



2009 Benefit Program Summary

Cleveland Clinic offers a comprehensive and competitive benefits program that recognizes the needs of a diverse workforce, provides individuals and families with meaningful choices and lets employees change work locations without experiencing interruptions in benefit coverage.

Eligibility

In general, the benefits described in this summary are offered to:

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

BeneFlex Program

Cleveland Clinic's Flexible Benefits Program – BeneFlex – lets you select benefits that meet your and your family's needs, including Health, Dental, Vision, Flexible Spending Accounts, Life Insurance and in some instances, Disability Insurance. The BeneFlex coverage you select begins on your date of hire. During the calendar year you may be able to make certain changes to your BeneFlex selections within 31 days of a qualifying life event such as marriage, birth, divorce or job status change. Cleveland Clinic also provides an annual open enrollment period so that you have the opportunity to customize your BeneFlex options as your needs change.

Health Plans

Cleveland Clinic's Health Plans provide valuable financial assistance for costs associated with serious illness and injury, as well as help in maintaining good health through preventive care. None of the Health Plans excludes pre-existing conditions. Following are brief descriptions.

Cleveland Clinic Employee Health Plan

The Cleveland Clinic Employee Health Plan provides its members with comprehensive healthcare coverage through a two-tier network of

providers. The tier you select determines the amount of coverage you will receive.

Tier 1 includes all Cleveland Clinic system hospital providers who are credentialed through Community Physician Partnership (CPP). Using this tier of providers gives you maximum coverage with no annual deductible and inpatient hospital services are covered at 100%. There is a \$10 co-payment for Primary Care Physician office visits and a \$25 co-payment for Specialist office visits.

Tier 2 consists of credentialed Cleveland Health Network (CHN) providers, Marymount Behavioral Health Services (MBHS) and the EHP "Wrap" Network. In Ohio, the Wrap Network is the Medical Mutual Traditional Network. In all other states the Wrap Network is the USA Managed Care Organization (USAMCO). Once the annual deductible is met, inpatient hospital services are covered at 70%. There is a \$25 co-payment for Primary Care Physician office visits and a \$50 co-payment for Specialist office visits.

SummaCare Health Plan EPO

The SummaCare Health Plan Exclusive Provider Organization (EPO) offers access to providers in the SummaCare Network, which includes Cleveland Clinic providers. Under this Plan, employees and their dependents are required to select a Primary Care Physician (PCP) to receive coverage. Inpatient hospital services are covered at 100% and office visits are subject to a \$15 co-payment.

Employee Health Plan and SummaCare Prescription Drug Plan

Prescription drug coverage is included with the Employee Health Plan and the SummaCare EPO. The benefits are administered through Caremark and provide for both short-term and maintenance drugs while utilizing a Formulary for greater discounts. As an enhancement, members using Cleveland Clinic Pharmacies receive additional savings for generic preferred brands and non-preferred drugs.

Kaiser Permanente HMO

Employees at Cleveland Clinic, Cleveland Clinic Children's Hospital for Rehabilitation, Cleveland Clinic Home Care Services, Fairview Hospital, Lakewood Hospital, Lutheran Hospital and Marymount Hospital can choose healthcare coverage through Kaiser Permanente HMO. This Plan is comprised of the Kaiser Permanente Network of Providers and requires that employees and their dependents select a Primary Care Physician (PCP) to coordinate their care. There is a \$15 office visit co-payment. Prescription drugs are covered at 100% after a \$15 generic or \$30 brand co-payment.

Dental Plans

In order to meet the dental care needs of you and your family, three dental options administered by CIGNA are available under BeneFlex. The Dental Care Plan HMO charges nothing for most preventive services, including no deductibles and no annual or lifetime maximum. Each covered family member is required to select a general dentist.

The Traditional Plan covers all types of services, and the Preventive Plan is designed for individuals who only want preventive and basic services. Employees and their dependents may choose any dental provider, but by using CIGNA network providers, co-payments will be lower because of the discounted rates these providers have agreed to accept.

Vision Plan

Cleveland Clinic offers the EyeMed Vision Care Plan which provides the flexibility to purchase eyewear from any provider but maximizes benefits by using providers who are part of the EyeMed Vision Care Network. Once the annual benefits are used, employees and their dependents can receive discounts for additional pairs of eyeglasses and contact lenses.

Flexible Spending Accounts

BeneFlex offers two Flexible Spending Accounts that can help you save money on out-of-pocket healthcare costs and the cost of providing dependent day care. You can use these accounts to set aside pre-tax pay to reimburse yourself for qualified expenses incurred during the plan year.

Life Insurance Plans

Basic Life/AD&D

Cleveland Clinic provides full-time employees with no-cost term life insurance coverage at two times annual base pay, up to a maximum of \$500,000. Part-time employees receive no-cost coverage of one times annual base pay, up to \$200,000. Both full-time and part-time employees receive Accidental Death & Dismemberment coverage equal to the amount of the term life coverage at no cost.

Supplemental Life

Full-time and part-time employees can purchase supplemental term life insurance, up to four times annual base pay, not exceeding \$500,000.

Dependent Life

Full-time and part-time employees can also purchase Dependent Life Insurance which provides a \$25,000 benefit for spouses and a \$10,000 benefit for each dependent child.

Disability Plans

Short Term Disability

Full-time employees with one continuous year of regular, full-time service are provided with Short Term Disability coverage at no cost to them. If you are on an authorized medical leave of absence, the STD benefit may provide up to 26 weeks of income protection at 70% of base pay through the approved disability period.

Long Term Disability

If you have a medical condition that continues beyond the short term disability period, you may be eligible to receive benefits from the Long Term Disability Plan. The LTD benefit, which is paid for by Cleveland Clinic, replaces 60% of base pay, up to \$15,000 per month.

Pension Plan

Cleveland Clinic provides a fully funded pension plan administered by CHAMPS Management Services to regular full-time, part-time and PRN employees. As long as you are at least 21 years old, you are automatically enrolled in the plan on your date of hire.

Savings & Investment Plan

If you are a full-time, part-time or PRN employee, starting on your date of hire you may participate in the Savings & Investment 403(b) Plan and defer some of your pay on a pre-tax basis. After two years of service, Cleveland Clinic will match 50 cents for every dollar you save, up to 6% of pay that you contribute to the plan. You are always 100% vested in your contributions, as well as in any Cleveland Clinic contributions.

Paid Time Off

The Paid Time Off (PTO) Program combines vacation, holidays, personal days and sick days to provide you with flexibility in determining your individual time off schedule. PTO allowances are based on position and length of service.

Length of Service	PTO Schedule (Days)*		
	Schedule A	Schedule B	Schedule C
Start to 5 th anniversary	23	28	33
5 th to 15 th anniversary	28	33	35
15 th to 25 th anniversary	33	36	38
After 25 th anniversary	38	39	40

*Schedule based on full-time status of 80 hours per pay period. If you are benefit-eligible and work fewer than 80 hours per pay period, you will earn a portion of the amount shown based on the actual number of hours you work.

Wellness Programs

Offerings available through the Wellness Institute include classes, special discounts, nutritional counseling and competitive activities, which help employees achieve optimal well-being so they can enhance their quality of life and better serve patients. Also, through the Employee Health Plan member employees can pursue wellness through free memberships in *Weight Watchers* and *Curves*.

CONCERN Employee Assistance Program (EAP)

CONCERN, Cleveland Clinic's EAP, is available to assist you and your family members with difficult personal or family issues such as marital or family stress, substance abuse, emotional and health concerns. CONCERN provides employees up to 10 free confidential counseling sessions per calendar year. Employees can call CONCERN 24 hours a day, 7 days a week.

The EAP also offers employees and their immediate family members a WorkLife Services/Family Dependent Care Program, a comprehensive consultation and resource service that can help with care-giving commitments.

Tuition Assistance Program

After you complete your new hire period, you are eligible to receive tuition reimbursement after satisfactorily completing approved courses. The following chart shows the annual reimbursement maximums.

Type of Program	Annual Reimbursement Maximum
Undergraduate	\$5,000
Graduate	\$7,500

Other Valuable Benefits

- Voluntary Long Term Care Insurance
- College Advantage 529 Savings Program
- Retiree Medical Plan
- Adoption Assistance
- Voluntary Auto & Home Insurance
- Voluntary MetLaw Group Legal Plan
- Voluntary Veterinary Pet Insurance
- Voluntary Computer Purchase Program
- Domestic Partner Benefits*
- Employee Advantage Discount Program
- In-house educational programs (CEUs may be offered)
- Bereavement Leave
- Jury Duty Leave

*Domestic Partner Benefits are not available to employees of Marymount Hospital.

Cleveland Clinic Career Opportunities

To view career opportunities, visit clevelandclinic.jobs or contact one of our recruitment offices:

Cleveland Clinic Non-Nursing	216.448.0400
Cleveland Clinic Nursing	216.448.0300
Cleveland Clinic Regional Hospitals	216.448.0377
Cleveland Clinic Home Care Services.....	216.636.8751
Cleveland Clinic Children's Hospital for Rehabilitation ..	216.448.0431