

Benefits Administration Overview: School of Medicine May 24, 2016

Health & Welfare Benefits

- 1) Administrative Procedures
- 2) ID Cards
- 3) CVS Caremark prescription benefits
- 4) Telemedicine
- 5) HealthSpan Update

Health & Welfare Benefits

- CHANGE OF STATUS

- Has to be an IRS qualifying life event (outside of open enrollment):
 - Marriage or divorce (equivalent for domestic partner),
 - Birth or adoption of your child,
 - Death of your family members,
 - Change in your employment status, i.e., from part-time to full-time work,
 - Gain of insurance through your spouse's (equivalent's) employment, and
 - Loss of your spouse's (equivalent's) medical, dental and/or vision coverage.
- Notify Benefits Administration within 30 days of the event
- Completed Change of Status form along with appropriate documentation of the event must be submitted.

- ADDRESS CHANGES

- Updating HCM with your new address does not automatically update with the carriers. Please contact Benefits Administration to let us know you have updated your address.

Health & Welfare Benefits

ID CARDS

- You have the ability to request additional cards and print copies of cards directly from the carrier websites. (You will need to register an account for access.)

www.caremark.com

www.anthem.com

www.mmoh.com

- VSP does not issue ID cards
- If you need ID cards from Union Eye Care, you will need to contact their Customer Service Department at 1-800-443-9699 or Benefits Administration for assistance.

Health & Welfare Benefits

- **Maintenance Choice**

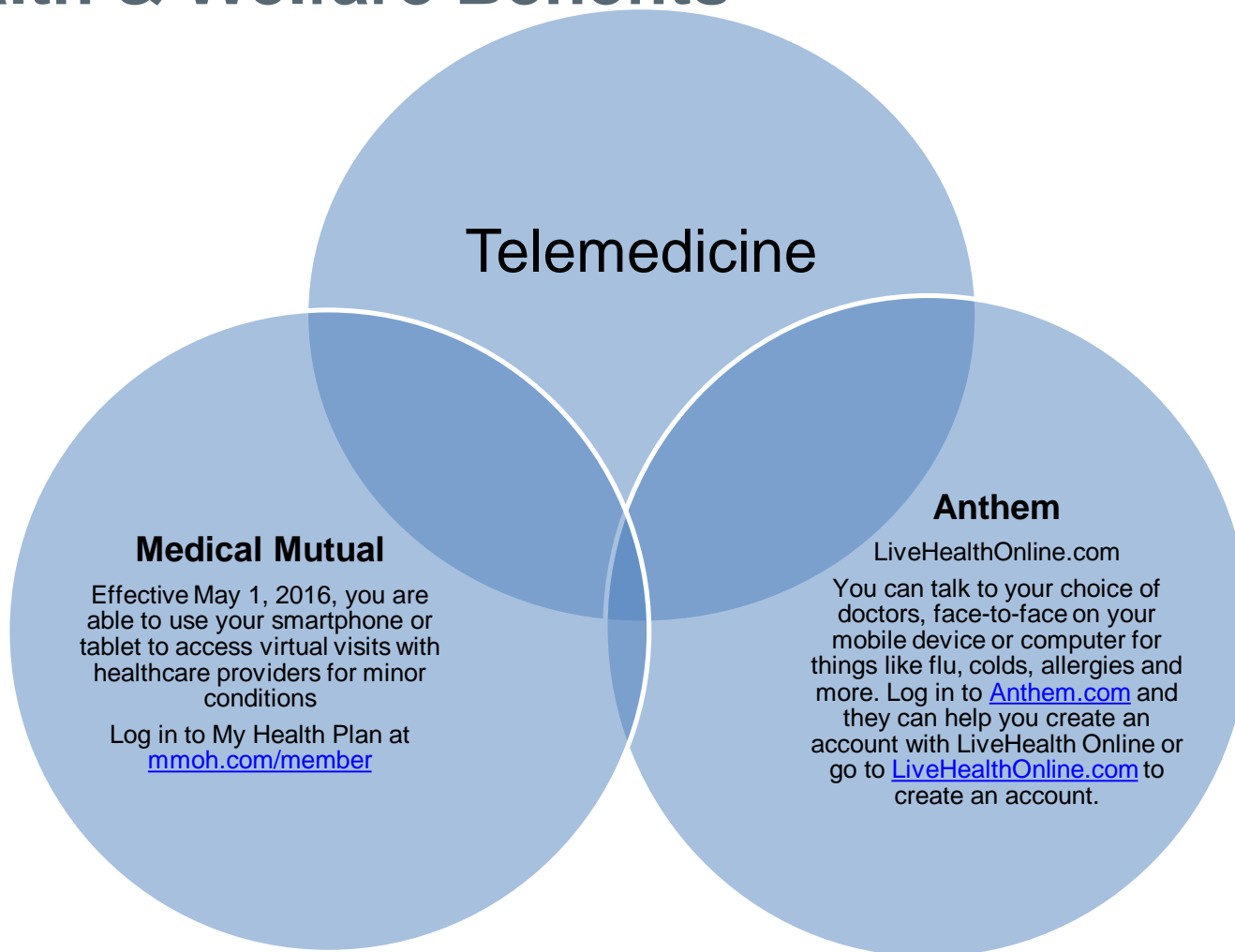
- Caremark program for those taking long-term maintenance medications
- Options to obtain 90-day fills:
 - 1) Mail Order Pharmacy
 - 2) Local CVS Pharmacy
- The same co-payment applies to either choice – 3 months for the price of 2 months

- **Pharmacy Network**

- Although the company name is CVS Caremark, prescriptions do not have to be filled at CVS to be covered.



Health & Welfare Benefits



Health & Welfare Benefits



Retirement Benefits

- Plan A – Faculty, Executive and Senior Staff
 - CWRU contributes a tiered percentage of salary based on one-half of the SSTWB up to the IRS maximum annual salary.
 - 100% vested
- Plan A Supplemental Retirement Account 403(b)
 - Employee contributes as either tax-deferred, after-tax Roth, or combination of both.
 - No university matching contribution.
 - 100% vested

Retirement Benefits

- Plan C – Staff Non-contributory (university-funded)
 - Employees hired on or after July 1, 2015
 - CWRU contributes per pay based on 6 percent of your gross salary
 - Three year vesting period
- Plan C – Supplemental Retirement Account 403(b)
 - Employee contributes percentage of salary as either a tax-deferred, a Roth, or combination of both
 - University match of 50% on each of first 4 percent of employee tax-deferred contribution only
 - 100% vested

Retirement Benefits

- Employee Supplemental Contribution Limits
 - 2016 IRS general maximum is \$18,000
 - Participants over age 50 may contribute \$24,000
- Two investment options
 - TIAA (www.tiaa.org/case)
 - Vanguard (<http://case.vanguard-education.com/ekit>)

Retirement Planning

- Individual appointments with TIAA or Vanguard Financial Counselor
 - On Campus
 - For monthly schedule and contact information go to <http://www.case.edu/finadmin/humres/benefits/1on1.html>
 - Off campus
 - appointments also available at TIAA's Beachwood and Westlake locations.

Retirement Education

- On Campus Seminars
 - Presentations by TIAA and Vanguard
 - August 1 to 5 – scheduling in process
 - Presentations by Social Security Administration and OSHIIP/Medicare
 - August 9, 2016
- Webinars and Planning Tools available at:
 - www.tiaa.org/case
 - <http://case.vanguard-education.com/ekit>

Education Benefits

Tuition Waiver & Reimbursement Benefits

For complete information on the policy, procedures, and limitations, visit the Education Benefits page at <http://www.case.edu/finadmin/humres/benefits/education.html>

Tuition Waiver and Tuition Reimbursement programs only cover tuition costs. Fees, books, and other costs are the employee's responsibility.

Employee Per Term Limits

- ❖ Fall & Spring semesters: 6 credit hours
- ❖ Summer semester: 3 credit hours
- ❖ *Credit hour limits prorated for part-time employees*

Eligibility

- ❖ Must be “benefits eligible” employee
- ❖ If employment terminates prior to October 15 (Fall), March 15th (Spring) or July 15th (Summer), waiver is revoked. For Tuition Reimbursement, have to maintain active employment through your final course completion date.
- ❖ Spouses, Domestic Partners and Dependent Children eligible for eight full-time semesters

Education Benefits

Using Tuition Waiver & Tuition Reimbursement Benefits

- **Applying for the benefit**

- Application due dates
 - First day of classes for Fall, Spring, & Summer
- Supervisor approval required

- **Taxable Waiver Benefits**

- Graduate classes

- ☞ For employee, taxable if not job-related
 - \$5,250 allowed tax-free each year OR can submit a tax affidavit with waiver
 - ☞ For dependent children, waiver benefit is taxable

Spouse or Domestic Partner enrolled in any degree program at the University

Education Benefits

- Coursework not covered by benefit
 - Certificate programs
 - Continuing education
 - Audited classes
- Waiver payments
 - Applied to student accounts after drop/add period
- Reimbursement payments
 - Processed upon presentation of official grade(s) transcript (grade of at least “Pass” or “C”)
 - Maximum of \$2,500 per fiscal year (July 1 – June 30)

Education Benefits

- REGISTRATION PROCEDURES FOR EMPLOYEES

- If you do not already have an undergraduate (baccalaureate level) degree:

If you are taking classes for the first time, apply through the Office of Undergraduate Studies

- If you already have an undergraduate (baccalaureate level) degree:

If you are taking classes for the first time, apply through the Office of Graduate Studies (**even if you plan on taking undergraduate level courses**).

<http://www.case.edu/registrar/faculty/employees/>

Greater Circle Living



GREATER CIRCLE LIVING
An Incentive to Live Near Work

The Greater Circle Living housing program is sponsored by University Circle, Inc., administered by the Fairfax Renaissance Development Corporation (FRDC), and funded by University Circle employers, including Case Western Reserve University.

What benefits are available through the Greater Circle Living program?

1) Home Purchase Assistance

A forgivable loan of \$20,000 – with an additional \$10,000 available to employees based on household income ("Working Families Supplement") – to apply towards the down payment of a primary residence within the specified geographic area

2) Rental Assistance

A one-month rental reimbursement of up to \$1,400 for designated apartment buildings in the specified geographic area

3) Homeowner Exterior Home Repair Assistance

A grant up to \$8,000 for exterior renovations to an existing primary residence in the specified geographic area

Greater Circle Living



What is the "specified geographic area"?

Greater University Circle encompasses portions of seven neighborhoods:

- **Buckeye-Shaker** (including Shaker Square)
- **Fairfax**
- **Hough**
- **Glenville**
- **East Cleveland** (southwest quadrant)
- **Little Italy**
- **University Circle**

How can employees apply for a program benefit?

Applications are available through Fairfax Renaissance Development Corporation (FRDC).

Online:

www.fairfaxrenaissance.org or www.universitycircle.org

Call:

216.361.8400