



Human Resource Services

**Benefits at a Glance**

Benefits	Provider	Information and Links
<p><b>Health Insurance</b></p>	<p>PEIA</p>	<p>There are seven health benefit plans that are available to employees.</p> <p><i>The Health Plan HMO A &amp; B</i>  <i>The Health Plan POS</i>  <i>PPB Plans :</i></p> <ul style="list-style-type: none"> <li>• <i>Gold (formerly Plan A)</i></li> <li>• <i>Silver (formerly Plan B)</i></li> <li>• <i>Gold High-Deductible (formerly Plan C)</i></li> <li>• <i>WV Bronze High-Deductible (formerly plan D)- all care must be provided in WV</i></li> </ul> <p>The levels of coverage include <i>Employee Only, Employee and Child(ren), Family, Family with Employee Spouse, Family with Spousal Surcharge.</i></p> <p>Monthly premiums are based on the employee’s annual salary and type of coverage elected.</p> <p>You can find the more detailed information in the <a href="#">2027 PEIA BenefitGuide.pdf</a></p>
<p><b>Basic and Supplemental Life</b></p>	<p>PEIA</p>	<p><i>Basic Life Insurance</i> is provided to employees at no cost. This is a \$10,000 life insurance policy with accidental death and dismemberment benefits.</p> <p><i>Supplemental Life</i> insurance can be purchased up to \$500,000.</p> <p>You can find more information in the <a href="#">2027 PEIA BenefitGuide.pdf</a>.</p>

<p><b>Dental</b></p>	<p><b>SunLife</b></p>	<p>There are four plans that are available to employees.</p> <p><i>Assistance Plan:</i> 100% coverage in-network for preventative services (cleanings, exams, and X-rays); 40% of cost for basic services (new fillings, simple extractions and biopsy); 25% for major services (dentures and bridges)</p> <p><i>Basic Plan:</i> 100% coverage in-network for preventative services (cleanings, exams, and X-rays); 75% of cost for basic services (new fillings, simple extractions and biopsy); 40% for major services (dentures and bridges).</p> <p><i>Enhanced Plan:</i> 100% coverage in-network for preventative services (cleanings, exams, and X-rays); 80% of cost for basic services (new fillings, simple extractions, and biopsy); 60% for major services (dentures, bridges, and TMJ treatment); 40% of the cost of ortho services (no age limit orthodontic treatment).</p> <p><i>Premier Plan:</i> 100% coverage in-network for preventative services (cleanings, exams, and X-rays); 90% of cost for basic services (new fillings, simple extractions, and biopsy); 75% for major services (dentures, bridges, and TMJ treatment); 50% of the cost of ortho services (no age limit orthodontic treatment).</p> <p>You can find more detailed information the <a href="#">2027 FBMC Benefits Guide</a> on Pages 9-11.</p>
<p><b>Vision</b></p>	<p><b>Humana/EyeMed</b></p>	<p>There are two plans that are available to employees.</p> <p><i>Full Service Plan:</i> This covers all routine eye care, including exams, lenses and frames, or contact lenses. The Copayment for materials is \$20.</p> <p><i>Exam Plus:</i> Exam Plus is an alternative to the Full Service plan. You can see any Huma EyeMed doctor you want or use a non-member doctor. Benefits include an eye exam once every plan year and discounts on materials and professional services through Humana EyeMed Vision member doctors.</p> <p>You can find more information in the <a href="#">2027 FBMC Benefits Guide</a> on Page 12.</p>

<b>Short and Long-Term Disability</b>	Met Life and The Standard	<p><i>Met Life:</i></p> <p><i>Short-Term Disability</i> will cover a weekly benefit of 70% of your earnings with a maximum of \$1,000.00. These benefits become payable after a 30-day waiting period or when sick leave is exhausted, whichever is greater.</p> <p><i>Long-Term Disability</i> has two plans that are available to employees. These benefits become payable after the 180-day waiting period.</p> <p><i>Plan 1:</i> 50 percent of the first \$6,000 of your monthly pre-disability earnings, reduced by deductible income. The maximum monthly benefit is \$3,000.</p> <p><i>Plan 2:</i> 60 percent of the first \$10,000 of your monthly pre-disability earnings, reduced by deductible income.</p> <p>The maximum monthly benefit is \$6,000.</p> <p>More detailed information on these plans can be found in the <a href="#">2027 FBMC Benefits Guide</a> on pages 13-15.</p> <p><i>The Standard Long-Term Disability:</i></p> <p>60 percent of your monthly pre-disability earnings, reduced by deductible income. The maximum monthly benefit is \$5,000.</p> <p>Continues contributions to employee’s TIAA Retirement Services retirement annuity premium benefit equal to the employee’s monthly base wage.</p>
<b>Accident Insurance</b>	SunLife	<p><i>Plan to protect employee, spouse and/or child(ren) after a covered accident. Benefits payable directly to the employee. Pays in addition to any health coverage the employee already has.</i></p> <p>More detailed information on this plan can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 4.</p>
<b>Hospital Indemnity Insurance</b>	SunLife	<p><i>Plan to protect employee, spouse and/or child(ren) for a covered hospital stay. Benefits payable directly to the employee. Pays in addition to any health coverage the employee already has.</i></p> <p>More detailed information on this plan can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 6.</p>

<p><b>Critical Illness Insurance</b></p>	<p><b>SunLife</b></p>	<p>Plans available to protect employee, spouse, and/or child(ren) during a covered critical illness. Separate plans available for employee, spouse and children. <b>Employee may choose different coverage amounts in \$10,000 increments and premium rates are per \$1,000 of coverage.</b></p> <p>More detailed information on these plans can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 5.</p>
<p><b>Flexible Spending Accounts – Medical and Dependent Care</b></p>	<p><b>Inspira Financial (formerly PayFlex)</b></p>	<p><i>Medical Expense FSA:</i> You have a maximum deposit \$3,400 and this can be used for medical expenses not covered by your insurance plan.</p> <p><i>Dependent Care FSA:</i> You have a maximum deposit of \$7,500. This account can be used for dependent care expenses, such as school care, babysitting, elder care, etc.</p> <p>More detailed information can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 7</p>
<p><b>Health Savings Account</b></p>	<p><b>Inspira Financial (formerly PayFlex)</b></p>	<p>There are two plan available to employees. One is offered through FBMC and the other through Health Equity.</p> <p>A <i>Health Savings Account (HSA)</i> is a tax-free account that can be used to pay health care expenses. Unlike money in a Flexible Spending Account, the funds do not have to be spent in the plan year they are deposited. Money in the account, including interest or investment earnings, accumulates tax-free, so the funds can be used to pay qualified medical expenses in the future.</p> <p>More detailed information can be found in the <a href="#">2027 FBMC Benefits Guide</a> page 8.</p>
<p><b>Health Savings Account</b></p>	<p><b>HealthEquity</b></p>	<p>A Health Savings Account (HSA) is a tax-free account that can be used to pay health care expenses. Unlike money in a Flexible Spending Account, the funds do not have to be spent in the plan year they are deposited. Money in the account, including interest or investment earnings, accumulates tax-free, so the funds can be used to pay qualified medical expenses in the future.</p> <p>TIAA is working with HealthEquity to provide an integrated, online HSA experience.</p> <p>More detailed information can be found on the <a href="#">Higher Education Policy Commission’s site.</a></p>
<p><b>Hearing Health Care</b></p>	<p><b>EPIC</b></p>	<p>The <i>Hearing Health Care</i> plan provides easy access to hearing health professionals who can help you achieve your maximum hearing potential throughout your life.</p> <p>More detailed information can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 16.</p>

<b>Group Legal Plan</b>	<b>ARAG Group Legal</b>	<p>The two <i>Legal Plans (Ultimate Advisor and the Ultimate Advisor Plus)</i> cover full representation for many important legal services.</p> <p>More detailed information can be found in the <a href="#">2027 FBMC Benefits Guide</a> on page 17.</p>
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## **Retirement**

Employees are **required** to participate in a retirement plan and must contribute 6% of their gross salary and the University will match to the retirement plan of their choice.

<b>TIAA-CREF</b>	<p>Employees may allocate monthly contributions to a variety of investment options.</p> <p><i>TIAA-CREF</i> 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.</p> <p>You can find more information at this link: <a href="#">TIAA</a>.</p>
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## **Employee Leave and Holidays**

Marshall University provides leave with pay to benefit-eligible employees.

<b>Annual Leave</b>	<p><b>Accrual Rates:</b></p> <p><i>Classified Staff</i></p> <ul style="list-style-type: none"> <li>Less than five years of service – 4.327 hours per pay</li> <li>Five years of Service – 5.193 hours per pay</li> <li>Ten years of service – 6.058 hours per pay</li> <li>Fifteen plus years of service – 6.924 hours per pay</li> </ul> <p><i>Non-Classified Staff and 12 Month Faculty</i></p> <p>6.924 hours per pay</p> <p>Employees who work less than full-time, but are benefits eligible, accumulate annual leave on a pro-rated basis.</p>
<b>Sick Leave</b>	<p>Provides benefits-eligible employees 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 member.</p> <p><b>Accrual Rate:</b></p> <p><i>Full-time employee and 12 Month Faculty</i></p> <p>5.193 hours per pay</p>
<b>Holidays</b>	<p>The University recognizes 13 holidays. The following holidays are recognized between Christmas and New Year’s Day: President’s Day, West Virginia Day, Flag Day and Veterans Day. This gives employees a “Winter Break” during the holidays!</p>

## Educational Benefits

<b>Employee Benefits</b>	Regular employees who are employed prior to the first day of classes are eligible to apply for tuition waivers and financial assistance. Employees may also be permitted to enroll for classes during regularly scheduled work hours.
<b>Dependent Children</b>	Dependent Children tuition assistance allows dependent children to obtain an Undergraduate college degree at a significantly reduced cost for children under the age of 26.