500; ages 70 and older--\$5,000. Term insurance has no cash or loan value. Policy doubles in cases of accidental death.

- Carrier is the West Virginia Public Employees Insurance Agency (PEIA).
- Enrollment period is the month of hire and the following two calendar months. Coverage begins the first day of the month following enrollment (refer to EXAMPLE under enrollment period for Medical Insurance). An employee may enroll for the basic life insurance policy **only**, even if not enrolled for medical insurance. **There is no cost to the employee for basic life insurance.**
- A statement of health form to PEIA is required for approval of insurance coverage after the initial enrollment period.

Optional Life Insurance: A variety of optional life insurance plans are available for benefits-eligible employees. This is term insurance that has no cash or loan value.

- Carrier is the West Virginia Public Employees Insurance Agency (PEIA).
- An employee may choose optional life insurance during the month of employment plus the following two calendar months. Coverage begins the first day of the month following enrollment (refer to EXAMPLE under enrollment period for Medical Insurance). **Premium, which is based on the amount of coverage selected, the age of the employee, and tobacco use status, is paid by the employee.**
- During the initial enrollment period, any amount in excess of \$100,000 requires a statement of health. To enroll or increase the amount of Optional Life Insurance after the initial enrollment period, the employee must complete a statement of health form and be approved for coverage based upon medical evidence.

Dependent Life Insurance: Available for eligible spouse and dependent children. There are four plans available that range from \$5,000 to \$20,000 for a spouse and \$2,000 to \$10,000 for each eligible child. The regular enrollment period is the month of hire and the following two calendar months. Coverage begins the first day of the month following enrollment (Refer to EXAMPLE under enrollment period for Medical Insurance). **Premium is paid by employee.**

Long-Term Disability Insurance: Offers benefits-eligible employees the opportunity to have income replacement protection in the event of an accident or illness which results in the loss of pay. There is pre-existing condition exclusion in this plan. Enrollment for the plan is any time during the month of employment. **Total cost of the premium is paid by the employee.**



Retirement Plans: Benefits-eligible employees are **required** to participate in a retirement plan. They must contribute 6% of their gross salary, which is matched by the University, to the retirement plan of their choice. Contributions begin on the date of employment and are vested immediately. Employees have two plan options from which to choose . . .

- Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) – Employees may allocate monthly contributions to a variety of investment options. TIAA-CREF also has two voluntary retirement programs available in the form of a 403(b) tax-sheltered annuity plan and a 457(b) deferred compensation plan. These two plans are optional to the required 6% contribution by the employee and are NOT matched by the University.
- Great-West Retirement Services – Employees may allocate monthly contributions to a variety of investment options. In addition to the employee’s required 6% contributions, Great-West also has two optional retirement programs, 403(b) tax-sheltered annuity plan and 457(b) deferred compensation. The contributions to the optional programs are NOT matched by the University.

Social Security: A federal program that provides retirement income, disability benefits, and health care for people 65 and older. For every dollar withheld from an employee’s pay check, the University contributes an equal amount. Detailed information about particular benefits can be obtained by contacting the Social Security Office.



Educational Benefits: Regular employees who have completed their initial probationary period are eligible to apply for tuition waivers and financial assistance. Employees may be permitted to enroll for classes during regularly scheduled work hours. Certain conditions apply.

- Undergraduate Reimbursements: Tuition waiver/financial assistance applications may be obtained through the Staff Council Office.
- Graduate Reimbursements: Graduate and professional fee waivers are available through the Graduate School and provide for the waiver of tuition, registration fee, and higher education resources fee only. **All student fees must be paid by the employee.**



Annual Leave: Provides leave with pay to benefits-eligible employees. (Not available to nine-month faculty.)

- Accrual Rates
 1. Classified Staff
 - Less than five years of service = 1.25 days/month (15 days/year)
 - Five years of service = 1.50 days/month (18 days/year)
 - Ten years of service = 1.75 days/month (21 days/year)
 - Fifteen plus years of service = 2.00 days/month (24 days/year)
 2. Non-Classified Staff and 12-month Faculty are eligible for 24 days of annual leave per year, calculated at the rate of 2.00 days/month.
 3. Employees who work less than full-time (between 20 and 37.5 hours per week) accumulate annual leave on a pro-rated basis.

4. Part-time employees who work less than 20 hours per week are not benefits eligible and will not earn annual leave.
5. Casual and temporary employees are not benefits eligible and will not earn annual leave.

Sick Leave: Provides benefits-eligible employees (does not include nine-month faculty) the opportunity to take paid leave for the purposes of sickness, injury, or temporary disability, as well as the serious illness or death of a member of an employee's immediate family. All full-time employees and 12-month faculty accumulate sick leave at the rate of 1.50 days per month (18 days per year). Other employees accumulate sick leave on a pro-rated basis. There is no limit to the number of sick leave days an employee may accumulate while employed at Marshall.

Family and Medical Leave/Parental Leave: Provides employees with up to 12 weeks of **unpaid** leave due to their own serious illness, the illness of a child, spouse, parent or other dependent, or for the birth or adoption of a child. Marshall University employees are covered under both the federal law, *The Family and Medical Leave Act*, and the state law, *The Parental Leave Act*. The law providing the most generous benefit to the employee is the one that prevails.

Military Leave: Entitles employee members of the National Guard or any Reserve component of the Armed Forces of the United States to 30 days of leave without loss of pay, status, or efficiency rating when such leave is required by orders issued by a military branch of the state or federal government.

Holidays: New Year's Day, Martin Luther King's Birthday, Memorial Day, July 4th, Labor Day, Thanksgiving Holiday (two days), and Christmas Day. The following holidays are usually taken between Christmas and New Year's Day: President's Day, West Virginia Day, Columbus Day, and Veterans Day. In addition, two election holidays are added to the calendar of holidays granted to faculty and staff. Additional holidays may be appointed or recommended by the Governor of West Virginia or the President of the United States for general cessation of business. Holidays occurring on a Saturday or a Sunday will be observed on either the preceding Friday or the following Monday.

Religious Holidays: In accordance with federal law, Marshall University will grant reasonable time off to employees who wish to observe religious holidays not included on the list of recognized holidays as long as it does not cause undue operation hardships within the department. Such time off shall be charged to annual leave.



Benefits counselors are available to provide assistance in Human Resource Services at benefits@marshall.edu. Additionally, benefits-related inquiries can be phoned to 304.696.6455 or submitted via e-mail to human-resources@marshall.edu.