



## POLICY RESOURCES

Human resources services are provided to Marshall University Research Corporation by Marshall University Human Resource Services  
207 Old Main, One John Marshall Drive, Huntington, West Virginia 25755  
Phone 304.696.6455, FAX 304.696.6844  
E-mail [human-resources@marshall.edu](mailto:human-resources@marshall.edu), Web <http://www.marshall.edu/human-resources>

Applies to:	<b>Marshall University Research Corporation (MURC)</b>
Title:	<b>Benefits – Medical, Dental, Vision and Life Insurance</b>
Number:	<b>26</b>
Effective Date:	<b>10/01/06</b>
Last Revision Date:	<b>06/01/07</b>

Marshall University Research Corporation (MURC) offers eligible employees a comprehensive major medical health insurance policy through the Public Employees Insurance Agency (PEIA). Information on the deductible amounts and co-payment limits for single coverage and family coverage are available by contacting the MURC benefits representative.

MURC also offers a dental insurance policy and vision insurance policy through the Guardian that provides preventative services at no cost or at low cost to employees. Information on the percentage of preventative care costs that are paid by the insurance is available from the MURC benefits representative. Preventative services, such as dental cleaning and x-rays are paid at 100%.

Eligible employees also receive a life and accidental death and dismemberment insurance policy. The dollar amount of this insurance can be obtained from the MURC benefits representative.

Health insurance premium payments are split between MURC and the employee. MURC contributes 80 percent of the premium, and the employee contributes 20 percent.

Optionally, employees may select a supplemental life and accidental death and dismemberment insurance policy for which the premium is paid 100 percent by the employee.

HUMAN RESOURCE SERVICES POLICIES AND PROCEDURES PROVIDED FOR MARSHALL UNIVERSITY RESEARCH CORPORATION (MURC) APPEAR ON THE MURC WEB SITE. TO NAVIGATE TO THE HUMAN RESOURCES POLICIES AND PROCEDURES, PLEASE CLICK **HUMAN RESOURCES** ON THE MURC HOME PAGE AT <http://www.marshall.edu/murc/>. MARSHALL UNIVERSITY HUMAN RESOURCE SERVICES PROVIDES HUMAN RESOURCES SUPPORT TO MURC. THIS POLICY IS COPYRIGHTED BY MARSHALL UNIVERSITY. FOR ANY QUESTIONS ON THIS POLICY, PLEASE CONTACT HUMAN RESOURCE SERVICES AT THE ADDRESS AT THE TOP OF THIS POLICY.

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