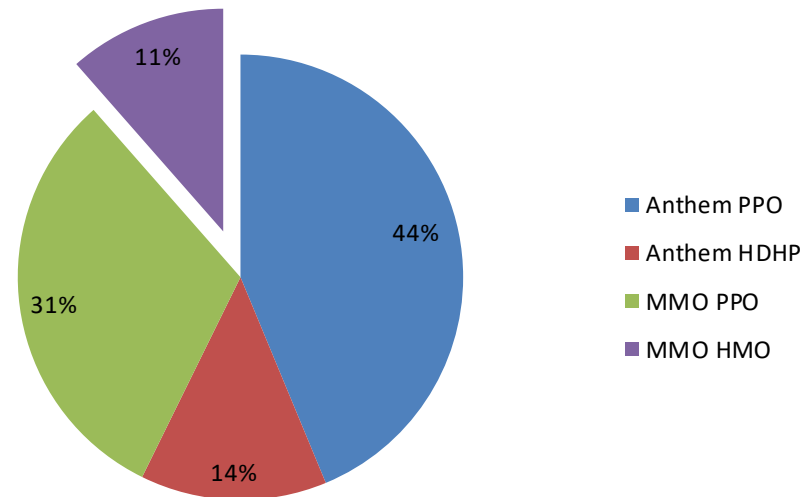


2020 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES

Department of Human Resources
October 2019

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 2020

- Premium rate increases
 - HDHP 0%
 - HMO 9%
 - PPO
 - Anthem 6%
 - Medical Mutual 10%
- Employee Impact
 - Employees w/ Single coverage: \$0 to \$13 per month
 - Employees w/ Family coverage: \$0 to \$81 per month



Medical Premiums in 2020

Premium Illustrations

Non-Exempt	Single (per month)	Family (per month)
2019 HMO	\$88.50	\$455.50
2020 HMO	\$95.50	\$495.50
Exempt, Salary < \$50K	Single (per month)	Family (per month)
2019 MMO PPO	\$117.50	\$625.50
2020 MMO PPO	\$127.50	\$687.50
Exempt, Salary \$50K-\$100K	Single (per month)	Family (per month)
2019 Anthem PPO	\$124.50	\$670.50
2020 Anthem PPO	\$131.50	\$711.50

Dental & Vision Premiums in 2020

Employee Impact:

- Dental premiums:
 - Dentemax..... 0%
 - SDM Comprehensive..... 0%
- Vision premiums:
 - Vision Service Plan (VSP).. 0%



Union Eye Care closed May, 2019

Benelect Changes in 2020

IRS Contribution Limits

HSA: \$3,550 single/\$7,100 family

FSA: \$2,750

NEW for 2020 Open Enrollment Health Plan Decision Tool

Available at:

- Benefits Administration website:
case.edu/hr/benefits/2020-benelect-open-enrollment
- Wellness website:
case.edu/wellness/facultystaff/

EMPLOYEE INPUT FOR HEALTH BENEFIT CHOICES:

EXPLANATION OF CHOICES

<<CLICK GREEN BOXES FOR INFORMATION

YOUR FAMILY COVERAGE LEVEL:

Single Employee ▼

select your level of family coverage for next year

YOUR FAMILY'S HEALTHCARE NEEDS FOR NEXT YEAR:

1. Very Low Need (very healthy*) ▼

select your best estimate of the amount of healthcare services needed and your health status

YOUR CWRU EMPLOYEE INCOME LEVEL:

1. Non-Exempt ▼

select your estimated CWRU base salary for next year

ESTIMATED RESULTS OF YOUR POTENTIAL PLAN CHOICES:

EXPLANATION OF HEALTH PLANS

<<CLICK GREEN BOXES FOR INFORMATION

EXPLANATION OF EACH TERM BELOW	ANTHEM (PPO) (UH, CCF, Metro all in network)	MED MUTUAL (PPO) (UH, CCF, Metro all in network)	HIGH DEDUCTIBLE (UH, CCF, Metro all in network)	CLE-CARE (formerly Kaiser/ HealthSpan) (MetroHealth System Limited Referrals Out)
DEDUCTIBLE (Your Initial Responsibility)	\$ 250.00	\$ 250.00	\$ 1,650.00	\$ -
MAXIMUM OBLIGATION (over full year)	\$ 2,000.00	\$ 2,000.00	\$ 3,000.00	\$ 2,000.00
YOUR 2020 MONTHLY PREMIUM	\$	\$	\$	\$
<i>MONTHLY SAVINGS VS. HIGHEST PREMIUM PLAN</i>	\$	\$	\$	\$
TOTAL ANNUAL COST TO YOU:				
YOUR TOTAL ANNUAL PREMIUMS	\$	\$	\$	\$
YOUR ESTIMATED OUT OF POCKET COST	\$	\$	\$	\$
ESTIMATED 2020 ANNUAL COST TO YOU	\$	\$	\$	\$
<i>YOUR POTENTIAL SAVINGS VS. HIGHEST COST PLAN</i>	\$	\$	\$	\$
YOUR ANNUAL SUBSIDY FROM THE UNIVERSITY	\$	\$	\$	\$

POTENTIAL ADDITIONAL TAX SUBSIDIZED CONTRIBUTION TO A HEALTH SAVINGS ACCOUNT: \$ 3,500

(reduces your taxes proportionally at your tax rate for High Deductible Plan Only)

Our Success Stories

“I smoked and tried everything I could to quit. When I was told about the quit smoking program I had to wait until the following year to sign up. So, I waited and it was about the money that added the extra incentive to quit. Now 5 years later, I am smoke-free. Of course, I didn’t quit the first time but they kept letting me come back and I kept going right back until I got it right. Today I can happily say I AM A QUITTER!!”



Our Success Stories

“I began with Weight Watchers at Work about 2 years ago. After 2 years, my waist decreased from 42” to 35”. The changes to my body and mind by being involved in Weight Watchers also helped me to get back on track with exercise and I was able to complete my first 25K Ultra race in Dec. 2018. Weight Watchers has been incredibly helpful in improving all aspects of my health (exercise, nutrition, and mental health).”



Our Success Stories

“After my first biometric screening yielded some scary news I started being more active. I started swimming, biking and recently running. I started paying more attention to what I ate and have lost ~ 60 lbs. over 4 years. Still got more to lost but it’s made a huge improvement in my life.”

“When I first started, my total cholesterol was 260 – now it’s down to 210 without medication. I noticed that I feel and look better by taking all the different programs that are offered through this university. It’s also nice to meet others that work on campus that I might not have met if I wasn’t doing the different sessions.”

Positive Feedback



“I have thoroughly enjoyed every class I’ve taken. They have all been informative and given me doable practices to add to my daily life.”

“The social camaraderie is a particular incentive because I would not otherwise know people in different departments across the campus.”

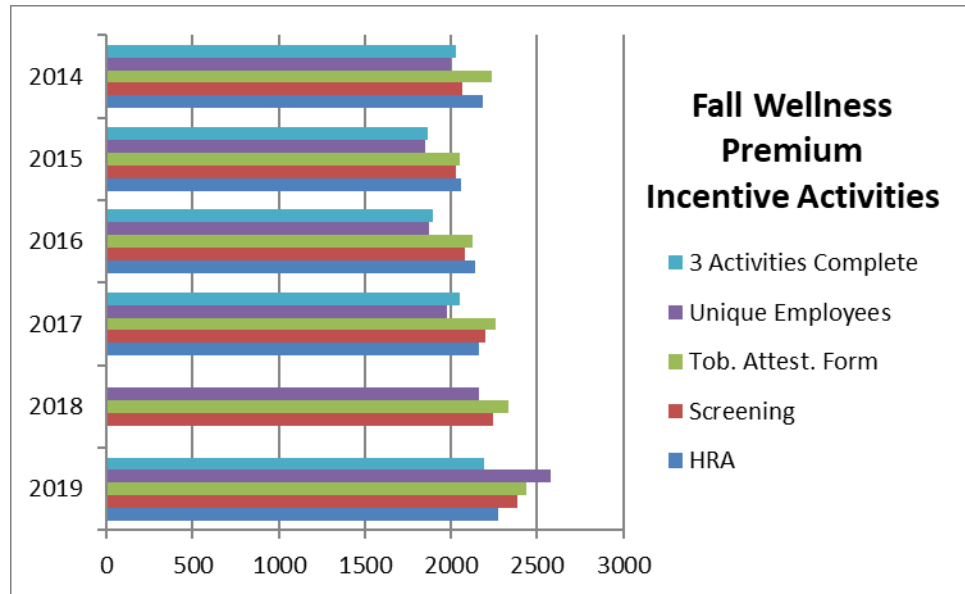
“That the university cares enough about its employees to offer things like this is wonderful!”

“I initially started for the money but I now do it for my health as I enjoy the in-person classes as they have been good and have had good speakers.”

Wellness Program Engagement

Earn \$300-\$500 in 2020!

2019 = 64%
of Benefits-
eligible Faculty &
Staff



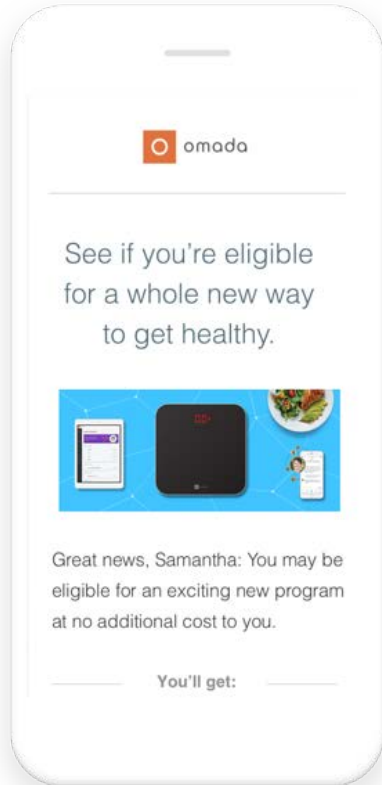
Wellness Incentives

Receive an extra \$25 in income each month

- Must enroll in medical coverage for 2020
- 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
<ul style="list-style-type: none">▪ 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	<ul style="list-style-type: none">▪ Login using your first name, date of birth▪ Complete the assessment	<ul style="list-style-type: none">▪ Complete the form in HCM (<i>Main Menu > Self Service > Benefits > Tobacco Attestation Form</i>) (Tobacco users must complete form and then participate in a tobacco cessation program. Free telephone coaching and online programs are available.)

2020 Wellness Initiatives



**Relax, Focus &
Energize**

Coaching

Mental Health



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*

Why is Your Health Important to You?



How can you enhance your well-being next year?

Think well. Live well. Be well.



Important Dates

BENEFITS OPPORTUNITIES

Benelect Open Enrollment	November 4 -30
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Benefits Fair	November 6 - 7
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WELLNESS ENGAGEMENT OPPORTUNITIES

HRA	Today - November 30
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Onsite Biometric Screening	Today - November 31
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Tobacco Attestation	Today - November 32
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Flu Vaccines	October 31 November 6 - 7 November 12
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BENEFITS & WELLNESS EDUCATION SERIES

Health Insurance 101	October 17
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Understanding Open Enrollment & Making the Best Benefits Decisions For You	October 24
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Being a Wise Consumer - Healthcare & Self Care	October 31
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Medical Mutual Insurance Options	November 6
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Anthem Insurance Options	November 7
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For More Information

Human Resource Service Center

320 Crawford Hall

AskHR@case.edu

216.368.6964

Wellness

<https://case.edu/wellness/facultystaff>

Benefits Administration

<https://case.edu/hr/benefits>

QUESTIONS