

West Virginia University School of Public Health Graduate Medical Education Policy on Health and Disability Insurance

All residents are entitled to participate in the benefits programs offered to employees of the State of West Virginia.

Health Insurance: West Virginia University (WVU) health insurance plans are administered by the WV Public Employees Insurance Agency (PEIA). PEIA offers a variety of health insurance plan options, including preferred provider plans, HMO plans by The Health Plan of WV, and a high-deductible health plan. All health insurance premiums are determined by salary.

For more detailed information, please refer to the [WV PEIA Shoppers Guide](#) or visit the WV PEIA website at www.wvpeia.com.

If enrolled, health insurance coverage for residents becomes effective on the first date residents are required to report, usually July 1.

Disability Insurance: Short-term and long-term disability income plans are available through the Public Employees Insurance Agency (PEIA) Mountaineer Flexible Benefits Plan. All disability premiums are determined by salary.

For more detailed information, please refer to the [Mountaineer Flexible Benefits Reference Guide](#).

If enrolled, disability insurance coverage for residents, becomes effective on first date residents are required to report, usually July 1.

WVU also offers benefits-eligible employees extended Individual Long-Term Disability (ILTD) insurance from Standard Insurance Company. The ILTD insurance is an extension to the long-term disability insurance program that will allow you to protect more of your income if you become disabled and cannot work.

For more detailed information, please refer to the Extended Individual Long-term Disability Insurance (ILDl) Plan Features and Extended ILDI Eligibility Requirements. <http://benefits.hr.wvu.edu/insurance-plans/extended-ltd>

If you have further questions, you may contact the WVU Division of Human Resources - Employee Benefits Office at 304-293-5700.

Approved by GMEC February 5, 2016