2016 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 is started 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 is started.

Group Medical: Coverage through Anthem Blue Access (PPO), Anthem High Deductible Health Plan (HDHP), Medical Mutual SuperMed Plus (PPO), or HealthSpan (HMO).

Dental: Coverage through DenteMax (DPO) or Case Western Reserve University School of Dental Medicine (SDM).

Eye Care: Coverage through VSP or Union Eye Care.

Basic Group Life: A $20,000 benefit reduced at age 65 and further reduced at age 70. Premium is 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:** Hyatt Comprehensive Group Legal Services plan provides legal advice for a wide range of legal matters.

**METPAYSM:** A unique auto and home insurance program for employees offered by MetLife® Auto & Home. For a free policy quote, inquire by phone 1.800.438.6388.

**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 related research institution. Certain exclusions apply to waiver of Plan A waiting period – contact Benefits Administration for details. Choice of TIAA-CREF 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 2015-16 fiscal year, one-half of the SSTWB is $59,250. As of July 1, 2016, one-half of the SSTWB will remain $59,250.

**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-CREF and Vanguard. As of January 1, 2016, the IRS maximum allowed employee contribution is $18,000.

**Social Security:** Retirement at full retirement age as shown on the Social Security Age Reduction Chart at www.ssa.gov/retire2/agereduction.htm, 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.


**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.

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<thead>
<tr>
<th>Service</th>
<th>Full Pay</th>
<th>60 percent Pay</th>
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</thead>
<tbody>
<tr>
<td>&lt; 1 year</td>
<td>1.66 days/month worked</td>
<td></td>
</tr>
<tr>
<td>1 year &lt; 3 years</td>
<td>1 month</td>
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<tr>
<td>3 years &lt; 5 years</td>
<td>2 months</td>
<td>1 month</td>
</tr>
<tr>
<td>5 years &lt; 10 years</td>
<td>3 months</td>
<td>3 months</td>
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<tr>
<td>10+ years</td>
<td>6 months</td>
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**Leaves of Absence:** LOA for medical (personal medical, family medical, 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, Fourth of July, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day and two additional university holidays; one near Christmas and one near New Year’s Day, depending on the day of the week on which the two main holidays fall.

**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. Visiting faculty are not eligible for tuition waiver.

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

**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.