

# 2024 Benefits Highlights

for Main Campus Residents and Fellows



# Empowering You to Choose

Cleveland Clinic knows your needs may differ from those of your colleagues, and your preferences can change at any stage of your life.

This is why we offer comprehensive benefits options as part of your My Pay + Benefits package. With more opportunities to choose, you can determine how our benefits offerings can best help you thrive every day.

Take a few moments to review these benefits highlights. Detailed summary plan descriptions are available on the HR Portal. Making informed decisions about the benefits you elect protects you and your family, supports your health and well-being, and improves your caregiver experience.

Thank you for your dedication to our patients, our communities and your fellow caregivers.



Eliane Seeman  
Executive Director, Total Rewards

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## How to Access the HR Portal

Everything you need to know about your benefits is in one place – the **HR Portal** – and you’re there in just a few clicks!

- Visit <https://ccf.org/portal>
- Select “**Current Caregiver**” to log in to Workday
- Under “Announcements” in the bottom right, click “**Access the HR Portal**”
- Press the blue button, “**Click HERE to Access the HR Portal.**”
- If you need assistance, call the **HR Service Center** at **877.688.CCHR**

To review benefit offerings from home, follow these steps to install the Workday app on your Android, iPhone or iPad devices.

### Access Workday from Home



### Install and Log In to Workday from your Android, iPhone and iPad



## Eligibility

In general, the benefits described in this summary are extended to active residents and fellows at Cleveland Clinic main campus.

### Dependent Eligibility

Dependents eligible for coverage under the Cleveland Clinic health, dental, vision and life insurance benefit programs include:

- A caregiver’s lawful spouse (not divorced or legally separated)
- The following child(ren) of a caregiver or caregiver’s spouse:
  - a natural or legally adopted child
  - a child placed for adoption with the caregiver or spouse
  - a child for whom the caregiver or spouse has been appointed by a court as the legal guardian
  - a child for whom the caregiver or spouse is required to provide coverage under a qualified medical support order (as defined in Section 609 of ERISA)

provided the child is less than 26 years old, or if prior to age 26 the child is determined by the Social Security Administration to be physically or mentally incapable of self-support and is receiving principal financial support from the caregiver and/or spouse and is enrolled in the plan(s) at the time they turn 26.

# Benefits Enrollment

## New Hires and Newly Eligible

Newly hired or newly eligible caregivers can enroll in benefits in Workday beginning on their start date and will have 31 days from their start date to enroll. Failure to enroll in benefits within this 31 day period will result in waiving coverage under the health, dental, vision, flexible spending accounts (FSAs) and supplemental/dependent life insurance benefit programs.

New hire and newly eligible benefit elections become effective retroactively to the caregiver's start date. Caregivers are required to provide dependent verification documentation after adding a dependent to benefit programs as part of this enrollment process. After enrollment has been completed, caregivers will be contacted by Willis Towers Watson via postal mail with instructions on what documentation is required and where to send it. Failure to provide the requested documentation will result in the dependent(s) being removed from coverage under each benefit program they were originally added on to.

## Life Events

Caregivers may be able to make benefit election changes after experiencing a qualifying life event change. The IRS defines life events as follows:

- Change in marital status
- Birth/adoption/legal guardianship of a child
- Death of a dependent
- Loss or gain of outside coverage
- Employment status change (full-time to part-time, vice versa)
- Qualified medical support order (QMSO)
- Change in the place of residence or work

Caregivers who experience a life event that would necessitate a change in benefits elections can initiate a life event benefit change in Workday within 31 days of the qualifying event. Any change in benefit elections must be consistent with the life event, and documentation must be provided to support the life event change request.

## Annual Open Enrollment

Caregivers have the opportunity to make changes to benefit elections each year during the annual open enrollment period. Open enrollment takes place in the fall of each year (end of October through early November). Benefit election changes are made in Workday during the open enrollment period, and changes become effective January 1 of the following calendar year. Caregivers are required to provide dependent verification documentation after adding a dependent to benefit programs as part of the open enrollment process. Failure to provide the requested documentation will result in the dependent(s) being removed from coverage under each benefit program they were added on to during open enrollment.

## Employee Health Plan

The Cleveland Clinic Employee Health Plan provides comprehensive healthcare benefits for plan members. The health plan is administered by Aetna and has a 2 tier network of providers. Benefits are maximized when members use Tier 1 network providers.

### Tier 1 Network

The Tier 1 provider network is the Cleveland Clinic Quality Alliance (QA) network and the Florida Clinically Integrated Network (CIN). These networks include Cleveland Clinic facilities and employed physicians as well as contracted facilities in Ohio and Florida. Tier 1 providers can be found online at [employeehealthplan.clevelandclinic.org](http://employeehealthplan.clevelandclinic.org).

Highlights of the Tier 1 network include:

- No annual deductible
- No co-pays or co-insurance for primary care office visits (Internal Medicine, Family Practice, OB-GYN and Pediatrics)
- No co-pays or co-insurance for all virtual visits (includes Express Care Online app and real-time virtual visits)
- \$35 specialist office visit co-pay
- \$350 co-pay for inpatient services (prior authorization is required), including labor and delivery

In the Tier 1 network, the services listed above are covered 100% after the applicable co-pays have been paid.

### Tier 2 Network

The Tier 2 provider network is the Aetna Select Open Access Network.

**Providers not covered** in the Tier 1 or Tier 2 networks include: University Hospital Health System, Summa Health System, Aultman Hospital, and their affiliates. However, in case of an emergency, services will be covered. For transfer from a non-CCHS facility, call the transport line at 866.721.9803. For more information, please refer to the notification and transfer guidelines outlined in the health plan Summary Plan Description (SPD).

Tier 2 providers can be accessed by visiting [employeehealthplan.clevelandclinic.org](http://employeehealthplan.clevelandclinic.org).

Services from Tier 2 providers are subject to a \$500 annual deductible and most medically necessary services are covered 70% thereafter. *Routine health examinations, routine screening tests, and certain other medical services are not covered in Tier 2.*

### Emergency and Urgent Care

Emergency care and urgent care visits are covered 100% (after applicable co-pay) regardless of which provider is used. Emergency department visits are subject to a \$250 co-pay and urgent care visits are subject to a \$50 co-pay.

### Additional Information

The charts on pages 6 and 7 outline the medical benefit coverage for the EHP. Complete coverage information, including exclusions and limitations, can be referenced in the Employee Health Plan Summary Plan Description (SPD), which can be accessed through the health plan's website at [employeehealthplan.clevelandclinic.org](http://employeehealthplan.clevelandclinic.org).

See page 23 for health plan costs.

## Employee Health Plan Benefits Summary

Benefit Program Features	TIER 1	TIER 2
	Cleveland Clinic Quality Alliance (QA) and Florida Clinically Integrated (CIN) Networks	Aetna Select Open Access Network
<b>Annual Deductible</b>		
Single	None	\$500
Family	None	\$1,500
<b>Out-of-Pocket Maximum</b>		
Single	\$3,950	\$4,750
Family	\$7,900	\$9,500
<b>Medical Benefit Program Features</b>		
<b>PCP Office Visit</b> (Family Practice, Internal Medicine, Gynecology, Obstetrics and Pediatrics)	100% of Allowed Amount	\$25 co-pay, then 70% of Allowed Amount (after deductible)
<b>PCP Virtual Visits</b>	100% of Allowed Amount	\$25 co-pay, then 70% of Allowed Amount (after deductible)
<b>Specialist Office Visits</b>	100% of Allowed Amount after \$35 co-pay (no referral required)	\$50 co-pay, then 70% of Allowed Amount (after deductible)
<b>Specialist Virtual Visits</b>	100% of Allowed Amount	\$50 co-pay, then 70% of Allowed Amount (after deductible)
<b>Maternity Care</b>	\$350 co-pay/admission, then 100% of Allowed Amount	\$350 co-pay/admission, then 70% of Allowed Amount (after deductible)
<b>Routine (Annual) Physical Exam by Primary Care Physician</b>	100% of Allowed Amount	Not Covered
<b>Routine (Annual) Vision Exam</b>	100% of Allowed Amount after \$35 co-pay	Not Covered
<b>Inpatient Hospital Services<sup>1</sup></b>	\$350 co-pay/admission, then 100% of Allowed Amount	\$350 co-pay/admissions, then 70% of Allowed Amount (after deductible)
<b>Outpatient Hospital Services</b>	100% of Allowed Amount	70% of Allowed Amount (after deductible)
Radiology –	100% of Allowed Amount	70% of Allowed Amount (after deductible)
MRI/CT Scans (non-emergent) <sup>1</sup>	\$75 co-pay, then 100% of Allowed Amount	\$75 co-pay, then 70% of Allowed Amount (after deductible)
<b>Laboratory/Diagnostic Tests</b>	100% of Allowed Amount	70% of Allowed Amount (after deductible)
<b>Emergency Department</b>		
Emergency Care	100% after \$250 co-pay	100% after \$250 co-pay
Urgent Care	100% after \$50 co-pay	100% after \$50 co-pay
<b>Medical Supplies and Durable Medical Equipment</b>	80% of Allowed Amount	80% of Allowed Amount (after deductible)
<b>Skilled Nursing Care<sup>1</sup></b>	\$350 co-pay/admission, then 100% of Allowed Amount	\$350 co-pay/admission, then 70% of Allowed Amount (after deductible)
60 Days per Benefit Year		
<b>Acute Inpatient Rehab<sup>1</sup></b>	\$350 co-pay/admission, then 100% of Allowed Amount	Not Covered
60 Days per Benefit Year		
<b>Long-Term Acute Care<sup>1</sup></b>	\$350 co-pay/admission, then 100% of Allowed Amount	Not Covered
60 Days per Benefit Year		
<b>Hospice</b>		
Symptom Management	100% of Allowed Amount	100% of Allowed Amount
Respite Care	100% of Allowed Amount	100% of Allowed Amount
<b>Home Health Care<sup>1</sup></b>	100% of Allowed Amount	70% of Allowed Amount (after deductible)
60 Visits per Benefit Year		
<b>Acupuncture</b>		
Maximum of 10 Visits/Benefit Year	50% of Allowed Amount	Not Covered
<b>Chiropractic</b>		
Maximum of 30 Visits/Benefit Year	100% of Allowed Amount after \$35 co-pay	Not Covered

1. Precertification required.

## Employee Health Plan Benefits Summary (continued)

Medical Benefit Program Features	TIER 1	TIER 2
	Cleveland Clinic Quality Alliance (QA) and Florida Clinically Integrated (CIN) Networks	Aetna Select Open Access Network
<b>Therapy Services (Rehabilitative)</b> Occupational/Speech/Physical	100% of Allowed Amount after a \$10 co-pay. 30 Visits per Therapy per Calendar Year	Not Covered
<b>Therapy Services (Habilitative)</b> Physical/Occupational/Speech Autism, Autism Spectrum Disorder, Developmental Delay, Cerebral Palsy, Apraxia, Spina Bifida	100% of Allowed Amount (No visit limitation)	Not Covered
<b>Dental</b> – Surgical extractions for soft/bony impactions, or dental implants for certain medical conditions or recent accidents/injuries	100% of Allowed Amount	Not Covered
<b>Family Planning</b> (See Coverage Clarifications) Voluntary Abortion	100% of Allowed Amount 100% of Allowed Amount	Not Covered 100% of Allowed Amount
<b>Infertility Treatment</b> <sup>1</sup>	100% of Allowed Amount LTM: (\$15,000 Medical, \$6,000 Pharmacy)	Not Covered
<b>Hearing Aids</b> <sup>4</sup>	50% of Charge up to \$3,500/Ear – Limited to one aid per Ear every 3 years	Not Covered
<b>Organ Transplant</b> <sup>1</sup> Transplant Lifetime Maximum Out-of-Pocket Maximum	100% of Allowed Amount Unlimited See previous page	Not Covered
<b>Behavioral Health Benefit Program Features</b>		
<b>Outpatient Coverage</b> Outpatient (OP Visits) <sup>2</sup> Office Visits Psychological and Neuro-Psychological Testing <sup>3</sup>	100% of Allowed Amount \$35 co-pay, then 100% of Allowed Amount 100% of Allowed Amount	100% of Allowed Amount (after deductible) \$50 co-pay, then 70% of Allowed Amount (after deductible) Not Covered
<b>Outpatient Telemedicine/Virtual Consultation</b>	100% of Allowed Amount	100% of Allowed Amount (after deductible)
<b>Inpatient Coverage</b> <sup>1</sup>	\$350 co-pay/admission, then 100% of Allowed Amount	\$350 co-pay/admission, then 70% of Allowed Amount (after deductible)
<b>Intensive Outpatient (OP)</b> <sup>1</sup>	100% of Allowed Amount	70% of Allowed Amount (after deductible)
<b>Partial Hospitalization Programs (PHP)</b> <sup>1</sup>	100% of Allowed Amount	70% of Allowed Amount (after deductible)
<b>Residential Treatment</b> <sup>1</sup>	\$350 co-pay/admission, then 100% of Allowed Amount	Not Covered
<b>Transcranial Magnetic Stimulation (TMS)</b> <sup>1</sup> 36 Therapy Related Visits per Benefit Year	100% of Allowed Amount	Not Covered

All co-payments and co-insurance listed on this chart accumulate to your out-of-pocket maximum with the exception of co-payments for bariatric surgery and the Autism School.

1. Precertification required.

2. The Outpatient coverage for the 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 school meetings by outpatient behavioral health practitioners.

3. Psychological and Neuro-Psychological Testing: Up to 8 hours of testing are automatically reimbursed without precertification. Testing must be done by trained Behavioral Health Specialists.

4. Hearing aids are only covered when provided by Cleveland Clinic. There is no coverage for any other provider.

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

Any unauthorized programs, services or visits will not be covered by the health plan 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.

## Prescription Drug Benefit

The prescription drug benefit is included with the Employee Health Plan and provides coverage for prescriptions obtained through Cleveland Clinic and CVS Pharmacies. Highlights of the prescription drug benefit include:

- No deductible on generic medications obtained at Cleveland Clinic Pharmacies
- \$200 deductible for brand name medications obtained at any in-network pharmacy, or generics obtained at CVS Pharmacies
- Preferred generics covered at 85% at Cleveland Clinic Pharmacies and 80% at CVS Pharmacies
- Preferred brands covered at 75% at Cleveland Clinic Pharmacies and 70% at CVS Pharmacies
- 90-day supplies and routine maintenance medications can only be filled at Cleveland Clinic Pharmacies or through Cleveland Clinic or CVS Mail Order Pharmacies

A summary overview of the prescription drug benefit is on page 9. Additional information on the prescription drug benefit, including a full listing of Cleveland Clinic locations, can be found in the Cleveland Clinic Employee Health Plan Summary Plan Description which can be accessed through the health plan's website at [employeehealthplan.clevelandclinic.org](http://employeehealthplan.clevelandclinic.org).



## The Following Is a Summary Overview of the Prescription Drug Benefit

Categories	TIER 1	TIER 2	TIER 3	TIER 4	Drugs & Items at Discounted Rate	Non-Covered Drugs & Items
	Preferred Generics (Non-Specialty)	Preferred Brands (Non-Specialty)	Non-Preferred Brands and Generics (Non-Formulary)	Specialty Brand and Drugs (Hi-Tech)		
<b>Annual Deductible</b>	\$200 Individual \$400 Family	<i>(Waived for generic prescriptions if obtained from a Cleveland Clinic Pharmacy)</i>			No	No
<b>Member % Co-insurance Cleveland Clinic Pharmacies:</b> up to 90-Day Supply	15%	25%	45%	20%	Member Pays 100% of the Discounted Price	Not Available through Rx Plan
<b>Member % Co-insurance CVS Store Pharmacies:</b> 30-Day Supply <b>Mail Service Program:</b> 90-Day Supply	20%	30%	50%	20%	Member Pays 100% of the Discounted Price	Not Available through Rx Plan
<b>Cleveland Clinic Pharmacies including Specialty &amp; Home Delivery:</b> Is there a Minimum or Maximum to the Rx % Co-insurance?	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
<b>Retail Pharmacies:</b> Is there a Minimum or Maximum to the Rx % Co-insurance?	Yes \$5 Minimum/ \$50 Maximum per Month Supply	Yes \$5 Minimum/ \$50 Maximum per Month Supply	No	N/A	No	No
<b>CVS/caremark Mail Service Program:</b> Is there a Minimum or Maximum to the Rx % Co-insurance?	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
<b>Is there an Annual Out-of-pocket Maximum?</b>	<b>After Deductible Has Been Met:</b> \$3,950 Individual / \$7,900 Family Combined Maximums for Retail, Specialty and Home Delivery				No	No
<b>Components of Each Category</b>			<b>Brand Name Drugs</b> See the <i><b>EHP Prescription Drug Formulary Handbook</b></i>	<b>Specialty Drugs<sup>5,6</sup></b> Complete list of Specialty Drugs and Co-pay Card Assistance Program in the <i><b>EHP Prescription Drug Formulary Handbook</b></i>	<b>Lifestyle Drugs</b> See the <i><b>EHP Prescription Drug Formulary Handbook</b></i>	<b>Over-the-Counter Drugs</b> See the <i><b>EHP Prescription Drug Formulary Handbook</b></i>
<b>Prior Authorization Required</b>	See the <i><b>EHP Prescription Drug Formulary Handbook</b></i> for list of pharmaceuticals requiring prior authorization				No	N/A
<b>Diabetic Supplies<sup>7</sup> Asthma Delivery Devices<sup>7</sup> and Prescription Vitamins<sup>8</sup></b>	Co-insurance 20%			No	No	N/A
<b>Pharmacies<sup>9</sup> in the Retail Network</b>	Cleveland Clinic Pharmacies, Cleveland Clinic Specialty Pharmacy, Cleveland Clinic Home Delivery Pharmacy, CVS store pharmacies (including CVS pharmacies located in Target stores), CVS/caremark Mail Service, CVS/specialty Pharmacy					

**Note:** Benefit Program includes generic oral contraceptives.

- Certain specialty medications are included in the Co-pay Card Assistance Program. Please refer to the *Prescription Drug Formulary Handbook*.
- There are 3 options for obtaining medications in the category listed above. The options are: 1. *Cleveland Clinic Pharmacies*, 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.**
- Diabetic Supplies – All diabetic supplies covered, except for most insulin pumps and insulin pump supplies (with the exception of Omnipod Dash), continuous glucose monitors (with the exception of FreeStyle Libre products), and continuous glucose monitor supplies (which are covered under the medical

- benefit). Diabetic supplies covered under the prescription drug benefit include: needles purchased separately, test strips, lancets, glucose meters, syringes, lancing devices, injection pens, FreeStyle Libre products, and Omnipod Dash. Members with type 1 diabetes who are under 18 years of age will have no out-of-pocket expense for their insulins and diabetic supplies covered under the prescription drug benefit.
- Asthma Delivery Devices – Includes spacers used with asthma inhalers.
- Refers to vitamins that require a prescription from your healthcare provider.
- Members can use any Cleveland Clinic pharmacy or any CVS store pharmacy for obtaining acute care medications (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.

## Dental Plan Options

There are four dental plan options administered by Cigna.

### Cigna Dental HMO (DHMO)

- Narrowest network – you can only utilize Cigna Dental Care Access Plus DHMO providers such as Aspen Dental, Hudec Dental and Bright Now. Cleveland Clinic and Mercy dental providers are **not** included in this plan.
- Includes coverage for routine cleanings/x-rays, restorative care and adult/child orthodontia

### Preventive Dental Plan

- Includes coverage for routine cleanings/x-rays and minor restorative care such as fillings
- Does not cover major restorative care or orthodontia

### Traditional Dental Plan

- Includes coverage for routine cleanings/x-rays, minor/major restorative care and child orthodontia (up to age 23)

### Enhanced Dental Plan

- Includes coverage for routine cleanings/x-rays, minor/major restorative care and adult/child orthodontia
- Highest annual maximum benefit

Costs for each plan can be found on page 23. Summary Plan Descriptions with complete details are available on the HR Portal. A directory of Cigna providers can be found at [www.cigna.com](http://www.cigna.com) or by calling 800.244.6224. The following chart highlights some of the services covered under each dental plan.

## Dental Plan Options

	DHMO <sup>1</sup>	Preventive	Traditional	Enhanced
<b>Network</b>	Cigna Dental Care Access Plus DHMO Providers (e.g., Aspen, Hudec, Bright Now)	Total Cigna DPPO Providers	Cigna DPPO Advantage and Cigna DPPO Providers	Total Cigna DPPO Providers
<b>Out of Network Coverage</b>	None	Yes <sup>2</sup>	Yes <sup>2</sup>	Yes <sup>2</sup>
<b>Calendar Year Maximum Benefit</b>	None	\$500	\$1,250 Cigna DPPO Advantage Providers \$1,000 all other providers	\$1,500
<b>Annual Deductible</b> Individual Family	None	\$50 \$150	\$50 \$150	\$50 \$150
<b>SERVICES</b>	<b>Your Charge</b>	<b>Plan Pays</b>	<b>Plan Pays</b>	<b>Plan Pays</b>
<b>Preventive and Diagnostic Care</b> <i>(Calendar year maximum does not apply)</i> Oral Exams Routine Cleanings X-Rays Fluoride Application Sealants	\$0 \$0 \$0 \$0 \$12/tooth	100%	100%	100%
<b>Basic Restorative Care<sup>3</sup></b> Fillings – Amalgam Simple Extractions Minor Periodontics Major Periodontics Root Canal Therapy / Endodontics	\$0 \$12–\$115	80%	80% Cigna DPPO Advantage providers 70% all other providers	<b>NEW!</b> 80%
<b>Major Restorative Care<sup>3</sup></b> Crowns Dentures Bridges Inlays/Onlays	\$150–\$490/tooth \$625–\$715 \$150–\$470/tooth \$150–\$470/tooth	Not covered	50%	60%
<b>Orthodontia<sup>3</sup></b>	Adults – \$2,376 Children under 19 – \$2,040	Not covered	50% \$1,250 max covered for children to age 23	80% \$2,500 max covered for children & adults

1. 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 find this on the HR Portal which is accessed through Workday.
2. Out-of-network claims are reimbursed based on the “maximum reimbursable charge,” which may result in your costs being higher than if you go to a CIGNA DPPO provider.
3. Subject to annual deductible.

## Vision Plan Options

There are two vision plan options administered by EyeMed. The **Basic** and **Enhanced** Vision Plans provide a benefit for either eyeglasses (frames & lenses) or contact lenses once per calendar year. Additional eyewear can be purchased at a discount. Benefits under each plan are maximized when EyeMed Access Network providers are used. A full directory of providers can be found at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com). The following chart highlights benefits under each vision plan. Visit the HR Portal for additional details. Costs for each plan can be found on page 23.

**Note:** EyeMed Vision Plans cover materials only; coverage for an eye exam is included in the Employee Health Plan if enrolled.

	BASIC VISION PLAN		ENHANCED VISION PLAN	
	In-Network Member Cost	Out-of-Network Member Reimbursement	In-Network Member Cost	Out-of-Network Member Reimbursement
<b>FRAME</b>	\$0 co-pay; 20% off balance over \$130 allowance	Up to \$35	\$0 co-pay; 20% off balance over \$180 allowance	Up to \$65
<b>STANDARD PLASTIC LENSES</b>				
Single Vision	\$0 co-pay	Up to \$25	\$0 co-pay	Up to \$25
Bifocal	\$0 co-pay	Up to \$40	\$0 co-pay	Up to \$40
Trifocal	\$0 co-pay	Up to \$55	\$0 co-pay	Up to \$55
Progressive – Standard	\$65 co-pay	Up to \$40	\$10 co-pay	Up to \$40
Progressive – Premium Tier 1–4	\$85–175 co-pay	Up to \$40	\$85–175 co-pay	Up to \$40
<b>LENS OPTIONS</b>				
Anti Reflective Coating:				
Standard	\$45	Not covered	\$0 co-pay	Up to \$23
Premium Tier 1–2	\$57–68	Not covered	\$12–23	Up to \$23
Premium Tier 3	20% off retail price	Not covered	20% off retail price	Not covered
Photochromic – Non-Glass	20% off retail price	Not covered	20% off retail price	Not covered
Polycarbonate – Standard	\$40 (\$0 if < 19 yrs of age)	Up to \$20	\$0 co-pay	Up to \$20
Scratch Coating – Standard Plastic	\$0 co-pay	Up to \$8	\$0 co-pay	Up to \$8
Tint – Solid or Gradient	\$15	Not covered	\$0 co-pay	Up to \$8
UV treatment	\$15	Not covered	\$0 co-pay	Up to \$8
All Other Lens Options	20% off retail price	Not covered	20% off retail price	Not covered
<b>CONTACT LENSES</b>				
Contacts – Conventional	\$0 co-pay; 15% off balance over \$130 allowance	Up to \$70	\$0 co-pay; 15% off balance over \$180 allowance	Up to \$104
Contacts – Disposable	\$0 co-pay; 100% of balance over \$130 allowance	Up to \$70	\$0 co-pay; 100% of balance over \$180 allowance	Up to \$104
Contacts – Medically Necessary	\$0 co-pay; paid in full	Up to \$70	\$0 co-pay; paid in full	Up to \$200

## Disability

Cleveland Clinic provides and fully pays for a group long-term disability policy for all clinical trainees appointed through the Graduate Medical Education Department. The plan covers 70% of salary to a maximum monthly benefit of \$3,000. A benefit is paid after you are disabled for 90 days and will continue for the length of the total disability until Social Security normal retirement age (SSNRA). There is no health exam required for this coverage, nor are pre-existing conditions excluded from the policy. The plan includes Partial Disability Benefits, Survivor Benefits, and a Loan Payout Benefit of \$100,000 as well as a delayed Cost of Living Benefit. The insurance is provided at no cost to the clinical trainee with premiums paid by Cleveland Clinic. Enrollment in the program is automatic with coverage beginning on the first day of employment.

As a Cleveland Clinic GME resident or fellow, you also have the unique opportunity to supplement your group long-term disability plan with an individual disability policy. This opportunity is medically guaranteed and requires no health questions or medical exams. The Guaranteed Standard Issue (GSI) program allows you to apply for a monthly disability benefit of up to \$7,500, depending on your years of training, with options to increase up to a maximum of \$15,000/month benefit. This coverage protects you in your specialty with enhanced true own occupation contractual language and offers the option for student loan protection along with several additional benefits. This policy and the discounted rates are fully portable once you leave your Cleveland Clinic training program. You have the option to enroll in the GSI program any time during your training, or up to three months after.

For more information or questions, please contact:

Rory C. Lough  
Gallagher Benefit Services  
440-567-8949  
[rory\\_lough@ajg.com](mailto:rory_lough@ajg.com)

Amy P. Dickenson  
Dickenson & Associates, LLC.  
440-505-6007  
[amy@dickensoninsurance.com](mailto:amy@dickensoninsurance.com)

## Life Insurance

Cleveland Clinic provides a \$25,000 group term life insurance benefit at no cost. You are automatically enrolled on your start date.

### Life Insurance Beneficiary Designations

Beneficiary designations are made on MedMutual Life's web portal, which can be accessed in Workday by clicking the Benefits link, then clicking the MedMutual Life Beneficiary Designation option under the External Links heading. A job aid is posted on the HR Portal to walk you through the process.

## Loan Program

An emergency loan fund is available for clinical trainees, not to exceed \$4,800. Outstanding loans must be paid in full before a new loan may be requested. Loans must be paid in full when clinical trainees leave the Cleveland Clinic. Loan Repayment Options:

1. 6 months: 12 equal payments (up to \$400/pay for a \$4,800 loan)
2. 1 year: 24 equal payments (up to \$200/pay for a \$4,800 loan)
3. 2 years: 48 equal payments (up to \$100/pay for a \$4,800 loan)
4. 2 years with deferral: 1st year payment deferred, 2nd year 24 equal payments (up to \$200/pay for a \$4,800 loan)

Please contact Graduate Medical Education (meded@ccf.org or 216.444.5690) for additional information and application.

## On Call Meals

Clinical trainees that are in programs that require them to be on in-house overnight call are provided an on-call meal allowance. This does not include trainees taking call from home. In order to use the on-call meal allowance you must complete the Cleveland Clinic Payroll Deduction Food Purchase Authorization Form. Cleveland Clinic uses a debit system; funds will be loaded on your ID Badge in six month increments based on projected number of calls designated by your program.

## Retirement Program

### 403(b) Savings & Investment Plan (SIP)

The 403(b) Savings & Investment Plan (SIP) is managed by Fidelity Investments. The plan is funded with your own pre-tax, Roth, and/or after-tax contributions and the corresponding employer matching contributions (there are no matching contributions made on after-tax contributions).

All newly hired and newly eligible caregivers are automatically enrolled to contribute 3% of pay on a pre-tax basis 31 days after their start date. Contributions are invested in a default target-date fund based on the caregiver's age. You can change your contribution percentage and/or investment allocations at any time on Fidelity's website at [www.netbenefits.com/clevelandclinic](http://www.netbenefits.com/clevelandclinic) or by calling Fidelity at 888.388.2247. **Please consult with your tax accountant, financial advisor or Fidelity before making any after-tax election.**

Cleveland Clinic will match half of your pre-tax and/or Roth contributions, with a maximum employer matching contribution of 3% each pay period. To receive the maximum matching contribution from Cleveland Clinic you will need to set your total pre-tax and/or Roth contributions to at least 6%. (If you are making both pre-tax and Roth contributions, as long as you are contributing 6% combined you will receive the full 3% match.) There is a three-year vesting<sup>1</sup> period for matching contributions to this plan, but you are always fully vested in your own contributions to this plan.

### Maximum Contributions

In 2024 you are allowed to contribute up to \$23,000 on a pre-tax and/or Roth basis (up to \$30,500 if 50 or older). The maximum employer matching contribution is \$10,350. There is a total limit for all contributions into the 403(b) plan of \$69,000. This includes your pre-tax, Roth, after-tax and Cleveland Clinic employer matching contributions (excludes age 50 catch up contribution).

### Assistance in Managing Your Retirement Accounts

To support your financial well-being, Fidelity representatives are available to discuss your retirement programs at no cost. They can translate all the "financial lingo" to help you understand your choices and create a plan for saving. To schedule time with a representative, visit [www.netbenefits.com/clevelandclinic](http://www.netbenefits.com/clevelandclinic) or call 866.715.2059.

1. Fully vested means the money in the SIP is yours to keep if you were to end employment with Cleveland Clinic. If you were to end employment prior to completing 3 years of service, you would forfeit Cleveland Clinic's contributions in the SIP upon your separation from Cleveland Clinic.

## Travel Benefit

Cleveland Clinic strongly encourages their clinical trainees to participate in scholarly/research activities; these activities are mandatory in many training programs. The Education Institute with the recommendation of the Graduate Medical Education Council (GMEC) has set aside funds to allow trainees in accredited programs at a PGY-2 level or above to attend academic meetings for the purpose of presenting or engaging in leadership roles within national societies.

Eligibility for individual trips will be determined by each program director after reviewing the meeting for educational value and the presentation for content. In addition, the trainee must be listed as first author on the poster or presentation and be the “presenter”. Trainees who meet the above criteria will qualify for one annual Education Institute sponsored trip with a maximum reimbursement of \$2,500.

## Uniform Information

Monogrammed lab coats and OR scrubs are provided to clinical trainees and laundered by Cleveland Clinic.

## Voluntary Benefit Programs

Cleveland Clinic offers voluntary benefits to provide choices that cover as many of your life needs as we can. Identity protection, legal, auto, home and pet insurance help reduce the financial risk of unexpected events. Details can be found on the HR Portal. If you enroll in these programs premiums will be deducted from each paycheck.

To learn more scan the QR code below



### MetLife Auto & Home

With MetLife Auto & Home®, you can get insurance tailored to your needs and access to special savings and benefits you won't find anywhere else. Caregivers can enroll in this program at any time during the year.

#### ***Auto Insurance***

With custom fit coverages, you can drive your own auto insurance policy, while enjoying savings and benefits like:

- Special group discounts
- Automated payment options
- Claim-free driving rewards
- Car rental
- No deductible windshield repair
- Roadside assistance
- Guaranteed auto repairs for covered losses



## Home Insurance<sup>2</sup>

Quality home insurance coverage means you can rest easy knowing your most valuable asset is truly protected, along with savings and benefits, like:

- Special group discounts
- Replacement cost coverage
- Referral networks
- Automated payment options

## MetLife Pet Insurance

Every individual and their pet have unique needs. MetLife pet insurance provides flexible coverage with up to 100% reimbursement and the freedom to visit any U.S. licensed vet, optional Preventive Care coverage, 24/7 access to Telehealth Concierge Services, and discounts and offers on pet care. Some limitations apply; refer to MetLife product overview on the HR Portal. Caregivers can enroll in this program at any time during the year.

To get a quote or enroll in auto, home or pet insurance, visit <https://www.metlife.com/info/cleveland-clinic/>, call 1.800.GET.MET8, or scan the QR code below.



## MetLife Legal Plan

MetLaw is an affordable, easy-to-use plan that offers you and your family value and comfort in knowing you can access legal services for almost all personal legal matters. You can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events – for a flat monthly fee. The plan provides coverage for you, your spouse/domestic partner and dependent children. You can also elect to provide coverage for parents and parents-in-law.

Covered services include<sup>3</sup>

- Estate planning documents, including Wills and Trusts
- Real estate matters
- Financial matters, such as debt collection defense
- Traffic offenses
- Document review and preparation
- Family law, including adoption and name change
- Advice and consultation on personal legal matters
- Divorce, Custody Order
- Enforcement or Modification of Support Order
- Reproductive Assistance Law (20 hours)
- Habeas Corpus, Misdemeanor Defense
- Insurance Claims, Tax Preparation
- LifeStages Identity Restoration Services
- Eight hours of network attorney time and services for non-covered matters

2. Home insurance has limited availability in the state of MA and is not available in the state of FL.

3. Some limitations apply; refer to MetLife product overview on the HR Portal.

## Allstate Identity Protection

Allstate Identity Protection delivers comprehensive fraud monitoring and powerful mobile and desktop cybersecurity to help you protect yourself, your family, and your finances from emerging threats. See and manage your personal data, safeguard your devices, and protect your identity. If fraud occurs, you can rely on our full-service restoration, plus up to \$1 million in fraud expense reimbursement\* – or up to \$2 million for families – to cover stolen funds or out-of-pocket costs.

Allstate Identity Protection Pro+ Cyber offers:

- Cyber protection
- Privacy and data monitoring
- Identity and financial monitoring
- Restoration with full-service remediation support
- Coverage available for family

For questions, contact AIP at 800.789.2720 or visit [myaip.com](https://myaip.com).

\* Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. This summary is intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage.

## Trustmark Long-Term Care Insurance

Long-term care (LTC) planning is an important aspect of a personal financial plan. LTC services are **not covered by your health insurance, disability insurance, or Medicare**. Today, the average cost of home health care is around \$43,000/year or more.<sup>4</sup> Trustmark's LTC benefits help protect your retirement savings, ease the burden of caregiving by your loved ones, and allow you to choose the setting where you receive care.

The Trustmark program offers two benefits in one policy:

1. Permanent life insurance protection for your family, and
2. Long-term care protection if you happen to need care.

Benefits are payable as long as your coverage is active and premiums are paid up.

With this program:

- You choose a life insurance benefit up to \$200,000
- You can access 4% of the selected life insurance benefit per month if you need covered LTC services
- The LTC benefit keeps paying up to twice the life insurance benefit if you continue to need care
- A death benefit is payable to a beneficiary even if you access your LTC benefits

*Example:* If you select a life insurance benefit of \$50,000, your monthly LTC benefit would be \$2,000 (4% of \$50,000) and your maximum LTC benefit is \$100,000.

The enrollment period for the Trustmark long-term care + life insurance program takes place each year during the month of August. During the August 2024 enrollment period:

- Eligible caregivers hired from Aug. 1, 2023, through July 31, 2024, will have a special one-time opportunity to enroll with **guaranteed acceptance**. This means you cannot be turned down because of your health.
- Eligible caregivers hired prior to Aug. 1, 2023 can apply for coverage (or an increase in their current coverage, up to the limit). Applications will require evidence of insurability, and acceptance depends on your health.

Watch for emails in your Cleveland Clinic inbox beginning in July 2024. No action is required if you have already enrolled in this coverage.

4. US Department of Health & Human Services

## Flexible Spending Accounts

Cleveland Clinic offers two distinct flexible spending accounts (FSAs) administered by Payflex (which will become Inspira Financial in 2024):

1. **Healthcare FSA** – used to pay for eligible out-of-pocket healthcare-related expenses for you and your dependents with pre-tax dollars.
2. **Dependent Care FSA** – used to pay for eligible out-of-pocket **childcare and/or adult daycare**-related expenses for your dependents with pre-tax dollars.

### Healthcare FSA

- Minimum annual election of \$100 (if you choose to enroll) up to a maximum election of \$3,050 in 2024
- Your account will come preloaded with the amount you elect and can be spent right away
- Payflex/Inspira will issue a debit card that you can use to pay for qualified out-of-pocket expenses
- You should save receipts and Explanation of Benefit (EOB) statements for qualified purchases in case Payflex/Inspira needs to verify the eligibility of your expenses

### Dependent Care FSA

- Minimum annual election of \$100 (if you choose to enroll) up to a maximum election of \$5,000 (if your salary is \$150,000 or higher, the maximum annual election is \$1,500)
- Your account is funded through payroll deduction deposits (the account is not preloaded with your full annual election)

A full listing of eligible expense items under the Healthcare and Dependent Care FSAs can be found at [www.payflex.com](http://www.payflex.com).

## Reimbursement Deadlines

### HealthCare FSA

Eligible expenses must be incurred during the plan year and subsequent grace period.

- The **plan year** is January 1, 2024 (or the effective date of your enrollment as a new hire or due to a life event change, if later) through December 31, 2024 (or the date your employment terminates, if earlier).
- The **grace period** runs from January 1, 2025 through March 15, 2025.

Expenses incurred during the plan year and subsequent grace period must be submitted to Payflex/Inspira for reimbursement by April 30, 2025. This is referred to as the “run-out period.” This means that expenses incurred from January 1, 2024 through March 15, 2025 (or the date your employment terminates, if earlier) must be submitted to Payflex/Inspira for reimbursement by April 30, 2025; otherwise, they will be denied.

### Dependent Care FSA

Eligible expenses must be incurred during the plan year and subsequent grace period.

- The **plan year** is January 1, 2024 (or the effective date of your enrollment as a new hire or due to a life event change, if later) through December 31, 2024 (even if your employment terminates).
- The **grace period** runs from January 1, 2025 through March 15, 2025.

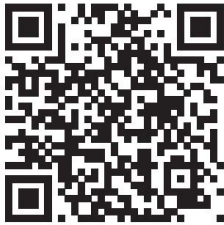
Expenses incurred during the plan year and subsequent grace period must be submitted to Payflex/Inspira for reimbursement by April 30, 2025. This is referred to as the “run-out period.” This means that expenses incurred from January 1, 2024 through March 15, 2025 (or through December 31, 2024 if your employment terminates in 2024) must be submitted to Payflex/Inspira for reimbursement by April 30, 2025; otherwise, they will be denied.

**Note: You must re-enroll in the FSAs each year during annual open enrollment as your annual election will revert back to \$0 at the end of each calendar year.**

## Well-Being Programs

Cleveland Clinic is committed to offering opportunities to improve your holistic well-being and provides access to resources available to all caregivers along the Physical, Emotional, Financial, Making Connections, and Lifelong Learning dimensions.

A full spectrum of programs aim at helping our caregivers achieve fulfillment, live healthier lifestyles and improve quality of life. Additional information on these programs can be found on the HR Portal accessed through Workday and on the Caregiver Well-Being site in Connect Today. The Caregiver Well-Being Connect Today site is accessible whether you are on or off-site. Connect via your personal mobile device (use QR code) or computer (use web address). No need for a CCF device or network connection!



## Employee Assistance Program

Cleveland Clinic offers a full-service employee assistance program (EAP) dedicated to providing resources and support for caregivers are facing challenging issues both inside and outside of the workplace. These services are provided at no cost to the caregiver and can assist with items such as:

- Work problems
- Family issues
- Emotional problems
- Alcohol and drug use
- Legal matters
- Marital problems
- Parenting issues
- Loss/bereavement
- Financial pressures

Additional information can be found on the Connect Today site at <https://ccf.jiveon.com/community/caring-for-caregivers> or on the HR Portal which can be accessed through Workday.

## Adoption Assistance

Cleveland Clinic provides financial assistance of up to \$5,000 for a legal adoption (\$10,000 lifetime maximum benefit). Caregivers must be employed for 12 months to become eligible. Additional information can be found on the HR Portal which can be accessed through Workday.

## Bereavement Leave

Employees are eligible for three (3) bereavement days for a death in the immediate family.

## Maternity and Parental Leave

Cleveland Clinic provides caregivers with paid maternity and parental leave:

- 100% pay for 8 weeks of maternity leave for mothers following childbirth
- 100% pay for 4 weeks of parental leave for both parents following the birth or adoption of a child

Caregivers are eligible for this benefit effective upon their hire date. For additional information please visit the HR Portal accessed in Workday (<https://ccf.org/portal>).

## Medical Leave of Absence

If a clinical trainee is temporarily unable to work due to illness or accident as determined by their primary care physician and is unable to carry on duties and responsibilities as required in the training program, salary and benefits will continue for 90 days, the duration of the illness or the remainder of the contract; whichever is shorter. If the illness continues and the clinical trainee holds a valid appointment he/she will continue to receive Cleveland Clinic benefits; however, in lieu of a salary they will receive payments from the disability plan.

## Military Leave of Absence (FMLA)

Pursuant to the Family and Medical Leave Act (FMLA), Cleveland Clinic allows eligible employees time off from work for up to 12 weeks in a leave year, due to any qualifying exigency arising out of the fact that the employee's spouse, son, daughter or parent is a covered military member on active duty (or has been called to active duty) in support of a contingency operation and allow eligible employees up to 26 weeks in a single leave year to care for a covered service member with a serious injury or illness if the employee is the spouse, son, daughter, parent or next of kin of the service member.

## Paid Personal Days

Trainees are eligible for up to 5 personal days per year. Personal days can be used for taking board or USMLE exams, when too ill to work or as interview days. Personal days should be requested in advance whenever possible. Please refer to your specific program's time away policy for additional information.

## Personal Leave

It is the policy of the Cleveland Clinic to grant residents and fellows a leave of absence (without pay) for urgent or emergency situations that personally affect the trainee and cannot be handled in any other way. Program Directors have the final approval for all personal leave of absence requests.

## Vacation Days

Residents and fellows are given three weeks (15 working days) of vacation per academic year.

## Caregiver Leave

Cleveland Clinic provides trainees with up to 6 weeks paid caregiver leave over the course of their training program to care for an immediate family member (i.e., spouse, child, or parent) with a serious health condition. Trainees are eligible for this benefit effective upon their hire date.

## Healthy Choice Program<sup>5</sup>

The Healthy Choice Program is a voluntary premium discount program from the Employee Health Plan that rewards you for taking action to manage your health. The program also provides resources to help you save on health care costs and support your overall well-being. When you participate and meet your goals, you'll become eligible for big savings on your health plan premiums – up to 30%. Have a spouse on your health plan? They can participate too, and together you could achieve your best discount.

The program begins each year in January. To get started, you'll need to create your personalized Healthy Choice portal account so that you can view your health status, submit some health information and follow your personal program requirements. If you join and participate for at least six months and achieve all of your goals by the final deadline, you'll be eligible for a discount the following year.

Your portal account is a critical tool to help you stay on track and meet your goals. Don't have an account? Use your health plan ID and date of birth to create your account and login. You can find more information about the Healthy Choice Program by visiting [employeehealthplan.clevelandclinic.org](https://employeehealthplan.clevelandclinic.org) or by scanning the Healthy Choice QR code below. For your convenience, you can download the health plan's Healthy Choice app right to your phone for quick, easy access to all your information.

To create your personalized Healthy Choice portal account click here: <https://ehp.motionconnected.com/mc1ccehpreg.aspx>.



5. As a resident/fellow you are not eligible for Healthy Choice premium discounts as you are already receiving a significant health plan premium discount (you pay half of the bronze full-time rate). However, if you were to be promoted to a staff position in the following calendar year your successful participation in the Healthy Choice Program this year could allow you to receive discounted health plan premiums upon your appointment to the professional staff.

# Terms and Definitions

## General

**FTE:** This means “full-time equivalent” and is used to describe your employment status. If you work 100% full-time, your employment status is 1.0 FTE. If you work 50% time, your employment status is 0.5 FTE.

**PRN:** PRN stands for the Latin term “pro re nata” which means “as needed.” A “PRN” employee is an employee who is utilized on an “as needed” basis.

## Health, Dental and Vision Plans

**Co-insurance:** The percentage of the cost of covered charges that you are responsible to pay when coverage is less than 100%. For example, if a service is covered 80%, your co-insurance is 20% of the covered charges.

**Co-payment, or Co-pay:** A dollar amount that you are required to pay at the time you receive services.

**Covered Charges:** Charges for medical services or procedures that are covered by the health and dental plans.

**Deductible:** A dollar amount that you are responsible to pay each year before the benefit plan will start to provide reimbursement

**Maximum Benefit (Dental Plans):** This is the maximum amount the dental plan pays for covered services each calendar year.

**Network Provider:** A participating provider who has agreed to accept a contracted amount for covered services they provide (after you pay the applicable co-payment or co-insurance). When you receive services from a network provider, you are not responsible to pay any amount that exceeds the contracted rate.

**Out-of-Pocket Maximum:** This is the maximum amount of accrued co-pay and co-insurance amounts that *you pay* in a calendar year.

**Primary Care Providers (PCP):** Physicians expert in providing diagnosis and treatment of illness and provision of preventive care; they also serve as coordinators of the overall care of their patients.

**Provider:** A person or organization responsible for furnishing health, dental or vision services.

**Reimbursement:** This refers to the dollar amount paid by the benefit plan.

**Specialist, or Specialty Care Provider:** A physician with expertise in a specific medical specialty or sub-specialty.

## Retirement Programs

**Pre-tax Contribution:** A pre-tax contribution is one that is made before any taxes are paid on the amount. An advantage of pre-tax contributions to your retirement accounts is that they can reduce your income taxes for the current year. You pay income taxes on the contributions and earnings when you make withdrawals from your retirement account.

**Roth Contribution:** A Roth contribution is made to your retirement account with post-tax dollars. Earnings then grow tax-free. When you make withdrawals from your account, you do not pay income taxes, since income taxes were already applied to your contributions.

**Target Date Fund:** A mutual fund that mixes several different types of stocks, bonds and other investments to help you take more risks when you're young, and gradually get more conservative in your investment strategy as you approach retirement.

**Vested:** After meeting the vesting period, you have a non-forfeitable right to your full account balance, including any employer contributions. (All of the money in your account belongs to you.)

**Vesting Period:** The amount of time you must work for Cleveland Clinic in order to become vested in your full account balance, including any employer contributions.



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This summary is intended to provide a high level overview of Cleveland Clinic benefit programs. By its nature, this is not a legal document. Benefit program details are covered in summary plan descriptions (SPDs) and controlling legal documents. SPDs can be found on the HR Portal, which can be accessed through Workday, or by contacting the HR Service Center at 216.448.2247. This summary does not create a contract between Cleveland Clinic and its caregivers for either employment or any other benefit program offered. Cleveland Clinic routinely reviews the benefit programs offered and has the right to change or terminate these offerings at its own discretion at any time.