



What's Important for 2025?

NOTES:

- Marshall University Employees
 - Open Enrollment – April 2nd to May 15th
 - Enrollment for Plan Year 2025 is a “Changes Only” Enrollment. Employees who do not want to make changes do not need to take any action to keep their current benefits.
 - Even if you're not making any changes to your enrollment, please visit www.umar.com to update your Coordination of Benefits. This will ensure a seamless payment of claims after the new plan year begins.
 - If you previously submitted a Spousal Surcharge Affidavit in the previous plan year and your status has not changed, you do NOT need to submit a new affidavit during this open enrollment.
 - For benefits related questions, contact us at benefits@marshall.edu
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PEIA & The Health Plan HMOs and POS

Rate Change:

- Rates for Plan Year 2025, beginning July 1, will have a 10.5% increase in employee premiums, which equates to an increase of approximately \$4-\$47 per pay period, depending on salary and plan level.
- PEIA PPB Plan C Deductibles increased to \$1,600 for employee only and \$3,200 for employee with children and family policy tiers, per IRS guidelines.

Coverage Area Changes:

- Memorial Health System, with its main campus in Marietta, OH is returning to the PEIA network effective immediately.

- The Health Plan has extended its service area to include bordering counties in Ohio. Feel free to view the service area map at www.healthplan.org

Weight Loss Management Changes:

- Effective 3/15/2024, PEIA will no longer cover weight loss medication. Members who have a current prior authorization will be covered until the end of their PA or June 30, 2024, whichever is longer.
- PEIA does not currently cover weight loss drugs outside of a pilot program with the Bariatric Centers of Excellence.
- **New Optional Virgin Pulse Wellness Program:** Additional Information will be sent to members, posted on the PEIA website and shared via social media channels.

Premium and Coverage Information is available through the below link to the PEIA 2025 Shopper's Guide

[Shoppers Guide Plan Year 2025 web.pdf \(wv.gov\)](#)

Mountaineer Flexible Benefits

Below are changes for your upcoming Mountaineer Flexible Benefits Plan Open Enrollment. You can obtain full plan details at

<https://mountaineer.fbmcbenefits.com>

Three new Supplemental Benefit Plans are available for the upcoming Plan Year. The following benefit plans are available through Sun Life:

- Hospital Indemnity Plan
- Accident Plan
- Critical Illness Plan

There are NO plan or rate changes for Dental, Vision, Legal, or Hearing for the upcoming plan year.

Disability Plan Changes:

- **Carrier will change to MetLife**
 - **Short-Term Disability Plan Changes:**
 - **Weekly maximum benefit increases to \$1,000**
 - **Implementing Pre-Existing Condition Clause to eliminate Medical Questionnaires for Late Enrollments**
 - **Reduction in Monthly Premium**
 - **Long-Term Disability Plan Changes:**
 - **Reduction in Monthly Premium**
 - **New 60% plan with lower premiums**
 - **Please note: 70% plan is being RETIRED, but those currently enrolled in the 70% plan may keep that plan. We will no longer be enrolling employees in the 70% plan beginning with the 7/1/2024 Plan Year**

Savings Plans Updates:

- **PayFlex has changed their name to Inspira Financial**
 - **When accessing your information online, your username and password will remain the same.**
 - **Any spending card that an employee currently has will remain valid until the expiration date printed on the card.**
- **Contribution Limits have been adjusted to federal limits as follows:**
 - **Healthcare Flexible Spending Account: \$3,200**
 - **Health Savings Accounts, Individual Enrollment: \$4,105**
 - **Health Savings Accounts, Family Enrollment: \$8,300**

Representatives from Mountaineer Flexible Benefits Providers will be on campus to discuss new plans and changes to existing plans on the following dates:

Date	Time	Location
04/15/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
04/16/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
04/17/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
04/18/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
04/29/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
04/30/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
05/01/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
05/02/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10
05/03/2024	8:00 AM- 4:00 PM	Memorial Student Center Rooms 2w9 and 2w10

Benefit Fairs

Please see the below list for dates and times.

Representatives from PEIA, The Health Plan, and FBMC will be in attendance

Date	Time	City	Location
04/16/2024	3-6pm	Charleston	Holiday Inn Express 100 Civic Center Drive
04/17/2024	3-7 pm	Beckley	Tamarack 1 Tamarack Park
04/18/2024	3-7 pm	Huntington	Cabell County Public Library 455 9 th St.
04/23/2024	3-7 pm	Martinsburg	Holiday Inn Martinsburg
04/24/2024	3-7 pm	Morgantown	Holiday Inn University 1188 Pineview Drive
04/25/2024	3-7 pm	Wheeling	WV Northern Community College J. Michael Koon Auditorium (1 st floor of B&O Building) 1704 Market St.
04/30/2024	3-7 pm	Mineral Wells	Comfort Inn 167 Elizabeth Pike

If you have any questions, please email us at benefits@marshall.edu