

Benefits 101

Please direct questions regarding benefits at
Case Western Reserve University to:
216-368-6964
AskHR@case.edu

Campus Amenities & Athletic Centers

Amenities

Discount tickets

<https://case.edu/access-services/discount-tickets>

Squire Valleevue Farm

<https://case.edu/farm/>



Athletic Centers

Veale Recreation Center and
Wyant Athletic and Wellness Center

Free Membership with Employee ID

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

One to One Fitness Center

Discounted Membership

<https://case.edu/onetoone/>



Campus Discounts & Financial Conveniences

Discounts

AT&T / Verizon Cellular Discounts

<https://case.edu/utech/resources/estore>

Apple on Campus / Dell Premier

<https://case.edu/utech/resources/estore>

Conveniences

Case One Charge card

<https://case.edu/dining/how-pay/case1card>

Greater Circle Living Program

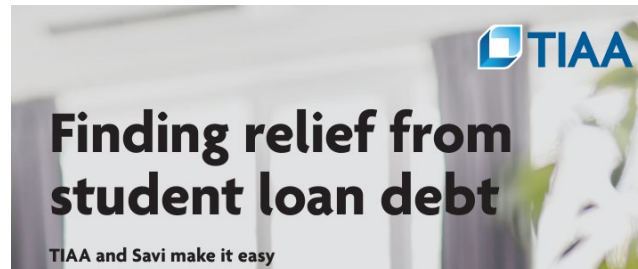
www.fairfaxrenaissance.org

FREEWILL 

Learn more and get started at freewill.com/cwru.

**Greater
Circle Living** 
An Incentive to Live Near Work

<https://case.edu/hr/worklife/perks-extras/greater-circle-living>



<https://case.edu/hr/worklife/perks-extras/savi>

Child Care Programs

- **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 our campus community.

Dependents age 6 and under. Application period is April 1 – May 15 after one year of service.

- **Child Care Support During Travel**

The university will reimburse for dependent care expenses incurred when traveling to attend professional meetings, conferences, workshops and professional development opportunities. Dependents age 18 and under. Up to \$1,200 per fiscal year.

- **Discounts at Local Child Care Facilities**

The university partners with KinderCare and The Music Settlement to offer additional child care discounts.

- **Dependent Care Flexible Spending Account**

Employees can save up to \$5,000 with a Dependent Care Flexible Spending Account for reimbursement of expenses incurred for the care of children or certain qualifying adults.



Educational Benefits

Tuition Waiver Benefit

CWRU tuition		
Employees, Spouses/Equivalent, Dependents		
Tuition only waived		
Employee limits	Spouse limits	Dependent limits
6 credit hours Fall/Spring	8 full time semesters	8 full time semesters
3 credit hours Summer	120 hours part time	120 hours part time
100% tuition only	Matriculating: 50% UG rate	Undergrad: 100% rate
	Not matriculating: 25% UG rate	Graduate: 50% rate
Taxable in excess of the first \$5,250 per calendar year only if taking graduate level courses that are not work-related	Taxable	Taxable, if taking graduate level courses

To qualify for fall semester must be hired on or before August 1; for spring-January 1; for Summer-June 1

<https://case.edu/hr/benefits/educational-benefits/tuition-waiver>

Educational Benefits

Tuition Reimbursement Benefit

Accredited/degree granting institutions other than CWRU tuition		
Employees Only		
Tuition only reimbursed		
6 credit hours Fall/Spring	\$2,500/fiscal year	Work-related courses of study only
3 credit hours Summer		
Must obtain a grade of "C" or higher or "Pass"		
Not taxable – only work-related courses covered		

To qualify for fall semester must be hired on or before August 1; for spring-January 1; for Summer-June 1

<https://case.edu/hr/benefits/educational-benefits/tuition-reimbursement>



Health & Welfare Benelect

- Benelect choices begin the first full month of employment.
- Benelect choices remain in effect the entire calendar year.

An election change can be made during the year if an IRS qualified life event occurs. Notify Benefits within 30 days after the event.

- Benelect open enrollment period occurs every November for the next calendar year.



Choose pre-tax benefits to fit your personal needs

2026 Benelect Guide:

https://case.edu/hr/sites/default/files/2025-11/2026%20Benelect%20Guide_2.pdf

Benelect Overview: <https://case.edu/hr/benefits/benelect-overview>

Medical



Health Maintenance Organization (HMO)	Preferred Provider Organizations (PPO)	High Deductible Health Plan (HDHP)
Medical Mutual CLE-Care HMO	SuperMed Plus	Medical Mutual HDHP
Narrow network of health care providers with MetroHealth	Broad network of providers with Cleveland Clinic and University Hospitals	Broad network of providers with Cleveland Clinic and University Hospitals
Co-pay only – no deductible, no co-insurance, no income levels	Office visit co-pay, deductible, and co-insurance accumulate towards PPO plan annual out-of-pocket limit	The plan does not begin to pay until the deductible is met
Prescriptions through MetroHealth pharmacies – require co-pay	Prescription plan through Medimpact - has separate annual out-of-pocket limit	Prescription plan through Medimpact - charges count toward deductible and out-of-pocket maximum



<https://www.medmutual.com/cwru>
<https://case.edu/hr/benefits/health/medical-plans>

HSA v. FSA

Health Savings Account

Available only with enrollment in the HDHP

Owned by the employee – funds are portable

Funds are invested

2025 contribution limits are

\$4,300 single

\$8,550 family

\$1,000 catch-up contribution for
55 and older

2026 contribution limits are

\$4,400 single

\$8,750 family

\$1,000 catch-up contribution for
55 and older

<https://case.edu/hr/benefits/health/flex-spending>

Flexible Spending Account

Available with both PPO plans and the HMO plan

Owned by the employer – “use it or lose it” methodology

Funds are not invested

2025 contribution limits are

\$3,300 (Medical FSA)

\$5,000 (Dependent Care
FSA)

2026 contribution limits are

\$3,400 (Medical FSA)

\$7,500 (Dependent Care
FSA)

<https://case.edu/hr/benefits/health/health-savings>



2026 Insurance Premiums Changes

Premium Rate Increases:

Medical Plans and SDC Dental Plan

- 5% for employees with salary $< \$50,000$
- 7% for employees with salary $\geq \$50,000$

Premium Rate Decrease:

Vision Plan

- 4.5% for all employees



2026 Plan Changes

Medical and Pharmaceutical Changes

- 10% Deductible increase
- 10% Co-pay increase
- 10% Out of Pocket increase

Vision Changes

- \$20 Increase in contact lens allowance to match the current frame allowance of \$170

2026

2025

Health Savings Accounts (HSA)

Maximum Annual Contribution

Individual Coverage \$	4,400	\$	4,300
Family Coverage \$	8,750	\$	8,550
Age 55 Catch-Up Contributions \$	1,000	\$	1,000

Flexible Spending Accounts (FSA)

Maximum Annual Contribution

Medical	3,400	\$	3,300
Dependent Care \$	5,000	\$	5,000

Prescription

MedImpact (MI)	Birdi™	MedImpact Direct Specialty®
Retail Pharmacy Benefits	Mail Order Pharmacy Benefits	Specialty Drug Benefits
Acute medications	Maintenance medications	Supports patients with complex health conditions who need injectable medications, medications with strict compliance requirements, or have special storage needs
67,000 participating pharmacies	67,000 participating pharmacies	Receive your specialty medications at a participating retail pharmacy or they can be delivered to your home, physician's office, or other designated location
1.888.741.5019	1.855.873.8739	1.877.391.1103
www.medimpact.com	www.medimpact.com	www.medimpact.com

Wellness Incentives

- Wellness Incentive - \$25 per month (\$300/year)
 - Must enroll in medical coverage and completed activities within 30 days of date of hire
 - ***Must complete HRA and 2 of 4 of the below***
 - ***Primary Care Provider Attestation form***
 - ***Biometric Screening Attestation form***
 - ***Dental Check-up and/or Cancer Screening Attestation form***
 - ***Tobacco Attestation form***



Please refer to additional details in your New Hire packet

- Wellness Program Incentive - \$100 per program completed (up to \$200/year)
 - Must be receiving monthly Wellness Incentive to be eligible for these incentives.

Website: www.case.edu/wellness/facultystaff

Questions: email erc10@case.edu

Dental & Vision

DENTAL	VISION
Superior Dental Care (DPO) https://superiordental.com/member-support	Vision Service Plan (VSP) www.vsp.com
CWRU School of Dental Medicine (SDM) * https://case.edu/dental/	



*Please check current services offered due to limited nature

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

Personal Life Insurance

Basic Life	Supplemental Life
CWRU provides basic \$20,000	Multiples of salary (up to 3x salary) or \$50,000
	Tax free benefit up to \$50,000 IRS mandates tax on any amount >\$50,000
	Guarantee issue for new hires through age 69



Disability

Short Term Disability	Long-Term Disability
CWRU provides this benefit to all staff (SG 17 and under)	CWRU provides this benefit to all faculty and staff
Eligible at completion of 90 day orientation period	Eligible at completion of 90 day orientation period
You receive 50% of your pay if you become disabled and qualify for disability (maximum \$400/week)	receive 60 percent of your pay if you become disabled and qualify for LTD (maximum \$6,000/month)
Starting with your 15th day of disability	starting with seventh month of disability



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

Post Tax Benefits

Dependent Life	Group Legal Service	Identity Protection	Group Auto and Home
\$5,000 spouse/\$1,000 each child \$10,000 spouse/\$2,000 each child (No person may be covered both as a CWRU employee and as a dependent of an employee; and no person may be covered as a dependent of more than one employee)	MetLife Legal provides advice for a wide range of legal matters	norton™ LifeLock Benefit Solutions empowers people to feel Cyber Safe with identity, security, and privacy protections.	Farmers GroupSelectSM insurance program. Call 1.800.438.6381 for a policy quote



<https://case.edu/hr/benefits/after-tax-benefits>

Retirement Planning

Plan C - Supplemental	Plan C – Non-contributory	Social Security
Saving your money for you with a little help from the University*	University money saved for your benefit	Your money and the University's money saved for your benefit
*50% of the first 4% you contribute is matched by the University		
No waiting period	01/01/ or 07/01 following a 1 year waiting period OR following the hire date with ≥ 1 year of service with another university or related research institution	Immediate with first pay
2025 maximum contribution \$23,500 (\$31,000 if over the age of 50)	CWRU contributes per pay based on 6 percent of your gross salary	6.2% per pay from employee and university
Vests immediately	Vests on 3 years from date of hire	https://www.ssa.gov/

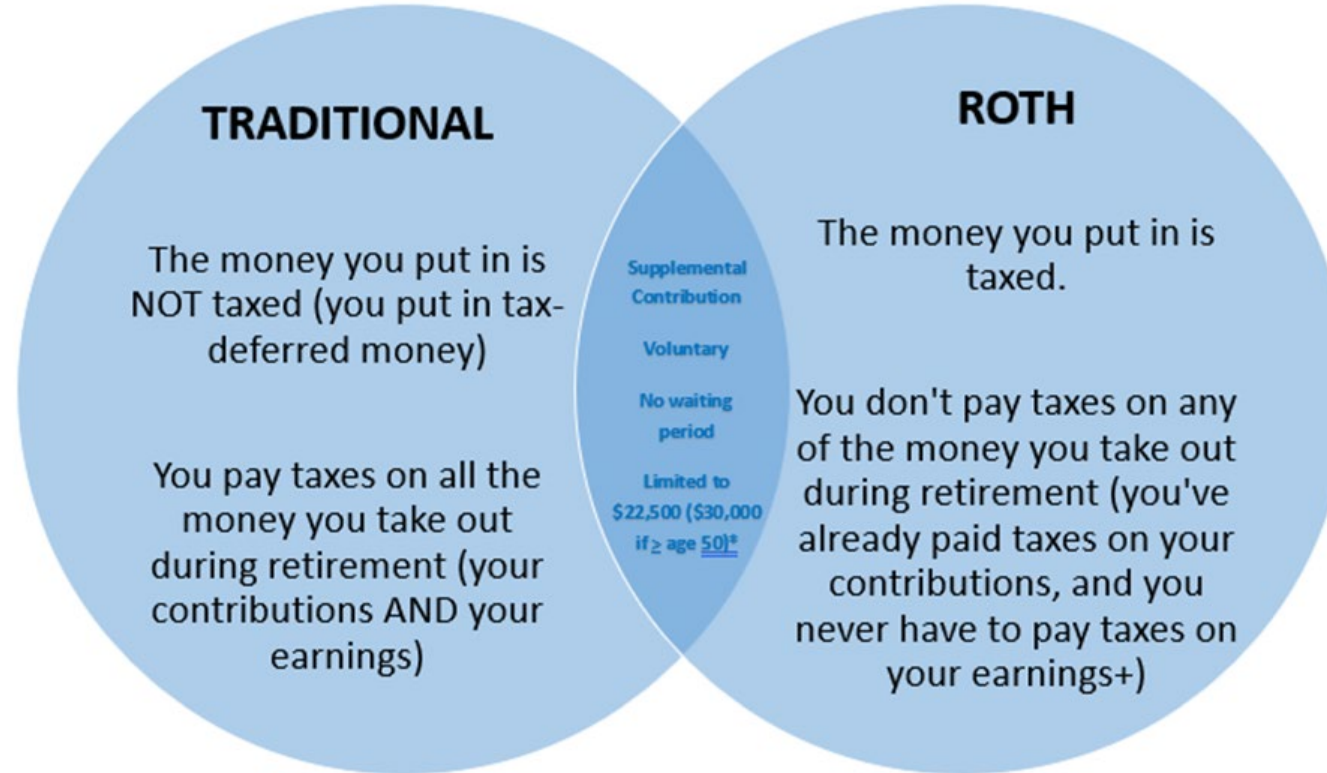
<https://case.edu/hr/benefits/retirement>

Retirement Planning

Plan A - Supplemental	Plan A – University	Social Security
Saving your money for you	University money saved for your benefit	Your money and the University's money saved for your benefit
No waiting period	Beginning of the month following 1 year of employment with Case—OR—upon employment with ≥ 1 year service with another university or related research institution ⁺	Immediate with first pay
2025 maximum contribution \$23,500 (\$31,000 if over the age of 50)	CWRU contributes 8% of salary up to $\frac{1}{2}$ of the SSTWB* and 12% of salary above the $\frac{1}{2}$ of the SSTWB, up to the IRS maximum annual salary	6.2% per pay from employee and university
Vests immediately	Vests immediately	https://www.ssa.gov/

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

Supplement Contribution Options



*Before-tax and after-tax supplemental contributions are included in the total

+To be tax free, earnings can only be withdrawn on or after the date you turn 59 ½ and you must have at least five tax years after the first contribution to any Roth that you own.

Investment Carrier Options

TIAA	Vanguard
www.tiaa.org/case	http://case.vanguard-education.com/ekit



Contact Information

Benefits Paperwork

Human Resource Service Center

320 Crawford Hall

AskHR@case.edu

(216) 368-6964

Employee ID/Parking Arrangements

Access Services

18 Crawford Hall

Ground Floor

