



Because we take  
care of you, too

Caregivers like you come to work every day with a passion for what you do. So we're always focused on fueling that passion, empowering you to be your best both inside our hospitals and in your life. Our outstanding, comprehensive offerings are an investment in your health, well-being and future. Explore the following benefits, and get a closer look at how we're focused on what matters most to you.

## Cleveland Clinic Employee Health Plan

- No deductible when using Cleveland Clinic Quality Alliance providers
  - No co-pays for routine care using Cleveland Clinic Quality Alliance providers (includes primary care visits for internal medicine, family practice, pediatrics and OB/GYN)
  - No deductible on generic medications obtained at Cleveland Clinic pharmacies
  - Earn discounted health plan premiums for meeting personal wellness goals
  - Complimentary wellness programs included for health plan participants
  - No spousal surcharge
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## Dental and Vision Plans

- Four dental plan options administered by Cigna
- Two vision plan options administered by EyeMed Flexible Spending Accounts



Here’s a breakdown of what our coverage will cost your household:

## 2021 ANNUAL PRE-TAX BENEFITS COSTS

### Employee Health Plan

Full Time (90–100% FTE)	
Employee Only	\$1,557
Employee + Child	\$2,827
Employee + Spouse	\$3,691
Family I (2–3 Dependents)	\$4,664
Family II (4+ Dependents)	\$5,168

Part Time (50–89%)	
Employee Only	\$2,335
Employee + Child	\$4,241
Employee + Spouse	\$5,538
Family I (2-3 Dependents)	\$6,997
Family II (4+ Dependents)	\$7,753

### Dental Plan Options

	DHMO	Preventative	Traditional	Enhanced
Employee Only	\$144	\$177	\$260	\$355
Employee + 1 Dependent	\$237	\$296	\$525	\$753
Employee + Family	\$409	\$518	\$877	\$1,271

### Vision Plan Options

	Basic	Enhanced
Employee Only	\$54	\$118
Employee + 1 Dependent	\$107	\$236
Employee + Family	\$147	\$325





## Additional benefits include:

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### Life Insurance and Disability

- Employer-paid life insurance equal to 1.0x your annual salary
- Option to purchase supplemental life insurance up to 10.0x your salary
- Option to purchase dependent life insurance for spouse (\$25K) and dependent children (\$10K/child)
- Short- and long-term disability coverage for full-time employees

### Retirement Savings Plans

- Investment Pension Plan (IPP) is fully funded by Cleveland Clinic, equal to 2.5% of your salary that will increase with more years of service
- 403(b) Savings & Investment Plan (SIP) allows you to save for retirement with pre-tax dollars and Cleveland Clinic will match half of what you contribute, up to 3%, each pay period
- Fidelity representatives are available at no cost to help you manage your retirement savings plans

### Flexible Spending Accounts

- Healthcare FSA allows you to pay for out-of-pocket medical expenses for you and your family with pre-tax dollars
- Dependent care FSA allows you to pay for out-of-pocket child care-related expenses for children under 13 with pre-tax dollars

### Tuition Reimbursement

- After one year of employment, tuition reimbursement is available to full-time and part-time caregivers (One-year waiting period waived for Nurses and Respiratory Therapists)
- Complimentary educational and financial advising sessions

### Other Benefits

- Paid time off (PTO)
- Employee discounts
- Adoption assistance
- Employee Assistance Program
- Employee Hardship Fund
- Cleveland Clinic provides benefits-eligible caregivers with paid maternity and parental leave:
  - 100% pay for eight weeks of maternity leave for mothers following childbirth
  - 100% pay for four 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