



Welcome to New Employee Orientation

Agenda for the Day

- Getting Started at the University
- Diversity and Inclusion
- Compliance
- Environmental Health and Safety
- Police and Security Services
- Staff Advisory Council

---Break for Lunch at 11:30 a.m. (Yay!)---

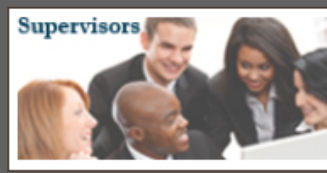
- Health and Wellness
- Information Technology Services
- Benefits

---Finished approximately 3:00 p.m.---
(time left for ID's, parking, whatever...)

Day 2

- Health Screenings
 - University Health Services, 2145 Adelbert Rd., 1st floor
- OSHA Safety Training
 - Environmental Health & Safety, Service Building, 2220 Circle Drive, 1st floor

- Housekeeping
 - Restrooms, Technology, Paperwork
- Introductions
- New employee web page
 - hr.case.edu → “Employment” → “Employee Orientation”



human resources employment

[»Policy Manual](#)

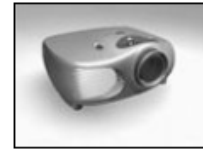
- Employment Home
- Career Opportunities »
- Academic Listings
- Temporary Jobs
- Employee Orientation
- Staff Service Teams
- Supervisor's Toolkit »
- Relocation Services
- Forms
- Office Of Inclusion, Diversity, and Equal Opportunity

New Employee Orientation

Welcome to Case Western Reserve University, one of the nation's most respected private research universities. You are an important member of the university community dedicated to achieving excellence in scholarship and research. Your employment experience will be a positive one as you take the time to become familiar with the university's policies on Human Resources and your shared responsibility in the university's commitment to excellence.

[Orientation](#) | [Human Resources Links](#) | [Campus Resources](#) | [Getting Involved](#)

Orientation



There is a full day New Employee Orientation program that takes place every Monday in Crawford Hall. This slideshow provide details about our campus and technological environments.

- [New Employee Orientation \(pdf\)](#)

The Story of Case Western Reserve University

What's on the USB Drive?



| Name |
|--|
| 2014 Benelect Rates 50% Time.pdf |
| 2014 Benelect Rates 75% Time.pdf |
| 2014 Benelect Rates Full Time.pdf |
| 2014 Wellness Incentives.pdf |
| Dependent Verification Documentation.pdf |
| Drug.Free.Schools.pdf |
| Plan A Summary Plan Description.pdf |
| Plan B Summary Plan Description.pdf |
| Plan C Summary Plan Description.pdf |
| Staff Handbook.pdf |
| Supplemental Life Rates.pdf |

Where can
I learn
about
CWRU?

www.case.edu

Who's Who

Barbara R Snyder
President



William A “Bud” Baeslack,
Provost, Chief Academic
Officer



Who's Who

John Wheeler

Senior Vice President of
Administration



John Sideras

Senior Vice President of Finance
and Chief Financial Officer



Who's Who

Lynn T Singer

Deputy Provost and Vice
President for Academic Affairs



Marilyn Mobley

Vice President for Inclusion,
Diversity & Equal Opportunity



Who's Who

Louis Stark
Vice President for
Student Affairs



Carolyn Gregory
Vice President for
Human Resources Services





Arts and Sciences
Graduate Studies

Applied Social Sciences

Dentistry

Engineering

Law

Management

Medicine

Nursing



Policies and Procedures

- Smoke, alcohol, and drug-free workplace
 - Designated smoking areas
- Orientation period
 - 90 calendar days
- Performance Management
 - Annual Reviews
- Employee Assistance Program (EASE)
 - Centers for Families and Children 216-241-3273
 - Counseling, Elder Care, Child Care
 - Wallet card in blue folder

Policies and Procedures

- Pay days

- category 1, executive staff (exempt)-minimum of 40 hours per week, paid monthly
- category 2, professional staff (exempt)-minimum of 40 hours per week, paid monthly
- category 3, support staff (non-exempt)-37.5 hours per week, paid twice per month

(all employees are paid via Direct Deposit)

- Work Schedules and Overtime

- business hours
- overtime rates

Policies and Procedures

- Vacation days -- earned monthly
 - Executive Staff (category 1): 1.75 days/month (21 per year)
 - Professional Staff (category 2): 1.33 days/month (16 per year)
 - Support Staff (category 3): 0.9 day/month (11 per year)
 - Accrual rate for categories 2 and 3 increases at five years of service, and category 3 again at 15 years of service
 - One year of accrued unused days can be carried over to the next fiscal year (July 1 through June 30)
 - Eligible to use after successful completion of orientation period

Policies and Procedures

- Sick days
 - Category 1 refer to pamphlet in blue folder

| Years of service | = | Paid time off |
|------------------|---|---------------|
| 3 mos to 1 yr | = | 5 days |
| 1 yr to 5 yrs | = | 10 days |
| 5 yrs + | = | 15 days |

Unused allowance accrues from year to year

Policies and Procedures

- Holidays
 - 10 scheduled paid holidays per year
 - New Year's Day, MLK Day, Memorial Day, Independence Day, Labor Day, Thanksgiving (2), Christmas (2), New Year's Eve
 - 1 personal floating holiday per year
 - must be scheduled with supervisor
 - does not carry over to following fiscal year
 - cannot be used during orientation period

ID cards, Parking, and Keys

Access Services, 18 Crawford Hall (ground floor)

Open **9:00 a.m. until 4:00 p.m.**

Avoid the long lines, always call first!

Phone: 216.368.2273(C-A-R-D)

Email: parking@case.edu
access@case.edu

Website: parking.case.edu



Employee ID Card

- Complete a white information card (front and back)
- Show a valid government or state issue photo ID
- ID card provides access to buildings, parking, libraries, gym
- Replacement cost is \$25

Transportation/Parking

- RTA passes available as pre-tax deduction
- Complete parking form
 - select pre-tax option
 - provide license plate #, make/model, year, and color of car
- A hang tag will be provided
 - can be switched from car to car
 - damage/replacement cost is \$25
- New employees are assigned to a currently open lot.
 - Place your name on a waiting list to change lots.
- Parking validation for orientation day

Keys

- Online Key Request System
 - requires valid network ID
- Pick up at **Access Services** or **BRB Security Desk** (for those housed in the Health Science Complex)
 - \$25 fee charged for keys unclaimed after 45 days
- Keys that are no longer needed must be returned to **Access Services**
 - Department will be charged a **\$75.00 fine for each unreturned key**
- Report lost or stolen keys to Protective Services
 - Department will be charged a replacement fee

Q & A

**Inclusion, Diversity
and
Equal Opportunity
at
Case Western Reserve University**

*Advancing diversity through inclusive thinking,
mindful learning and transformative dialogue*

www.case.edu/diversity

OIDEO Staff

Marilyn Sanders Mobley, PhD

Vice President and Title IX Coordinator

Karyn Newton

Executive Aide to Vice President

Gia Adeen

*EEO & Diversity Manager
Deputy Title IX Coordinator*

Melissa K. Burrows, PhD

*Faculty Diversity Officer
Deputy Title IX Coordinator*

Janetta Hammock, MA

Diversity Program Manager

Mission

The mission of the Office for Inclusion, Diversity and Equal Opportunity is to provide support and guidance and to advance equitable and fair treatment in employment, education and other aspects of campus life.

The Office serves as a resource to the University in the interpretation, understanding and application of federal and state equal opportunity and affirmative action laws and regulations.

Ultimately, the Office supports the University's mission by providing strategic leadership in the development of policies, procedures, and programs that will help foster diversity, inclusiveness and a welcoming environment for faculty, staff, students, and others.

What Do We Do?

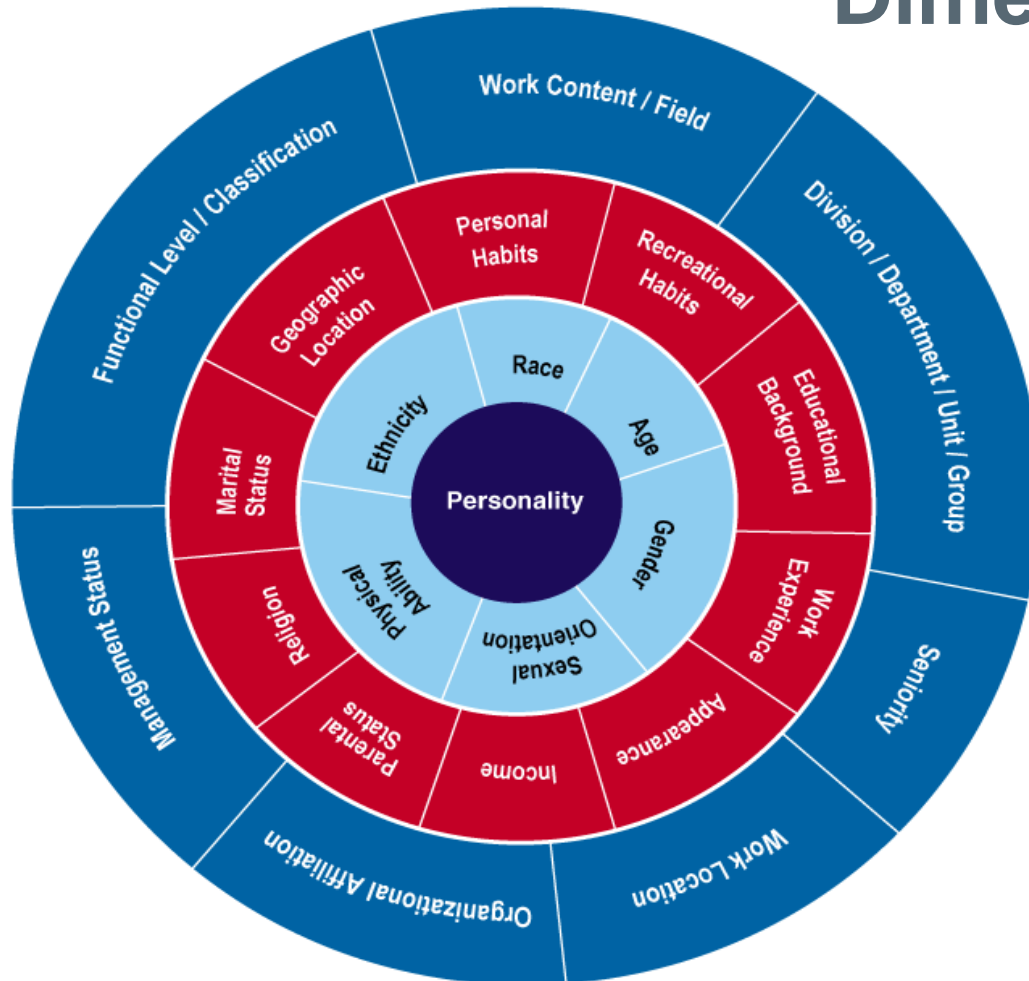
- Campus-wide diversity and inclusion inventory
- Power of Diversity Lecture Series
- Train The Champion
- Sustained Dialogue Campus Network (SDCN)
- Department/division customized training/development opportunities and workshops
- Discrimination & Harassment grievance consultations & investigations
- Administration of university policies

What is Diversity?

A mosaic of individual groups with varying backgrounds, experiences, styles, perceptions, values and beliefs.

According to the university's Diversity Strategic Action Plan (DSAP):
“diversity usually refers to representation (numbers) related to a wide range of human difference. The dimensions most commonly identified include gender and race/ethnicity. Diversity scholars have identified many other dimensions including, but not limited to, age/generation, mental/physical abilities, sexual orientation, gender identity/expression, religion, family status, communication style, geographic location, and military experience. Another important dimension is immigrant status.”

Primary & Secondary Dimensions of Diversity



- Organizational Dimensions
- External Dimensions
- Internal Dimensions

Diversity in the Workplace/Workforce

- What are some of advantages to working in a diverse environment?
- What are some of the challenges?

What is Inclusion?

- Inclusion is the process of making every member of the university feel welcomed, valued, and respected for what they contribute.
 - At its best, inclusion is a practice of enabling diversity to create opportunities to incorporate voices, perspectives, and ideas that might otherwise be missed, overlooked or undervalued.
 - Inclusion is a method of leveraging diversity for the best possible outcomes, interactions, campus climate and quality of life for faculty, students, staff, and alumni.

The Inclusion Paradox

Diversity is the mix, inclusion is making the mix work.

- Andres Tapia, Diversity Expert

University Policies

- Non-Discrimination Statement
- Sexual Misconduct Policy
- Supplier Diversity Policy
- Americans with Disabilities Act
- Consensual Relationship Policy
- Domestic Partner Policy

Non-Discrimination Statement

Case Western Reserve University does not discriminate in recruitment, employment, or policy administration on the basis of **race, religion, age, sex (including pregnancy & sexual misconduct), color, disability, sexual orientation, gender identity or expression, ancestry, national or ethnic origin, political affiliation, genetic information, military status or status as a disabled veteran or other protected veteran** under U.S. Federal Law. In addition, the University expects all employees, students, vendors, and associates to comply with the policy of non-discrimination. The University intends to maintain an environment free of sexual harassment and will not tolerate any form of harassment of employees or students. Retaliation against persons raising concerns about discrimination, sexual harassment or harassment of any kind is prohibited and will constitute separate grounds for disciplinary action up to and including discharge or expulsion from the university. **The university encourages and values diverse views, thoughts, opinions, experiences, backgrounds, and cultures and strives to provide both the opportunity and a safe environment for diversity to be expressed.**

www.case.edu/president/aaction/reaffirm.html

What is Sexual Misconduct?

Sexual Misconduct includes the following:

- Forced Sexual Intercourse
- Non-Consensual Sexual Intercourse
- Non-Consensual Sexual Contact or Activity
- Forced Sexual Contact or Activity
- Sexual Exploitation
- Sexual Harassment

(Definitions can be found within the Policy)

New Sexual Misconduct Policy

Department of Education (DOE), Office for Civil Rights oversees Title IX enforcement, including sexual harassment and sexual violence effecting the entire university community (Title VII also covers sexual harassment in the workplace but only speaks to employees, not students)

- Provided direction to colleges & universities via a “Dear Colleague” Letter sent to all educational institutions regarding sexual violence and grievance processes.
- The DOE expressed the following concerns about sexual violence on campuses:

DOE's Concerns:

- 1 in 5 college women have experienced sexual violence
 - 6.1% college men have experienced sexual violence
- The DOE's general concerns:
 - underreporting of sexual violence
 - lengthy investigations,
 - inadequate action taken
 - fairness of the grievance process for both parties

Obligation To Report (Mandatory Reporting)

Each member of the university community has an obligation to report sexual misconduct, which includes reporting after witnessing sexual misconduct or hearing about it from the person who experienced it or from another person.

Sexual Misconduct Quiz

William sent an E-mail message to an employee recently assigned to his team complimenting her on her dress. Later she was reprimanded for poor performance. She responded that this must have been caused by her refusal to become involved with William. William is stunned and denies doing or saying anything that could be construed as sexual misconduct. What advice would you offer William?

- A. Quit and find another job.
- B. Don't worry. Everyone knows that this employee is unstable.
- C. Cooperate fully in the investigation. If the only evidence of sexual harassment is an occasional compliment on an employee's choice of clothing, it is hard to imagine that this would create a hostile work environment.
- D. Take a training course on sexual harassment.
- E. Hire a good lawyer.

The answer is . . . C (D could also be selected)

Because the e-mail communication is slightly suggestive (although nothing was intended), it can be used to make more believable other statements that William may deny having made. E-mail and voice mail should be used on the assumption that they will be broadcast on the six o'clock news. Therefore, Jordan should keep e-mail messages limited to company business and recognize that such communications can be taken out of context and have far greater impact than ever intended. Because verbal statements are hard to prove and come with qualifications and explanations, written statements or recorded calls may get far more attention and weight than their authors ever intended or envisioned. Also, such records are remarkably reproducible. A chat on the computer is not the equivalent of a conversation in the lunchroom.

<http://www.businessweek.com/1997/41/b3548040.htm>

Supplier Diversity Policy Statement

It is the policy of Case Western Reserve University (CWRU) that in acquiring goods and services we maintain an environment that promotes, increases, and improves the quality of the overall participation of a widely diverse group of business enterprises. CWRU is committed to assisting minority and women-owned business enterprises in gaining access to business opportunities at the University, to further expand business opportunities, and to enhance continued economic growth. CWRU will expect our strategic suppliers to adopt similar strategies of inclusion.

It is our objective to implement an innovative program which makes supplier diversity a specific objective campus-wide. This objective coincides with the expectation that all goods and services acquired from any business enterprise will meet the University's requirements relating to value, quality and timeliness. The University believes that through our supplier diversity initiative more diverse business enterprises will not only have greater opportunities but will increase their business presence at the University.

Americans with Disabilities Act

The Americans with Disabilities Act (ADA) of 1990 prohibits private employers, state and local governments, employment agencies and labor unions from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions, and privileges of employment. The law also requires that covered entities provide qualified applicants and employees with disabilities with reasonable accommodations that do not impose undue hardship. An individual is considered to have a disability if that individual either (1) has a physical or mental impairment which substantially limits one or more of that person's major life activities, (2) has a record of such an impairment, or (3) is regarded as having such an impairment. In 2008, the Americans with Disabilities Act Amendments Act was implemented to protect a greater number of employees with disabilities.

Online: <https://www.case.edu/finadmin/humres/eod/disable.html>

ADA Quiz # 1

True or False?

- The purpose of the ADA is to guarantee jobs to all people with disabilities.

ADA Quiz - Answer

False

The purpose of the ADA is to prevent covered employers from discriminating against disabled applicants or employees who are qualified to perform the essential functions of their jobs, with or without an accommodation. The ADA requires employers to reasonably accommodate qualified disabled applicants and employees if doing so doesn't pose an undue hardship to the employer.

ADA Quiz #2

True or False?

- If you think an applicant/employee has a disability, but it is not obvious, you should always ask?

ADA Quiz - Answer

False

If the applicant/employee doesn't disclose having a disability, don't ask. However, if the applicant/employee does have an obvious disability or if the applicant voluntarily discloses a disability, you can then ask if the applicant/employee will require the job to be modified in some way to enable the applicant/employee to perform the job duties.

ADA Quiz #3

What is not considered a disability under the ADA?

- A. An applicant/employee with a sprained ankle that is expected to heal in four months.
- B. An applicant with cancer that is in remission.
- C. An applicant/employee with a hearing impairment.
- D. An applicant/employee with epilepsy.

ADA Quiz - Answer

The correct answer is A.

A sprained ankle is transitory (lasting six months or less) and minor (not substantially limiting) and is therefore not covered by the ADA. However, assistance is available to those with transitory and minor medical conditions through another office at the University.

The other options are considered a disability under the ADA.

Consensual Relationship Policy

The University considers sexual or romantic relationships between faculty and students and between supervisors and their employees to be a basic violation of professional ethics and responsibility for the other's academic or job performance or professional future. Such relationships are expressly prohibited unless both parties are engaged in creating and implementing a Management Plan, which might include changes in:

- The reporting structure
- Who does evaluations
- Assignment of courses, advisors, or dissertation evaluators

Consensual Relationship Quiz

Rita had a consensual affair with Phil, one of her co-workers. They stopped seeing each other. However, Phil has been sexually propositioning Rita over the last several weeks at work. Rita now finds Phil's sexual comments to her offensive. Does Rita have a viable sexual harassment claim against Phil based on these recent comments to her?

- A. No, because Rita had previously had an affair with Phil
- B. No, because verbal remarks, without any physical touching, are insufficient to predicate a sexual harassment claim.
- C. Yes, because the affair between Rita and Phil ended several months ago.
- D. No, unless Rita has made it clear to Phil that the affair is over and that she now finds his sexual remarks offensive.
- E. Probably, if Phil continues to make sexual remarks in the future.

The Answer is . . . D

Where an employee had a consensual relationship with a co-worker, she must make clear to the other that the affair has ended and that she wants the romance to stop. If the co-worker thereafter persists in harassing the other, he could well be liable to his former paramour for sexually harassing her. If the employer receives a complaint about or knows of the harassing conduct and fails to take effective action to stop it, the employer could be liable.

<http://www.businessweek.com/1997/41/b3548040.htm>

Domestic Partnership Policy

Domestic Partners are defined as two individuals of the same or opposite sex:

1. who are both 18 years of age or older and have the capacity to enter into a contract; and
2. who are involved in an exclusive, long-term, and committed relationship; and
3. who have resided together in a common household continuously for at least six (6) consecutive months; and
4. who intend to reside together indefinitely; and

Domestic Partnership Policy

5. who are not related by blood to a degree of closeness which would prohibit legal marriage in the State in which the partners legally reside; and
6. who have agreed to be jointly responsible for each other's welfare, financial obligations, and basic living expenses, including food, shelter, and health care expenses; and
7. who are not married, who are not currently involved in any other domestic partnership, and who have not been involved in any other domestic partnership or marriage for the last twelve (12) months, unless that partnership or marriage ended because of death.

<http://www.case.edu/provost/lgbt/policies.html>

Unconscious Bias Theory

Unconscious Bias Theory

Unconscious Bias Theory is based on our cultural biases and stereotypes regarding people of different racial and ethnic backgrounds or of a different sex and how they impact:

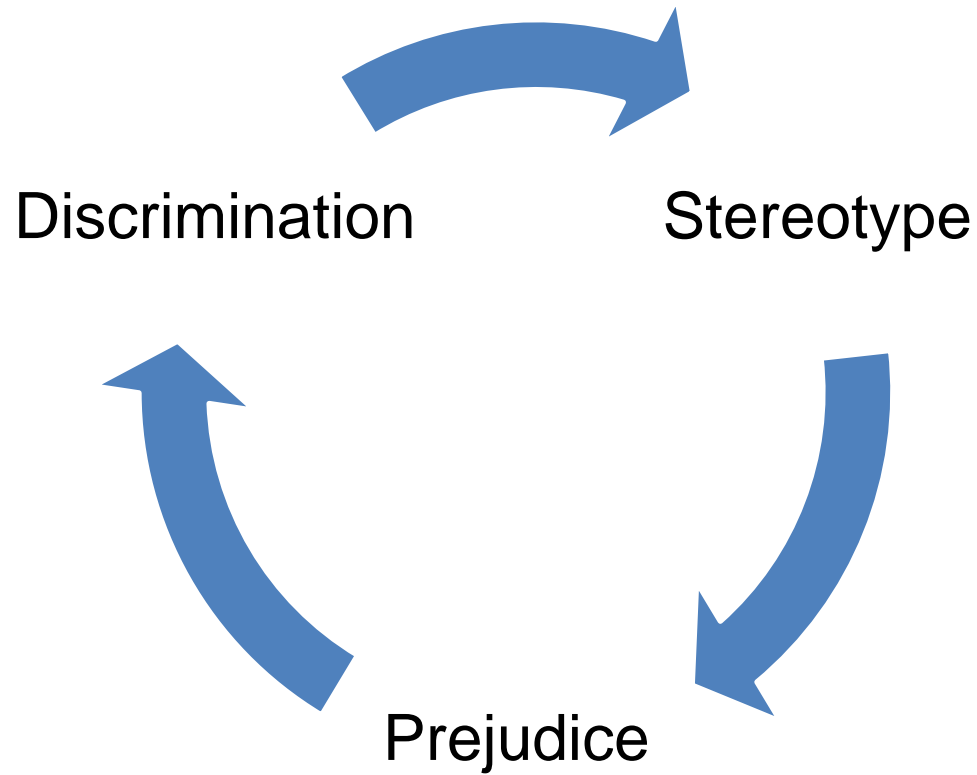
- Our decision-making processes in the workplace;
- Who we socialize with; and
- How we advance in our careers.

Consider this:

- Less than 15% of U.S. men are over six feet tall. Yet almost 60% of corporate CEO's are over six feet tall.
- Less than 4% of U.S. men are over six feet, two inches tall, yet more than 36% of corporate CEO's are over six feet, two inches tall.
- When corrected for age and gender, an inch of height is worth approximately \$789 per year in salary.

“Exploring Unconscious Bias” Howard Ross, 2008

Cycle of Bias



The thought manifests as the word.
The word manifests as the deed.
The deed develops into habit.
And the habit hardens into character.
Buddha

Casual, Everyday Bigotry

Many of us receive unwanted “joke” emails forwarded by friends, colleagues or family members.

Lesbians and gays, Muslims, Catholics, Jews, people with disabilities, Republicans, Democrats, people of all races and ethnicities, blondes and people who are overweight: The targets of such “joke” emails are innumerable.

People often forward emails without critical thought about their content, or the people receiving them. Email provides a broad reach— with a click of a button, an email can be sent to hundreds of people. Email bigotry can come from people you know, or people you don't.

How can you respond?

Responding to Everyday Bigotry

- Forward no more: Stop emailed bigotry at your computer. Don't forward it; instead, delete it.
- Reply to sender: Explain that the email offended you and ask to be removed from any future e-mailings.
- Reply to all: Do the same thing, but hit "reply all," sharing your thoughts with everyone on the email list.

If people are lax in responding to bigotry, then bigotry prevails. Use policies. Go up the ladder and ask for help in maintaining a respectful workplace.

The Question Is.....?

How will you create an inclusive and respectful community?

Contact Us

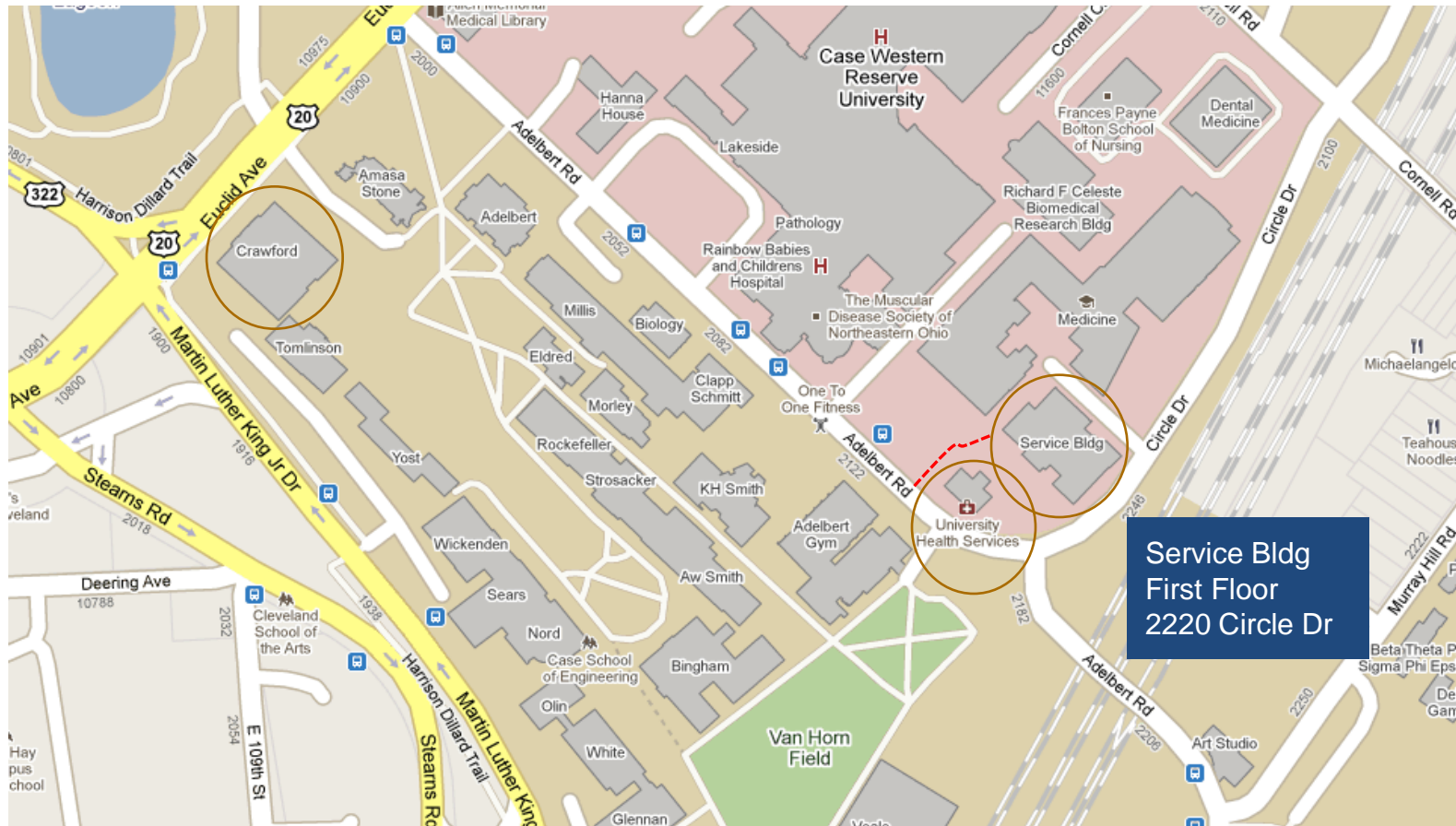
www.case.edu/diversity

(216) 368-8877

Q & A

Environmental Health and Safety

Environmental Health and Safety



Police and Security Services

Police and Security Services

- Case Police Dispatch- 24/7 phone number 216-368-3333. police.case.edu
- Case RAVE emergency notification system: register at getrave.com
- CWRU Shield: panic button, safety check & iReport features on iPhone & Android devices
- Crime prevention tips: robbery, theft, vehicles
- Safe Ride: saferide.case.edu or call 368-3000. Vans run 7p.m -3 am during academic year
- Emergency phones & CCTV
- Other services: Security Alerts, R.A.D, vehicle assistance, welfare checks

Staff Advisory Council

Staff Advisory Council (SAC)

- Established in 1990 as an advisory group on policies and issues that affect the University and the people it serves.
- SAC consists of staff, both elected and voluntary members, whose mission is to give purpose to staff employment through networking opportunities, self development and communication.
- You can become involved! We welcome you to attend any of the committees of SAC, meet staff from all over campus and discover the role they play in the university.



Staff Advisory Council (SAC)

- SAC Committees (refer to website found in SAC PAC)
 - Communications
 - Community Service
 - Elections
 - Fringe Benefits
 - Staff Policy
 - Staff Recognition
 - Staff Training and Development



Benefits Overview

Agenda for Benefits Overview

- Campus Amenities
- Educational Opportunities
- Health and Welfare
- Retirement Planning

Campus Amenities & Financial Conveniences

- Campus Amenities
 - Discount ticket sales (i.e. movie theater, theme park)
 - Squire Valleevue Farm
- Financial Conveniences
 - Case One Charge card (after 30 days of employment)
- See Benefit Summary Brochures or go to hr.case.edu/benefits for more details

Educational Opportunities

- Education and development seminars
 - posted on the HR web site and various publications

- CaseLearn classes
 - cover many computer programs
 - register on Kelvin Smith Library website

Educational Opportunities

- Tuition reimbursement
 - Employees may receive up to \$2,500 per fiscal year for work related courses at degree-granting institutions other than CWRU
 - Reimbursement is prorated for part-time employees

Educational Opportunities

- Tuition waiver (prorated for part-time)
 - Employees
 - 6 credits per semester, and
 - 3 credits in summer
 - eligible for waiver in Fall if hired by August 1; Spring, January 1; and Summer, June 1
 - Dependent children
 - Spouse (equivalent)

Educational Opportunities

- Tuition waiver (prorated for part-time)
 - Employees
 - Dependent children
 - up to 8 full-time semesters of undergraduate tuition or
 - up to 8 full-time semester of graduate tuition at 50% undergraduate rate
 - eligible for waiver--same as employee
 - Spouse (equivalent)

Educational Opportunities

- Tuition waiver (prorated for part-time)
 - Employees
 - Dependent children
 - Spouse (equivalent)
 - up to 8 full-time semesters at 50% undergraduate tuition if matriculated at CWRU; 25% undergraduate tuition if not
 - eligibility begins the semester following one year of employment at CWRU
 - waiting period waived if employee had one year service at another college or university

Benelect

Choose pre-tax benefits
to fit your personal needs

Benelect Menu

Health

Life

Spending Accounts

Dental

Vision

Benelect

- Qualifying family members
 - Spouse (equivalent or domestic partner - requires proof and notarized affidavit)
 - Medical, Dental, Vision Plans: Children under age 26
 - Unmarried children of any age if they are mentally or physically incapable of supporting themselves

Dependent verification documentation is required.

Benelect

- Group Health
 - Four insurance plans to choose from
 - Pre-existing conditions are covered
 - Separate prescription coverage through Caremark for Medical Mutual and Anthem
 - Working Spouse Premium

Preferred Provider Organizations (PPO)

- SuperMed Plus
 - www.mmoh.com
 - Network Providers with Cleveland Clinic and University Hospitals (excluding UH main campus, RB&C and Bedford)
- Anthem Blue Access
 - www.anthem.com
 - Network Providers with Cleveland Clinic and University Hospitals
- Co-pay, deductible and co-insurance accumulate towards PPO plan annual out-of-pocket limits.

Preferred Provider Organizations (PPO)

In Network

preventive

office visit co-pay

deductible

co-insurance

annual out of pocket

or

Out of Network

Employee

0%

\$20 Physician
\$30 Specialist

Individual \$250
Family \$500

20% after deductible

Non-Ex (<\$50,000)
\$1,000/\$2,000
Exempt (\$50,000>)
\$1,750/\$3,500

Plan

100%

80% after deductible

100% after annual
out of pocket

Preferred Provider Organizations (PPO)

In Network

or

Out-of-Network

Employee

Plan

Preventive

0%

100%

annual deductible

Individual \$500
Family \$1,000

co-insurance

40% after deductible

60% after deductible

annual out of pocket

Individual \$3,500
Family \$7,000

100% after annual
out of pocket

CVS Caremark Prescription Coverage

Co-payment structure

Network retail pharmacy

30 day supply

- \$15 generic brand
- \$30 preferred
- \$60 non-preferred

Mail Service Pharmacy or
CVS/Pharmacy

90 day supply

- \$ 30 generic brand
- \$ 60 preferred
- \$120 non-preferred

CVS Caremark Prescription Coverage

- Generic Step Therapy
 - requires members in the PPO and High Deductible Health Plan options to try a cost-effective generic drug before a non-preferred single source brand-name drug is covered.
 - Brand-name medicines included in the program cover treatments for 18 health conditions
 - Your doctor can contact CVS Caremark to request a prior authorization if you have a unique medical situation that requires you to keep taking the brand-name medicine.

Health Maintenance Organization (HMO)

- HealthSpan HMO (formerly Kaiser Permanente)
 - www.healthspan.org
 - Medical facilities in the Greater Cleveland and Akron areas.
 - Primary care physician required
 - Coverage for qualified children between age 26 and age 28.

Health Maintenance Organization (HMO)

In Network

preventive

office visit co-pay

deductible

co-insurance

annual out of pocket

or

Out of Network

Employee

0%

\$15 Physician
\$30 Specialist

\$0

\$0

\$2,000 /\$6,000
(limit for medical and
Rx co-pays)

Plan

100%

100% after annual
out of pocket

High Deductible Health Plan

In Network

preventive

deductible
(medical & Rx)

co-insurance

annual out of pocket

or

Out of Network

Employee

0%

Individual \$1,500
Family \$3,000

20% after deductible

Individual \$3,000
Family \$6,000

Plan

100%

80% after deductible

100%
after annual out of
pocket

High Deductible Health Plan

In Network

or

Out-of-Network

Employee

Plan

Preventive

0%

100%

annual deductible

Individual \$3,000
Family \$6,000

co-insurance

40% after deductible

60% after deductible

annual out of pocket

Individual \$6,000
Family \$12,000

100% after annual
out of pocket

CVS Caremark Prescription Coverage

Full cost until deductible met

Co-payment structure
after deductible

Network retail pharmacy

Or

Mail Service Pharmacy or
CVS/Pharmacy

30 day supply

\$15 generic brand

\$30 preferred

\$60 non-preferred

90 day supply

\$ 30 generic brand

\$ 60 preferred

\$120 non-preferred

Health Savings Account (HSA)

- Must be enrolled in the HDHP to contribute to an HSA
- Pre-tax contributions into employee owned account.
- Account balances roll over from year to year.
- Use for current expenses or save for future expenses.

Dental

- Two Options:
 - DenteMax (DPO)
www.dentemax.com
 - CWRU School of Dental Medicine (SDM)
www.case.edu/dental/site/patients/careplans.htm

Dental enrollment is a two-year election and is open only in even-numbered years. Whatever you choose now will be effective until December 31, 2015.

Dentemax

In Network

Employee

Plan

Deductible

\$00

Co-insurance

Preventive

0%

100%

Basic

20%

80%

Major

40%

60%

Annual Maximum

\$1,500

Out-of-Network

Dentemax

In Network

or

Out-of-Network

Deductible

Co-insurance

Preventive

Basic

Major

Annual Maximum

Employee

\$50/\$100

30%

40%

60%

Plan

70%

60%

40%

\$1,500

Case School of Dental Medicine

In Network

Employee

SDM

Deductible

\$00

Co-insurance

Preventive

0%

Basic*

0%

Major

40%

100%

100%

60%

* Details on SDM website

Annual Maximum

\$1,500

School of Dental Medicine

In Network

Out-of-Network
Emergency Services only



Vision

- Two options:
 - Vision Service Plan (VSP)
 - www.vsp.com
 - Union Eye Care
 - www.unioneyecare.com

Vision enrollment is a two-year election and is open only in even-numbered years. Whatever you choose now will be effective until December 31, 2015.

VSP

- In Network benefit:
 - Exam covered in full (each calendar year)
 - Lenses covered in full (each calendar year)
 - Frames up to \$150 (each calendar year)
- Co-pays:
 - Exam - \$10.00
 - Prescription Glasses - \$25.00
 - Elective Contacts – No co-pay applied

VSP

- Out of Network benefit:
 - Exam - \$35 Maximum benefit amount
 - Lenses - \$50-\$100 Maximum benefit amount
 - Frames - \$70 Maximum benefit amount
 - Contact lenses - \$105 Maximum benefit amount

Union Eye Care

- In Network benefit:
 - Exam covered in full (each calendar year)
 - Lenses covered in full (each calendar year)
 - Frames up to \$150 (each calendar year)
- Co-pays:
 - Exam @ Union Eye Care facility - \$10.00
 - Exam @ UH Ophthalmology/UEC&S facility - \$25.00
 - Lenses and /or Frames - \$15.00

Union Eye Care

- Out of Network benefit:
 - Exam - \$25 Maximum benefit amount
 - Lenses - \$25-\$50 Maximum benefit amount
 - Frames - \$50 Maximum benefit amount
 - Contact lenses - \$80 Maximum benefit amount

Benelect

- Basic Life
 - CWRU provides basic \$20,000
- Supplemental Life
 - multiples of salary
 - \$50,000 (read about imputed income on page 8 of the on-line Benelect Guide)
 - supplemental insurance at date of hire is not guarantee issued beyond age 69

Example Calculation for Supplemental Life

| | |
|----------------------------|----------------|
| 2 x salary (\$34,000) | \$68,000 |
| subtract CWRU contribution | <u>-20,000</u> |
| | \$48,000 |
| Insurance (thousands) | 48 |
| based on age (36) | <u>x0.03</u> |
| | <u>\$1.44</u> |

Enrollment has to be within 30 days or the maximum life insurance allowed will be the basic \$20,000

Time Off (Categories 2 and 3)

- Short Term Disability
 - CWRU provides this benefit
 - Eligible at completion of 90 day orientation period
 - You receive 50% of your pay if you become disabled and qualify for disability (Maximum \$400/week)
 - Starting with your 15th day of disability

Time Off (All Categories)

- Long-Term Disability
 - CWRU provides this benefit
 - starting with seventh month of disability
 - receive 60 percent of your pay if you become disabled and qualify for LTD

Benelect

- Flexible Spending Accounts (FSA)
 - Use pre-tax money for medical and/or dependent care expenses
 - IRS Forfeiture Rule: “Use or lose.”
 - Grace Period to March 15, 2015

Benelect

- Flexible Spending Accounts (FSA)
 - Health Care
 - reimburse yourself for expenses not covered by your medical and dental plans, (read page 9 of the on-line Benelect guide).
 - annual balance available at the beginning of the plan year.

Benelect

- Flexible Spending Accounts (FSA)
 - Health Care
 - use your Benny™ Prepaid Master Card® to pay for qualifying medical expenses.
 - your deposit amount can be changed, stopped, or started during the year, but only if an IRS qualified life event occurs. The change must be consistent with the event.

Benelect

- Flexible Spending Accounts (FSA)
 - Health Care
 - Dependent Care
 - pay for expenses incurred for care of your children or certain qualifying adults
 - your deposit amount can be changed, stopped, or started during the year, but only if an IRS qualified life event occurs. The change must be consistent with the event.

Benefits (post-tax)

- Dependent Life
 - \$5,000 spouse/\$1,000 each child
 - \$10,000 spouse/\$2,000 each child
 - No person may be covered both as a CWRU employee and as a dependent of an employee; and no person may be covered as a dependent of more than one employee.

Benefits (post-tax)

- Group Legal Services
 - Hyatt Legal provides advice for a wide range of legal matters
- Group Auto and Home
 - MetLife Auto and Home insurance program
call 1-800-GET-MET8 for a policy quote

Benelect Notes

- Benelect choices begin the first full month of employment.
- Benelect choices remain in effect the entire calendar year.
 - A change in the level of coverage can be made during the year if an IRS qualified life event occurs. The change must be consistent with the event. Notify Benefits within 30 days after the event.
- Benelect open enrollment period occurs every November for the next calendar year.

Retirement Planning

- Stable retirement planning
 - Plan B
 - Plan C
 - Social Security



Retirement Planning



- Plan B (university-funded pension)
 - eligible for participation after one year of employment
 - Benefits Administration, 216-368-6690, benefits@case.edu
 - CWRU credits your account each June 30 with 7 percent of your gross salary for the fiscal year
 - the money will earn an annual rate of interest based on the five-year Treasury bill (a minimum rate of 6 percent is guaranteed)
 - there is a three year vesting period

Retirement Planning

- Plan C Voluntary Supplemental Retirement 403(b)
 - eligible for participation immediately
 - university matches 50 percent of the first 4 percent of your contributed salary reduction
 - immediately 100% vested in university matching contribution
 - two investment firms:
 - TIAA-CREF
www.tiaa-cref.org/case
 - Vanguard
<http://case.vanguard-education.com/ekit>



Example of Matched Contribution

- For a staff member who earns \$2,500 per month and elects 5 percent to be invested, CWRU would match 50 percent of the first 4 percent of the employee's contribution:

| | |
|------------------------------------|-------|
| – Employee ($0.05 \times 2,500$) | \$125 |
| – Case ($.50 \times 100$ or 4%) | + 50 |
| – Total amount invested | \$175 |

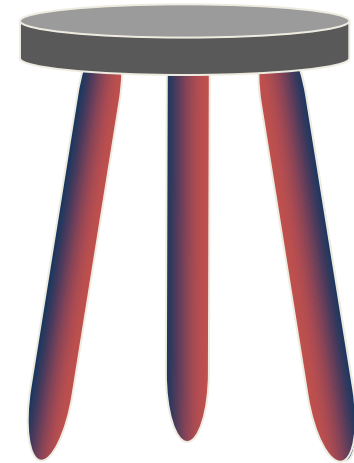
Retirement Planning

- Plan C Supplemental Retirement Roth 403(b)
 - the opportunity to participate in an after-tax retirement plan
 - no matching employer contributions
 - no waiting period
 - before tax and after-tax supplemental contributions are included in the total IRS annual maximum contribution limit.
 - Two investment firms:
 - TIAA-CREF
go to www.tiaa-cref.org/case to enroll on-line
 - Vanguard
go to <http://case.vanguard-education.com/ekit> for enrollment and investment information



Retirement Planning

- Social Security
 - Benefits will be paid in addition to your pension and/or supplemental retirement income.
 - The combination of all three offers you stable benefits for meeting your needs in retirement.



Benefits Overview

- Required paperwork by Friday:
 - Benelect enrollment form
 - Dependent verification documents (if necessary)
 - Insurance forms
 - life beneficiary
 - life proof of insurability (> age 69)
 - Plan B Retirement beneficiary form
 - Supplemental Retirement Account forms
 - Salary Reduction Agreement Authorization
 - Investment carrier enrollment form

Orientation Review

- Questions?
- Presentation on the Employment web page
- Expanded information at hr.case.edu/benefits

- Submit completed forms to Benefits Office 224 Crawford Hall
 - benefits@case.edu, 216-368-6781

- Parking/ID on ground floor, 18 Crawford Hall