



Human Resource Services

## Benefits at a Glance

Benefits	Provider	Information and Links
<p><b>Health Insurance</b></p>	<p><b>PEIA</b></p>	<p>There are seven health benefit plans that are available to employees.</p> <p><i>Health Plans A &amp; B</i>  <i>Health Plan POS</i>  <i>PPB Plans A-D: Plan C is the High Deductible Health Plan and Plan D is the <u>West Virginia ONLY</u> plan where all care must be provided in WV.</i></p> <p>The levels of coverage include <i>Employee Only, Employee and Child(ren), Family with Employee Spouse, and Family.</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="#">PEIA Shopper’s Guide</a>.</p>
<p><b>Dental</b></p>	<p><b>Delta Dental</b></p>	<p>There are four plans that are available to employees.</p> <p><i>Routine Plan:</i> This covers diagnostic preventive services only.</p> <p><i>Assistance Plan:</i> A discounted open network, managed-cost dental plan which allows freedom to choose any dentist.</p> <p><i>Basic Plan:</i> A low-cost plan designed to cover preventative and basic services only.</p> <p><i>Enhanced Plan:</i> The most comprehensive coverage, which will cover basic and major restorative, orthodontic and TMJ services.</p> <p>You can find more detailed information the <a href="#">MFBP Shopper’s Guide</a> on Page 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="#">MFBP Shopper's Guide</a> on Page 14.</p>
<b>Basic and Supplemental Life</b>	<b>PEIA</b>	<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="#">PEIA Shopper's Guide</a>.</p>
<b>Short and Long-Term Disability</b>	<b>Standard</b>	<p><i>Short-Term Disability</i> will cover a weekly benefit of 70% of your earnings with a maximum of \$750.00. 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> 70 percent of the first \$8,571 of your monthly pre-disability earnings, reduced by deductible income. The maximum monthly benefit is \$6,000.</p> <p>More detailed information can be found in the <a href="#">MFBP Shopper's Guide</a> on Page 16.</p>

<p><b>Flexible Spending Accounts – Medical and Dependent Care</b></p>	<p><b>PayFlex</b></p>	<p><i>Medical Expense FSA:</i> You have a maximum deposit \$2,850 (single) and \$5000 (if married and filing jointly) and this can be used for medical expenses not covered by your insurance plan.</p> <p><i>Dependent Care FSA:</i> You have either a maximum of \$2,500 or \$5,000 and is determined by how you file your taxes. 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="#">MFBP Shopper’s Guide</a> on page 20.</p>
<p><b>Health Savings Account</b></p>	<p><b>Payflex</b></p>	<p>There are two plan available to employees. One is offered through FBMC and the other through Health Equity.</p> <p><i>A 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="#">MFBP Shopper’s Guide</a> on Page 25.</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. HSA funds are held in one of two cash account options offered by HealthEquity. Once your balance in the cash account is \$1,000 or more, you can allocate to a diversified menu of mutual funds.</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 cab ne found in the <a href="#">MFBP Shopper’s Guide</a> on Page 9.</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="#">MFBP Shopper's Guide</a> on Page 19.</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-CREF</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><u>Accrual Rates:</u> <i>Classified Staff</i></p> <ul style="list-style-type: none"> <li>Less than five years of service – 1.25 days/month (15 days/year)</li> <li>Five years of Service – 1.5 days/ month (18 days/year)</li> <li>Ten years of service – 1.75 days/month (21 days/year)</li> <li>Fifteen plus years of service - 2.00 days/month (24 days/year)</li> </ul> <p><i>Non-Classified Staff and 12 Month Faculty</i> 2.00 days/month (24 days/year)</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><u>Accrual Rate:</u> <i>Full-time employee and 12 Month Faculty</i> 1.5 days/month (18 days/year)</p>

<b>Holidays</b>	The University recognizes 12 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!
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**Educational Benefits**

<b>Employee Benefits</b>	Regular employees who have completed their initial probationary period 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.