

2017 Total Rewards Program Summary

Information About Your Benefits





As a recognized global healthcare leader, Cleveland Clinic is dedicated to providing the same world-class care to you and your family.

We take great pride in offering a comprehensive and affordable Total Rewards Benefits program that recognizes the varying needs of a diverse workforce. Through Total Rewards, individuals and families are offered security and meaningful choices to help prepare them for unpredictable life events to come.

Thank you for your continued dedication to Cleveland Clinic where we come together to keep patients and caregivers first through the ***Power of Every One.***

Toby Cosgrove, MD

This benefit summary may be used as a general guide to the benefits offered through Total Rewards. By its nature, this summary is not a legal document. Benefit plan details are covered in Summary Plan Descriptions (SPDs) and controlling legal documents. SPDs can be found on the ONE HR Portal or by contacting ONE HR at 216.448.2247. This benefit summary does not create a contract between Cleveland Clinic and its employees for either employment or any other benefit. Cleveland Clinic continuously reviews its total benefits program, and has the right to change or terminate any of the benefit plans described in this booklet.

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Eligibility

Employees eligible for benefits include:

- Regular full-time employees scheduled to work 72 to 80 hours per pay period.
- Regular part-time employees scheduled to work 40 to 71 hours per pay period.

Dependent Eligibility

Dependent children (naturally born children, stepchildren, legally adopted children, or children under an official court-appointed guardianship) can remain on medical, dental & vision coverage up to age 26.

Dependent benefits terminate at the end of birthday month and then are offered COBRA

*Your unmarried children exceeding age 26 who are disabled as determined by Social Security Administration may remain on coverage with proof of disability provided it is submitted to HR within 31 days of determination of disability date.



Benefit Program

Cleveland Clinic's flexible benefits program lets you select benefits that meet you and your family's needs.

Make your benefit selections carefully because you only have **31 days** from your hire date to enroll. Once you complete your **online enrollment, the coverage you select begins on your date of hire**, and premium payments will be withdrawn retroactively.

Plan option changes can only be made once a year – during Open Enrollment, which usually takes place in October. Outside of your new hire period/Open Enrollment, the only other time(s) it is permissible to make certain changes to benefit selections is within 31 days of a qualifying life event date.

Life Events

IRS defines life events as:

- Marriage/Divorce/Legal Separation/Annulment
- Birth/Adoption/Legal Guardianship of a child
- Death of a dependent: Spouse and/or Child
- Employee/Spouse/Dependent with a Loss of Coverage or Gain of Coverage
- Employee/Spouse/Dependent with a reduction or increase in hours of employment (i.e. – switch between part time to full time vice versa)
- Qualified Medical Child Support Order (QMCSO)

Caregivers who experience a qualifying life event and wish to make certain changes to their coverage must contact ONE HR at 216.448.2247. Representatives will assist you with the proper form(s) to complete and supportive documentation required for updating coverage. Any adjustments to coverage must be consistent with the changes resulting from the qualifying life event.

Employee Health Plan

Electing medical coverage is one of the most important benefit decisions you will make. To make the decision simple, the **Employee Health Plan** offers a comprehensive network of medical providers and valuable financial assistance for the costs associated with serious illness, injury & preventive care for maintaining good health. ***The Employee Health Plan does not exclude coverage for pre-existing conditions.***

Cleveland Clinic's Employee Health Plan (EHP)

Tier 1 Providers www.clevelandclinic.org
www.CHNetwork.com

Tier 2 Providers www.SuperMednetwork.com
www.USAMCO.com

The Employee Health Plan Prescription Drug Benefit Program

The Prescription Drug Benefit is administered through CVS/Caremark, the nation's largest provider of prescriptions and related health care services.

- \$200 for each member, maximum annual deductible of \$400 per family
- Deductible waived if members fill prescriptions with generic medications from Cleveland Clinic Pharmacies
- Enhanced benefits for other prescriptions filled at Cleveland Clinic pharmacies

Additional EHP Programs

The following programs can help you reach your Healthy Choice goals.

EHP Wellness Program – helps members focus on three areas: smoking cessation, weight management and physical activity. If the member completes the application at sign-up, these services are offered free of charge. The Wellness Program application requires an original signature that authorizes the EHP Dept. to collect specific health data along with your participation rates for tracking success.

EHP Medical Management – offers robust coordinated care and pharmacy programs that help members address chronic conditions such as diabetes, high blood pressure, asthma. Medical Management provides reimbursement for office visit co-payments & prescription co-insurance as long as members comply with specific care criteria.

Participation in either program over the course of a year can help you earn a lower medical premium for the following year's enrollment.

For details, visit:
employeehealthplan.clevelandclinic.org



2017 Employee Health Plan

BENEFIT PROGRAM FEATURES	TIER 1 Cleveland Clinic Quality Alliance Provider Network	TIER 2 MMO ¹ and USAMCO Networks ¹
Annual Deductible	Individual: None Family: None	Individual: \$500 Family: \$1,500
Out-of-Pocket Maximum	Individual: \$1,500 Family: \$3,000	Individual: None Family: None
MEDICAL BENEFIT PROGRAM FEATURES		
PCP Office Visit – Family Practice, Gynecology, Internal Medicine, Obstetrics and Pediatrics	100% of Allowed Amount	\$25 co-pay (after deductible)
Specialist Office Visits	100% of Allowed Amount after \$35 co-pay (no referral required)	\$50 co-pay (after deductible)
Maternity Care	100% of Allowed Amount after one-time \$150 co-pay	One-time \$150 co-pay 70% of Allowed Amount (after deductible)
Routine (Annual) Physical Examination by PCP	100% of Allowed Amount	Not Covered
Routine (Annual) Vision Examination	100% of Allowed Amount after \$35 co-pay (no referral required)	Not Covered
Inpatient Hospital Services²	100% of Allowed Amount after \$150 co-pay	70% of Allowed Amount (after deductible)
Outpatient Hospital Services Radiology — MRI/CT Scans (non-emergent)	100% of Allowed Amount 100% of Allowed Amount after \$35 co-pay	70% of Allowed Amount (after deductible) 70% of Allowed Amount after \$50 co-pay (after deductible)
Laboratory/Diagnostic Tests	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Emergency Department Emergency Care Urgent Care	100% after \$150 co-pay 100% after \$50 co-pay	100% after \$150 co-pay 100% after \$50 co-pay
Medical Supplies and Durable Medical Equipment	80% of Allowed Amount	80% of Allowed Amount (after deductible)
Extended Care/Skilled Nursing Care² 60 Days per Benefit Year	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Long-Term Acute Care² 60 Days Lifetime Maximum	100% of Allowed Amount	Not Covered
Hospice Respite Care – 10 Days per Benefit Year	100% of Allowed Amount	100% of Allowed Amount
Home Health Care² – 60 Visits per Benefit Year	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Chiropractic Maximum of 20 Visits per Benefit Year	First 10 visits: 100% of Allowed Amount after \$35 co-pay Second 10 visits: 50% of Allowed Amount (Children under 16 require prior authorization by the Medical Management Department)	Not Covered
Therapy Services: Occupational/Speech/Physical 35 Visits per Therapy	First 20 visits: 100% of Allowed Amount after \$10 co-pay Second 15 visits: 50% of Allowed Amount	First 20 visits: 100% of Allowed Amount after \$10 co-pay and after deductible Second 15 visits: 50% of Allowed Amount
Dental – Surgical extractions for soft/bony impactions, or Dental implants for certain medical conditions or recent accidents/injuries	100% of Allowed Amount	Not Covered
Family Planning³	100% of Allowed Amount	Not Covered
Infertility – Diagnostic Only	100% of Allowed Amount	Not Covered
Hearing Aids	50% of Charge up to \$3,500/Ear – Limited to one aid per Ear every 3 years	Not Covered
Organ Transplant Transplant Lifetime Maximum Out-of-Pocket Maximum	100% of Allowed Amount Unlimited See above (Out-of-Pocket Maximum)	70% of Allowed Amount (after deductible) None None
BEHAVIORAL HEALTH BENEFIT PROGRAM FEATURES		
Outpatient Coverage Outpatient (OP) Visits ⁴ Psychological and Neuro-Psychological Testing ⁵	100% of Allowed Amount after \$35 co-pay 100% of Allowed Amount after \$35 co-pay	\$50 co-pay (after deductible) with 100% of Allowed Amount Not covered
Inpatient Coverage²	100% of Allowed Amount after \$150 co-pay	70% of Allowed Amount (after deductible)
Intensive Outpatient (IOP)²	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Partial Hospitalization Programs (PHP)²	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Residential Treatment² 60 days maximum per Benefit year	100% of Allowed Amount	Not Covered

For Tier 1, co-payments and co-insurance listed on this chart accumulate to your out-of-pocket maximum with the exception of co-payments for hearing aids and bariatric surgery.

¹ MMO Traditional for the state of Ohio and USAMCO outside the state of Ohio.

² Prior authorization required.

³ Marymount employees are subject to family planning exclusions including abortion, vasectomy, Norplant, Depo Provera, IUD, tubal ligation, and oral contraceptives, except if clinically appropriate.

⁴ The Outpatient Coverage for Behavioral Health Benefit Program **includes** any outpatient services provided by a behavioral health practitioner for chronic pain management, sleep disorder, aftercare groups for substance abuse, and/or pre and post gastric surgery visits. There is **no coverage** for telephone counseling services or school meetings by outpatient behavioral health practitioners.

⁵ Psychological Testing: Up to six hours testing are automatically covered without prior authorization. Neuro-Psychological Testing: Up to eight hours testing are automatically covered without prior authorization. Testing is covered in Tier 1 only, by trained Behavioral Health Specialists.

Note: *Prior authorization, precertification, predetermination and prior approval are often used interchangeably.*

Any unauthorized programs, services, or visits will not be covered by The HBP under any circumstances and the subsequent charges will be the financial responsibility of the member. This applies to any unauthorized out-of-network and out-of-area providers and facilities, with the only exception being for emergency care.



2017 Prescription Drug Benefit Program

administered through CVS Caremark

CATEGORIES	TIER 1 Generic Rx	TIER 2 Preferred Brands	TIER 3 Non-Preferred Brands (Non-Formulary)	TIER 4 Specialty Drugs (Hi-Tech)	Drugs & Items at Discounted Rate	Non-Covered Drugs & Items
Annual Deductible	\$200 Individual \$400 Family <i>(Waived for generic prescriptions if obtained from a Cleveland Clinic Pharmacy)</i>				No	No
Employee % Co-ins. Cleveland Clinic Pharmacies: up to 90 Day Supply	15%	25%	45%	20%	Employee Pays 100% of the Discounted Price	Not Available through Rx Plan
Employee % Co-ins. CVS Caremark Retail – 30 Day Supply Mail Service Program – 90 Day Supply	20%	30%	50%	20%	Employee Pays 100% of the Discounted Price	Not Available through Rx Plan
Cleveland Clinic Pharmacies including Specialty & Home Delivery: Is there a Minimum or Maximum to the Rx % Co-ins.	Yes \$3 Minimum/ \$50 Maximum per Month Supply	Yes \$3 Minimum/ \$50 Maximum per Month Supply	No	Yes No Minimum / \$50 Maximum per Month Supply	No	No
Retail Pharmacies: Is there a Minimum or Maximum to the Rx % Co-ins.	Yes \$5 Minimum/ \$50 Maximum per Month Supply	Yes \$5 Minimum/ \$50 Maximum per Month Supply	No	NA	No	No
CVS Caremark Mail Service Program: Is there a Minimum or Maximum to the Rx % Co-ins.	Yes \$15 Minimum/ \$150 Maximum 90 Day Supply	Yes \$15 Minimum/ \$150 Maximum 90 Day Supply	No	Yes No Minimum / \$100 Maximum per Month Supply	No	No
Is there an Annual Out-of-Pocket Max?	After deductible has been met: Individual – \$1,500 / Family – \$4,500 Combined Maximums for Retail, Specialty and Home Delivery				No	No
Components of Each Category	Generic Drugs	Brand Drugs – See the <i>Prescription Drug Benefit and Formulary Handbook</i>		Specialty Drugs⁶ See complete list of Specialty Drugs in the <i>Prescription Drug Benefit and Formulary Handbook</i>	Life Style Drugs <i>Acticlate, Benzoyl, Peroxide Only Agents, Caverject, Cialis, Cosmetic Agents, Denavir Cream, Doryx, Edex, Evzio, Fertility Agents, Hysingla, Jublia, Levitra, Muse, Non-controlled Cough and Cold Agents,, Oral Allergy Medication, Penlac, Propecia, Relenza, Saxenda, Stendra, Tamiflu, Testosterone Cypionate, Testosterone Enanthate, Topical Androgen, Products, Viagra, Weight Control Products, Xartemus XR, Xerese, Zipsor, Zorvolex, Zovirax Cream, Zovirax Ointment</i>	Over-the Counter Drugs <i>Alcohol Swabs DME (Durable Medical Equipment) Medical Devices Medical Supplies</i> Prescription Drugs <i>Brand and Generic Brand versions of: Adoxa, Binosto, Beleodaq, Belsomra, Cyramza, Diclegis, Keytruda, Liptruzet, Monodox, Onmel, Opdivo, Oracea, Oxytrol, Solodyn, Xopenex (not covered for member over 18 years of age.) Proton Pump Inhibitors (Brand Name Products)</i> Certain OTC Medications are covered See the <i>Prescription Drug Benefit and Formulary Handbook</i>
Prior Authorization Required	See the <i>Prescription Drug Benefit and Formulary Handbook</i> for List of Pharmaceuticals Requiring Prior Authorization				No	NA
Diabetic Supplies,⁷ Asthma Delivery Devices⁷ and Prescription Vitamins⁸	Co-Insurance 20%			No	No	NA
Major Chains⁹ in the Retail Network	ACME, Cleveland Clinic Pharmacies, Costco, CVS, Discount Drug Mart, Giant Eagle, K-Mart, Marc's, Medicine Shoppe, Rite Aid, Target, Walgreens, Wal-Mart, plus other chains and independent pharmacies.					



Note: Benefit Program Includes: generic oral contraceptives – covered for Marymount HBP participants for clinical appropriateness only under the HBP.

⁶ There are 3 options for obtaining medications in the category listed above. The options are: **1. Cleveland Clinic Pharmacies in Cleveland and Cleveland Clinic Weston Pharmacy, 2. Cleveland Clinic Specialty Pharmacy, and 3. CVS/caremark Specialty Drug Program. Specialty Drug prescription orders (first fill and refills) are limited to a one month supply.**

⁷ Diabetic Supplies – Insulin and all diabetic supplies covered. Includes: needles purchased separately, test strips, lancets, glucose meters, syringes, lancing devices, and injection pens.

Asthma Delivery Devices – Includes spacers used with asthma inhalers.

⁸ Refers to vitamins that require a prescription from your healthcare provider.

⁹ Members can utilize the CVS/caremark Retail Pharmacy Network for obtaining acute care prescriptions (e.g., single course of antibiotic therapy) and for the first fill of maintenance medications but must use a Cleveland Clinic Pharmacy or CVS/caremark Mail Service Program for all maintenance medications.

Healthy Choice Program

What Is It?

The Healthy Choice Program was created to encourage Cleveland Clinic Health Plan members and their spouses to take a proactive approach to wellness. By participating in Healthy Choice you have the opportunity to reduce your health plan premiums each year. Participation is completely voluntary and there are no penalties for not participating. If you choose not to participate you simply won't get the discounted health plan rate.

How Do I Participate?

1. Visit a primary care provider to determine your current health status.

You will need to have them fill out a Health Visit Report Form (found at employeehealthplan.clevelandclinic.org). Once completed it will need to be sent directly to the Health Plan Office for processing. This form will be used by the Health Plan Office to determine which wellness programs you and your spouse will need to participate in. Think of it as your entry ticket into the Healthy Choice Program.

2. Create an account on the Healthy Choice Portal

Go to employeehealthplan.clevelandclinic.org and click on the orange Healthy Choice Portal button found on the top right-hand corner of the homepage. You will need your Health Plan ID# which can be found on your Health Plan ID card in order to create your account. After the Health Plan Office has determined your current health status, it will be posted in the portal. Based on what your health status is determines which program(s) you need to participate in. Follow the instructions they provide for you on the Healthy Choice Portal to get enrolled.

3. Meet the goals that were set for you in your program

Meeting the participation requirements and the goals set for you will allow you to get the biggest discount on your health plan premiums in the following calendar year. If you and your spouse actively participate but you do not meet your goals you are still eligible to receive a smaller discount. Participation is required each year in order to sustain the discounted health plan rates in subsequent years.

Is There a Deadline?

Yes, the Healthy Choice Program requires 6 months of active participation from January 1st through September 30th of each year. This means you will need to be enrolled in a program no later than March 31st of each year to be eligible for a discount the following calendar year.

How Do I Find More Information?

You can find more information about the Healthy Choice Program by visiting employeehealthplan.clevelandclinic.org or by calling the Health Plan Office directly at 216.448.2247, option 2.

Dental Benefit Programs

Cleveland Clinic offers four dental plan options administered by Cigna:

1. **Dental HMO Benefit Program (HMO)**
2. **Preventive Dental Benefit Program (DPPO)**
3. **Traditional Dental Benefit Program (DPPO)**
4. **Enhanced Dental Benefit Program (DPPO)**

You can locate Cigna providers by visiting www.cigna.com or by calling toll-free 800.244.6224. The charts below summarize the coverage under each dental plan.

Cigna Dental HMO Benefit Program¹⁰

This plan requires the participant to use Cigna Dental HMO providers (e.g. Aspen Dental, Hudec Dental, Bright-Now). It provides free preventive care and a set fee-for-service model for all other services. Services performed by non-Cigna DHMO providers are not covered.

Cigna Dental HMO Benefit Program		
	Cigna Dental HMO Providers	Out-of-Network
Calendar Year Maximum	None	N/A
Annual Deductible	None	N/A
SERVICES	Your Charge	Your Charge
Preventive and Diagnostic Care Oral Exams Routine Cleanings X-rays Fluoride Application Sealants	\$0 \$0 \$0 \$0 \$12/tooth	You pay full cost
Basic Restorative Care Fillings - Amalgam Root Canal Therapy/Endodontics Oral Surgery – Simple Extractions Surgical Extraction of Impacted Teeth	\$0 \$210-\$430 \$12-\$115 \$46/tooth	You pay full cost
Major Restorative Care Crowns Dentures Bridges Inlays/Onlays	\$150-\$490/tooth \$625-\$715 \$150-\$470/tooth \$150-\$470/tooth	You pay full cost
Orthodontia Adult Children under 19	\$2,376 \$2,040	You pay full cost

¹⁰ This grid is a sample of services covered under the Cigna Dental HMO Benefit Program. For a complete list of all services you will need to review the Cigna Dental Care Patient Charge Schedule. You can request a digital copy by contacting the ONE HR Service Center at 216.448.2247.

Preventive Dental Benefit Program

This plan is designed for individuals who only want preventive and basic services covered. There is a \$500 annual maximum benefit per covered individual.

Preventive Dental Benefit Program		
	Total Cigna DPPO	Out-of-Network
Calendar Year Maximum	\$500	\$500
Annual Deductible Individual Family	\$50 \$150	\$50 \$150
Reimbursement Levels	Based on reduced contracted fees	Based on reasonable and customary allowances
SERVICES	Plan Pays	Plan Pays
Preventive and Diagnostic Care Oral Exams Routine Cleanings X-rays Fluoride Application Sealants	100%	100%
Basic Restorative Care* Fillings Root Canal Therapy/Endodontics Oral Surgery Surgical Extraction of Impacted Teeth Periodontal scaling and root planing	80%	80%
Major Restorative Care Crowns Dentures Bridges Inlays/Onlays Implants	Not covered	Not covered
Orthodontia	Not covered	Not covered

* Subject to annual deductible

Traditional Dental Benefit Program

This plan covers a wide range of dental services, including preventive care, fillings and extractions, major restorative care and dependent child orthodontia (up to age 23, lifetime maximum of \$1,250). There is a \$1,250 annual maximum benefit per covered individual.

Traditional Dental Benefit Program			
	Cigna DPPO Advantage Providers	Cigna DPPO Providers	Out-of-Network
Calendar Year Maximum	\$1,250	\$1,000	\$1,000
Annual Deductible Individual Family	\$50 \$150	\$50 \$150	\$50 \$150
Reimbursement Levels	Based on reduced contracted fees	Based on reduced contracted fees	Based on reasonable and customary allowances
SERVICES	Plan Pays	Plan Pays	Plan Pays
Preventive and Diagnostic Care Oral Exams Routine Cleanings X-rays Fluoride Application Sealants	100%	100%	100%
Basic Restorative Care* Fillings Root Canal Therapy/ Endodontics Oral Surgery Surgical Extraction of Impacted Teeth Periodontal scaling and root planing	80%	70%	70%
Major Restorative Care* Crowns Dentures Bridges Inlays/Onlays	50%	50%	50%
Orthodontia (dependent children to age 23)* Lifetime maximum	50% \$1,250	50% \$1,250	50% \$1,250

* Subject to annual deductible

Enhanced Dental Benefit Program

This plan covers a wide range of dental services, including preventive care, fillings and extractions, major restorative care and orthodontia for adults and children (lifetime maximum of \$2,500). There is a \$1,500 annual maximum benefit per covered individual.

Enhanced Dental Benefit Program		
	Total Cigna DPPO	Out-of-Network
Calendar Year Maximum	\$1,500	\$1,500
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Reimbursement Levels	Based on reduced contracted fees	Based on reasonable and customary allowances
SERVICES	Plan Pays	Plan Pays
Preventive and Diagnostic Care Oral Exams Routine Cleanings X-rays Fluoride Application Sealants	100%	100%
Basic Restorative Care* Fillings Oral Surgery – simple extractions	80%	80%
Major Restorative Care* Root Canal Therapy/Endodontics Oral surgery – all except simple extractions Surgical Extraction of Impacted Teeth Periodontal scaling and root planing Crowns Dentures Bridges Inlays/Onlays	60%	60%
Orthodontia* Lifetime maximum	80% \$2,500 covered for children and adults	80% \$2,500 covered for children and adults

* Subject to annual deductible

Vision Benefit Programs

Staff members can choose from one of two vision options administered by EyeMed:

- **Basic Vision Benefit Program**

This plan offers discounts on eyewear (frames, lenses and contacts) from providers within the EyeMed Access Network (providers can be found at www.eyemed.com).

- **Enhanced Vision Benefit Program**

This plan offers more extensive discounts on eyewear from providers within the EyeMed Access Network (providers can be found at www.eyemed.com).

Basic Vision Benefit Program

COVERED EYE WEAR	EYEMED VISION CARE ACCESS NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENT
Frames Any available frame at provider location	\$130 Allowance 20% off balance over \$130	\$35
Standard Plastic Lenses Single Vision Bifocal Trifocal	Fully covered Fully covered Fully covered	\$25 \$40 \$55
Standard Progressive Lens	\$65 co-pay	\$40
Premium Progressive Lens Tier 1 Tier 2 Tier 3 Tier 4	\$85 co-pay \$95 co-pay \$110 co-pay \$65 co-pay 80% of retail less \$120 allowance	\$40 \$40 \$40 \$40
Lens Options UV Coating Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate – Adults Standard Polycarbonate – Kids under 19 Standard Anti-Reflective Coating Premium Anti-Reflective Coating Tier 1 Tier 2 Tier 3 Polarized Other Add-ons	\$15 co-pay \$15 co-pay \$15 co-pay \$40 co-pay \$40 co-pay \$45 \$57 co-pay \$68 co-pay 20% off Retail Price 20% off retail price 20% off retail price	Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered Not covered Not covered Not covered Not Covered Not Covered
Contact Lenses (Contact lens allowance includes materials only) Conventional Disposable	\$110 allowance 15% off balance over \$110 \$110 allowance	\$70 \$70
Additional Pairs Benefit	Members also receive a 40% discount off complete pair eyeglass purchases and 15% discount off conventional contact lenses once the funded benefit has been used.	Not covered
Frequency Lenses or Contact Lenses Frame	Once every 12 months Once every 12 months	Once every 12 months Once every 12 months

Enhanced Vision Benefit Program

COVERED EYE WEAR	EYEMED VISION CARE ACCESS NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENT
Frames Any available frame at provider location	\$160 Allowance 20% off balance over \$160	\$35
Standard Plastic Lenses Single Vision Bifocal Trifocal	Fully covered Fully covered Fully covered	\$25 \$40 \$55
Standard Progressive Lens	\$65 co-pay	\$40
Premium Progressive Lens Tier 1 Tier 2 Tier 3 Tier 4	\$85 co-pay \$95 co-pay \$110 co-pay \$65 co-pay 80% of retail less \$120 allowance	\$40 \$40 \$40 \$40
Lens Options UV Coating Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate – Adults Standard Polycarbonate – Kids under 19 Standard Anti-Reflective Coating Premium Anti-Reflective Coating Tier 1 Tier 2 Tier 3 Polarized Other Add-ons	Fully covered Fully covered Fully covered Fully covered Fully covered Fully covered \$12 \$23 20% off Retail Price 20% off retail price 20% off retail price	\$8 \$8 \$8 \$20 \$20 \$23 \$23 \$23 \$23 Not Covered Not Covered
Contact Lenses (Contact lens allowance includes materials only) Conventional Disposable	\$160 allowance 15% off balance over \$160 \$160 allowance	\$70 \$70
Additional Pairs Benefit	Members also receive a 40% discount off complete pair eyeglass purchases and 15% discount off conventional contact lenses once the funded benefit has been used.	Not covered
Frequency Lenses or Contact Lenses Frame	Once every 12 months Once every 12 months	Once every 12 months Once every 12 months

Flexible Spending Accounts

There are two distinct, Flexible Spending Accounts (FSA), and both are administered by PayFlex.

You can use the FSA accounts to set aside pre-tax money to reimburse yourself for qualified expenses incurred during the calendar year.

The **Medical FSA** is for you *and* your dependents' out-of-pocket healthcare expenses.

- minimum election: \$100 per year
- maximum election: \$2,550 per year
- annual amount you elect is available immediately

The **Dependent Care FSA** is for adult/child daycare expenses only.

- minimum election: \$100 per year
- Maximum election: \$1,500/calendar year if salary is \$120,000 or higher
\$5,000/calendar year if salary is less than \$120,000¹¹
- annual amount you elect accumulates per pay
- Eligible dependents include: Children under age 13 who you claim as dependents on your Federal Income Tax return. Spouses physically or mentally unable to care for themselves.
- Individuals (such as parents or children age 13 or older) who reside with you, are physically or mentally incapable of caring for themselves, and can be claimed as dependents on your Federal income tax return
- *For advantages/disadvantages consult with your tax advisor*

*For a complete list of Eligible/Ineligible expense items for either FSA account visit www.payflex.com

Things to consider when making decisions about FSA contributions:

- You can make pretax contributions to either or both accounts
- You cannot transfer funds from one account to the other
- You should carefully consider the amounts you plan to contribute because you will forfeit any account balances that are not claimed for reimbursement at the end of the calendar year
- You have until March 15th of the following year to use up the remaining prior year balance. Claims for reimbursement must be submitted no later than April 30th.
- Accounts do not carry over from year-to-year. Must re-elected every Open Enrollment.

¹¹ \$2,500/calendar year if you are married and you and your spouse file separate tax returns



Life Insurance Programs

Group Term Life Insurance

- Covers you at 1.0x your salary (to a maximum of \$500,000)
- Paid for by Cleveland Clinic¹²

Accidental Death & Dismemberment Insurance

- Covers you at 1.0x your salary (to a maximum of \$500,000) in cases of accidental death
- Paid for by Cleveland Clinic

Business Travel Accident Insurance

- Covers you at 3.0x your salary (maximum of \$2,000,000) while traveling on official Cleveland Clinic business to a non-routine work location
- Paid for by Cleveland Clinic

Supplemental Life Insurance

- Option to elect from 1.0x to 10.0x base pay (to a maximum of \$1,500,000)
- Monthly premiums are based on salary and age
- Newly eligible employees can elect up to 6.0x base pay (\$1,000,000 maximum) without providing evidence of insurability
- If you decide to elect at a later date, you will be asked to provide evidence of insurability

Dependent Life Insurance

- Flat benefit that covers spouse at \$25,000 and dependent children at \$10,000 each
- You, as the employee, are the automatic beneficiary
- Group rate at an annual cost of \$65 post-tax in accordance with IRS regulations
- Newly eligible employees do not need to provide evidence of insurability

Life Insurance Beneficiary Designations

You can designate your life insurance beneficiary designations on the ONE HR Workday Portal.

¹² Based on current IRS regulations, the value of group term life insurance in excess of \$50,000 is included in the employee's paycheck as imputed income and subject to tax withholding.

Disability Insurance Program

Regular, full-time employees with one continuous year of uninterrupted service are eligible for both Short and Long Term disability at 60% of their base salary.

Short Term Disability Plan – If an employee is on an authorized leave of absence, the Short Term benefit may provide up to 26 weeks of income at 60% of base salary through the disability period.

Long Term Disability Plan – If a medical condition continues beyond the short term disability period, an employee may be eligible to receive the Long Term benefit. The long term benefit replaces 60% of base pay, up to \$15,000 per month.

These benefits are paid 100% by Cleveland Clinic.

Part time employees are also provided an opportunity to purchase **Voluntary Long Term Disability**. Voluntary coverage pays a benefit of up to 60% of base monthly pay and it can be purchased during the insurance company's annual enrollment.

Paid Time Off

Paid Time Off (PTO)

This program combines vacation, holidays, personal days and sick days to provide you with flexibility in determining your individual time-off schedule.

- Allowances based on position and length of service
- After new hire period you can begin utilizing PTO you've accrued
- Non-benefit eligible employees and residents/fellows are not eligible to accrue PTO

PTO Trade-in

During Open Enrollment employees can trade-in their PTO to offset health, dental, vision and supplemental life insurance benefit costs.

Please note:

- Trade-in is capped at 80 hours
- You cannot change your PTO trade-in amount during the calendar year
- PTO trade-in does not carry over from year-to-year
- PTO trade-in can only be elected during Open Enrollment
- If you terminate, retire, change status to PRN or temporary or experience a qualifying life event mid-year, your PTO cannot be returned to you

Retirement Programs

There are two plans that help you save for retirement and both are administered through Fidelity Investments.

1. Investment Pension Plan (IPP)
2. 403(b) Savings & Investment Plan (SIP)

Investment Pension Plan

The Investment Pension Plan (IPP) is fully-funded by Cleveland Clinic – you cannot contribute to this plan. Plan highlights include:

- As long as you are 21 years old, you are automatically enrolled in the plan on your date of hire.
- Eligible employees will receive Cleveland Clinic contributions each pay period based on years of service according to the schedule below:

YEARS OF SERVICE (as of December 31 each year)	PERCENTAGE OF ELIGIBLE COMPENSATION
Under 5	2.5%
At least 5 and less than 10	3.5%
At least 10 and less than 15	4.5%
At least 15 and less than 20	5.0%
20 or more	5.5%

- Contributions to this plan become vested after three years of service with Cleveland Clinic.

403(b) Savings & Investment Plan

The 403(b) Savings & Investment Plan is funded by your pre-tax contributions and corresponding Cleveland Clinic matching contributions. Plan highlights include:

- Newly eligible employees are automatically enrolled to contribute 3% of salary on a pre-tax basis (after a 31 day opt-out period).
- You may start/stop contributions at any time throughout the year by calling Fidelity at 888.388.2247 or online at www.netbenefits.com/clevelandclinic.
- Cleveland Clinic matches \$0.50 for every \$1.00 you contribute; up to a maximum match of 3% (maximum matching contribution in 2016 is \$7,950).
- You may contribute up to \$18,000 pre-tax in 2016; Employees age 50 or older may contribute up to \$24,000 pre-tax in 2016.
- Matching contributions to this account become vested after three years of service with Cleveland Clinic.

Assistance in Managing Your Retirement Accounts

Fidelity representatives are available on site to discuss your retirement plans through Cleveland Clinic at no cost. You can view their schedules by visiting www.netbenefits.com/clevelandclinic. After logging in, click the Menu icon, then click the Tools icon.

Assistance is also available through Financial Engines, an investment advisory firm that works closely with Fidelity Investments. Caregivers may choose to use Online Advice which is offered at no cost to employees or Professional Management which is a fee-based service. Additional information can be found by visiting www.netbenefits.com/clevelandclinic; after logging in look for the Financial Engines link found on the homepage.

Additional Benefits

Employee Assistance Program (EAP)

EAP is a confidential, outside program that helps you and your family members with difficult personal issues. Assistance comes in forms of:

- Confidential consultations
- Work/life Services/Family Dependent Care Program
- Adoption services
- Professional assistance with child/elder care

Employees can call 24 hours a day, 7 days a week at 800.989.8820 to take advantage of the program’s confidential, short-term counseling.

Tuition Assistance Program

After completing twelve months of employment, you are eligible to receive tuition reimbursement after satisfactorily completing approved courses. EdAssist Help Desk at **877.410.6927**

Reimbursement is based on:

- Status (full- or part-time)
- Nursing or non-nursing
- Type of degree

Tuition Reimbursement				
DEGREE TYPE	ANNUAL MAXIMUM TUITION REIMBURSEMENT			
	Nursing Major Full-time	Nursing Major Part-time	Non-Nursing Major Full-time	Non-Nursing Major Part-time
Graduate/Doctorate/PhD Degree	\$7,500	\$3,750	\$4,500	\$2,250
Bachelor Degree	\$5,000	\$2,500	\$3,000	\$1,500
Associate Degree	\$2,500	\$1,250	\$1,500	\$750

Other Benefits

- College Advantage 529 Savings Program
- Computer Purchase Program
- Retiree Medical Plan
- Adoption Assistance
- Voluntary Auto and Home Insurance
- Voluntary MetLaw Group Legal Plan
- Voluntary Veterinary Pet Insurance

ONE HR: Workday and Portal

The ONE HR: Workday and Portal (www.clevelandclinic.org/onehr) is our secure website that allows you to access all of your payroll and benefits information.

Payroll

- View/update direct deposit account(s)
- View/update tax withholding information
- View pay stubs
- View past W-2 forms

Benefits

- View summary plan descriptions for your benefit plans
- View your current benefit elections
- Update your life insurance beneficiaries
- Make changes to benefit elections (new hire enrollment, life events, open enrollment)

You can also update your personal information such as address changes, phone numbers, personal email addresses and emergency contact information.

You must be physically on site at a Cleveland Clinic location the first time you log in. After your initial login you can access the ONE HR: Workday and Portal from any computer or handheld device.

Your username is your 6-digit employee ID# and your default password is the first two letters of your last name (first letter capitalized) followed by your date of birth in MMDDYYYY format followed by an exclamation point. Example, Joe Smith, born August 1, 1975 – his password would be Sm08011975!

After logging in for the first time you will be prompted to create 3 security questions and to create your own unique password. If you forget your password you can call the ONE HR Service Center at 216.448.2247 to have it reset.

FAQs

When does my coverage begin once I sign up?

Coverage is retro effective to your date of hire.

When will my insurance cards arrive?

4-6 weeks

Can I switch to different plans during the year?

No, plan option changes can only be made during Open Enrollment.

When is open enrollment?

Open Enrollment is held from late October to early November each year.

Who do I contact to make changes to my benefits?

You can initiate life event changes in the ONE HR Portal.

When signing up for the Employee Health Plan do I need to choose a Tier?

You do not need to choose a tier. Both tiers are offered under the Employee Health Plan. The tiers determine where your provider falls and how much coverage you will have.

Can I roll over another retirement plan to my new SIP?

Yes, obtain a release form from your previous provider to rollover your account to Fidelity

When will I be fully vested?

You are always vested at 100% in your contributions. Cleveland Clinic contributions are vested after 3 years of service.

Contact

ONE HR: Workday and Portal

clevelandclinic.org/onehr

Medical

Mutual Health

800.451.7929

www.MutualHealthServices.com

Tier 1 providers

www.clevelandclinic.org

Cleveland Health Network

www.CHNetwork.com

Tier 2 providers

Cleveland Health Network

www.CHNetwork.com

Medical Mutual Traditional Network (in Ohio)

www.SuperMedNetwork.com

USA Managed Care Organization (outside Ohio)

www.usamco.com

EHP Programs

employeehealthplan.clevelandclinic.org

Prescription

CVS/Caremark

866.804.5876

www.Caremark.com

<https://myrefills.clevelandclinic.net>

www.ClevelandClinic.org/pharmacy

Home Delivery

216.328.6076

Dental

Cigna

800.244.6224

www.MyCigna.com

Vision

EyeMed

866.723.0513

www.EyeMed.com

Flexible Spending Accounts

PayFlex

800.284.4885

www.payflex.com

Life Insurance

Consumers Life

855.544.2542

www.ConsumersLife.com

Retirement

Fidelity Retirement

888.388.2247

www.netbenefits.com/clevelandclinic

COBRA Continuation Services

PayFlex

800.359.3921

Employee Assistance Program

216.445.6970

800.989.8820

www.ConcernEAP.org

Tuition Assistance

EdAssist

877.410.6927

Voluntary Long term Disability

UNUM

800.858.6843

Other Benefits

College Advantage 529 Plan

800.233.6734

Computer Purchase Program

866.670.3479

MetLife Insurance (Auto/Home/Legal/Pet)

800.438.6388



Every life deserves world class care.

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