All new employees may attend a training session to show you how to make your benefit elections in our Human Resources Information System – Ultimate.

Sessions are on most Fridays from 1:15 pm to 3:30 pm. You should arrive at 1 pm to guarantee that you can open your account in the Ultimate system before class begins.

To enroll in an upcoming class session, go to myNetLearning and search under "Enroll in Class" for ‘RESERVED: Benefits – New Employee”. You can also contact your manager for scheduling.

At each session you will have access to a computer for actual hands-on experience for entering your benefit elections. **BE SURE THAT YOU ARE ABLE TO LOGON TO ULTIMATE BEFORE COMING TO THE SESSION.** That means you must have already set up your password into Ultimate.

Review the benefit documents and bring your benefit questions to your training session.
HRIS – Ultimate Training Session

Contents

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Prescription Coverage

Alternate Medical Insurance

Alternate Prescription Coverage

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Vision Insurance

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Short-Term Disability

Long-Term Disability

Retirement

Additional Benefits

Additional Information

Useful Links & Contacts
Medical Insurance

Third-Party Administrator: Highmark BCBS WV

Coverage:
Begins your first day of benefit eligibility
- Dependent children covered to age 26
- Three Tiers of coverage
- Premiums paid bi-weekly (per pay)
- Rates available in Ultimate

Deductibles
- Annual, calendar year deductibles
  - Single: one individual meets deductible
  - Family: one individual must meet the single deductible and family members can make up the balance
- Separate deductibles for each Tier
  - Tier I: $150 individual / $300 family
  - Tier II: $300 individual / $600 family
  - Tier III: $500 individual / $1,000 family

For union-specific information, please refer to CONNECT. (viewable from any WVU Medicine computer) Union members are automatically enrolled in the Standard Medical Plan as an individual.

Tier I Providers:
- Ruby Memorial
- Physician Office Center
- Chestnut Ridge Center
- Family Medicine
- Mary Babb Randolph Cancer Center
- WVU Cheat Lake Physicians
- WVU Urgent Care
- HealthWorks
- WVUH-East
- Camden Clark
- UHA
- Potomac Valley Hospital
- United Hospital Center
# Medical Insurance

**Tier I:**
- WVUHS/UHA Network

**Tier II:**
- Other PPO Network Professional and Facility Providers

**Tier III:**
- Non-Network and PPO Network Competitor Facilities and Non-Network Professional Providers

### Inpatient and Outpatient Procedures
- **After Deductible:** 100%
- **Ancillary services such as x-rays, labs, etc.** (of Allowed Amount)
- **After Deductible:** 80%

### Office Visit
- **After Deductible:**
  - $15 co-pay Primary Care Physician
  - $35 co-pay Specialty Care Physician

### Out of Pocket Maximum
- **Single:** $1,500
- **Family:** $3,000

### Emergency Room
- **$100 co-pay if true emergency (co-pay waived if admitted, unless for observation)**

### Urgent Care
- **After Deductible:**
  - $25 co-pay

For Union-specific information, please refer to the HR site on CONNECT.

Coverage is dependent upon where services are rendered in the three Tier chart above.

**Emergency services:** Must be true emergency for coverage in this plan.

**Preventative Services:** Tier I and Tier II only, (no Tier III coverage for these services)
- One per calendar year
- No deductible or co-pay for these visits
- Covers annual pap smears, mammograms, routine exams, prostate screenings, well child visits

**Specialist Services:** Referrals not required

**Prior Authorization:** Some tests and procedures require a pre-certification before services are rendered
- MRI, CT scan, etc.
Other Important Things to Note:

- Once you enroll in Medical Insurance and receive your ID cards, there are many self-service options on Highmark’s website: [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com)

You can:

- Look up physicians in the Highmark Network
- Check claims status
- Elect to receive your Explanation of Benefits (EOBs) online
- Access a wealth of information on health and wellness topics
- Request additional insurance cards

** For detailed information regarding your benefit coverage, please visit the [HR website](http://HR website) on CONNECT.
Prescription drug coverage depends on whether the drugs are generic, formulary brand, or non-formulary brand; and where they are purchased.

**Medical Center Pharmacy Only (located in the Physician Office Center)**
- $4 co-pay – generic (or 30%, whichever is less)
- $15 co-pay – formulary brand (or 30%, whichever is less)
- $25 co-pay – non-formulary brand (or 50%, whichever is less)

**All other Retail Pharmacies**
- Employee co-insurance (minimum $5 per prescription)
- 30% generic and formulary brand
- 50% non-formulary brand

**Maintenance Medications (Medical Center Pharmacy only)**
Employee co-pays for the 90-day supply for long-term maintenance prescriptions:
- $10 co-pay generic (or 30%, whichever is less)
- $30 co-pay formulary brand (or 30%, whichever is less)
- $60 co-pay non-formulary brand (or 50%, whichever is less)

*Certain medications used to treat chronic conditions are offered at NO COST through the Medical Center Pharmacy only.*

**Biologic Specialty Medications (30 day maximum)**
- $11.67 for generic
- $20.00 for formulary brand
- $33.33 for non-formulary brand

** For detailed information regarding your benefit coverage, please visit the [HR website] on CONNECT.
Third-Party Administrator: Highmark BCBS WV Plan

Coverage:
- Begins the first day of benefit eligible employment
- Dependent children covered to age 26

Deductibles
- Annual, calendar year deductibles
- Separate deductibles for each Tier
  - Tier I: $1,000 individual / $2,000 family
  - Tier II: $1,500 individual / $3,000 family
  - Tier III: $2,500 individual / $5,000 family

Coverage is dependent on where services are rendered in our three-tier structure (see below).

<table>
<thead>
<tr>
<th></th>
<th>Tier I: WVUHS/UHA Network</th>
<th>Tier II: Other PPO Network Professional Providers</th>
<th>Tier III: Non-Network and PPO Network Facilities and Non-Network Professional Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient &amp; Outpatient Procedures</td>
<td>After Deductible 80%</td>
<td>After Deductible 80% - Ancillary Services (x-rays, labs) (of Professional Allowance)</td>
<td>After Deductible 60% (of Professional Allowance)</td>
</tr>
<tr>
<td>Office Visit</td>
<td>After Deductible $25 co-pay – Primary Care Physician $40 co-pay – Specialty Care Physician</td>
<td>After Deductible $35 co-pay – Primary Care Physician $60 co-pay – Specialty Care Physician</td>
<td>After Deductible 60%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200 co-pay if true emergency (co-pay waived if admitted, unless for observation)</td>
<td>$200 co-pay if true emergency (co-pay waived if admitted, unless for observation)</td>
<td>$200 co-pay if true emergency (co-pay waived if admitted, unless for observation)</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>After Deductible $25 co-pay</td>
<td>After Deductible $50 co-pay</td>
<td>After Deductible 60% co-insurance</td>
</tr>
</tbody>
</table>

** For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.
Prescription drug coverage depends on whether the drugs are generic, formulary brand, or non-formulary brand; and where they are purchased.

Medical Center Pharmacy Only (located in the Physician Office Center)
- $20 co-pay – generic (or 30%, whichever is less)
- $40 co-pay – formulary brand (or 30%, whichever is less)
- $60 co-pay – non-formulary brand (or 50%, whichever is less)

All other Retail Pharmacies
- Employee co-insurance (minimum $5 per prescription)
- 40% generic and formulary brand
- 60% non-formulary brand

Maintenance Medications (Medical Center Pharmacy only)
- Employee co-pays for the 90-day supply for long-term maintenance prescriptions:
  - $20 co-pay generic (or 30%, whichever is less)
  - $60 co-pay formulary brand (or 30%, whichever is less)
  - $85 co-pay non-formulary brand (or 50%, whichever is less)

Certain medications used to treat chronic conditions are offered at NO COST through the Medical Center Pharmacy only.

Biologic Specialty Medications (30 day maximum)
- $110 for generic
- $170 for formulary brand
- $260 for non-formulary brand

** For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.
Carrier: United Concordia – Concordia Flex
- The coverage is effective the first day of month following your date of benefit eligible employment.
- Dependent children covered to age 26
- In-network and out-of-network benefits
- $1,500 maximum benefit per member per calendar year

Deductibles:
- $50 individual
- $100 family

**Level of Coverage for each Benefit Category**
If enrolled as a late entrant in the first twelve months that an employee and dependents are insured, the only available coverage will be for exams, cleanings and fluoride application (Class 1)

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Coverage Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventative Services</strong></td>
<td></td>
</tr>
<tr>
<td>Exams (twice in any 12 consecutive months)</td>
<td>100%</td>
</tr>
<tr>
<td>Cleanings (twice in any 12 consecutive months)</td>
<td>100%</td>
</tr>
<tr>
<td>Fluoride application – age 18 and under (once in any 12 consecutive months)</td>
<td>100%</td>
</tr>
<tr>
<td>Sealants (limited permanent first molars once during a 3 year period for persons age 16 and older)</td>
<td>100%</td>
</tr>
<tr>
<td>Bitewing x-rays (limited to 2 allowances in a calendar year)</td>
<td>100%</td>
</tr>
<tr>
<td>Palliative emergency treatment</td>
<td>100%</td>
</tr>
<tr>
<td>Full mouth x-rays (once in any 36 consecutive months)</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Basic Service**
- Simple extractions: 80%
- Repairs: 80%
- Endodontics: 80%
- Basic restorative: 80%
- Non-surgical periodontics: 80%
- Complex oral surgery: 80%

**Major Services**
- Inlays, onlays and crowns: 50%
- Prosthetics: 50%

**Orthodontics (dependents to age 19)**
- Diagnostic, active and retention treatment: 50%
- Orthodontic lifetime maximum: $1,500

*The level of coverage percentage shown above is based upon United Concordia’s Maximum Allowable Charge (MAC). Participating providers will accept United Concordia’s allowance as payment in full (less any deductible or coinsurance amounts that are the member’s responsibility). The network of participating providers for this program is Advantage Plus. Using a non-participating provider may result in additional out-of-pocket expenses.*
The maximum benefit per calendar year per participant is $1,500.

**Note:** If you do not sign up for the dental insurance when you are first eligible, you will be considered a late entrant and will have coverage for Class 1 services only for the first 12 months. After the 12-month waiting period, you will have coverage for all services.

Visit the United Concordia website at [www.unitedconcordia.com](http://www.unitedconcordia.com).

** For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.
Carrier: Superior Vision

- The coverage is effective the first day of month following your date of benefit eligible employment.
- Dependent children covered to age 26

Coverage:
- Comprehensive eye exam once every 12 months
- Lenses every 12 months
- Frames every 24 months (up to $100)
- Contacts every 12 months (up to $120)

- Benefits are on a rolling calendar year. For example, if you receive an eye exam in March, you are not eligible for another exam until at least the following March.

- In-network and out-of-network benefits.
  - (Out-of-network benefits may result in much larger out-of-pocket expenses for employees)
  - $10 co-pay for exams
  - $10 co-pay for materials


** For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.
Third-Party Administrator: Flex Compensation

Salary Reduction Flexible Spending Accounts – “Use It or Lose It” IRS regulation applies in most situations.

Medical Spending Account (MSA)
You can set aside up to $2,550 per year on a pre-tax basis to pay for out-of-pocket expenses. You are also allowed up to $500 as a rollover into the following year.

Examples of what you can use an MSA for:
- Doctor visit co-pays
- Prescription costs
- Health insurance deductibles
- Hearing aids
- Glasses, contacts, frames, etc.
- Dental treatment (including orthodontia)

Child Care 2 Salary Reduction Account
- You can set aside up to $5,000 per year on a pre-tax basis to pay for the reimbursement of child care expenses.
- This account is for reimbursement of child care expenses from day care or a private babysitter for children up to age 13.
- You can only be reimbursed for the amount that has accumulated in your account.
- Account can only be used for you and your spouse to be able to work or go to school full-time.

For access to claims forms, balance information, claims status, or direct deposit forms, visit the Flex Compensation website at www.flexcompensation.com.

Claims received by noon on Wednesday are processed on Friday.

** For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.
Life Insurance

**Carrier:** Unum

**Basic Life Insurance**
- Corporate paid benefit – No cost to you
- Beneficiary receives 1.5 times your annual base salary (or $10,000, whichever is greater) in the event of your death
- If accidental death, then beneficiary receives an additional 1.5 times your annual base salary
- Policy offers dismemberment and other applicable loss coverage

**Supplemental Life Insurance**
- You can elect an additional 1, 2, 3, 4, or 5 times your annual base salary in addition to the basic life insurance.
- Supplemental life insurance at WVUH is a voluntary benefit. You pay 100% of the premium.
- Medical underwriting is required if electing Level 2 coverage or above; it is also required anytime elections are made during open enrollment.

**Dependent Life Insurance**
- Life insurance coverage for spouse and eligible dependent children to age 26
- If you do not elect this benefit now or if you increase your level of coverage in the future, then your dependent spouse must go through an underwriting process, which requires disclosure of medical history. Children do not require underwriting.

<table>
<thead>
<tr>
<th>Level</th>
<th>Child $2,000 and Spouse $5,000</th>
<th>$0.50 per pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 2</td>
<td>Child $5,000 and Spouse $10,000</td>
<td>$1.02 per pay</td>
</tr>
</tbody>
</table>

**Universal Life Insurance**

**Carrier:** Colonial Life Insurance
- Voluntary universal life insurance available for you, your spouse, and your children
- Coverage would be in addition to basic life insurance
- Contact the Colonial representative for questions and enrollment

**For detailed information regarding your benefit coverage, please visit the [HR website](#) on CONNECT.**
Short-Term Disability

Third-Party Administrator: Unum

Corporate paid benefit – No cost to you

- Employees with a claim must call 1-866-245-2579 after being off for 32 work hours
- Call and file a claim, in advance, for events that are pre-planned (i.e. surgery, pregnancy, etc.)
- Nonexempt employees, the first 32 hours off will be taken as Paid-Days Off (PDO). The 33rd hour off will be start short-term disability.
- The 32-hour PDO elimination period will be waived if the absence is due to an inpatient admission or for a procedure that requires moderate sedation.
- Eligible after 90 days of benefit eligible service
- When medically supported, short-term disability pays 66 2/3 of your base salary while off work for a non-work related illness or disability.

Coverage depends upon your length of service. The maximum number of consecutive weeks for which an employee may receive payment is according to the schedule below:

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 days and less than 2 years</td>
<td>4 weeks</td>
</tr>
<tr>
<td>2 years and less than 3 years</td>
<td>8 weeks</td>
</tr>
<tr>
<td>3 years and less than 4 years</td>
<td>12 weeks</td>
</tr>
<tr>
<td>4 years and less than 5 years</td>
<td>16 weeks</td>
</tr>
<tr>
<td>5 years and less than 6 years</td>
<td>20 weeks</td>
</tr>
<tr>
<td>6 or more years</td>
<td>26 weeks</td>
</tr>
</tbody>
</table>

Maximum benefit is calculated from the date of disability.

** For Union specific information, please refer to the HR site on CONNECT.

** For detailed information regarding your benefit coverage, please visit the [HR website](http://connect.wvu.edu) on CONNECT.
Long-Term Disability

**Carrier:** Unum

- All WVUH employees working 25 or more hours per week (0.63 FTE or above) are eligible.
- Long-Term Disability insurance guarantees a monthly income should you become totally disabled by a non-work related illness or injury within the guidelines of the program.

**Coverage**

Corporate paid benefit – No cost to you

- Six month continuous disability elimination period
- When medically supported, long-term disability pays 60% of your base salary for a non-work related illness or disability, with a maximum monthly benefit of $5,000
- Continues until the age of 65 as long as you remain disabled
- Eligible after 31 days of benefit eligible service
- Mental health disability will be covered for a 24-month maximum
- Pre-existing conditions and limitations apply

**For Union specific information, please refer to the HR site on CONNECT.**

**For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.**
WVUH offers a Pre-tax 403(b) and an After-tax 403(b) Roth Retirement Plan.

TIAA is our retirement vendor

- You can contribute up to IRS MAC* annually on a pre-tax basis. Pre-tax contribution are not subject to federal income tax (but is subject to Social Security taxes) and results in a deduction from your taxable income for that plan year.
- If you are age 50 or over, you can contribute an additional IRS CUC* per year.
- After you have completed 24 months of benefit eligible service, you will be eligible for employer matching contributions. WVUH will match your contribution dollar for dollar, up to a maximum of 5% of your base pay, per pay period.
- You are immediately vested in any of your contributions or any contributions the employer matches.
- Retirement is the only benefit that you can start, stop, or change at any time during the year.

Total contributions between the 403(b) Retirement Plan and the 403(b) Roth Retirement Plan cannot exceed the MAC or CUC shown listed below.

Visit the TIAA website at www.tiaa-cref.org/wvu
Call TIAA at 1-800-842-2252

- MAC for 2017 is $18,000
- CUC for 2017 is $6,000
This hypothetical example is based on monthly contributions of $416.66 for Steve and Maria, made at the beginning of the month to a tax-deferred workplace savings plan and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

** For detailed information regarding your benefit coverage, please visit the [HR website](https://www.humanresources.wvu.edu) on CONNECT.
**AFLAC Cancer Indemnity Maximum Difference Plan** – AFLAC Cancer Indemnity Maximum Difference Plan: AFLAC Maximum Difference Cancer Income Protection Plan at WVUH is a voluntary benefit. You pay 100% of the premium. The plan pays benefits directly to the covered individual. Some plans pay an annual wellness benefit and if the individual or covered family member is diagnosed with cancer while covered under this policy, they will receive cash payments for things such as hospital stay, medical imaging, lodging, experimental treatment, anti-nausea medicine, etc.

**AFLAC Accident Insurance** – Insurance that can help pay employees cash benefits when unexpected medical and everyday expenses begin to add up after an accident.

**Paid Days Off (PDO)** – PDO provides you with a combination of vacation days and sick days. The annual allowance of PDO depends on your length of service. After the first year of service, a full-time employee will have earned a total of 17 paid days off. Eligibility begins immediately. PDO is pro-rated for part-time employees.

**Paid Holidays** – WVUH provides seven designated paid holidays each year. If you work on a designated holiday, you will be paid at 1.5 times your base rate of pay. Eligibility begins immediately. Holidays are pro-rated for part-time employees.

**Exempt Illness** – This benefit provides exempt employees with 100% of base pay when ill or injured, after an eight hour elimination period. This benefit increases to a maximum of eight weeks after two years of service. Eligibility begins after 90 days of benefit eligible service.

**On-Call Pay** – If your position requires being on call, you will be paid for two hours at your base rate for each eight-hour shift on call. All hours that you actually work while on call will be paid at 1.5 times your base rate. Eligibility begins immediately.

**Shift Differential Pay** – A shift differential equal to 10% of a non-exempt employee’s base rate will be added to the hourly rate when the employee works at least two hours on a regularly scheduled shift which begins at 2:00 pm or after, and before 5:00 am.

**Tuition Assistance** – Tuition assistance provides reimbursement up to a specific dollar amount per year for an approved job or career-related coursework. This benefit is pro-rated for part-time employees. Eligibility begins after one full year of employment.

**AAA** – You may purchase a discounted membership to AAA and receive emergency roadside assistance, travel planning, free maps and savings at hotels, restaurants, and stores.

**Long-Term Care** – Employees are eligible to receive a discount for Long-Term Care insurance through Northwestern Mutual.

**For Union specific information, please refer to the HR site on CONNECT.**

**For detailed information regarding your benefit coverage, please visit the HR website on CONNECT.**
When Can I Change My Benefits?

- Open Enrollment is offered sometime in mid to late October. During Open Enrollment you may add, drop, or change any of your benefit elections. Open Enrollment changes take effect January 1st of the upcoming year.

- Family Status Change can happen anytime during the year. Changes include some of the following reasons:
  - Birth
  - Adoption
  - Divorce
  - Death
  - Marriage
  - Change in employment status
  - Loss or gain of other coverage

When making a change during Open Enrollment or Family Status Change, documentation may be required. Loss or gain of coverage requires proof, such as a letter from the carrier. If adding children, birth certificates are required. If adding a spouse, a marriage certificate and if married more than 12 months, a copy of a recent tax return is required. Documents may be uploaded to your Ultimate profile or you may submit them to Human Resources for uploading. Documents must be submitted timely. All dependents must have a valid social security number in Ultimate.

What Needs to Be Done?

- Required:
  - Ultimate online enrollment – New Hire, and Retirement Life Events
  - Make your choices
  - Confirm and submit your elections to complete the process
  - Unum life insurance beneficiary form – receive from Unum and return to Unum

- Optional:
  - Highmark BCBSWV Plan  [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com)
  - United Concordia Dental Plan  [www.unitedconcordia.com](http://www.unitedconcordia.com)
  - Superior Vision Plan  [www.superiorvision.com](http://www.superiorvision.com)
  - If enrolling dependents, submit documentation timely.
  - If enrolling dependents, social security number must be entered in Ultimate

When and Where?

- Medical and flex account enrollment must be completed in 60 days from date of hire.
- Dental, vision, and life insurance enrollment must be completed in 30 days from date of hire.
- Ultimate is available from home.
  - Select appropriate employer
  - Enter user name and password

Additional Notes

- Benefits begin first day of the month following your date of benefit eligible employment
- Timely enrollment means faster ID cards
- Missed premiums will be collected as applicable
- Upload documents to Ultimate or submit to Human Resources
Useful Links

- Medical: [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com)
  Once enrolled and ID cards received, you will find self-service options on the Highmark website

- Dental: [www.unitedconcordia.com](http://www.unitedconcordia.com)

- Vision: [www.superiorvision.com](http://www.superiorvision.com)

- Flex Spending Accounts: [www.flexcompensation.com](http://www.flexcompensation.com)
  Access to claim forms, balance information, claim status, direct deposit forms, and more

- Retirement: [www.tiaa-cref.org/wvu](http://www.tiaa-cref.org/wvu)

The Benefits Team

- [April Deberry](mailto:), Benefits Representative
- [Ralph Lambert](mailto:), Senior Benefits Coordinator
- [Roberta Ryan](mailto:), Benefits Specialist
- [Kelsey Wilson](mailto:), Benefits Specialist

If you have any benefit questions that you want to ask outside of NEO, just give one of us a tap to be routed to our directory information.

Benefits Team email: [mailto:wvuhchbenefits@wvumedicine.org](mailto:wvuhchbenefits@wvumedicine.org)

Human Resources: 304-598-4075