



Marshall Health

Benefits Summary As of July 1, 2018

Full -Time and **Part-Time** employees of Marshall Health will receive the benefits listed below.

Supplemental employees (physicians and others on Marshall University payroll) receive **ONLY** retirement and long-term disability through Marshall Health. Health insurance, life insurance, and other benefits are obtained through their Marshall University employment.

Temporary, Part-Time No Benefits, and **Stipend** positions do not receive any of the benefits stated below regardless of length of employment.

Health Insurance (Through Highmark of West Virginia)

- Eligible on the first day of the month following the date of hire.
- Coverage costs to the employee for the plan is as follows:

Health Coverage	Monthly Premium
Employee Only- <i>Tobacco Free</i>	\$85.00
Employee Only	\$115.00
Employee + Child(ren) – <i>Tobacco Free</i>	\$185.00
Employee + Child(ren)	\$245.00
Employee + Spouse – <i>Tobacco Free</i>	\$420.00
Employee + Spouse	\$485.00
Family- <i>Tobacco Free</i>	\$450.00
Family	\$520.00

In any month with three pay periods, no premiums are taken out for the third pay period of that month.

We offer one health insurance plan, Super Blue Plus, through Highmark West Virginia with three network tiers. The three tiers are:

- **Enhanced Network**- this includes all Marshall Health and Cabell Huntington Hospital providers and facilities. The deductible for individual is \$250 and \$500 for family.
- **Standard Network**- This includes the national in-network providers and facilities. The deductible for individual is \$600 and \$1,200 for family.

- **Non-Network**- This is the out of network providers and facilities for Highmark. The deductible for individual is \$1,000 and \$2,000 for family.

Prescription co-pays consist of \$5.00 for generic prescriptions, \$20.00 for formulary prescriptions, and 25% coinsurance for prescriptions that do not have a generic or preferred alternative. Marshall Pharmacy will waive generic copay of \$5.00.

In the Enhanced Network there are no office visit copays for primary care office visits. There is a \$20.00 co-pay for specialist office visits.

Section 125 Flexible Benefit Plan

Employees may choose to have any health insurance premiums deducted from their pay designated as “pre-tax” deduction. By choosing not to participate in the Section 125 you do not have your premiums deducted “pre-tax”.

Delta Dental

Employees may choose to elect dental coverage through Delta Dental. There are two dental plan options - a Basic Plan and an Enhanced Plan. The premium structure is dependent upon the plan and what type of coverage they elect: employee only, employee and child(ren), employee and spouse, family, etc.

Davis Vision

Employees may choose vision coverage through Davis Vision, Designer Vision Plan. This plan works with Visionworks as well as other vision providers in the area. The premium structure is dependent upon what type of coverage they elect: employee only, employee and child(ren), employee and spouse, family, etc.

Life Insurance (Currently The Standard)

This begins the first day of the month coinciding with or following date of hire. This is at no cost to employees. The life benefit is equal to 1.25 times the annual salary with a minimum \$60,000 coverage and a maximum benefit of \$210,000 unless the employee is past the age of 65, at which time the benefit is reduced.

Retirement (Currently TIAA)

Retirement is through TIAA (Teachers Insurance Annuity Association). Participation is **MANDATORY**. 6% is deducted from the employee’s pay on a pre-tax basis and 6% is contributed by the organization, thus making a 12% total contribution to an employee’s retirement fund. There is also an option for employees to begin a supplemental retirement account and have additional non-matched funds submitted to the retirement plan. To do this, employees must notify the Benefits Coordinator. To be vested (retain employer’s portion of contributions) employees must remain employed with Marshall Health and be a participant in the plan for three years.

Long-Term Disability (Currently Northwestern Mutual)

This begins the first day of the month coinciding with or following date of hire. This is **at no cost to employees**. One must be disabled six months before becoming eligible to receive benefits. It is based on 60% of annual salary up to a maximum of \$100,000 annual salary. There is a \$5,000 per month maximum payout. This would be offset by an amount received from social security. This does not include any privately owned policies.

Holidays

11 paid holidays annually.

Vacation

Vacation accrues based on length of service as well as paid hours ranging from 12 days per year to 24 days per year. Exempt employees accrue up to 24 days per year. Employees may carry up to two times the annual accrual available.

Sick/Emergency Leave

Accrue sick/emergency leave based on paid hours up to 12 days per year. Employees may carry up to 1060 hours of sick leave.

Retirement/Health Insurance Transition Benefit

Upon retirement, employees age 55 or above who have 15 years of continuous service may be compensated for their accrued sick leave, up to a maximum of 1040 hours, or use the amount towards purchasing extended health insurance coverage.