

Benefit Program Summary

The Cleveland Clinic is comprised of ten of Northeast Ohio's most prestigious hospitals and offers its employees career opportunities in state-of-the-art facilities that cover the entire spectrum of healthcare. Cleveland Clinic includes the Cleveland Clinic, Cleveland Clinic Children's Hospital for Rehabilitation, Euclid, Fairview, Hillcrest, Huron, Lakewood, Lutheran, Marymount, and South Pointe Hospitals. At Cleveland Clinic, we are committed to Total Quality Management for patients, our employees and the community.

As part of this commitment, Cleveland Clinic offers an integrated, competitive and comprehensive benefits package designed to allow personnel movement between sites without benefit disruption, recognize the needs of a diverse workforce, while providing meaningful choices to meet individual and family needs. This brochure is intended to provide you with a summary of Cleveland Clinic's benefit package. For specific information or benefit plan design, please contact your Human Resources Department, Service Group or Recruitment representative.

Eligibility

In general, eligibility for benefits described in this Summary are extended to:

- Regular full-time employees: scheduled 72 to 80 hours per pay period
- Regular part-time/weekender employees: scheduled 40 to 71 hours per pay period

Pension Plan

In order to assist you with retirement, Cleveland Clinic provides a fully funded pension plan administered by CHAMPS Management Services once you meet the eligibility requirements. You are 100% vested in the pension plan upon reaching the service requirement.

Savings & Investment Plan

To further assist you with your retirement savings, Cleveland Clinic offers eligible employees (full-time, part-time, and PRN) a Savings & Retirement 403(b) Plan, which provides you with the opportunity from your date of hire to defer some of your earnings on a pre-tax basis. After completing two years of service, if you are making pre-tax contributions, Cleveland Clinic will begin making matching contributions on your behalf at 50 cents for each dollar — up to 6% of pay contributed. You are always 100% vested in your contributions as well as in any Cleveland Clinic matching contributions. A variety of investment options ranging from conservative to more aggressive are available to you through Cleveland Clinic's Fund Manager, Fidelity Investments.

Employee Assistance Program

CONCERN[®], Cleveland Clinic's Employee Assistance Program (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 or health concerns or other interpersonal issues affecting well-being. CONCERN[®] provides up to ten confidential counseling sessions per year at no cost to employees and can be accessed 24 hours a day, 7 days a week.

WorkLife Services/Family Dependent Care Program is a comprehensive consultation and resource program designed to provide you with information, resources, and support to more effectively manage care giving commitments for your loved ones.

Paid Time Off

Paid Time Off (PTO) combines vacation, holiday, personal and sick days to offer greater flexibility in determining your individual time off schedule. PTO is determined based on your position and length of service. Time off may be taken upon completion of your new hire orientation period and with supervisor approval.

PTO Schedule* (Days)

Completed Years of Service	Schedule A	Schedule B	Schedule C
0 – 5 years	23	28	33
6 – 15 years	28	33	35
16 – 24 years	33	36	38
25 plus years	38	39	40

*Schedule based on full-time status of 80 hours per pay. 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.

BeneFlex Program

Cleveland Clinic's Flexible Benefits Program — BeneFlex — allows you to select benefits according to your individual and family needs. Coverage selected under the BeneFlex Program begins from your date of hire. Various contract levels are available under each plan offered through the BeneFlex Program. During the calendar year, you are eligible to change your BeneFlex selections within 31 days of a "life event" (such as marriage, divorce, birth, etc.). 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

In recognition of how important healthcare coverage is to our employees, the BeneFlex Program provides several choices for your consideration. Health plan options are the same throughout Cleveland Clinic except for Kaiser HMO, which is only offered at some locations.

Included in each of the health plans is the availability for you to access the CCHS Physician Organization, which is comprised of a comprehensive network of medical professionals, including Primary Care Physicians (PCPs), specialists, hospitals and other healthcare providers. There are no pre-existing condition exclusions in any of the health plans offered by Cleveland Clinic.

Cleveland Clinic Employee Health Plan

The Cleveland Clinic Employee Health Plan (EHP) is a two-tier plan that provides the highest level of coverage when a service is provided by a member of the CCHS Physician Organization. The Plan is designed to allow open access to specialists while encouraging employees and dependents to utilize the service of a PCP. Tier 2 providers consist of members of Cleveland Health Network (CHN).

- **Tier 1:** CCHS Physician Organization
 - No annual deductible.
 - PCP office visits and routine annual physical covered at 100% after \$10 co-payment.
 - Specialty Physician office visits and routine annual vision examination covered at 100% after \$25 co-payment.
 - Emergency and/or urgent care services covered at 100% after \$50 co-payment.
 - Medical/Surgical inpatient hospital services covered at 100%.
 - Durable medical equipment and medical supplies covered at 80%.

• **Tier 2:** Cleveland Health Network

- Annual deductible \$500 per individual/\$1,500 per family.
- PCP and Specialty Physician office visits covered at 100% following annual deductible and per visit co-payment.
- Emergency and/or urgent care services covered at 100% after \$50 co-payment.
- Medical/Surgical inpatient hospital services covered at 70% following annual deductible.

SummaCare Health Plan EPO

As an Exclusive Provider Organization (EPO), the SummaCare Health Plan allows access to providers that are part of the SummaCare Network, which include members of the Cleveland Clinic and CHN Provider Networks. At the time of enrollment, employees and their dependents are required to select a Primary Care Physician (PCP) to receive coverage.

- SummaCare Network Providers.
- No annual deductibles or out-of-pocket maximums.
- PCP and Specialist office visits covered at 100% after \$15 co-payment.
- Hospital services covered at 100%.
- Outpatient Services covered at 100% after \$15 co-payment.
- Routine physicals and vision examinations covered at 100% after \$15 co-payment.
- No coverage if EPO Plan rules are not followed.

Cleveland Clinic Prescription Program

Prescription coverage is included with each of the health plans, and is the same regardless of which plan you choose (exception of Kaiser). The Program is administered through Caremark and provides for both short-term and maintenance prescription coverage, while utilizing a Formulary to afford you greater discounts. Prior authorization may be required for non-generic drugs. As an enhancement, members using designated Cleveland Clinic Pharmacies will receive additional savings for generic, preferred brands, and non-preferred categories. After reaching a \$100 single deductible or \$300 family deductible, the plan reimbursement is as follows:

Generic drug	80/20%*
Preferred brand drug (<i>Formulary</i>)	70/30%*
Non-preferred brand (<i>Non-Formulary</i>)	50/50%
High-tech drug	80/20%

*\$5 minimum/\$50 maximum co-payment for each 30-day retail or mail order prescription. If the total drug cost is less than the minimum, then you pay the cost of the drug.

Kaiser Permanente HMO

If you are employed at the Cleveland Clinic, Cleveland Clinic Children’s Hospital for Rehabilitation, Cleveland Clinic Home Care Services or Fairview, Lakewood, Lutheran, Marymount Hospitals, you have the option to elect health coverage through Kaiser HMO Plan.

- Kaiser Permanente Network of Providers.
- Primary Care Physician required.
- Professional services covered at 100% after \$15 co-payment.
- Hospital services covered at 100%.
- Prescriptions covered at 100% after a \$10 generic/\$25 brand name co-payment.
- No coverage if HMO Plan rules are not followed.

Dental Plans

In order to meet the dental care needs of you and your family, three dental plan options are available under BeneFlex. The CIGNA Dental Care Plan is a Dental HMO with no charges for most preventive services, no deductibles, and no annual or lifetime maximums. The Traditional Plan provides coverage for all types of dental services, while the Preventive Plan is designed for individuals who only need preventive and basic services. With the CIGNA Dental PPO you may choose any provider. If you use network providers, your co-payments will be less due to the discounted rates the CIGNA network providers have agreed to accept. The following charts summarize the benefits provided under each of the dental plans.

CIGNA Dental Care Plan (Dental HMO)

Covered Services	Your Charge
Preventive Care: Oral exams, routine cleanings, x-rays	No charge
Basic Services: Amalgam (silver) fillings, simple extractions Anterior root canal	No charge \$160
Major Services: Crown — porcelain fused to high noble metal Complete denture — maxillary	\$405 \$485
Orthodontia: Orthodontic evaluation Class I, II, III malocclusion —	\$50
comprehensive treatment: children (up to 19th birthday) adults	\$1500 \$2000

Traditional and Preventive Dental Plans

Covered Services	Traditional Plan		Preventive Plan
	<i>In-Network</i>	<i>Out-of-Network</i>	
Preventive Care: Oral exams, cleanings, x-rays, etc.	100%**	100% R&C	100% R&C
Basic Services: Fillings, oral surgery, extractions, etc.*	80%** after deductible	70% R&C after deductible	80% R&C after deductible
Major Services: Dentures, crowns, etc.*	50%** after deductible	50% R&C after deductible	Not covered
Orthodontia: (subject to lifetime maximum benefit of \$1,000 per eligible covered dependent under age 23)	50%** after deductible	50% R&C after deductible	Not covered
*Annual Deductible: Per Person Family	\$50 \$150	\$50 \$150	\$50 \$150
Annual Benefit Maximum	\$1,250 per person	\$1,000 per person	\$500 per person

**Negotiated Fee

Vision Plan

Cleveland Clinic offers the EyeMed Vision Care Plan, which provides the flexibility to purchase eyewear from your provider of choice, but also maximizes benefits by using providers who are part of the EyeMed Vision Care network. Additionally, once you use the benefits, you can receive discounts for additional pairs of eyeglasses/ contact lenses purchased. The following chart summarizes the benefits provided by the EyeMed Vision Care Plan.

Covered Services	Frequency	In-Network	Out-of-Network
Standard Lenses: Single Vision Bifocal Trifocal	12 months	Covered in full	\$25 \$40 \$50
Lens Treatment	Unlimited	Discounts available	Not covered
Frames Up to \$120 Retail	12 months	Covered in full	\$30
Contact Lenses Up to \$100 Retail	12 months	Covered in full	\$70

Flexible Spending Accounts

You may elect to deduct a portion of your earnings on a pre-tax basis to be reimbursed for healthcare and dependent care expenses incurred by you or your IRS-eligible dependents.

- Health Care Flexible Spending Account — You can deposit from \$100 to \$5,000 annually for reimbursement for medically necessary healthcare expenses not covered by medical, dental, or vision insurance.
- Dependent Care Flexible Spending Account — You can deposit from \$100 to \$5,000 annually for reimbursement of dependent care expenses such as day care.

Life Insurance Plans

Basic Life/AD&D

Cleveland Clinic provides at no cost, Term Life coverage for full-time employees at two times annual base salary up to a maximum of \$500,000, with part-time employees receiving one times annual base salary up to \$200,000. Accidental Death and Dismemberment coverage equal to the Term Life coverage is also provided to both full and part-time employees at no additional cost.

Supplemental Life

If as a full or part-time employee, you desire additional Life Insurance, you can apply for Supplemental Term Life Insurance of up to four times your annual base salary to a maximum of \$500,000. Evidence of insurability is not required when newly eligible.

Dependent Life

Full and part-time employees also have the opportunity to purchase Dependent Term Life coverage of \$25,000 for your legal spouse and \$10,000 on each dependent child at group rates with the convenience of payroll deduction. Dependent evidence of insurability is not required when newly eligible.

Disability Plans

If you are a regular, full-time employee with one continuous year of regular, full-time service, both Short Term Disability (STD) and Long Term Disability (LTD) coverages are designed to provide financial security for you and your family in the event you are considered disabled. If you are a part-time employee, you can apply to purchase voluntary LTD coverage during open enrollment following completion of one year of service.

Short Term Disability

Short Term Disability (STD) is provided as a core benefit, which means if you are a regular, full-time employee with one continuous year of regular, full-time service, the benefit is totally paid for you by Cleveland Clinic. When on an authorized leave of absence, the STD benefit may provide up to 26 weeks of income protection at 70% of your base salary through the approved disability period.

Long Term Disability

In the event your medical condition continues beyond the short term disability period, you may be eligible to receive benefits from the Long Term Disability Plan. The core LTD benefit, which is paid for by Cleveland Clinic, will pay you 60% of your base salary up to a maximum of \$7,500 per month. If you are a part-time employee who elects coverage under the Voluntary Long Term Disability Program, you can choose a benefit option that meets your needs, not to exceed 60% of your base monthly income.

Tuition/Education Programs

After completion of your orientation period, you are eligible to receive tuition reimbursement upon satisfactory completion of approved courses based on your status and length of service at the following levels.

Completed Years of Service	Full-Time	Part-Time
0 – 4 years	\$2,000	\$1,000
5 plus years	\$2,500	\$1,250

Additional tuition reimbursement may be available for special programs. Tuition/educational loan programs may also be available to supplement tuition reimbursement for attainment of certain disciplines.

Additional Benefits*

- Voluntary Long-Term Care Insurance
- Child and elder care referral services
- College Advantage 529 Savings program
- Credit Union membership program
- Leaves of Absence
- Employee activities and discount programs
- Jury duty
- In-house educational programs (CEUs may be applicable for some offerings.)
- Group Banking program
- Employee Health Service
- Direct payroll deposit
- Retiree Medical Plan
- U.S. Savings Bonds through payroll deduction
- Bereavement leave
- Employee Advantage Discount Program
- Adoption Assistance
- Domestic Partner Benefits**
- Voluntary Auto and Home Insurance

and other entity-specific programs...

*May vary upon entity

**Domestic Partner Benefits will not be available to employees of Marymount Hospital

Recruitment Offices

Cleveland Clinic

Employment Office 216-444-2705
 Web site: www.clevelandclinic.org or www.cchs.net

Cleveland Clinic Home Care Services

Recruitment Office 216-636-8751
 Web site: www.clevelandclinic.org/homecare

Cleveland Clinic Children’s Hospital for Rehabilitation 216-297-8651

Web site: www.clevelandclinic.org/childrensrehab

East Region: Euclid, Huron, Hillcrest and South Pointe Hospitals

Employment Center 216-896-8688
 Career Connection 866-814-8957
 Web site: www.cchseast.org

Fairview Hospital 216-476-7166

Web site: www.fairviewhospital.org

Lakewood Hospital 216-529-7191

Web site: www.lakewoodhospital.org

Lutheran Hospital 216-363-2040

Web site: www.lutheranhospital.org

Marymount Hospital 216-587-8157

Web site: www.marymount.org