2016 BENECT OPEN ENROLLMENT

NOVEMBER 9 – 30, 2015

MAKING YOUR 2016 ELECTIONS

What Selections are Right for Me?

Each year you may elect changes to your benefits during Benelect Open Enrollment. Please visit the Human Resources home page at http://hr.case.edu for a direct link to the PeopleSoft Human Capital Management (HCM) sign-in page. Once signed-in you will be able to view a summary of your current benefits elections.

To assist you in deciding which benefit options are right for you in the coming year, please read the enclosed materials in addition to this document:

1. Benelect 2016 enrollment guide. This guide summarizes the Benelect program options. It will guide you through your enrollment process and the decisions you will need to make to complete your enrollment elections.

2. Summary of 2016 Benelect Changes. Program changes occurring in 2016 are described in the enclosed document. This information will help you evaluate the available insurance options.

3. Benelect 2016 price sheets. Use these sheets to calculate the costs of your 2016 benefit elections.

Whether your year looks predictable or your family anticipates changes that impact your benefit needs, there are always some changes to our benefit offerings. You aren’t alone. And, we are here to help.

For personal assistance, please visit the Benefits Fair to speak with representatives from Benefits Administration and Benelect insurance carriers. The Fair will occur from 11 a.m. to 5 p.m. on November 11 and from 8 a.m. to 2 p.m. on November 12 in the Ballroom at Tinkham Veale University Center.

The online resources available at http://hr.case.edu/benefits are designed to support you in deciding which plans best fit your personal needs for this coming year.

Additionally you will find representatives and computer kiosks available throughout the open enrollment period at the following locations:

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<tr>
<th>Dates</th>
<th>Locations</th>
<th>Times</th>
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<tbody>
<tr>
<td>November 11</td>
<td>Ballroom, Tinkham Veale UC</td>
<td>11:00-5:00</td>
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<tr>
<td>November 12</td>
<td>Ballroom, Tinkham Veale UC</td>
<td>8:00-2:00</td>
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<tr>
<td>November 13</td>
<td>Room 209, Crawford Hall</td>
<td>8:30-5:00</td>
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<td>November 16-20</td>
<td>Room 209, Crawford Hall</td>
<td>8:30-5:00</td>
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<td>November 23-25</td>
<td>Room 209, Crawford Hall</td>
<td>8:30-5:00</td>
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<tr>
<td>November 30</td>
<td>Room 209, Crawford Hall</td>
<td>8:30-5:00</td>
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You can e-mail open enrollment questions to benefits@case.edu, or call the Benelect Hotline at 368-1234 between 8:30 a.m. and 5 p.m. from November 9 through November 30. Please direct all HCM System issues to the Help Desk by phone at 368-HELP (368-4357) or online at help.case.edu.

As part of its green initiative Benefits Administration is making a concentrated effort to reduce the amount of paperwork that is required during open enrollment. But please note that certain elections — such as choosing to increase the amount of Supplemental Life insurance coverage — will require a paper form to be completed in addition to selecting benefits in the online tool.

If you want to enroll, but cannot access HCM due to special circumstances—such as travel plans—call the Benelect hotline at (216) 368-1234 on or before November 25, 2015, to make special arrangements.

November 9th – November 30th: Make Your Elections

2016 Benelect elections should be made through the HCM System during the open enrollment period. The open enrollment system will be available beginning at 7 a.m. on November 9 through 8 p.m. on November 30, 2015. The benefits you choose will be effective for the period January 1, 2016 through December 31, 2016.

• All benefit enrollment elections must be submitted online by 8 p.m. on November 30.
If you take no action during the open enrollment period your 2015 Benelect elections will default as your 2016 elections – including your FSA contribution amounts.

Voluntary benefits for 2016 can also be elected during open enrollment. These benefits include:
- Prepaid legal services with Hyatt Legal Plans
- Spouse and dependent life insurance with Consumers Life Insurance. Please note that you will need to complete an evidence of insurability form if you add your spouse to this coverage.

You can e-mail open enrollment questions to benefits@case.edu, or call the Benelect Hotline at 368-1234 between 8:30 a.m. and 5 p.m. from November 9 through November 30.

Some Considerations for Making Your 2016 Benelect Decisions:
- If you elect the Anthem High Deductible Health Plan (HDHP) medical option, consider contributing the difference in monthly premiums between the PPO and HDHP options into a Health Savings Account.
- The HealthSpan HMO (formerly Kaiser Permanente) is expanding its network in northeast Ohio to make it easier for you to obtain services covered by your health insurance plan.
- The Working Spouse Premium only applies if your spouse/domestic partner has access to medical insurance through another employer but is covered by your Benelect medical plan. Please indicate in the HCM open enrollment system whether the premium applies to your covered spouse/domestic partner.
- Dental and Vision enrollment is open.
- If you are adding a new dependent to your coverage, you must contact Benefits Administration and provide dependent verification.
- Contributing to Flexible Spending Accounts (FSA), from which you can be reimbursed for out-of-pocket healthcare and dependent care expenses, provides tax benefits by reducing your taxable income. If you plan to participate in either or both types of FSAs, please estimate your anticipated 2016 expenses and set your FSA elections accordingly. The IRS “Use It or Lose It” rule governs these accounts meaning refunds of unclaimed contributions are not permitted.
- A “grace period” for FSA expenses gives you an extended period to incur expenses against any outstanding balance from the prior plan year. You have until March 15, 2016 to incur expenses against your 2015 FSA elections, and until March 15, 2017 to incur expenses against the FSA elections you make during 2016 Benelect Open Enrollment.
- Your Health Care FSA debit card cannot be used for grace period expenses. Reimbursements for grace period expenses must be submitted using the paper reimbursement claim form.
- If you choose to increase the amount of Supplemental Life Insurance, evidence of insurability is required. Your beneficiary information is on file with the Benefits Administration office for review.

Confirming Your Elections
After open enrollment closes you will receive electronic notification via The Daily providing navigation instructions to obtain confirmation of your 2016 benefit elections. If you take no action in the HCM System by 8 p.m. on Monday, November 30, your confirmation will indicate that you have elected to keep your current 2015 elections without change for the 2016 calendar year.

Earn a $25 per Month Wellness Premium Incentive for 2016
If you will be a medical plan participant during 2016, simply complete all of the following before November 30, 2015, to qualify for a $25 per month wellness premium incentive award during 2016:
- Health Risk Assessment
- Biometric Screening
- Tobacco Attestation form (non-tobacco user status)

E-mail wellness@case.edu or call (216) 368-5790 with questions or to request more information.