2023 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES

Department of Human Resources
October 2022
Benefits - What’s New

- New Dental Plan Administrator
- New Rates
- Plan Design Updates
allows the university to contain benefits costs thereby aligning operating expenses to meet strategic priorities and goals

maintains a robust proprietary network in addition to leasing the DenteMax and Careington networks

no increase in the DPO dental premium since the 2014 calendar year

allows the university to increase the annual maximum benefit to $2,000

doesn’t impose waiting periods or missing tooth clauses

promises to provide the service and value that the university has come to expect as a part of the Medical Mutual family of products and services
# 2023 Health Insurance Premiums

**Premium Rate Increase:**
4%

**Employee Impact:**
- **Single coverage**
  - $1 to $6 per month
- **Family coverage**
  - $10 to $35 per month

## Premium Illustrations:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Coverage</th>
<th>Non-Exempt Single</th>
<th>Non-Exempt Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMO CleCare</td>
<td>Non-Exempt</td>
<td>$98.50</td>
<td>$515.50</td>
</tr>
<tr>
<td>PPO SuperMed</td>
<td>Exempt, Salary &lt; $50K</td>
<td>$132.50</td>
<td>$715.50</td>
</tr>
<tr>
<td>HDHP</td>
<td>Exempt, Salary $50-$100K</td>
<td>$63.50</td>
<td>$311.50</td>
</tr>
</tbody>
</table>
Health Insurance Plan Updates

- New out of state and international network through Cigna
- All medical plans support travel benefits primarily for and essential to medical care for covered services that cannot be legally rendered in the state of the member’s residence
- MedImpact’s Direct Mail pharmacy is now Birdi, Inc. expect to see Birdi™ on your medicine bottle label and paperwork.
MMO Dedicated Website

https://www.medmutual.com/cwru

Medical and Dental Plans for Case Western Reserve University Faculty and Staff

Superior Dental Care (SDC) Plan

The SDC dental plan available to you through Case Western Reserve University protects your smile and supports your overall health. Your SDC plan comes with the following:

- Comprehensive dental coverage including orthodontia for children*
- SDC’s national dental network with more than half a million access points across the country
- Out-of-network coverage included, but at a higher out-of-pocket cost
- Value-added benefits included: free second opinions, a 15% discount on cosmetic or non-covered dental services**, a prescription discount card, an EyeMed vision discount plan, and a TruHearing hearing aid discount program
- Friendly and helpful member services team located right here in Ohio

*See Schedule of Benefits for full coverage details.

**Dentists who participate in the SDC SmileRider program offer a special discount of 15% for cosmetic services including

Pick the Plan That’s Best For You

Below is a comparison of our SuperMed network and CLE-Care network plan options. Use the links below to search for covered providers in each plan.

SuperMed® Network  CLE-Care Network
Health Plan Decision Tool

Found in the Enrollment Packet tab of the Open Enrollment webpage at:

https://case.edu/hr/benefits/annual-benefits-events/2023-benelect-open-enrollment

Or directly at:

https://case.edu/hr/benefits/health/medical-plans/2022-health-plan-decision-tool
**Employee Input for Health Benefit Choices:**

**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.

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**Estimated Results of Your Potential Plan Choices:**

**Explanations of Each Term Below**

<table>
<thead>
<tr>
<th>DEDUCTIBLE (Your Initial Responsibility)</th>
<th>$250</th>
<th>$ -</th>
<th>$1,650</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAXIMUM OBLIGATION (over full year)</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Your Annual Subsidy from the University</td>
<td>$8,574</td>
<td>$7,146</td>
<td>$6,222</td>
</tr>
</tbody>
</table>

**Your 2023 Monthly Premium**

MONTHLY SAVINGS VS. HIGHEST PREMIUM PLAN

| Broad Network PPO (Normal Deductibles) | $2,000 | $1,650 |
| CLE-CARE MetroHealth (Zero Deductibles) | $2,000 | $3,000 |
| BROAD NETWORK HDHP (High Deductibles + HSA) | $7,146 | $6,222 |

Total Annual Cost To You:

YOUR TOTAL ANNUAL PREMIUMS**

YOUR ESTIMATED OUT OF POCKET COST***

ESTIMATED 2023 ANNUAL COST TO YOU

YOUR POTENTIAL SAVINGS VS. HIGHEST COST PLAN

| Broad Network PPO (Normal Deductibles) | $1,386 | $ - | $1,386 |
| CLE-CARE MetroHealth (Zero Deductibles) | $ - | $1,182 | $1,182 |
| BROAD NETWORK HDHP (High Deductibles + HSA) | $ - | $ - | $ - |

**Potential Maximum Pre-Tax Contribution to a Health Savings Account****

Less: Resulting reduction in your taxes (at assumed rate shown) 22% $ (847)

Net After-Tax Cost (If you contribute the maximum allowed by the IRS to your HSA): $3,003

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[Case Western Reserve University](https://www.cwru.edu)
## 2023 Limits

<table>
<thead>
<tr>
<th>IRS Contribution Limits</th>
<th>2022</th>
<th>2023</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Accounts (HSA)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$ 3,650.00</td>
<td>$ 3,850.00</td>
<td>Increase $200</td>
</tr>
<tr>
<td>Family</td>
<td>$ 7,300.00</td>
<td>$ 7,750.00</td>
<td>Increase $450</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>$ 2,850.00</td>
<td>$ 3,050.00</td>
<td>Increase $200</td>
</tr>
</tbody>
</table>
2023 WELLNESS PROGRAM UPDATES
Important Information for University Staff & Faculty

Do you use one of the University’s medical plans for your health insurance?
Would you like to learn more about your health and make more money in 2023?

If “yes”, then this information is important for you!
Wellness Incentive Program Engagement

Earn $300-$500 in 2023!

2022 = 59% of Benefits-eligible Faculty & Staff

2021 = 59% of Benefits-eligible Faculty & Staff
Wellness Incentives

- Must enroll in medical coverage for 2023

**EARN AN EXTRA $500 IN 2023**

**BEFORE NOVEMBER 30TH**

Complete your Health Risk Assessment

+ Complete TWO of these THREE Activities:

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

= $25/MONTH IN 2023

**EARN UP TO $200 MORE IN DECEMBER 2023**

- Complete up to TWO classes or related Wellness Programs in person or online
- Verify Criteria met on the Wellness Website
  case.edu/wellness/facultystaff
- Attest to Program Completion in HCM

Please contact Elizabeth Click at erc19@case.edu or Zach Brommerich at zxb111@case.edu with any questions!

**CASE WESTERN RESERVE UNIVERSITY Est. 1826**

think beyond the possible
Health Risk Assessment
(everyone must complete this)

- The HRA is a free, confidential questionnaire about your diet, exercise, smoking, drinking and other lifestyle behaviors.
- Everyone who completes the HRA will be able to obtain a confidential, individualized report.
- Go to webmdhealth.com/cwru & Register or Login
Pick 2 of these 3 Activities

- Tobacco Attestation Form
  - [www.case.edu/hcm](http://www.case.edu/hcm) - Click on “Wellness” tile

- Primary Care Provider Attestation Form
  - [www.case.edu/hcm](http://www.case.edu/hcm) - Click on “Wellness” tile

- Biometric Screening
  - Blood pressure, cholesterol, triglycerides, glucose, height, weight, BMI, waist circumference
  - [Schedule a visit](http://www.case.edu/hcm) at a Quest Patient Service Center Lab
  - OR, download a Physician Results Form to share results from your Primary Care Provider (PCP)
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Please contact Elizabeth Click at erc10@case.edu or Zach Brommerich at zxb111@case.edu with any questions!
Wellness Program Categories

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

- **2022 Incentive Participants** - Fill out [Program Incentive Attestation Form](#) by Nov. 30<sup>th</sup>
  - *HCM – Wellness – Wellness Program Participation*
  - Receive $100 or $200 for one or two programs completed!
Our Success Stories

“I feel better now than I did 5 years ago. Thank you for supporting my health and well-being.”

“ One of the highlights of my time at Case Western so far.”

“So worthwhile!”

“I think one of the best outcomes is the team building we get from checking in with each other on this.”
Positive Feedback

“I am glad that the email went out...because I signed up and I’ve lost almost 35 pounds. ...I was super excited that the university offered this benefit to us. I gained quite a bit of weight during the pandemic and having this tools as a support for me has been very useful.”

”CWRU Wellness has really helped me over the years. Specifically, I was diagnosed with sleep apnea two years ago, and the programs you offer have been critical in helping me face this terrible condition.”

“I just wanted to say a quick thank you for these opportunities. I have enjoyed this challenge tremendously and look forward to anything similar in the future. All this encouragement really makes me not only appreciate my own personal health and wellness, but that my employer appreciates and helps us to stay encouraged and upbeat about health and wellness makes me such a proud employee and participant!”
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 7 - 30
- Virtual Benefits & Wellness Fair: November 7 - 11
- In Person Benefits Fair-TVUC Senior Classroom: November 7th 9:00AM – 1:00PM, November 8th 2:00PM – 5:00PM

**WELLNESS ENGAGEMENT OPPORTUNITIES**

- HRA: Today - November 30
- Biometric Screening: Today - November 30
- PCP Attestation: Today - November 30
- Tobacco Attestation: Today - November 30
- Flu Vaccines: Nov. 8, 9, 15 (9 am – 12:30 pm)
For More Information

Human Resource Service Center
320 Crawford Hall
AskHR@case.edu
216.368.6964

Wellness
https://case.edu/wellness/facultystaff
216.368.5790
216.368.5997
QUESTIONS