



What's Important for Plan Year 2026?

Marshall University Employees Open Enrollment – April 2nd to May 15th

NOTES:

- You must complete open enrollment (on-line or transfer form) to make any change (add, cancel or change plans). If no action, all coverage will remain the same.
- Even if you're not making any changes to your enrollment, please visit www.umar.com to update your Coordination of Benefits. This will ensure a seamless payment of claims after the new plan year begins. If you do not see an option to update your Coordination of Benefits once you log in, this will not apply to you.
- For benefits related questions, contact us at benefits@marshall.edu

PEIA & The Health Plan HMOs and POS

Rate Change:

- Rates for Plan Year 2026, beginning July 1, will have a 14% increase in employee premiums for active employees. See pages 32-36 of the Shopper's Guide for rates.
- Medicare and Non-Medicare Retirees will see a 12% increase in employee premiums.

PEIA PPB Benefit Changes:

- Deductible and Out-Of-Pocket Maximums will increase for both active employees and Medicare/Non-Medicare retirees will increase by 40%.

- The following copays will increase:
 - Inpatient and outpatient services- \$250 copay
 - Emergency Room (Non-Emergency)- \$200 (Waived if admitted)
 - Massage Therapy \$30 copay (first 20 visits); \$35 (visits after 20)
 - Prescription- Generic copay \$20, name brand copay \$50

Spousal Surcharge Increase:

- **The Spousal Surcharge will increase to \$350 per month.**

Upcoming Audits:

- PEIA will be auditing the following items in the coming year. Please ensure that your information is accurate on your account to avoid any issues.
 - Spousal Surcharge
 - Tobacco Free Status
 - GLP1 medication
 - Even if you are not making changes to your benefits, it would be wise to log into the PEIA system and confirm that your Spousal Surcharge and Tobacco Free Status is correct.

Premium and Coverage Details are available through the below link to the PEIA 2026 Shopper's Guide.

[PEIA Shopper's Guide Plan Year 2026](#)

The Health Plan: There will be no plan changes for The Health Plan.

Mountaineer Flexible Benefits

Below are changes for your upcoming Mountaineer Flexible Benefits Plan Open Enrollment. You can obtain full plan details at <https://mountaineer.fbmcbenefits.com> and may access the Benefits Guide at [FBMC WV Flexible Benefits Guide PY 2026](#)

There are NO plan or rate changes for Dental, Vision, Legal, Accident, Critical Illness or Hearing for the upcoming plan year.

- Hospital Indemnity plan will now pay for time in the Emergency Room IF you are there for 20+ hours awaiting an in-patient bed.

Savings Plans Updates:

- Contribution Limits have been adjusted to federal limits as follows:
 - Healthcare Flexible Spending Account: \$3,300
 - Health Savings Accounts, Individual Enrollment: \$4,300
 - Health Savings Accounts, Family Enrollment: \$8,550
 - Dependent Care Limit: \$5,000

Benefit Fairs

Please see the below list for dates and times.

Representatives from PEIA, The Health Plan, FBMC, and SunLife will be in attendance.

Date	Time	City	Location
04/08/2025	3-6pm	South Charleston	Bridge Valley C&TC- Toyota Hall 2001 Union Carbide Drive
04/09/2025	3-7 pm	Beckley	Tamarack 1 Tamarack Park
04/10/2025	3-7 pm	Huntington	Delta Hotels Downtown 800 3rd Avenue
04/15/2025	3-7 pm	Wheeling	WV Northern Community College J. Michael Koon Auditorium (1 st floor of B&O Building) 1704 Market St.
04/16/2025	3-7 pm	Morgantown	Holiday Inn University 1188 Pineview Drive
04/17/2025	3-7 pm	Martinsburg	Holiday Inn 301 Foxcroft Avenue
04/22/2025	3-7 pm	Mineral Wells	Comfort Inn 167 Elizabeth Pike

If you have any questions, please email us at benefits@marshall.edu