Benefits 101

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

CASE WESTERN RESERVE
UNIVERSITY

Campus Amenities & Athletic Centers

Amenities	Athletic Centers
Discount tickets https://case.edu/access-services/discount-tickets	Veale Recreation Center and Wyant Athletic and Wellness Center ***Free Membership with Employee ID*** https://case.edu/wellness/facultystaff/resources/fitness
Squire Valleevue Farm https://case.edu/farm/	One to One Fitness Center ***Discounted Membership*** https://case.edu/onetoone/

Campus Discounts & Financial Conveniences

Discounts	Conveniences
AT&T / Verizon Cellular Discounts https://case.edu/utech/resources/estore	Case One Charge card https://case.edu/dining/how-pay/case1card
Apple on Campus / Dell Premier https://case.edu/utech/resources/estore	Greater Circle Living Program www.fairfaxrenaissance.org

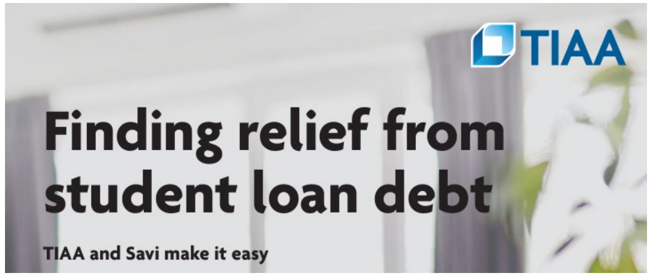
FREEWILL

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.

https://case.edu/hr/worklife/child-care-programs

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
3 credit hours Summer		only
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

CASE WESTERN RESERVE
UNIVERSITY

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 <u>30 days</u> 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

MEDICAL MUTUAL

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

MetroHealth

https://www.medmutual.com/cwru

https://case.edu/hr/benefits/health/medical-plans

HSA v. FSA

Health Savings Account	Flexible Spending Account
Available only with enrollment in the HDHP	Available with both PPO plans and the HMO plan
Owned by the employee – funds are portable	Owned by the employer – "use it or lose it" methodology
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	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

CASE WESTERN RESERVE UNIVERSITY

2026 Insurance Premiums Changes

<u>Premium Rate Increases:</u>

Medical Plans and SDC Dental Plan

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

<u>Premium Rate Decrease:</u>

Vision Plan

- 4.5% for all employees

CASE WESTERN RESERVE UNIVERSITY

2026 Plan Changes

<u>Medical and Pharmaceutical Changes</u>

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

<u>Vision Changes</u>

- $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 <u>and</u> 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

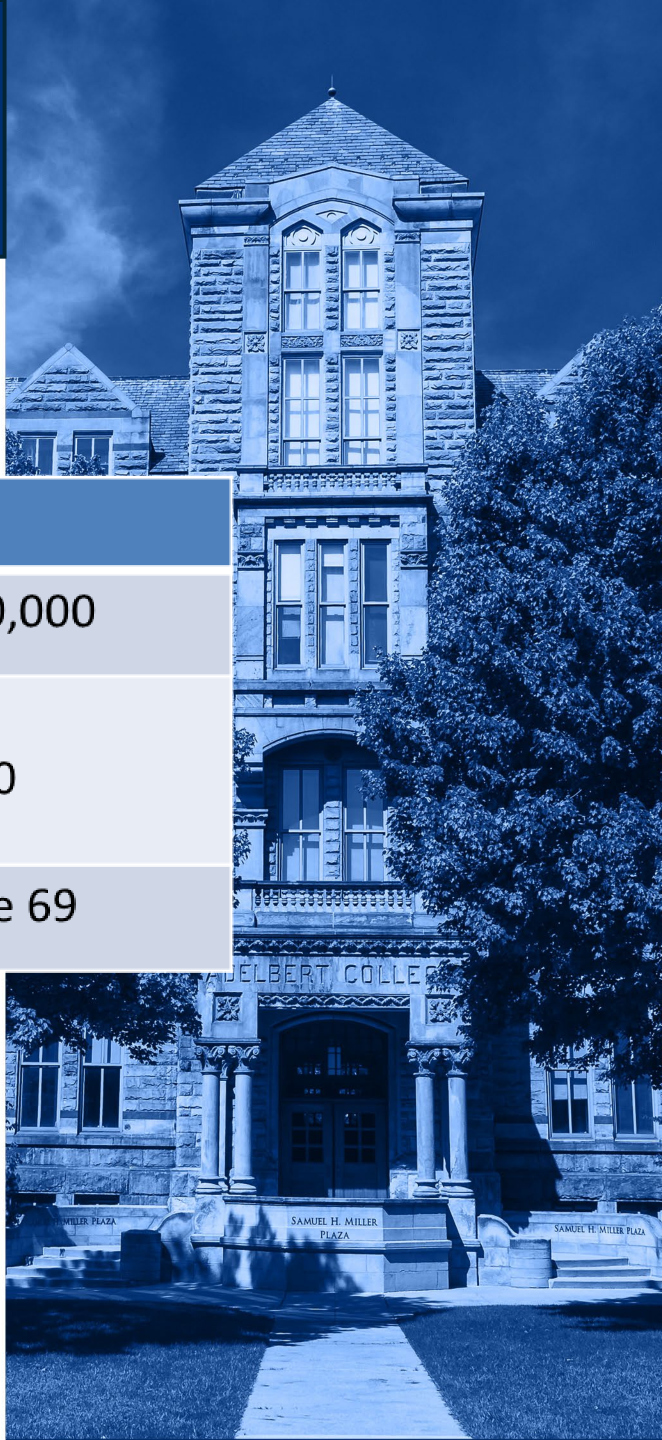
DENTAL	VISION
Superior Dental Care (DPO) https://superiordental.com/member-support	Vision Service Plan (VSP) www.vsp.com
CWRU School of Dental Medicine (SDM) * https://case.edu/dental/	


*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



CASE WESTERN RESERVE UNIVERSITY

https://case.edu/hr/benefits/life-insurance

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 GroupSelect℠ insurance program. Call 1.800.438.6381 for a policy quote

MedMutual Life — A Medical Mutual Company

MetLife

norton LifeLock Benefit Solutions

Farmers Insurance

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* *50% of the first 4% you contribute is matched by the University	University money saved for your benefit	Your money and the University's money saved for your benefit
No waiting period	01/01/ or 07/01 following a 1 year waiting period OR following the hire date with $\geq$ 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) 2026 maximum contribution $24,500 ($32,500 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/

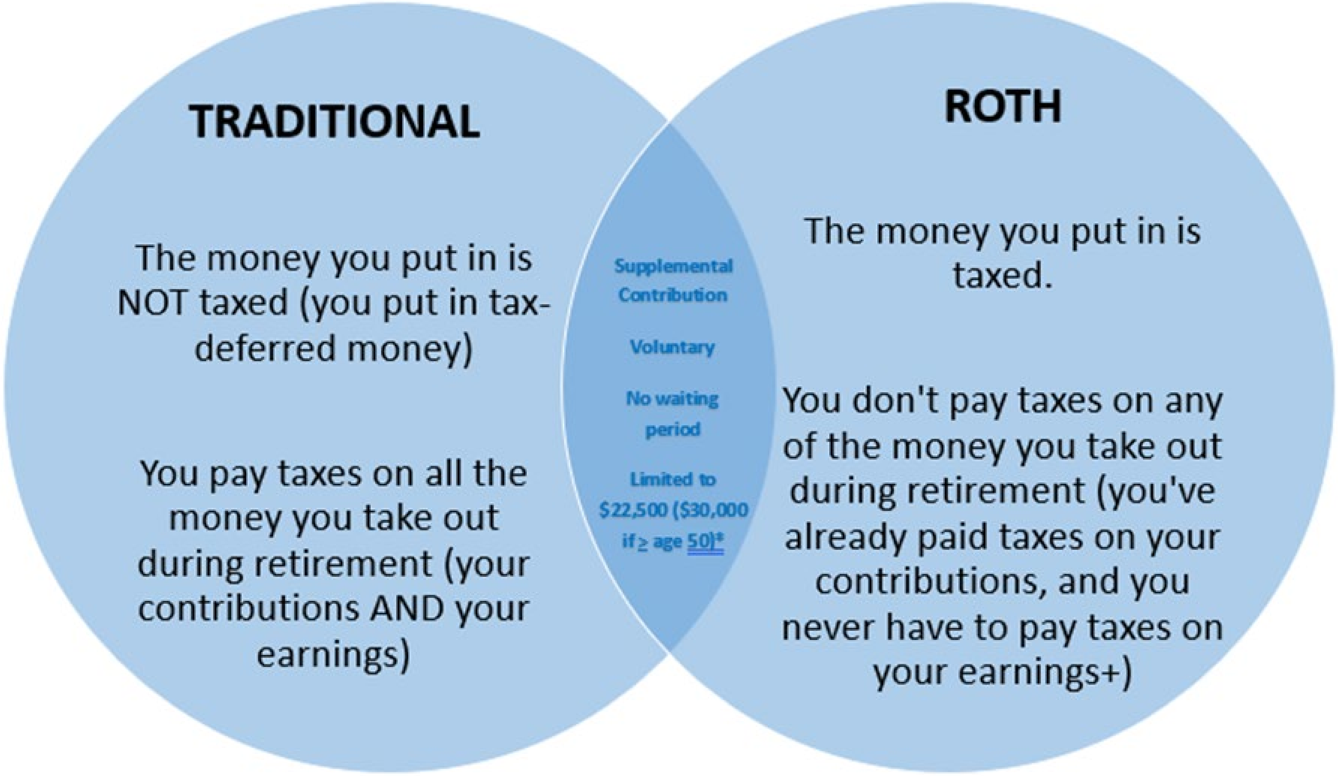
https://case.edu/hr/benefits/retirement

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) 2026 maximum contribution $24,500 ($32,500 if over the age of 50)	**CWRU contributes 8% of salary up to ½ of the SSTWB* and 12% of salary above the ½ 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 lease 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