



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.

## Health Plan Options

- 2 health plan options administered by Aetna
  - **EHP** - access to Cleveland Clinic Quality Alliance network and the Florida Clinically Integrated network which include Cleveland Clinic owned and affiliated providers in Ohio and Florida. EHP has been supplemented to include selected Aetna-contracted providers from our Florida service areas
  - **EHP Plus** - access to Cleveland Clinic Quality Alliance network PLUS Aetna Select Open Access providers (national)
- No deductible on medical services
- No out of pocket cost for routine care with in network primary care providers (includes internal medicine, family practice, pediatrics and OB/GYN care)
- Minimal copays and coinsurance
- Opportunity for discounted health plan premiums through the Healthy Choice program
- No spousal surcharge
- Access to Cleveland Clinic owned pharmacies and Cleveland Clinic Home Delivery Pharmacy
- Infertility Treatment when accessed at Cleveland Clinic or an Aetna Infertility Institute of Excellence provider, depending on member location
- LASIK surgery coverage when accessed at Cleveland Clinic

## Dental and Vision Plans

- Four dental plan options administered by Cigna
- Two vision plan options administered by EyeMed

## 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 your eligible dependents' child/elder care expenses (e.g., childcare centers, preschool, day camps, adult daycare).

## Life Insurance and Disability

- Employer-paid life insurance equal to 1x your annual salary
- Option to purchase supplemental life insurance up to 10x 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 caregivers



## 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 and post-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

## Tuition Reimbursement

- After 90 days of employment, tuition reimbursement is available to full-time and part-time caregivers
  - 90-day waiting period waived for nursing majors and nursing administration majors
- Complimentary educational and financial advising sessions

## Additional Benefits

- Paid time off (PTO)
- Employee discounts
- Adoption assistance
- Employee Assistance Program
- Employee Hardship Fund
- Cleveland Clinic provides full-time 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

To learn more about our benefits, visit [jobs.clevelandclinic.org/benefits](https://jobs.clevelandclinic.org/benefits)

## 2024 Annual Pre-Tax Benefits Costs

Full-time (0.9-1.0 FTE)*	EHP	EHP Plus
Employee Only	\$2,004	\$2,701
Employee + Child	\$3,925	\$4,907
Employee + Spouse	\$5,125	\$6,406
Family I ( 2-3 Dependents)	\$6,476	\$8,095
Family II (4+Dependents)	\$7,175	\$8,969

\*Part-time health plan rates are 50% higher than full-time

Dental Plan Options	DHMO	Preventive	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	\$78	\$163
Employee + 1 Dependent	\$156	\$327
Employee + Family	\$215	\$450

