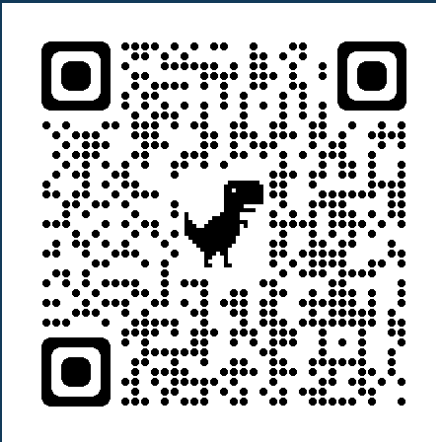


# 2023 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES



Department of Human Resources  
October 2022

# Benefits - What's New

- New Dental Plan Administrator
- New Rates
- Plan Design Updates

2023



# 2023 Dental Insurance Plan Administrator

- ✓ 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:*

**HMO CleCare**

*Non-Exempt*

**Single    Family**

\$98.50    \$515.50

**PPO SuperMed**

*Exempt, Salary < \$50K*

\$132.50    \$715.50

**HDHP**

*Exempt, Salary \$50-\$100K*

\$63.50    \$311.50

# 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



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

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



### 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:

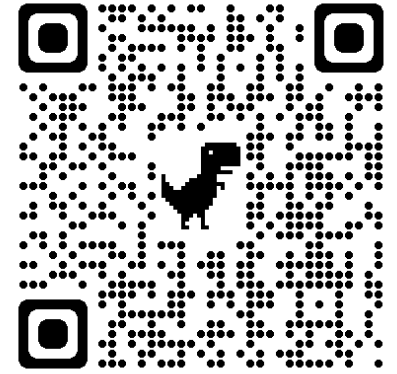
- Comprehensive dental coverage including orthodontia for children\*
- SDC's national dental network with more than half a million access points across the country
- Out-of-network coverage included, but at a higher out-of-pocket cost
- Value-added benefits included: free second opinions, a 15% discount 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

# 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:**

**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**

	<b>BROAD NETWORK PPO (Normal Deductibles)</b> (UH, CCF, Metro all in network)	<b>CLE-CARE MetroHealth (Zero Deductibles)</b> (MetroHealth System + Limited Referrals Out)	<b>BROAD NETWORK HDHP (High Deductibles + HSA)</b> (UH, CCF, Metro all in network)
DEDUCTIBLE (Your Initial Responsibility)	\$ 250	\$ -	\$ 1,650
MAXIMUM OBLIGATION (over full year)	\$ 2,000	\$ 2,000	\$ 3,000
YOUR ANNUAL SUBSIDY FROM THE UNIVERSITY	\$ 8,574	\$ 7,146	\$ 6,222

**YOUR 2023 MONTHLY PREMIUM\*\***

MONTHLY SAVINGS VS. HIGHEST PREMIUM PLAN

<b>\$ 115.50</b>	<b>\$ 98.50</b>	<b>\$ 54.50</b>
\$ -	\$ 17	\$ 61

**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

<b>\$ 1,386</b>	<b>\$ 1,182</b>	<b>\$ 654</b>
\$ -	\$ -	\$ -
<b>\$ 1,386</b>	<b>\$ 1,182</b>	<b>\$ 654</b>
\$ -	\$ 204	\$ 732

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

**\$ 3,850**

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**

Main | Plan Compare | Definition Sheet | Planning Choices | +

dy Accessibility: Investigate



# 2023 Limits

IRS Contribution Limits	2022	2023	Comment
Health Savings Accounts (HSA)	Single \$ 3,650.00	\$ 3,850.00	Increase \$200
	Family \$ 7,300.00	\$ 7,750.00	Increase \$450
Flexible Spending Accounts (FSA)	\$ 2,850.00	\$ 3,050.00	Increase \$200



# 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!



# Wellness Incentives

- Must enroll in medical coverage for 2023

**EARN AN EXTRA \$500  
IN 2023**

**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 - 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 on-line



Verify Criteria met on  
the Wellness Website

[case.edu/wellness/facultystaff](https://case.edu/wellness/facultystaff)

Attest to Program  
Completion in HCM

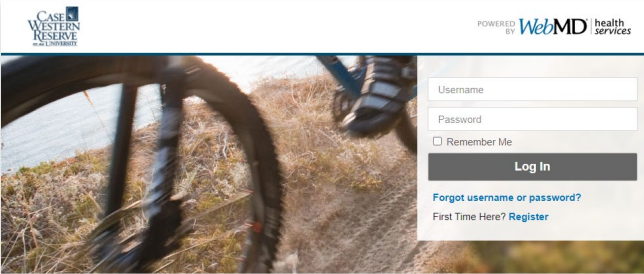


Please contact Elizabeth Click at [erc10@case.edu](mailto:erc10@case.edu) or Zach Brommerich at [zxb111@case.edu](mailto:zxb111@case.edu) with any questions!

# 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](http://webmdhealth.com/cwru) & Register or Login



CASE WESTERN RESERVE UNIVERSITY

POWERED BY WebMD health services

Username

Password

Remember Me

Log In

[Forgot username or password?](#)

First Time Here? [Register](#)

About Your Privacy

WebMD is committed to protecting your privacy. We encourage you to read our privacy policy which describes how WebMD may use and disclose your information.

# 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](#) at a Quest Patient Service Center Lab
  - OR, download a Physician Results Form to share results from your Primary Care Provider (PCP)

# Wellness Incentives

- Must enroll in medical coverage for 2023

**EARN AN EXTRA \$500  
IN 2023**

**BEFORE NOVEMBER 30TH**

NOTE: HRA required, then at least 2 other activities

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

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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 on-line



Verify Criteria met on the Wellness Website

[case.edu/wellness/facultystaff](https://case.edu/wellness/facultystaff)

Attest to Program Completion in HCM



Please contact Elizabeth Click at [erc10@case.edu](mailto:erc10@case.edu) or Zach Brommerich at [zxb111@case.edu](mailto: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.”

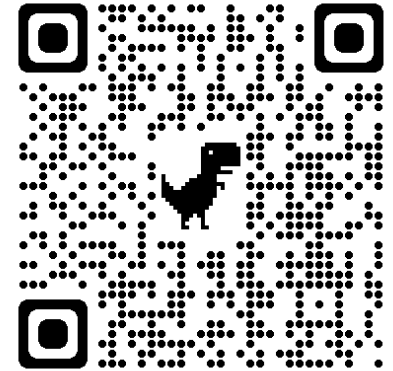
“CWRU Wellness has really helped me over the years. Specifically, I was diagnosed with sleep apnea two years ago, and the programs you offer have been critical in helping me face this terrible condition.”

“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!”





# 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 7<sup>th</sup> 9:00AM – 1:00PM

November 8<sup>th</sup> 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](mailto:AskHR@case.edu)

216.368.6964

## Wellness

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

216.368.5790

216.368.5997

# QUESTIONS