

As a benefits-eligible employee, we hold your health and well-being in high regard so you can go above and beyond to reach your goals. To help ensure your benefits are set up accurately, please follow the instructions and turn in all forms promptly within the designated time frames. You may also choose to participate in a benefit session, where benefits will be explained in detail. (Call Shared Services Center to schedule a 1:1 session with a Benefit Specialist at 304-293-6006 or go to <https://talentandculture.wvu.edu/new-employees/first-day/new-employee-benefits> to register for a group session.) The deadline for benefit enrollment is the month in which you become benefit-eligible and the following two months Coverage will begin on the first day of the month following your approved enrollment.

OVERVIEW:

WVU pays the full cost for:

- Basic Life Insurance
- Sick and Annual Leave - *eligibility guidelines apply*
- Approved University-Designated Holidays

WVU shares the cost of these benefits with you:

- Health Coverage
- 401(a) Retirement Plan - enrollment mandated by West Virginia
- Retiree Health Coverage - *eligibility guidelines apply*

You may also choose to enroll in several voluntary benefits for which the employee will pay the full cost.

PEIA

Health Insurance

[PEIA Premiums](#)

[All Summary Plans](#)

[Register and Enroll](#)

Optional Life Insurance for benefits-eligible employees is guaranteed up to \$100,000 without evidence of insurability if enrolled during optional deadline period. Additional options are available. [Registering and enrollment](#) in optional life can be done at the same time as choosing health insurance, or as a standalone option without health.

Dependent Life Insurance is also offered and may require evidence of insurability. [Registering and enrollment](#) in dependent life can be done at the same time as choosing health insurance, or as a standalone option without health.

Basic Life Insurance requires that you [designate beneficiaries](#).

MOUNTAINEER FLEXIBLE BENEFITS

Mt Flex Dental, Vision, Hearing, Legal plans.

Details and costs about these options can be found in the [Mountaineer Flexible Benefits Plan](#).

Mt Flex Healthcare Flexible Spending Account (FSA) is used to pay for eligible medical expenses that aren't covered by your insurance or other plan. Your full annual contribution amount is available at the beginning of the plan year (July 1); and the maximum amount is \$2,750 and must be used during the benefit year, with a grace period for incurred expense submissions.

Mt Flex Dependent Care FSA is a great way to pay for eligible dependent care expenses such as after-school care, babysitting fees, elder care services, nursery and preschool. The maximum amount depends on your tax filing status and must be used during the benefit year, with no grace period. This savings account does not cover tuition fees.

Mt Flex Health Savings Account (HSA) is a tax-free account that can be used to pay healthcare expenses. Unlike a Flexible Spending Account (FSA), the funds do not have to be spent in the plan year they are deposited. The maximum amount depends on your tax filing status. This account is only eligible with PEIA Plan C Health Insurance.

Mt Flex Limited Healthcare Flexible FSA is designed specifically for employees who wish to take advantage of a Health Savings Account (HSA) while continuing to enjoy the tax savings expected from an FSA. However, the funds in a Limited-Use Medical FSA can only be used for dental, vision, and preventive care expenses not covered by your high deductible health plan. This account is only eligible with PEIA Plan C Health Insurance.

Mt. Flex Short-term Disability is a pre-tax benefit. The weekly Short-Term Disability (STD) benefit is based on the employee's earnings from WVU. The group insurance policy refers to these earnings as pre-disability earnings. The weekly benefit is 70% of the employee's pre-disability earnings, reduced by deductible income. The maximum weekly benefit is \$750.

Mt. Flex Long-term Disability is a pre-tax benefit. The monthly Long-term Disability benefit is based on an employee's earnings from WVU. The group insurance policy refers to these earnings as pre-disability earnings. The monthly benefit is either 50% or 70% of the employee's pre-disability earnings, reduced by deductible income. The maximum monthly benefit is \$6,000 (50%) or \$8,571 (70%).

SUPPLEMENTAL RETIREMENT PROGRAMS

[Supplemental 403\(b\), 457\(b\), and Roth 403\(b\)](#) Plans allow the benefits-eligible employees to supplement their retirement savings with the advantages of tax-deferral and payroll deduction. Contributions are limited to a maximum determined each year by the Internal Revenue Service.

STANDARD

Standard Long-term Disability (LTD) is a post-tax premium; therefore, the benefit is not taxable. If you signed up for the MT Flex long-term disability, you do not want to sign up for a second one. The income benefit is based upon the employee's base salary and begins after six months of total disability. The income benefit is 60% of the employee's base salary up to \$5,000 - therefore salary amounts over \$100,000 are not covered less any offsets, such as any income payable from Social Security, Worker's Compensation, and any disability benefit payable under any insurance or retirement plan sponsored by WVU or any salary continuance programs. The minimum monthly benefit under this plan is \$100. The annuity benefit provides for a monthly contribution of an amount equal to 12% of the employee's salary to TIAA and/or CREF Retirement Accounts. The plan also includes a "Survivor Income Benefit" payable as of the first day of the month after the employee's death. The "Survivor Income Benefit" equals the last monthly income benefit received, multiplied by three. It will be paid to surviving dependent(s) if criteria are met.

AIG

AIG is a personal accident plan available through payroll deduction. Employees are eligible to participate if they are an active, benefit-eligible employee of WVU. Employees may insure spouse and dependent children up to age 19 (or up to age 25 if attending an accredited higher education institution). If an employee and their spouse are both eligible to enroll for coverage under the program, one, but not both employees, may purchase family coverage, and the other spouse may then elect employee only coverage.

[AIG Plan Summary](#)

ADDITIONAL PROGRAMS and DISCOUNTS

WVU is proud to offer the **WVU Perks** Program. It's your one-stop destination for local and national deals. WVU is an employee discount program for WVU benefits-eligible faculty and staff, WVU Research Corporations employees and WVU Retirees Association members. WVU Perks offers local and national discounts and deals on several everyday items and services. <https://talentandculture.wvu.edu/wellness-and-perks/wvu-perks>

Pet Insurance offered through [VPI](#), America's oldest, largest and most popular pet insurance provider. It is accepted by all vets, even specialist and emergency providers. An easy claims process that covers accidents, illnesses and preventative care. WVU employees are offered discounted rates.

The **WVU Credit Union** is federally insured and owned entirely by its members, and is operated for them exclusively. Payroll deductions and direct deposits are available.

Care@Work - WVU has [partnered with Care.com](#), a national organization of caregivers, to bring eligible employees and members of the WVU Retirees Association Care@Work membership at no cost. Eligible employees will have access to care for every member of their family, no matter where they are nationwide, simply by signing up with their official WVU e-mail address.

WVU WELLNESS is a [program](#) that encourages all employees to manage their well-being every day and offers multiple resources to enhance their health and wellness of the employees.

Allstate offers PrivacyArmor to minimize damages and better protect you from the #1 crime in America. It includes proactive identity and high-risk transaction monitoring. Credit monitoring, monthly credit score and an annual credit report are included. WalletArmor makes replacing a lost wallet quick and easy. Digital identity reports and solicitation reduction are also offered.

WVU does not guarantee the quality of goods or services provided by participating vendors.

Let's go.

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