



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 starts 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 starts.

Mutual SuperMed High Deductible Health Plan (HDHP), Medical Mutual SuperMed Plus (PPO), or Medical Mutual CLE-Care (HMO).

D. , Coverage through Superior Dental Care or Case Western Reserve School of Dental Medicine (SDM).

C : Coverage through VSP.

B C : \$20,000. Benefit reduced at age 65 and further reduced at age 70. Premium paid 100% by Case Western Reserve University.

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.

 ANN A

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.

NAME NO

B: (Employees hired prior to July 1, 2015). 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. A monthly retirement pension with an option for a lump sum cash payment for benefits accrued after July 1, 1992. Annual cash balance accrual is based on 7 percent of the employees' earnings for the fiscal year (July 1 - June 30). Interest is compounded annually based on the five-year U.S. Treasury Bill rate as of the last trade date of June in the prior fiscal year. Benefits vest after three years of service.

of service with Case Western Reserve or upon employment with at least one year of service from another university or related research institution. Choice of TIAA or Vanguard for investment vehicles. The University contributes monthly based on 6% of your pay. There are no employee contributions. Benefits vest after three years of service.

C: Supplemental, tax-deferred retirement plan through investment carriers TIAA or Vanguard. The University will match 50 percent of your contribution on the first 4 percent of your salary reduction. Supplemental after-tax Roth, with no University match, is also available.

, : Retirement at full retirement age as shown on the <u>Social Security Age Reduction Chart</u> 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.

3 months < 1 year

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5 days

1 year < 5 years

Impact Solutions offers voluntary, private and confidential counseling and community resources for employees and family members to help identify problems and develop plans for resolution. Five free visits per problem per year are available.

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