



Marshall Health

Benefits Summary As of July 1, 2021

Resident and Fellow Physicians of Marshall Health will receive the benefits listed below.

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>	\$95.00
Employee Only	\$125.00
Employee + Child(ren) – <i>Tobacco Free</i>	\$195.00
Employee + Child(ren)	\$255.00
Employee + Spouse – <i>Tobacco Free</i>	\$430.00
Employee + Spouse	\$495.00
Family- <i>Tobacco Free</i>	\$460.00
Family	\$530.00

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 \$300 and \$600 for family.
- **Standard Network**- This includes the national in-network providers and facilities. The deductible for individual is \$750 and \$1,500 for family.
 - Enhanced Network and Standard Network deductibles cross apply.
- **Non-Network**- This is the out of network providers and facilities for Highmark. The deductible for individual is \$1,500 and \$3,000 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 an Enhanced Plan and a Basic 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.

Dental Coverage: Monthly Rates	Basic Plan	Enhanced Plan
Employee Only	\$18.83	\$21.55
Employee + Child(ren)	\$33.75	\$42.88
Employee + Spouse	\$37.13	\$42.48
Family	\$56.22	\$70.05

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.

Vision Coverage: Monthly Rates	Basic Plan
Employee Only	\$18.83
Employee + Child(ren)	\$33.75
Employee + Spouse	\$37.13
Family	\$56.22

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.

There is an opportunity to enroll in Optional Life insurance and/or Optional Dependent Life insurance through The Standard at your cost.

Retirement (Currently TIAA)

There is 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 obtain the necessary forms to begin additional contributions.

Long-Term Disability (The Guardian)

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.