

SUMMARY OF BENEFITS (For Regular Employees)

NAME OF BENEFIT	INFORMATION	HOW TO HANDLE DURING A LEAVE OF ABSENCE
Dental/Vision Insurance Plan-All regular employees and dependents; Mandatory enrollment; no cost to employee	Effective date – 1 st day of month following date of employment/ enrollment whichever is later.	For the first three months of the leave, they will continue coverage. Submit COBRA form and pay full premium.
Long Term Disability Insurance All Regular Employees; Mandatory enrollment; no cost to employee	Effective date – The day following completion of 7 consecutive scheduled workdays.	No coverage during leave of absence.
	After 45 calendar days or after sick leave is exhausted due to disability, whichever is later, employee is eligible for two-thirds of the employee's gross salary up to a maximum monthly benefit of \$1,500.00.	
PEIA Health Insurance. All Regular Employees-Optional Enrollment Basic Policy \$10,000 Life and combination hospitalization and major medical	Effective date – 1 st day of month following date of employment/ enrollment, whichever is later. A combination of hospitalization, prescription and major medical, and life insurance. Managed Care and traditional indemnity plans are available depending on the plan and coverage selected.	While on medical leave of absence the Agency portion of premium will be paid by the Board for one year upon receipt of a monthly evaluation from the doctor that the employee has a continuing disability. The Employee will pay premium at the same rate as deducted from the paycheck. After one year, the employee is responsible for the full premium cost. The employee may pay the premium up to one year study or maternity leave.
Additional Life Insurance Optional Life Insurance. All Regular Employees – Optional enrollment.	Personnel enrolled in the PEIA Health Insurance Plan are eligible for additional life insurance up to \$500,000.	Employee may continue to pay premium by personal check while on leave of absence.
Optional Dependent Life Insurance Coverage	Personnel enrolled in the WV Health Benefits Plan are eligible for \$5,000 - \$40,000 life insurance for spouse and/or \$2,000 - \$15,000 life for child.	Employee may continue to pay premium by personal check while on leave of absence.
Retirement – All Regular Employees Mandatory Enrollment Payments Equal to 6% of gross salary.	The Teacher's Retirement System provides a retirement program in which all regular employees of the school system must participate. This is a defined benefit plan with retirement benefits based on years of service and final average salary	No deduction or retirement credit earned during leave of absence.
Liability Insurance	Comprehensive Liability Insurance is provided through the State of West Virginia. This insurance covers job-related liability exposure for all employees. The program provides a minimum of one million dollars in liability coverage per occurrence.	
Jury Leave	An employee shall be excused from duty on those days which he or she serves on a jury. An employee shall be compensated for each day of jury service; the difference between that allowed for such jury service (exclusive of travel allowance) and the employee's daily rate of pay.	

Employee Assistance Program (EAP) No cost to employees who receive health benefits. Includes spouse and dependent children	Helps employees address personal problems effectively by providing confidential assessment, information, counseling support and referral services. Provides employee with a result-oriented realistic plan of action. Includes three (3) confidential counseling sessions at no cost to the employee.	
Tax Deferred Annuity (403b)	A tax deferred investment for retirement savings is available to all employees through several annuity carriers. Employee's responsibility to contact participating carriers. Listing of carriers available from the Human Resources Office.	Deductions cease for the period of absence and may be resumed upon reinstatement. Deductions cease for the period of absence and payments must be made directly to Credit Union.
Credit Union	Both savings and loan payments may be handled through payroll deduction. VISA, ATM, IRA's and a wide variety of loan services are available.	Deductions cease for the period of absence. Submit an application for leave form.
Government Bonds	U.S. Savings Bonds may be purchased through payroll deduction.	
Leave of Absence	For advanced study, maternity, child care, family or personal prolonged illness.	
Sick Leave	Payment of time off while employee is ill. This accumulates at the rate of one and one-half days per month, without limit. All payable leave comes from this accumulation. No cash distribution upon termination or death.	
Personal Leave	Payable for four days of absence per year. This is a chargeable to the employee's sick leave accumulation and be approved by a supervisor. Up to 2 days per year may be carried over to the next school year.	
Bereavement Leave	Payment for limited time off due to the death of specific relative. This is chargeable to the employee's sick leave accumulation	
Vacation	For 261 day employees. Based on length of service. Must be approved in advance by a supervisor.	
Workmen's Compensation	Payment of medical costs and for lost time due to the work-related injury or illness.	Return to Work Program available to facilitate early return.
Holidays	The following holidays are paid when they fall within the employment term; Labor Day, Veterans Day, Thanksgiving, Christmas, New Year's, Martin Luther King Jr.'s Birthday, Memorial Day, West Virginia Day, Independence Day, Primary and General Election Days, and up to six outside-the-school-environment days.	
Flexible Spending Accounts	This program allows employees to set aside funds on a pre-tax basis for dependent and medical expenses.	No deductions available.
Smart 529 West Virginia's College Savings Plan	Tax advantaged savings plan designed to encourage families to save for college.	
Whole Life Insurance	Whole life insurance up to \$100,000 of guaranteed coverage.	The company will bill the employee.

This is intended to provide only a brief summary of benefit programs. Refer to the applicable policy for detailed information. In the case of any conflict, error or ambiguity between this summary and the actual policy, the policy provisions will control.

BENEFITS CONTACT INFORMATION

Medical

PEIA – WV Public Employees Insurance Agency
304-558-7850 or 888-680-7342
www.wvpeia.com (can make changes to insurance plan online)
Under the Manage My Benefits Tab

Prescription Drug and Claims

CareMark
844-260-5894
www.caremark.com

Health Claims, Pre-authorizations and Prior approvals for Out-of-State Care

UMR TPA: PEIA Customer Service for claims
800-826-9781
www.UMR.com

Managed Care Plans

The Health Plan
1-800-624-6961
www.healthplan.org

Dental and Vision

Delta
1-800-932-0783
www.deltadentalins.com/enrollees
www.eyemd.com
(Subscriber ID# is your social security number)

Employee Assistance Program

Process Strategies
304-348-1049 or 800-250-3806 (after hour's emergencies or weekends)

Disability Insurance Claim Forms and Information

Mutual of Omaha
304-348-6699

403b Annuity/Custodial Accounts Administrator

TSA Consulting Group
1-888-777-5827

Life Insurance

Minnesota Mutual Life 1-800-205-9515
New York Life 304-340-4219 (529 College Plan & Whole Life)

Death Claims Employee or Covered Dependent

304-348-6699

Retirement

West Virginia Consolidated Retirement Board
304-558-3570 or 800-654-4406
www.wvretirement.com

Credit Union

Pioneer Federal Credit Union
304-348-6648 or 800-339-4378
www.pioneerwv.org