2019 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES

Department of Human Resources
October 2018

CASE WESTERN RESERVE
UNIVERSITY — EST. 1826
think beyond the possible

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

Pie chart legend:
- Anthem PPO
- Anthem HDHP
- MMO PPO
- MMO HMO

Chart values: 11%, 44%, 31%, 14%
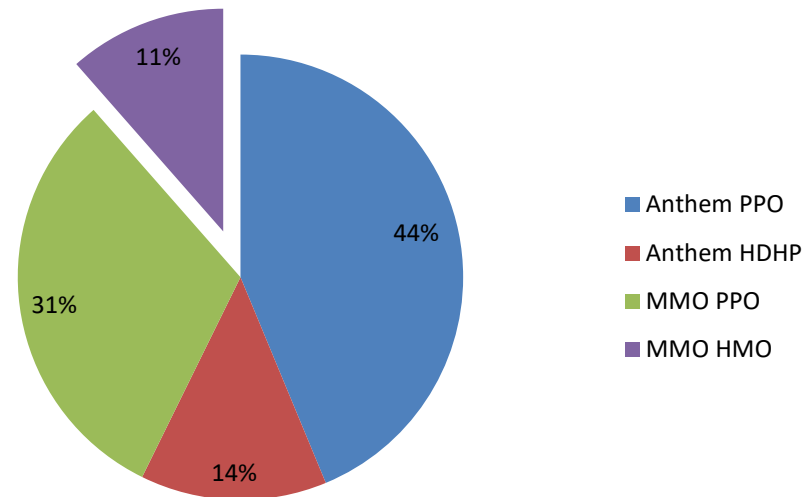
Medical Premiums in 2019

- 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

Non-Exempt	Single (per month)	Family (per month)
2018 HMO	$82.50	$420.50
2019 HMO	$88.50	$455.50

Exempt, Salary < $50K	Single (per month)	Family (per month)
2018 MMO PPO	$108.50	$575.50
2019 MMO PPO	$117.50	$625.50

Exempt, Salary $50K-$100K	Single (per month)	Family (per month)
2018 Anthem PPO	$117.50	$627.50
2019 Anthem PPO	$124.50	$670.50

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.
  - Am. J. of Health Promotion (2018)
- Healthier employees are more productive.
  - HERO & Mercer Study (2009-2014)
- Wellness programs improve morale.
  - J. of Occ. Health Psych. (2008)
- 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:
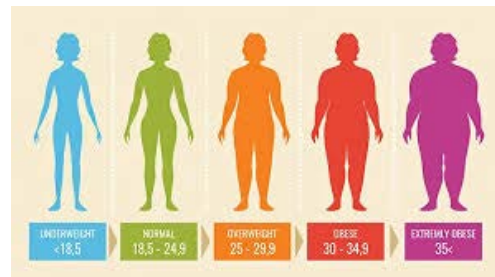
BMI

2017: 21.9

2016: 27.5

Waist Circumference

2017: 29

2016: 34"

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!"
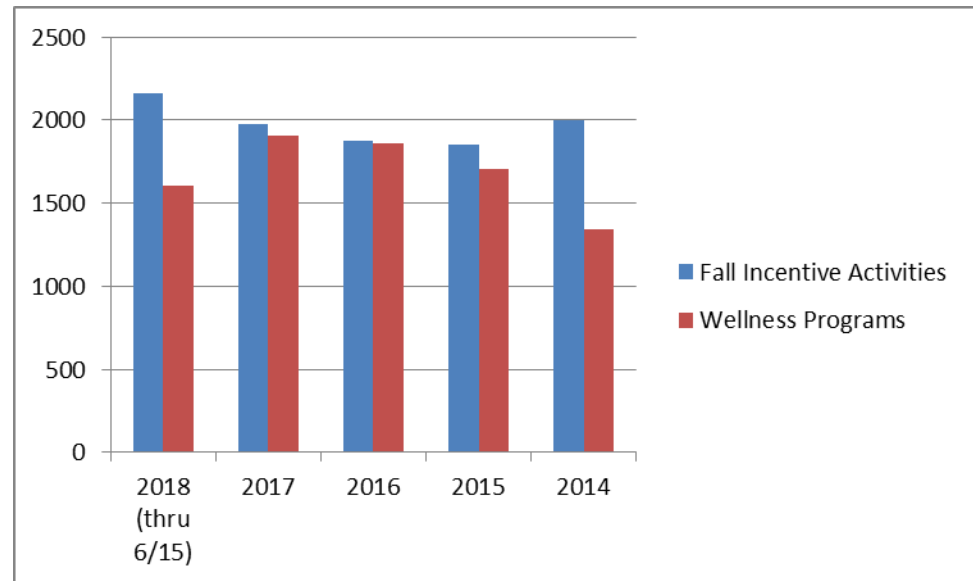
"I loved the program. In addition to a diet change and a little extra Health Trails motivation, I lost almost 15lbs."

Wellness Program Engagement
Earn $300-$500 in 2019!

2018 = 63%
of Benefits-
eligible Faculty &
Staff

- Fall Incentive Activities
- Wellness Programs

Wellness Incentives

Receive an extra $25 in income each month

- Must enroll in medical coverage
- Three activities:

Biometric Screenings with Quest Diagnostics (all standard HIPAA rules apply) https://my.questforhealth.com	Health Risk Appraisal cwru.staywell.com	Tobacco Attestation Form www.case.edu/hcm
- 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   **Nov. 5 – 30**

Benefits Fair   **Nov. 7 – 8**

Wellness Engagement
Opportunities:

- HRA   **Today – Nov. 30**

- Onsite Biometric Screening   **Today – Nov. 30**

- Tobacco Attestation   **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