

# Overview 2026-WVU Medicine PCH Benefits

The information below will show the medical plan options for employees of WVU Medicine.

## Levels of coverage

There are four levels of coverage available to you and your family; you decide which level best suits your situation and family's needs. For medical, dental and vision benefits, you may choose either:

- Employee Only
- Employee + Child or Children (includes you and your children, regardless of the number)
- Employee + Spouse
- Employee + Family (includes you, your spouse, and your children)

If you are enrolling a disabled dependent child over the age of 26 into the Mountaineer HDHP, please complete the Highmark Disabled Dependent form below and send it directly to Highmark for determination of coverage availability. If you are enrolling a disabled dependent child over the age of 26 in the 90% Blue PPO or 80% Out-of-Area Plans, please complete the Peak Health Disabled Dependent Authorization form.

Your dependent will not be added to coverage until the carrier notifies Human Resources that they are approved for coverage.

## Medical plan options

- 90% Blue Plan: Lowest deductible, 90% coinsurance – administered by Peak Health
- Mountaineer HDHP with HSA: Qualified high deductible plan – administered by Highmark WV
- 80% Out-of-Area PPO Plan: 80% coinsurance – administered by Peak Health (only available to employees who meet certain residency requirements)

## 90% Blue Plan

The 90% Blue PPO medical plan provides the highest benefit coverage level at the highest employee cost per paycheck.

## 80% Out-of-Area PPO Plan

This plan is only for employees who reside outside of our service area (states other than West Virginia, Ohio, Maryland, Virginia and Western Pennsylvania). Anyone who lives outside of a

15xxx zip code in PA will be eligible for this plan. Employees pay 80% coinsurance after annual deductible has been met.

## **Mountaineer HDHP with HSA**

This option offers much lower employee per pay contributions in exchange for higher deductibles. It puts the decision to spend money now (through payroll contributions) or later (each time you use services) in your hands. Learn more about this plan by reviewing the Mountaineer HDHP article. This plan is administered by Highmark WV.

You can register yourself on the Highmark site by clicking the document below for instructions. You may only register after the effective date of your coverage. Generally, you will receive your insurance ID in the mail approximately 10-14 business days after your enrollment is processed.

## **ACA**

ACA eligibility is reviewed annually. Casual employees (not benefit eligible) who average 130 hours per month during a 12-month measurement period will qualify for benefits under ACA. Eligible employees may enroll in the Mountaineer HDHP plan at the Part-time premium rate for a Stability Period of 12 months. Enrollees may take advantage of pre-tax payroll contributions to a Health Savings Account (HSA). Please note that the employer contribution is not provided to Casual employees, however they can contribute to the HSA on a per pay basis.

Employee must be Casual and meet certain requirements to be measured, including having at least one year of service. If an employee transfers to Casual mid-year, their benefits will run to the end of the month in which they move to Casual. Employees who average 30 hours per week during the 12-month measurement period will receive an offer of coverage to enroll in the Mountaineer HDHP and HSA.

If an employee is re-hired within 13 weeks and worked greater than 4 weeks prior to termination, they may be eligible for ACA coverage.

## **Prescription Drug Coverage**

Prescription drug coverage is included with your medical benefit at no additional premium cost. Coverage will be administered by Navitus for all three medical plans. The coverage level depends on the type of drug and whether you purchase the drug from a retail pharmacy or an Enhanced Network Pharmacy. Learn more about this plan in the Prescription Drug Coverage article.

## Insurance ID Cards

Mountaineer HDHP – You will receive a physical ID card from Highmark within 10-14 business days after your enrollment is processed. This ID card should be used for medical claims. You will also receive an ID card from Navitus to be used for prescription drug claims. You can also access a virtual card for Highmark that you can view or print from any computer, tablet, or smart phone.

90% Blue PPO and 80% Out-of-Area PPO - Employees will be able to access their electronic medical ID cards from Peak Health through MyWVUChart for existing users or by registering for portal access at MyPeak.PeakHealth.org for new users.

Peak Health will also send out a physical ID card within 10-14 business days after you enroll. You will use this ID card for both medical and prescription drug claims.

## Enhanced and Standard Networks

The medical plan offerings feature an Enhanced network that rewards you with lower out-of-pocket costs for using WVU Medicine facilities. To find participating Peak Health providers, you can go to [peakhealth.org/find-a-provider](https://peakhealth.org/find-a-provider).

- Barnesville Hospital - 4/1/2021
- Berkeley Medical Center
- Braxton County Memorial Hospital - 7/1/2019
- Camden Clark Medical Center
- Fairmont Medical Center
- Garrett Regional Medical Center
- Grant Memorial Hospital - 7/1/23
- Harrison Community Hospital - 4/1/2021
- Healthy Minds Center
- Jackson General Hospital - 6/1/2020
- Jefferson Medical Center
- J.W. Ruby Memorial Hospital
- Potomac Valley Hospital
- Princeton Community Hospital - 7/1/2021
- Reynolds Memorial Hospital
- St. Joseph's Hospital
- Summersville Regional Medical Center - 7/1/2019
- Thomas Hospitals – 1/1/2023
- Uniontown Hospital - 4/1/2020
- United Hospital Center
- Weirton Medical Center - 1/1/2025
- Wetzel County Hospital - 7/1/2020
- Wheeling Hospital - 4/1/2021
- WVU Medicine Children's

- WVU Medicine Center for Hope and Healing - 10/10/2019
- WVUHS Home Care - 1/1/2021

Each plan also allows for the use of Standard network facilities that are in-network, but at a higher cost. For a list of Highmark BCBS in-network providers and facilities, visit [www.myhighmark.com](http://www.myhighmark.com). For a list of Standard Network providers through Peak Health, visit [firsthealthcomplementary.com/](http://firsthealthcomplementary.com/). Both of these networks apply to the 90% PPO Plan and the Mountaineer HDHP.

If you are enrolling in the 80% Out-of-Area PPO Plan, you will want to find providers through the First Health Complementary provider directory - [firsthealthcomplementary.com/](http://firsthealthcomplementary.com/).

If you are unsure of the Network status of a particular provider, you should call the Member Services at the number on the back of your ID card for clarification before obtaining services.

## Out-of-network

The following list of hospitals will show on the Highmark and First Health Complementary website as being in-network but are out-of-network (no coverage) for the WVU Medicine medical plans.

- Broaddus Hospital - 1/1/2025
- Charleston Area Medical Center
- CAMC Greenbrier Valley Medical Center - 1/1/2025
- Davis Medical Center - 1/1/2025
- East Ohio Regional Hospital - 5/1/2021
- Grafton City Hospital - 2/1/2022
- Marietta Memorial Hospital
- Minnie Hamilton Health Center - 2/1/2022
- Mon Health Medical Center - 1/1/2020
- Mon Health Marion - 2/1/2022
- Plateau Medical Center
- Preston Memorial Hospital
- Sistersville General Hospital - 11/1/2020
- Southeastern Ohio Regional Medical Center – 1/1/2023
- Stonewall Jackson Memorial Hospital
- Trinity Medical Center East and West – 1/1/2023
- Webster Memorial Hospital - 1/1/2025

There will be no coverage for services received from:

- Mountainstate Orthopedic Associates, Inc.

## Preventive Services

Preventive Services are covered at 100% under all medical plan options at network providers. You may be responsible for a Facility fee or charge in connection with your visit.

## Facility Charges

You may be responsible for a Facility fee, clinic charge, or similar fee or charge in addition to the Physician's charge (or with a preventive service visit) if the Service is provided at a Physician's office, a Hospital or Facility Other Provider, Professional Other Provider, Retail Clinic or Urgent Care Center.

Facility fees for ordinary office visits to our provider-based clinics for all Highmark and Peak members have been eliminated. For example, when members go to UTC for an ordinary office visit, for example, the facility fee will be zero-pay with no patient responsibility.

## Care Connection

Employees enrolled in a WVU Medicine Medical Plan can use this FREE program.

- Nurse Navigators available 24/7 at 1-844-484-2360
- E-Visit or Video Visit (in West Virginia only) through MyChart

More information at [wvumedicine.org/info/care-connection](http://wvumedicine.org/info/care-connection).

## Employee Premiums

If you completed the Wellness Rewards Program last year, you will see a Wellness Credit of \$12.50, \$25, or \$50 depending upon your medical coverage level (if you have a spouse enrolled) and how much of the program you both completed which will bring the total premium cost down. If you did not complete any part of the Wellness Rewards program last year, you will not see a credit on your pay.

## Full-Time Employee Premiums

Mountaineer HDHP Premiums (per pay)

Group	Hourly Rate	Hourly Rate	Hourly Rate
	<\$20	\$20-\$40	>\$40
Employee Only	\$41.85	\$47.51	\$54.18
Employee+ Child(ren)	\$58.21	\$66.44	\$75.68
Employee+ Spouse	\$106.22	\$122.42	\$134.63

Employee + Family    \$134.27    \$155.35    \$172.41

Example: \$41.85 - \$25 [Wellness Credit] = \$16.85 [actual per cost]

90% Blue PPO Premiums and 80% Out-of-Area PPO (per pay)

Group	Hourly Rate		
	<\$20	\$20-\$40	>\$40
Employee Only	\$50.32	\$57.32	\$65.32
Employee+ Child(ren)	\$86.32	\$99.69	\$114.05
Employee+ Spouse	\$161.61	\$187.19	\$208.77
Employee + Family	\$207.45	\$241.77	\$272.09

**Part-Time Employee Premiums (per pay)**

Plan	Coverage Level	Employee Cost Per Pay
90% Blue PPO and 80% Out-of-Area PPO	Employee Only	\$111.35
90% Blue PPO and 80% Out-of-Area PPO	Employee + Child(ren)	\$201.82
90% Blue PPO and 80% Out-of-Area PPO	Employee + Spouse	\$317.26
90% Blue PPO and 80% Out-of-Area PPO	Family	\$482.66
Mountaineer HDHP	Employee Only (1)	\$57.24
Mountaineer HDHP	Employee + Child(ren)	\$192.79
Mountaineer HDHP	Employee + Spouse	\$303.16
Mountaineer HDHP	Family	\$459.10

*Mountaineer Employee Only is set by ACA affordability annually.*

Example: \$57.24 - \$25 [Wellness Credit] = \$32.24 [actual per cost]

**Other Documents**

Benefit Summaries, Benefit Booklets and Summaries of Benefits and Coverage for each of the medical plans can be found at [www.benefitsgo.com/HROneSource](http://www.benefitsgo.com/HROneSource)

*The information on this site is intended to be an overview of benefits available to employees of WVU Medicine. Please refer to your plan documents/insurance contracts for a complete description of coverage, exclusions and limitations. If there is a discrepancy between the information on this website and in the plan documents/insurance contracts, the plan documents or insurance contracts will govern. WVU Medicine reserves the right to amend, change or terminate the plans, programs and policies described on this website.*