

2025 BENEFITS PROGRAM FOR FACULTY

BENELECT (BEFORE-TAX)

Case Western Reserve University contributes monthly toward the purchase of selected benefits based on amount of time worked, salary level, Wellness program participation and level of medical coverage chosen. Benefits eligibility begins when employment starts if the start date is on the first business day of the month; otherwise, benefits begin on the first day of the month following the month in which employment starts.

Group Medical: Coverage through Medical Mutual SuperMed High Deductible Health Plan (HDHP), Medical Mutual SuperMed Plus (PPO), or Medical Mutual CLE-Care (HMO).

Dental: Coverage through Superior Dental Care or Case Western Reserve School of Dental Medicine (SDM).

Eye Care: Coverage through VSP.

Basic Group Life: \$20,000. Benefit reduced at age 65 and further reduced at age 70. Premium paid 100% by Case Western Reserve University.

Supplemental Group Life: In multiples of 1, 1.5, 2, 2.5, 3 times your salary, or \$50,000. Premium based on age and amount of coverage selected. Benefit reduced at age 65 and further reduced at age 70. The maximum amount of coverage you can have under Benelect is \$500,000. Case Western Reserve shares the cost of the premium. See Benelect Guide for personal life insurance details.

Long-Term Disability: After six months of disability, 60 percent of salary, offset by primary Social Security and/or workers' compensation. Minimum benefit of \$100 per month and a maximum benefit of \$6,000 per month. Premium paid 100 percent by Case Western Reserve.

Flexible Spending Accounts: Participation in health care and/or dependent care spending accounts that permit pre-tax payment of eligible expenses.

Health Savings Account: Participation in health savings account if enrolled in HDHP that permits pre-tax payment of eligible expenses.

BENEFITS (AFTER-TAX)

Dependent Life Insurance: Two levels of coverage:

\$5,000 spouse/\$1,000 each child

\$10,000 spouse/\$2,000 each child

If you and your spouse (equivalent) both work for Case Western Reserve, you may not elect spouse life insurance and only one of you may elect dependent life insurance for your child(ren).

Group Legal Services: MetLife Legal Services plan provides legal advice for a wide range of legal matters.

Farmers GroupSelectSM: A unique auto and home insurance program for employees offered by the Farmers Insurance Group[®]. For a free policy quote, inquire by phone 1.800.438.6381.

WELLNESS

Completion of wellness activities allow faculty and staff enrolled in Benelect medical insurance to receive a \$25 per month premium incentive. Participation in health and wellness programs during the year provide the opportunity to receive additional incentives.

RETIREMENT

Plan A: Eligible after one year of service with Case Western Reserve or upon employment with at least one year of service from another university or research experience with a related research institution. Certain exclusions apply to waiver of Plan A waiting period - contact Benefits Administration for details. Choice of TIAA or Vanguard for investment vehicles. The university contributes 8 percent of your pay up to one-half of the Social Security Taxable Wage Base (SSTWB) and 12 percent of your pay above one-half of the SSTWB, up to the IRS maximum annual salary. For the 2024-25 fiscal year, one-half of the SSTWB is \$84,300. As of July 1, 2025, one-half of the SSTWB is \$88,050.

Supplemental Retirement Account: The opportunity to participate in a tax-deferred retirement plan or an after-tax Roth retirement plan with a choice of two investment carriers, TIAA and Vanguard. As of January 1, 2025, the IRS maximum allowed employee contribution is \$23,500.

Social Security: Retirement at full retirement age as shown on the [Social Security Age Reduction Chart](#) or reduced benefits at age 62. Life income for total permanent disability. Lump sum and/or monthly income for qualified survivors. Medical benefits at age 65 or upon retirement, whichever is later.

Retirement Checklist: [Guide for planning your retirement](#) beginning five years before your actual retirement date.

UNEMPLOYMENT COMPENSATION

Eligible after 20 weeks of covered employment if laid off or terminated without cause. Compensation is paid for up to 26 weeks based on number of dependents and previously covered work.

WORKERS' COMPENSATION

Compensation and medical expenses are covered for on-the-job injury or death.

TRAVEL INSURANCE

Coverage while traveling on university business for a maximum of \$250,000 for accidental death or dismemberment.

Additional travel insurance coverage while traveling abroad on university business for a maximum of \$250,000 for accidental death and dismemberment. Foreign travelers' assistance services are for medical, personal, hospitalization or evacuation and security.

TIME OFF

Sick: Days can be used for personal medical. Up to eight days per year can be used for family medical and bereavement. Contact Human Resources for details on the paid parental leave policy. Unused sick time is not paid upon termination of employment.

| Service | Full Pay | 60% Pay |
|-------------------|------------------------|----------|
| < 1 year | 1.66 days/month worked | |
| 1 year < 3 years | 1 month | 1 month |
| 3 year < 5 years | 2 months | 1 month |
| 5 year < 10 years | 3 months | 3 months |
| 10 years + | 6 months | |

Leaves of Absence: LOA for medical (personal medical, family medical reasons, and parenting reasons, FMLA can be compensated or uncompensated); convenience; military; personal; or jury duty.

University Holidays: New Year’s Day, Martin Luther King Jr. Day, a personal floating holiday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, Christmas Eve, and New Year’s Eve.

EDUCATION

Tuition Waiver: You and your dependent children are eligible upon employment, your spouse (equivalent) after one year of employment. Please refer to the Tuition Waiver Policy for details on this benefit.

Tuition Reimbursement: Employees may receive up to \$2,500 every fiscal year (July 1 - June 30) for work related courses at a degree-granting institution other than Case Western Reserve. Benefits is prorated for part-time employees.

Tuition Exchange: Case Western Reserve University has joined the Tuition Exchange consortium of more than 600 colleges and universities to provide tuition scholarships to dependents of benefits eligible university employees. A program overview, along with the application and eligibility forms, are available on the University Financial Aid website.

PERSONAL ASSISTANCE

Impact Solutions offers voluntary, private and confidential counseling and community resources for employees and family members to help identify problems and develop plans for resolution. Five free visits per problem per year are available.

IMPACT Solutions Employee Assistance Program: Concerns may include personal issues, depression, anxiety, marital matters, divorce adjustment and options, chemical dependency and abuse, parenting issues, work-related stress, legal and financial questions. Call 800.227.6007 or visit [Impact Solutions website](#).

Elder Care Resources and Referral Services: Elder care counselors can help you recognize when an older relative needs help, care for older relatives from a distance, talk to parents who may resist help, understand, and locate housing options. Call 800.227.6007 or visit [Impact Solutions website](#).

Child Care Subsidy: The university will subsidize up to \$2,000 per fiscal year to support the cost of child care for eligible members of the campus community. Visit the [Child Care Programs website](#) for more information.

Child Care Resources and Referral Services: The childcare specialists can offer information on how to evaluate the quality of childcare programs or providers, consultation and education on child development and parenting issues, written information and practical tools such as booklets, checklists and guides. Call 800.227.6007 or visit [Impact Solutions website](#).

Child Care Support During Travel: Reimbursement is available for expenses incurred for care for a child while the employee travels to attend professional meetings, conferences, workshops, and other professional activities. Visit the [Child Care Programs website](#) for more information.

FINANCIAL CONVENIENCES

CaseOneCard: Allows employees to charge items purchased through various campus dining facilities and bookstores. Purchases are then deducted from your paycheck. Call Access Services at 216.368.2273.

RTA Commuter Advantage Plan: When monthly RTA passes are purchased through your CaseOneCard, the charge is deducted pre-tax from your paycheck. Call Access Services 216.368.2273 or visit them at 12 Crawford Hall.

Employee Discount Program: Various establishments offer discounts and promotions to Case employees. Visit the [perks and extras page of the work/life balance](#)

Discount Ticket Sales: Access Services offers discount tickets for various recreational activities such as movie theaters and theme parks. Visit the [Access Services website](#) or call 216.368.2273.

RECREATION

Campus Recreation: Veale Recreation Center offers various recreational facilities for employees' use at no cost other than reduced towel and locker fees. Call 216.368.2867.

1-2-1 Fitness: Located on campus, this center offers a full range of fitness activities. Monthly fees are discounted if paid through payroll deduction. Call 216.368.1121.

Squire Valleevue Farm: This Hunting Valley farm is used for scientific study, education and recreation for students and employees. Call 216.368.0275.