2019 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES

Department of Human Resources
October 2018
Health Insurance Overview

• Four health insurance plans
  – MMO PPO, Anthem PPO, Anthem HDHP, MMO HMO

• 89% of faculty/staff enrolled in self-insured options
  – CWRU pays claims
  – Administration fees
  – Stop Loss
Medical Premiums in 2019

• Premium rate increases
  – HDHP 0%
  – PPO
    ➢ Anthem 7%
    ➢ Medical Mutual 9%
  – HMO 8.7%

• Impact
  – Employees w/ Single coverage: $0 to $12 per month
  – Employees w/ Family coverage: $0 to $67 per month
## Medical Premiums in 2019

### Premium Illustrations

<table>
<thead>
<tr>
<th>Non-Exempt</th>
<th>Single (per month)</th>
<th>Family (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2018 HMO</strong></td>
<td>$82.50</td>
<td>$420.50</td>
</tr>
<tr>
<td><strong>2019 HMO</strong></td>
<td>$88.50</td>
<td>$455.50</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Exempt, Salary &lt; $50K</th>
<th>Single (per month)</th>
<th>Family (per month)</th>
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</thead>
<tbody>
<tr>
<td><strong>2018 MMO PPO</strong></td>
<td>$108.50</td>
<td>$575.50</td>
</tr>
<tr>
<td><strong>2019 MMO PPO</strong></td>
<td>$117.50</td>
<td>$625.50</td>
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<table>
<thead>
<tr>
<th>Exempt, Salary $50K-$100K</th>
<th>Single (per month)</th>
<th>Family (per month)</th>
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</thead>
<tbody>
<tr>
<td><strong>2018 Anthem PPO</strong></td>
<td>$117.50</td>
<td>$627.50</td>
</tr>
<tr>
<td><strong>2019 Anthem PPO</strong></td>
<td>$124.50</td>
<td>$670.50</td>
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</tbody>
</table>
Dental & Vision Premiums in 2019

• Dental premiums:
  – Employee impact:
    ➢ Dentemax 0%
    ➢ SDM Comprehensive 3%

• Vision premiums
  – Employee impact: current rates unchanged
Benelect Changes in 2019

IRS Contribution Limits
HSA: $3,500 single/$7,000 family
FSA: $2,650*
Positive Benefits of Wellness Programs

- Wellness programs improve employee health behaviors.
- Healthier employees are more productive.
  - HERO & Mercer Study (2009-2014)
- Wellness programs improve morale.
- Wellness programs reduce absenteeism.
  - Health Affairs (2010)
Our Success Stories

“Wanted to share the key changes from last year’s biometric screening. Last year, the only areas of concern were my BMI and waist circumference. Here’s how I compare this year:

<table>
<thead>
<tr>
<th></th>
<th>BMI</th>
<th>Waist Circumference</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017:</td>
<td>21.9</td>
<td>29</td>
</tr>
<tr>
<td>2016:</td>
<td>27.5</td>
<td>34”</td>
</tr>
</tbody>
</table>
Positive Feedback

"I can't believe how many great programs we get to participate in at work for free."

“‘You have done so much to make a difference on campus with the wellness program. ‘

“Even though my job is very stressful, I have been working on Meditation and Mindfulness and my blood pressure has improved to the normal range!“

“I loved the program. In addition to a diet change and a little extra Health Trails motivation, I lost almost 15lbs.“
Wellness Program Engagement
Earn $300-$500 in 2019!

2018 = 63% of Benefits-eligible Faculty & Staff
Wellness Incentives

Receive an extra $25 in income each month

- Must enroll in medical coverage
- Three activities:

<table>
<thead>
<tr>
<th>Biometric Screenings with Quest Diagnostics (all standard HIPAA rules apply)</th>
<th>Health Risk Appraisal</th>
<th>Tobacco Attestation Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>cwrustaywell.com</td>
<td><a href="http://www.case.edu/hcm">www.case.edu/hcm</a></td>
<td></td>
</tr>
</tbody>
</table>

- Create an account using registration key: CWRU
- Schedule and complete an appointment at an on-campus screening or one of the Quest Screening Centers or send in a Physician Results Form
- Login using your first name, date of birth
- Complete the assessment
- Complete the form in HCM (*Main Menu – Self Service – Benefits – Tobacco Attestation Form*) (Tobacco users must complete form and then attend on-campus a cessation program. Free telephone coaching and online programs are available.)
Wellness Program Categories

- Stress Management
- Nutrition or Weight Management
- Physical Activity
- Tobacco Cessation
- Financial Wellbeing
- Community Wellbeing

- Fill out Program Incentive Attestation Form by Nov. 30th
  - HCM – Main Menu – Self Service – Benefits – Wellness Program Participation
New Wellness Initiatives

• Omada Health Coaching Program
• StayWell Health Risk Assessment & Portal
Why is Your Health Important to You?

How can you enhance your well-being this semester?

*Think well. Live well. Be well.*
Important Dates

Benelect Open Enrollment

Benefits Fair

Wellness Engagement Opportunities:

• HRA
• Onsite Biometric Screening
• Tobacco Attestation

Nov. 5 – 30
Nov. 7 – 8
Today – Nov. 30
Today – Nov. 30
Today – Nov. 30
For More Information

AskHR@case.edu                  216.368.6964
Wellness                       case.edu/wellness/facultystaff
Benefits                      case.edu/hr/benefits/open-enrollment
QUESTIONS