



CASE WESTERN RESERVE
UNIVERSITY

Department of Human Resources
Benefits Administration
November 2023

2024 BENELECT OPEN ENROLLMENT AND WELLNESS UPDATES



2024 Insurance Premiums

Health Premium Rate Increase: 5% Health Premium Illustrations:

Employee Impact:

- Single coverage
- \$3 to \$8 per month
- Family coverage
- \$12 to \$46 per month

HMO CleCare	
Non-Exempt	Single Family
	\$103.50 \$540.50
PPO SuperMed	
Exempt, Salary < \$50K	
	\$138.50 \$749.50
HDHP	
Exempt, Salary \$50-\$100K	
	\$66.50 \$326.50

Dental and Vision Health premium rates remain the same for 2024



Health Plan Decision Tool



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

<https://case.edu/hr/benefits/annual-benefits-events/2024-benelect-open-enrollment>

Or directly at:

<https://case.edu/hr/benefits/health/medical-plans/2023-2024-health-plan-decision-tool>



EMPLOYEE INPUT FOR HEALTH BENEFIT CHOICES:**EXPLANATION OF CHOICES****CLICK GREEN BOXES FOR INFORMATION****YOUR FAMILY COVERAGE LEVEL:**

select your level of family coverage for next year

YOUR FAMILY'S HEALTHCARE NEEDS ESTIMATE:

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

YOUR CWRU EMPLOYEE INCOME LEVEL:

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	NETWORK PPO (Normal (UH, CCF, Metro all in network))	MetroHealth (Zero (MetroHealth System + Limited Referrals Out))	NETWORK HDHP (High Deductibles (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	\$ 3,006	\$ 7,506	\$ 6,534
YOUR 2024 MONTHLY PREMIUM**	\$ 121.50	\$ 103.50	\$ 57.50
MONTHLY SAVINGS VS. HIGHEST PREMIUM PLAN	\$ -	\$ 16	\$ 64
TOTAL ANNUAL COST TO YOU:			
YOUR TOTAL ANNUAL PREMIUMS**	\$ 1,458	\$ 1,242	\$ 690
YOUR ESTIMATED OUT OF POCKET COST***	\$ -	\$ -	\$ -
ESTIMATED 2024 ANNUAL COST TO YOU	\$ 1,458	\$ 1,242	\$ 690
POTENTIAL SAVINGS VS. HIGHEST COST PLAN	\$ -	\$ 216	\$ 768

POTENTIAL MAXIMUM PRE-TAX CONTRIBUTION TO A HEALTH SAVINGS ACCOUNT**:****\$ 4,150**

Less: Resulting reduction in your taxes (at assumed rate shown) 22% \$ (913)

NET AFTER-TAX COST (If you contribute the maximum allowed by the IRS to your HSA):**\$ 3,237**

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

* The model includes the actual amount that each level of coverage and income actually used during 2022 for five different levels of health care need (lowest 10%, 25th%, median, 75th% and top 10% of cost). Estimate which scenario best fits you. Utilization ranges from Very Low Need (e.g., 1 routine doctor visit/year) to Very High Need

**Main****Plan Compare**

Definition Sheet

Planning Choices

**CASE WESTERN RESERVE
UNIVERSITY**

2024 Limits

IRS Contribution Limits		2023	2024	Comment
Health Savings Accounts (HSA)	Single	\$ 3,850.00	\$ 4,150.00	Increase \$300
	Family	\$ 7,750.00	\$ 8,300.00	Increase \$550
Flexible Spending Accounts (FSA)		\$ 3,050.00	\$ 3,200.00	Increase \$150



Wellness Updates

November 2023



CASE WESTERN RESERVE
UNIVERSITY

Important Information for University Staff & Faculty

- Will 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 2024?
- If "yes", then this information is important for you!



Wellness Incentive Program Engagement

Earn \$300-\$500 in 2024!





Wellness Incentives

Must enroll in medical coverage
for 2024

**EARN AN EXTRA \$500
IN 2024**

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 2024

EARN UP TO \$200 MORE IN DECEMBER 2024

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

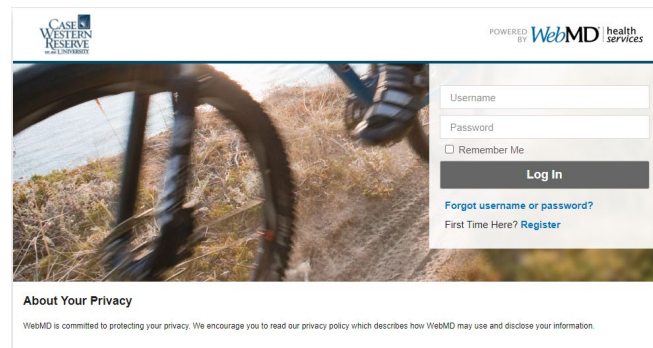


Please contact Elizabeth Click at erc10@case.edu or Deanna Duffy at dxd516@case.edu
with any questions!

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 & Register or Login





Pick 2 of these 3 Activities

- **Tobacco Attestation Form**
 - www.case.edu/hcm - Click on “Wellness” tile
- **Primary Care Provider Attestation Form**
 - 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)



Our Success Stories

“Years ago, my father was overweight and had high blood pressure. He said that because of you and the wellness program, he completely changed his lifestyle and lost a tremendous amount of weight. And kept it off. He wanted me to say hello the next time I saw you and to offer his gratitude.”

“This financial wellness series has been so very helpful! Dr. Braun does a wonderful job presenting this information. I’m so grateful it was made available to us, I’ve learned so much in the lectures that have already been presented.”

“Your programs are a major part of my stress management! I try to engage in one on a continuous basis. I often find pieces of information that I incorporate into my everyday management. I also share these treasures with my family with positive feedback 😊.”



Positive Feedback



“First, I want to say that I think the Wellness program at Case is the best run program or entity at CWRU. You are doing an amazing job and I feel that it really impacts my life.”

“It’s always a pleasure to participate in the wellness program, and I recommend the programming to everybody at work.”

“I wanted to be sure to say a big thank you to you for growing and implementing such an amazing wellness program here at CWRU. My last day with the university is today (after 13 total years) and some of the highlights have been the fantastic incentives and courses I’ve been able to take advantage of. From my (first) start with CWRU back in 2003, the difference is striking – and I know the CWRU community is better and healthier because of all you’ve done!”



Wellness Program Categories - 2023

- Stress Management
 - Nutrition or Weight Management
 - Physical Activity
 - Tobacco Cessation
 - Financial Wellbeing
 - Community Wellbeing
 - Sleep
 - General Wellness
-
- Fill out [Program Incentive Attestation Form](#) by Nov. 30th
 - *HCM – Wellness – Wellness Program Participation*
 - **Receive \$100 or \$200 for one or two programs completed!**



Wellness Program Categories for 2024

- Stress Management
- Nutrition or Weight Management
- Physical Activity
- Tobacco Cessation
- Financial Well-being
- Community Well-being
- Sleep
- General Wellness
- **Career Well-being (NEW!)**



Career Well-being Options

- Sample Tracks:
 - Prepare for Future Promotion/Career Mobility
 - Resume and Job Application Preparedness
 - Career Planning Through Strengths and Values Work
 - Customized Plan Using up to 4 Client Goals



Sample Track 1: Prepare for Future Promotion/Career Mobility

- Client Goal: Obtain a new position in client's current office
- Meeting/ Development Plan:
 - Consultation meeting with Career Dev. Mgr.
 - Training video 1 and related exercise sheets
 - 1:1 mtg. to discuss training 1 and activities
 - Training video 2 and related exercise sheets
 - Training video 3 and related exercise sheets
 - 1:1 mtg. to discuss trainings 2 & 3
 - Training video 4 and related exercise sheets
 - 1:1 mtg. to discuss training 4 and activities
 - Complete mtg. prep. worksheet and have mtg. with supervisor
 - 1:1 mtg. to discuss supervisory mtg. and next steps





CASE WESTERN RESERVE
UNIVERSITY

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

Open Enrollment

November 6 – 30, 2023

Benefits & Wellness Fair

Virtual November 6 – 10

In person Thursday, November 9 8AM-4PM TVUC - Ballroom A

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

Benefits Event Calendar
Annual Events Page

Wellness Opportunities

Flu Vaccinations

Date	Time	Location
Wednesday, November 8	9:00 am-3:00 pm	TVUC Student Organization Room
Thursday, November 9	9:00 am-4:00 pm	TVUC Ballroom A
Wednesday, November 15	9:00 am-4:00 pm	HEC 3rd Floor
Thursday, November 16	9:00 am-4:00 pm	HEC 3rd Floor

Today - November 30th

- HRA
- Biometric Screening
- PCP Attestation
- Tobacco Attestation



Virtual Benefits & Wellness Fair Week

- Reflection Point Experience
 - Nov. 6th from 4-5 pm - TVUC Senior Classroom
- Healthcare Consumerism
 - Nov. 7th from 3-3:30 pm via Zoom
- Yoga at One to One Fitness
 - Nov. 9th from 12-1 pm (hybrid)
- Seated Massage
 - Nov. 9th from 2-5 pm - TVUC First Floor Conf. Rm.
- Wellness Table during In-Person Fair



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





CASE WESTERN RESERVE
UNIVERSITY