

WVU RESEARCH CORPORATION TRANSITION **BENEFITS ONBOARDING OVERVIEW**

SEPTEMBER 2025

AGENDA

- Timeline
- WVU benefit options overview
- Next steps and quick tips
- Resources
- Open questions and answers

TIMELINE

- **Late August – September 30:** Completion of onboarding
 - All onboarding needs completed by **September 30** to ensure a smooth transition.
- **October 31:** Last day of Research Corporation benefit coverage
- **November 1:** First day of WVU benefits

HEALTH INSURANCE OVERVIEW

- Plan Options:
 - PEIA Plans A and B: Preferred Provider Benefits Plans, similar to a PPO
 - PEIA Plan C: Qualified High-Deductible Plan
 - PEIA Plan D: Point of Service Plan for WV coverage only
 - The Health Plans A and B: HMO plans with regional coverage
 - The Heath Plan C: Point of Service Plan
- Most plan premiums and some cost-sharing are based on salary tiers.
- Each plan has coverage level options:
 - Employee Only
 - Employee and Child(ren)
 - Family
 - Family with Employee Spouse
 - Family with Spousal Surcharge

HEALTH INSURANCE PLAN COMPARISON

BENEFIT	PEIA PPB PLANS				HEALTH PLAN		
In-Network	A	B	C	D	A	B	C
Monthly Premium	\$\$\$	\$\$	\$	\$\$	\$\$\$	\$	\$\$
	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type	Varies by Coverage Type	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type
Annual Deductible	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type*	\$2,250 (S)	Varies by Salary and Coverage Type	\$600 (S)	\$1,000 (S)	\$1,200 (S)
			\$4,500 (F)		\$1,200 (F)	\$2,000 (F)	\$2,400 (F)
Annual Out-of-Pocket Maximum	Varies by Salary and Coverage Type	Varies by Salary and Coverage Type*	\$3,500 (S)	Varies by Salary and Coverage Type	\$6,850 (S)	\$6,850 (S)	\$6,850 (S) (OON Differs)
			\$7,000 (F)		\$13,700 (F)	\$13,700 (F)	\$13,700 (F) (OON Differs)
Coinsurance	80% / 20%	70% / 30%	80% / 20%	80% / 20%	Varies	Varies	Varies

HEALTH SAVINGS ACCOUNT (HSA)

- HSA – A tax-advantaged savings account used to pay for qualified medical expenses. Must be enrolled in PEIA PPB Plan C (a qualified high-deductible plan) to contribute to an HAS.

TIAA/ Health Equity

- HSA funds are held in an interest-bearing account.
- Easily manage HSA investments alongside an integrated WVU TIAA retirement account

Mountaineer Flexible Benefits

- HSA funds are held in an interest-bearing account.
- Administered by Inspira

DENTAL, VISION, HEARING, AND LEGAL

- Mountaineer Flexible Benefits administers dental, vision, hearing, and legal insurance to benefits-eligible employees and eligible dependents; however, the carrier varies by coverage type:
 - Dental – Sun Life
 - Vision – Humana EyeMed
 - Hearing – EPIC hearing
 - Legal – ARAG

DISABILITY INSURANCE- SHORT-TERM DISABILITY

- Offered through MetLife, administered by Mountaineer Flexible Benefits
- Provides income-replacement should you become disabled and unable to work
- Premiums dependent upon salary

DISABILITY INSURANCE- LONG-TERM DISABILITY

- Similar income-replacement benefit, but with a longer duration of disability and a longer waiting period to access the benefit
- WVU offers two long-term disability plans. Premiums for both are dependent upon salary:

The WVU Group LTD

- Pays monthly income benefit based on monthly wage, while continuing existing WVU TIAA 401(a) account contributions
- Premium deduction is post-tax, but the monthly income-replacement benefit is not taxed.

The Mountaineer Flexible Benefits LTD

- Offers two plans with different levels of monthly income benefit based on monthly wage
- Does not contribute to TIAA 401(a)
- Premium deduction is pre-tax, but the monthly benefit is taxable.
- 50%- and 60%-income replacement plan options

LIFE INSURANCE

- WVU offers life insurance benefit options through MetLife, administered by PEIA
 - **Basic Life** – \$10,000 basic life insurance policy **provided by WVU** to all benefits-eligible employees
 - **Optional Life** – Optional life insurance coverage amounts range from \$2,250 and \$500,000 dependent upon age and plan
 - **Dependent Life** – Dependent life insurance amounts range from \$5,000-\$40,000 for spouses and \$2,000-\$15,000 for each eligible child
- Remember as a new employee, you have options to enroll in optional and dependent life (up to limits) as a new employee with no evidence of insurability.
 - Up to \$100,000 optional life plan as new hire
 - Up to Plan 4 with dependent life as new hire

FLEXIBLE SPENDING ACCOUNTS (FSA)

- WVU's FSAs are administered by Mountaineer Flexible Benefits
 - **Healthcare FSA** – Account you contribute money to, used to pay for eligible healthcare expenses for you/eligible dependents. Full annual contribution amount available at beginning of year. You cannot have an FSA and HSA.
 - **Dependent Care FSA** – Used for dependent care expenses. Eligible dependents are children up to age 13, a spouse, and relatives unable to care for themselves. Full annual contribution not available at the start of plan year. This may be paired with an HSA.
 - **Limited Purpose Healthcare FSA (LPHSA)** – Works alongside HSA to maximize savings. Used for dental and vision costs for you/eligible dependents. Full annual contribution available at the beginning of plan year.
- All are pre-tax payroll deductions.
- Annual contribution amount can only be updated during Open Enrollment or due to a qualifying life event.
- Unused funds after the run-out period are forfeited.

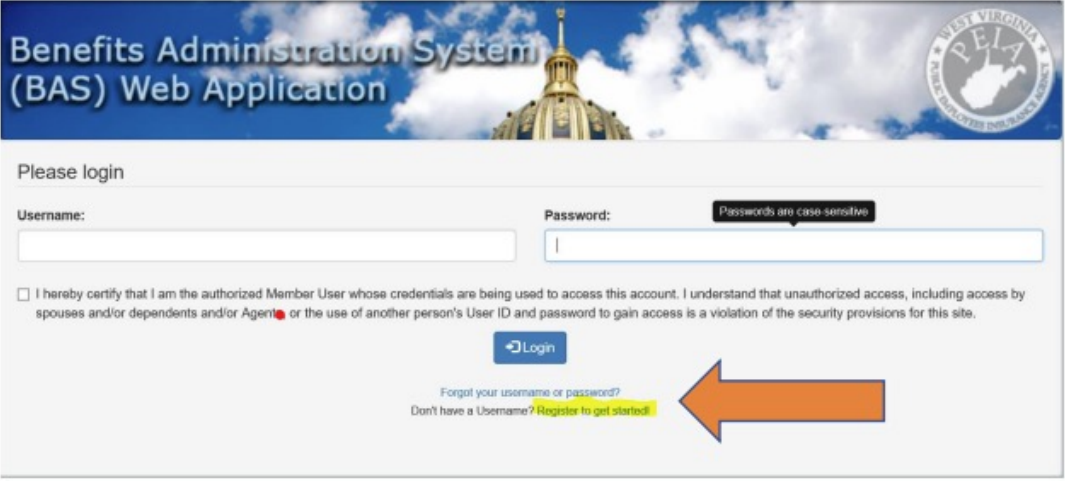
OTHER BENEFITS

- **Critical Illness, Hospital Indemnity, and Accident Insurances** – All provide direct cash benefits based on a qualifying diagnosis, hospital stay, or accident. Benefits provided by Sun Life and administered by Mountaineer Flexible Benefits.
- **Accidental Death and Dismemberment (AD&D) Insurance** – Employee only and Family coverage available up to \$350,000 offered through AIG.
- **Pet Insurance, Identity Theft Protection, and More!** – Additional benefits with premiums paid directly to the vendor are available outside of onboarding. Visit the WVU Benefits Strategy website for details.

NEXT STEPS TO GETTING STARTED

- For health and life insurances plan enrollment – log into PEIA's Manage My Benefits
 - Helpful how to guide to using PEIA's Manage My Benefits portal
- For optional health and financial benefits, complete the onboarding steps
- Keep an eye out for communications from Shared Services!

How to Enroll on Manage My Benefits



Benefits Administration System (BAS) Web Application

Please login

Username:

Password: Passwords are case sensitive

☐ I hereby certify that I am the authorized Member User whose credentials are being used to access this account. I understand that unauthorized access, including access by spouses and/or dependents and/or Agent, or the use of another person's User ID and password to gain access is a violation of the security provisions for this site.

[Login](#)

[Forgot your username or password?](#)

[Don't have a Username? Register to get started!](#)

ADDITIONAL RESOURCES

- WVU Benefits page
 - [Benefits Strategy | Talent and Culture | West Virginia University](#)
- PEIA Shopper's Guide
 - <https://peia.wv.gov/Forms-Downloads/Pages/Shopper's-Guides.aspx>
- FBMC Guide
 - <https://peia.wv.gov/Forms-Downloads/Pages/Mountaineer-Flexible-Benefits.aspx>

QUESTIONS?

Contact the Shared Services Center

- Phone: (304) 293-6006
- Email: sharedservices@mail.wvu.edu
- Request support in the SSC Community:
wvusharedservices.wvu.edu
- Walk-in support at storefronts