

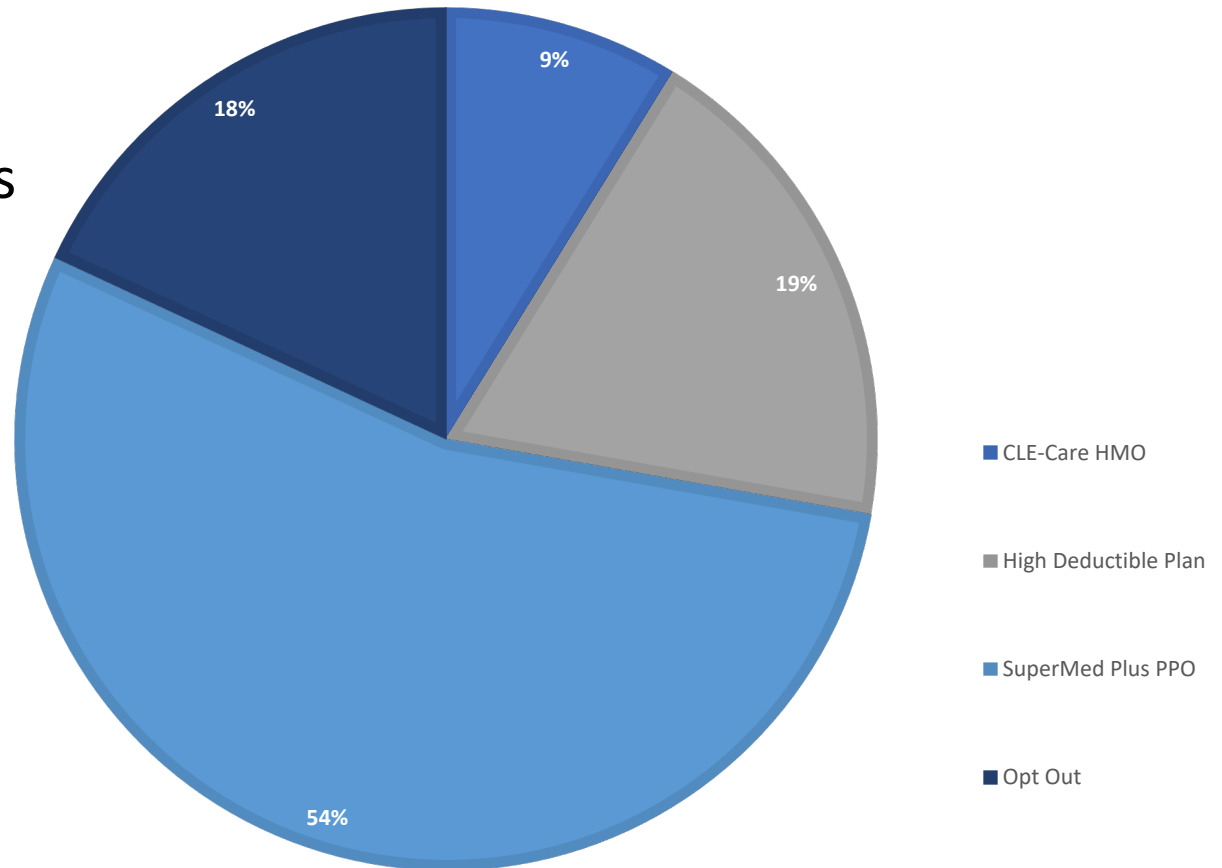
2022 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES

Department of Human Resources
October 2021

Health Insurance Overview

100% of participating faculty/staff are currently enrolled in self-insured options

- CWRU pays claims
- Administration fees
- Stop Loss



2022 Medical Insurance Plan Administrator

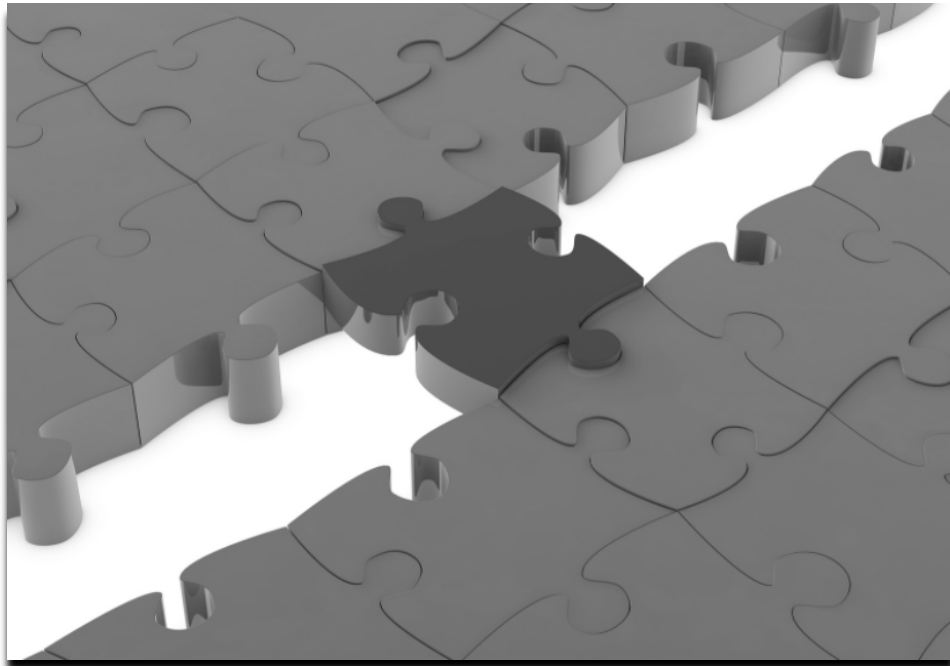


MEDICAL MUTUAL®

- ✓ allows the university to contain benefits costs thereby aligning operating expenses to meet strategic priorities and goals
- ✓ maintains partnerships with Aetna and AXA to provide coverage beyond Ohio and internationally
- ✓ offers three health insurance options: high-deductible, preferred provider, and health maintenance organization
- ✓ enables the university to offer access to a broad range of providers
- ✓ continues prescription drug coverage through MedImpact
- ✓ no increase in health premiums since the 2020 calendar year

2022 What to Expect

- No plan design changes
- No premium rate increases
- Extensive network encompassing the UH and Cleveland Clinic network of practitioners and facilities



MEDICAL MUTUAL


My Health Plan

Home > Provider Search

Find a Provider

Whether you're a current or future Medical Mutual member, we can help find the right in-network provider for you.

Don't See Your Network?



Log in to My Health Plan
Let us help you stay in network and find the right doctor.

[Log In](#)

Download Directory
Download the provider directory in PDF format.

Provider Information

Provider Type:

Your Location: * Within (miles):

Provider Specialty:

[See a list of all specialties](#)

Provider/Practice Name:

- Convenient tool to find a network provider or facility
- Same pharmacy networks
- ID cards

MMO Dedicated Website

<https://www.medmutual.com/cwru>



Welcome, Case Western Reserve University Faculty and Staff!



At Medical Mutual, the health and well-being of our members is our top priority. That's why we offer high-quality health plans with access to the doctors and hospitals you know and trust. Plus, online tools to help you easily manage your plan, wellness perks and more. We give you peace of mind, so you can enjoy life's best moments.

Pick the Plan That's Best for You



Already a Member?

My Health Plan is your personal, secure and convenient member website. My Health Plan puts you in control by helping you get the most out of your health and health plan.

Once you receive your ID card from Medical Mutual, get started and [register for My Health Plan](#).

Health Plan Decision Tool

Available at:

Benefits Administration website

and

2022 Benelect Open Enrollment page

2022 Enrollment Packet tab

EMPLOYEE INPUT FOR HEALTH BENEFIT CHOICES:

EXPLANATION OF CHOICES

<<CLICK GREEN BOXES FOR INFORMATION

YOUR FAMILY COVERAGE LEVEL:

(Select One) ▼

select your level of family coverage for next year

YOUR FAMILY'S HEALTHCARE NEEDS FOR NEXT YEAR*:

(Select One) ▼

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

YOUR CWRU EMPLOYEE INCOME LEVEL:

(Select One) ▼

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

	BROAD NETWORK PPO (Normal Deductibles) (UH, CCF, Metro all in network)	CLE-CARE MetroHealth (Zero Deductibles) (MetroHealth System + Limited Referrals Out)	BROAD NETWORK HDHP (High Deductibles + HSA) (UH, CCF, Metro all in network)
<i>DEDUCTIBLE (Your Initial Responsibility)</i>	\$ 250.00	\$ -	\$ 1,650.00
<i>MAXIMUM OBLIGATION (over full year)</i>	\$ 2,000.00	\$ 2,000.00	\$ 3,000.00
YOUR ANNUAL SUBSIDY FROM THE UNIVERSITY	\$ 8,238	\$ 6,863	\$ 5,970

YOUR 2022 MONTHLY PREMIUM**

MONTHLY SAVINGS VS. HIGHEST PREMIUM PLAN

\$ 111.50	\$ 95.50	\$ 53.50
\$ -	\$ 16	\$ 58

TOTAL ANNUAL COST TO YOU:

YOUR TOTAL ANNUAL PREMIUMS**

YOUR ESTIMATED OUT OF POCKET COST***

ESTIMATED 2022 ANNUAL COST TO YOU

YOUR POTENTIAL SAVINGS VS. HIGHEST COST PLAN

\$ 1,338	\$ 1,146	\$ 642
\$ -	\$ -	\$ -
\$ 1,338	\$ 1,146	\$ 642
\$ -	\$ 192	\$ 696

POTENTIAL MAXIMUM PRE-TAX CONTRIBUTION TO A HEALTH SAVINGS ACCOUNT**:**

\$ 3,650

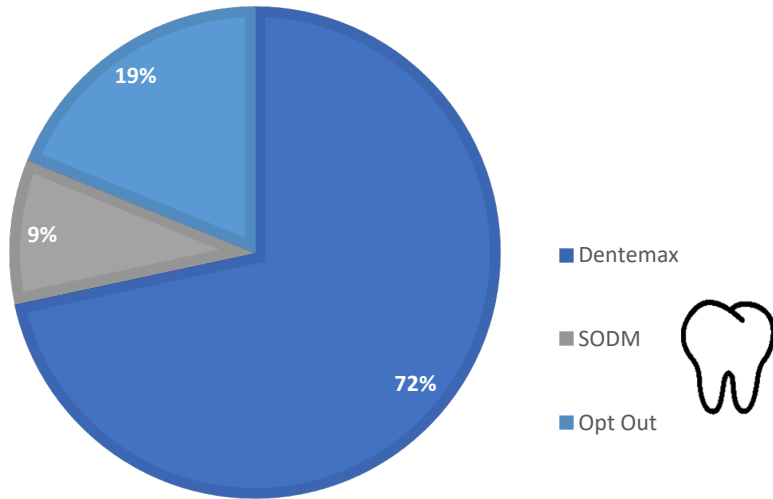
Less: Resulting reduction in your taxes (at assumed rate shown) 22% \$ (803)

NET AFTER-TAX COST (If you contribute the maximum allowed by the IRS to your HSA):

\$ 2,847

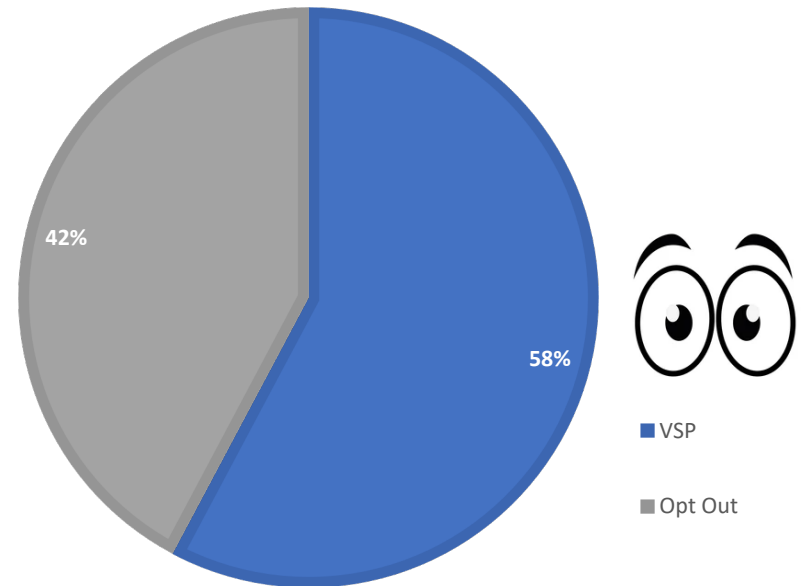
(reduces your taxes proportionally at your tax rate for High Deductible Plan Only)

Dental and Vision Insurance Overview



- Premier nationwide networks available
- Convenient tools to find network providers

- No dental plan design changes
- Vision plan design change increases frame allowance from \$150 to \$170 per year
- No premium rate increases



Benelect 2022 Limits

IRS Contribution Limits

HSA	\$3,650 single
	\$7,300 family
FSA	\$2,750



Our Success Stories

“The Building Connection and Communication in the Midst of Stress class has helped me become a better listener at work and at home.”

“Financial Wellness 101 & 201 helped me be better situation with my own finances, but also those of an ill parent for whom I was suddenly responsible.”

“After taking the SMART program, I was able to greatly reduce my stress levels and understand that all of the work-related tasks I have are important but they do not all have to be done right this second. I learned how to be more mindful of the moment and enjoy my work more.”



Positive Feedback



“I am grateful to the Wellness team for their efforts to develop and offer such a variety of programs, and to meet us where we are in the journey. Despite introversion and sometimes being one of just a few males in the room, I have never felt self-conscious or uncomfortable in any of the classes. Each one has been worth the time spent, with FANTASTIC instructors, and the incentives for participating make it an easy choice!”

“I highly recommend the wellness programs to anyone interested in taking a first, pain-free step toward a healthier lifestyle!”

“Renew was the perfect, virtual getaway! The program provided me the opportunity to learn and reflect, while also feeling refreshed and energized. I feel I have gained a better, more positive outlook on life, relationships, my energy and finding happiness more around me. I honestly feel renewed and hope to do this again!”

Wellness Incentive Program Engagement

Earn \$300-\$500 in 2022!

2021 = 59%
of Benefits-eligible
Faculty & Staff



Wellness Incentives

- Must enroll in medical coverage for 2022

EARN AN EXTRA \$500 IN 2022

BEFORE NOVEMBER 30TH

NOTE: HRA required, then at least 2 other activities

Complete your Health Risk Assessment
+
Complete TWO of these THREE Activities:

1. Biometric Screening at a Quest Location or with Physician Results Form*
and/or
 2. Tobacco Attestation in HCM
and/or
 3. Primary Care Provider Attestation In HCM
- =

\$25/month in 2022

* Due to the ongoing challenges associated with Covid-19 in the fall of 2021, we will NOT offer onsite screening.

EARN UP TO \$200 MORE IN DECEMBER 2022

Complete up to TWO classes or related Wellness Programs in person or on-line



Verify Criteria met on the Wellness Website

case.edu/wellness/facultystaff

Attest to Program Completion in HCM



Please contact Elizabeth Click at erc10@case.edu or 216-368-5790 with any questions!

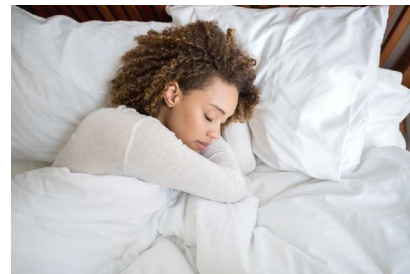
Wellness Program Categories

- Stress Management
 - Nutrition or Weight Management
 - Physical Activity
 - Tobacco Cessation
 - Financial Wellbeing
 - Community Wellbeing
-
- Fill out [Program Incentive Attestation Form](#) by Nov. 30th
 - *HCM – Wellness – Wellness Program Participation*



New in 2022

- Sleep Program Incentive to be added!
- [LivingWellRested](#)
 - Online program from SelfHelpWorks/Avidon Health
 - Presentation series being developed
 - [Learn more](#) about the full suite of SelfHelpWorks/Avidon Health programs



Your Health Is Important to All of Us!



What will you do to enhance your well-being next year?

Think well. Live well. Be well.



Important Dates

BENEFITS OPPORTUNITIES

Benelect Open Enrollment	November 8 - 30
Virtual Benefits & Wellness Fair	November 8 - 12

WELLNESS ENGAGEMENT OPPORTUNITIES

HRA	Today - November 30
Biometric Screening	Today - November 30
PCP Attestation	Today - November 30
Tobacco Attestation	Today - November 30
Flu Vaccines	<u>Many Oct. & Nov. dates</u>

For More Information

Human Resource Service Center

Appointments ENCOURAGED!

320 Crawford Hall

AskHR@case.edu

216.368.6964

Wellness

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

Benefits Administration

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

QUESTIONS