





BW Employees:

BW is pleased to once again offer a comprehensive benefits package that provides quality plans and programs for you and your family. We remain committed to providing you with the best plan options and tools to optimize your health, wellness and financial security.

In 2025, BW will continue to fund \$750 for single coverage & \$1,500 for Family coverage into the Health Savings Account for eligible employees who elect to enroll in the High Deductible Plan. Enrollment for the bundled Medical plans, as well as Supplemental Life will take place November 1st – November 15th. During this time, employees can add dependent insurance coverage through Medical Mutual for the 2025 plan year.

To ensure you are making informed decisions about your benefit offerings, please spend some time reviewing the plan information in this guide, including the costs & coverage levels. Information on all your benefits can be found on the Benefits Website, where you can view plan information & watch explainer videos on different healthcare topics.

To make your elections, log into the ADP site at <https://workforcenow.adp.com>, using your current IPAY ID and password to gain access to the ADP Portal. There you will click on the pop up screen which will be active from November 6 – 18, 2025. You can choose to click Enroll Now or Remind Me Later to complete your open enrollment elections for the 2025 plan year. The pop up will be displayed each time you log into the ADP system during the Open Enrollment period until you complete your selections.

IMPORTANT: THIS YEAR EMPLOYEES WILL AUTOMATICALLY DEFAULT INTO YOUR CURRENT PLANS!

Open Enrollment for your 2025 benefit elections will be PASSIVE this year. If you do not wish to make any changes for 2025, your current benefits selections will automatically rollover with three exceptions:

- *If you add or cover a spouse*, you will need to submit a 2025 Spousal / Domestic Partner waiver
- *If you wish to enroll in the FSA in 2025 or have funds that rollover*, you will need to enroll on the ADP on-line portal
- *If you wish to contribute to your HSA in 2025*, you will need to enroll on the ADP on-line portal

QUESTIONS?

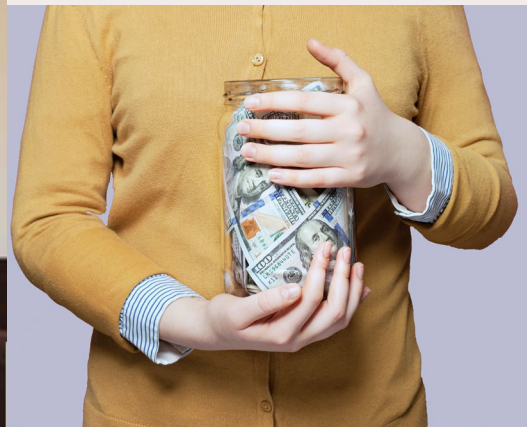
- Medical/Dental/Spousal Coverage Questions: [Liz Jaszczak](#)
**Additions/deletions of dependents must be in writing & also made through the ADP site*
- Supplemental Life, FSA or HSA Elections HOURLY EMPLOYEES: [Rita Nieves](#)
- Supplemental Life, FSA or HSA Elections FACULTY/EXEMPT EMPLOYEES: [Kristen Hale](#)

We look forward to a successful Open Enrollment campaign. Please email Liz Jaszczak at ejaszcza@bw.edu if you have questions or need assistance with the enrollment process.

Sincerely,
Liz Jaszczak
Director of Benefits

TABLE OF CONTENTS

4	What's New for 2025
5	Medical Insurance
9	Health Savings Account
10	Flexible Spending Account
11	Dental & Vision Insurance
12	Life Insurance / AD&D
13	Disability Insurance
14	Tuition Benefits
15	Contacts



What's New for 2025?

What You Need to Know for Open Enrollment

1. This year, Open Enrollment will be “Passive,” which means if you do not wish to make plan changes, no further action is required. You will automatically be enrolled into your current benefit selections. **However, you must re-elect an FSA or HSA Account for 2025!**
2. We will continue to offer Health & Prescription coverage through Medical Mutual of Ohio.
 - There are slight plan design changes to the 3 medical plans offered through Medical Mutual of Ohio.
3. BW will continue to contribute \$750 for Single coverage and \$1,500 for Family coverage into the Health Savings Account of employees who elect MMO's Consumer-Driven Health Plan paired with the HSA
4. Open Enrollment information will be shared virtually:

[Virtual Benefits Website](#)

[Human Resources' MyBW portal site](#)

Your Health Matters



Medical Mutual Medical Plans

Choose from three different medical plans to cover yourself and your dependents. All plans are insured by Medical Mutual (MMO) & provide coverage for both medical & pharmacy expenses within a national network of providers. The way that services are covered & the cost share for services is what's different under each plan, so be sure to review the details of the plans to choose the plan that best fits the needs of you & your family.

Plan 1: PPO Plan

SuperMed Plus PPO Plan \$2,500

With this traditional plan, you will:

- Have a higher per pay premium cost
- Enjoy the predictability of set copay amounts for Office Visits, Emergency Room Visits & Prescription Drugs
- Be subject to a lower deductible
- Have Preventive services covered 100%

Plan 2: Consumer-Driven Health Plan + HSA

High Deductible Plan paired with a Health Savings Account (HSA)

With the Consumer-Driven Health Plan, you will:

- Enjoy lower per pay premium deductions
- Out-of-Pocket expenses capped at \$4,000 Single/\$8,000 Family
- Have Preventive services covered at 100%
- Be eligible for a Health Savings Account through WealthCare Saver which can be funded with pre-tax deductions
- Receive BW's contribution to your HSA

Plan 3: HMO Plan

MedFlex HMO \$1,500

- With this MedFlex Network plan, you will:
- Have access to high-quality, affordable healthcare in more than 70 counties, covering 80% of the state of Ohio
- Be subject to a lower deductible
- The HMO Plan does not cover ANY services done by an out of network provider or facility (except for emergencies)

Head to the website <https://providersearch.medmutual.com/> to search if your provider or facility is in network

Medical Plans



2025 Plan Options:

Plan 1: Preferred Provider Organization Plan (PPO)

Services	In-Network	Out-of-Network
SuperMed PPO Network		
Deductible (<i>Single/Family</i>)	\$2,500 / \$5,000	\$5,000 / \$10,000
Coinsurance	20% after Deductible	40% after Deductible
Coinsurance Maximum (<i>Single/Family</i>)	\$4,500 / \$9,000	\$9,000 / \$18,000
Maximum Out-of-Pocket	\$7,150 / \$14,300	Unlimited
Primary Care Visits	\$25 Copay	40% after Deductible
Preventive Care	No Cost	40% after Deductible
Specialist Visits	\$50 Copay	40% after Deductible
Inpatient Visit	20% after Deductible	40% after Deductible
Outpatient Services	20% after Deductible	40% after Deductible
Emergency Room (<i>Emergency/Non</i>)	\$300 Copay	
Urgent Care	\$50 Copay	40% after Deductible

Prescription Drugs

*Home Delivery Incentive Fill applies (3 Fills before Penalty)

Rx Deductible	\$100/\$200	
	Retail	Mail Order
Generic	\$10	\$30
Preferred Brand	\$45	\$135
Non-Preferred Brand	\$90	\$270
Specialty	\$135	n/a

*This is just an abbreviated summary; refer to the Certificate & SPD for final confirmation of coverage

Medical Plans



2025 Plan Options:

Plan 2: Health Savings Account (HSA)

Allows you to minimize the premium you pay from your paycheck while saving for the future with pre-tax contributions to a Health Savings Account.

Services	In-Network	Out-of-Network
SuperMed PPO Network		
Deductible (<i>Single/Family</i>)	\$4,000 / \$8,000	\$6,000 / \$12,000
Coinsurance	10% after Deductible	40% after Deductible
Coinsurance Maximum (<i>Single/Family</i>)	\$1,000 / \$2,000	\$2,500 / \$5,000
Maximum Out-of-Pocket (<i>Single/Family</i>)	\$5,000 / \$10,000	Unlimited
Primary Care Visits	10% after Deductible	40% after Deductible
Preventive Care	No Cost	40% after Deductible
Specialist Visits	10% after Deductible	40% after Deductible
Inpatient Visit	10% after Deductible	40% after Deductible
Outpatient Services	10% after Deductible	40% after Deductible
Emergency Room (<i>Emergency/Non</i>)	10% after Deductible	
Urgent Care	10% after Deductible	40% after Deductible

Prescription Drugs

Rx Deductible

Integrated with Medical Deductible

	Retail	Mail Order
Generic	10% after Deductible	40% after Deductible
Preferred Brand	10% after Deductible	40% after Deductible
Non-Preferred Brand	10% after Deductible	40% after Deductible
Specialty	10% after Deductible	40% after Deductible

*This is just an abbreviated summary; refer to the Certificate & SPD for final confirmation of coverage

Medical Plans



2025 Plan Options:

Plan 3: Health Maintenance Organization (HMO)

Allows you to minimize the premium you pay from your paycheck by limiting services to a local network of healthcare providers and facilities.

IMPORTANT: In-Network coverage only; MedFlex network does NOT include the Cleveland Clinic

Local Facilities within the MedFlex Network include: Southwest General Hospital, University Hospitals, Regency Hospital West, Grace Hospital, Rainbow Babies and Children's Hospital.

Services	In-Network	Out-of-Network
MedFlex Network		
Deductible (Single/Family)	\$1,500 / \$3,000	Not Covered
Coinsurance	20% after Deductible	Not Covered
Coinsurance Maximum (Single/Family)	\$4,000 / \$8,000	Not Covered
Maximum Out-of-Pocket (Single/Family)	\$7,150 / \$14,300	Not Covered
Primary Care Visits	\$25 Copay	Not Covered
Preventive Care	No Cost	Not Covered
Specialist Visits	\$50 Copay	Not Covered
Inpatient Visit	20% after Deductible	Not Covered
Outpatient Services	20% after Deductible	Not Covered
Emergency Room (Emergency)	\$250 Copay then 100%	
Urgent Care	\$50 Copay	Not Covered

Prescription Drugs

*Home Delivery Incentive Fill applies (3 Fills before Penalty)

Rx Deductible	\$100/\$200	
	Retail	Mail Order
Generic	\$10	Not Covered
Preferred Brand	\$45	Not Covered
Non-Preferred Brand	\$90	Not Covered
Specialty	\$135	Not Covered

*This is just an abbreviated summary; refer to the Certificate & SPD for final confirmation of coverage

Health Savings Account (HSA)



What is an HSA?

Health Savings Accounts (HSA) are a tax-advantaged medical savings account available to those who enroll in the Consumer Driven Health Plan (CHDHP). The funds you invest are not subject to most taxes. The growth of the invested amount is not taxed and when the funds are distributed, no tax penalties are incurred when applied to qualifying expenses. The funds you contribute to your HSA are yours to keep and can be used not only for medical expenses, but for retirement expenses as well.

Great Benefits For You

Convenience - Paying for expenses from your HSA is as easy as using a debit card.

Choice - Pay for qualified expenses from your HSA or save your HSA money and pay out-of-pocket.

Control - You decide how the money is spent and you have the freedom to keep it if you change jobs or retire.

Triple-Tax Savings

Tax-Free Deposits - Even if you don't itemize deductions, you don't pay federal income tax on contributions.

Tax-Free Savings - You keep any money you don't spend and it grows tax-free. No use-it-or-lose-it.

Tax-Free Withdrawals - There's never tax on withdrawals to pay for qualified expenses.

Contribution Limits	2025
Single	\$4,300
Family	\$8,550
Catch-up (55+)	\$1,000

In 2025, BW will contribute to the HSA for those employees enrolled in the CDHP plan:
\$750 Single
\$1,500 Family

Examples of Qualified Medical Expenses

Acupuncture	Doctor's fees	Orthopedic Shoes
Alcoholism treatment	Drug addiction recovery	Oxygen/oxygen equipment
Ambulance	Eyeglasses	Prescription drugs
Artificial limbs	Hearing aid and batteries	Psychiatric care
Braces	Home modifications for handicapped	Therapy treatments (prescribed)
Chiropractors	Insulin	Transportation (for medical care)
Contact lenses	Laboratory fees	Vision correction surgery (e.g., LASIK)
Crutches	Maternity expenses	Vitamins (if prescribed)
Dental fees	Nursing homes	Wheelchairs
Dentures	Optometrists	X-rays
Diagnostic fees	Orthodontia	

The above is a brief summary; refer to [IRS Publication 502](#) for confirmation of eligible expenses

Flexible Spending Account (FSA)



What is an FSA?

Flexible Spending Accounts (FSA) provide you with an important tax advantage that can help you pay health care & dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs, you can actually lower your taxable income and that means you get to keep more of what you earn.

There are two types of FSA's that allow you to make deductions to pay for qualified medical expenses.

- The **Health Care FSA** allows any qualified medical expense
- The **Dependent Care FSA** allows payment of eligible Dependent Care expenses

To determine if a Health Care FSA makes sense for you, estimate your eligible expected expenses for you and (if applicable) your dependents for the calendar year. This amount could be your annual election as long as it doesn't exceed the allowed contribution maximum of \$3,300 per family in 2025. The amount you elect is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction.

A Dependent Care Reimbursement Account can reimburse eligible dependent care expenses, allowing families to contribute up to \$5,000 annually. This is used primarily for pre-and-after school as well as day care expenses for dependent children up to age 13.

Please review the following information so you are aware of the rules applied to the Health Care FSA and the Dependent Care FSA plans. This is only a brief summary. More information is available in the Summary Plan Description (SPD)

Important points to remember:

- You must re-enroll in the FSA each year
- Funds must be used by the end of the calendar year or will be forfeited
- Health Care FSA may carry over up to a total of \$500 in unused funds into the following year



MEDICAL MUTUAL®

After you enroll, you can't change the amount you contribute for the year, because your election stays in effect during the entire plan year (January 1 through December 31). However, if you have a "Qualified Life Event" you may change the amount of your contribution, but the change must be consistent with the event. The following "Qualified Life Events" may permit you to change your FSA election outside of Open Enrollment:

- A change in your legal marital status
- A change in employment status that results in gaining or losing eligibility for health coverage
- A change in the number of tax dependents
- Medicare or Medicaid entitlement for you, your spouse or dependent
- Termination or commencement of employment by you, your spouse or dependent

Smile Brightly and See Clearly

Medical Mutual Dental
Medical Mutual Vision

DENTAL

Choose providers in Medical Mutual's **Superior Dental Care national network** in order to maximize your benefits.

- Out-of-pocket costs are likely to be less when you choose an In-network dentist
- Have 100% coverage for periodic oral exams
- Pay an annual Deductible of \$50 Single/\$100 Family for Basic & Major services (Deductible waived for Preventive)
- Pay 80% of Basic covered services
- Pay 50% of Major covered services
- Pay 50% for Orthodontia (adults & children)
- Receive an annual maximum benefit of \$1,250 per person
- A lifetime maximum Orthodontics benefit of \$1,000 per person

For More Information | Call 1.800.801.4915 or visit www.medmutual.com

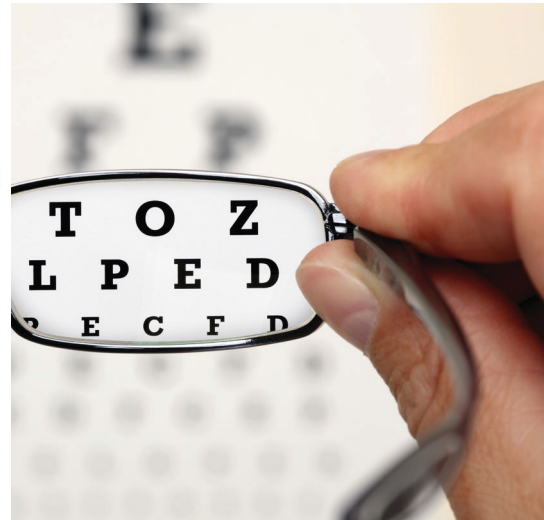


VISION

When you elect coverage through Medical Mutual, you'll have:

- Access to **Eyemed's Insight Network**, a large number of ophthalmologists, optometrists & opticians, from private practices to retailers like LensCrafters, Pearle Vision, Target Optical & Visionworks
- A \$20 copay for an In-network routine exam
- Coverage for frames, lenses and contacts
- Access to other savings and discounts

For More Information | Call 1. 877.266.1115 or visit www.medmutual.com



Life Insurance



Basic Life Insurance

We know you want to protect your loved ones in case of life's uncertainties. Baldwin Wallace offers Basic Term Life Insurance and Accidental Death & Dismemberment (AD&D) coverage at no cost to you. You may purchase additional, supplemental coverage to increase your coverage amounts & provide coverage for your dependents.

At no cost to you, Basic Term Life Insurance gives you:

- Coverage in the amount of \$50,000
- AD&D coverage as part of your life insurance
- The ability to port or convert your policy if you leave the company
- Possible waiver of premiums if you become disabled
- Possible accelerated death benefit if you are diagnosed with a terminal disease

If you purchase Supplemental Life Insurance for yourself, your spouse and dependents, you get:

- Group discounted rates
- Purchase up to \$500,000 (or 5x salary) supplemental life — Evidence of insurability required over \$200,000
- Purchase up to \$500,000 spouse life insurance (not to exceed 100% of employee) — Evidence of insurability required over \$30,000
- Spouse coverage cannot exceed employees' coverage amount
- Purchase up to \$10,000 life insurance for your child(ren)
- If you waived coverage during your initial eligibility period, evidence of insurability will be required.

Refer to the MedMutual's Certificate for the full breakdown of cost by level of coverage.

Supplemental Life and AD&D and Dependent Life Rates

Example: \$200,000 in Coverage

Monthly Cost	Age	Employee	Spouse
Employee & Spouse Life Insurance Rates are based on volume of coverage and age as of January 1 of the plan year. Employee basic and supplemental life includes Accidental Death and Dismemberment coverage (AD&D). Spouse's rate is based on Spouse's age.	0-24	\$8.20	\$9.00
	25-29	\$9.00	\$10.80
	30-34	\$9.00	\$12.60
	35-39	\$14.40	\$18.00
	40-44	\$23.40	\$27.00
	45-49	\$37.80	\$41.40
	50-54	\$61.20	\$68.40
	55-59	\$99.00	\$109.80
	60-64	\$131.40	\$156.60
	65-69	\$208.80	\$271.80
	70-74	\$365.40	\$486.00
	75-100	\$640.80	\$972.00

Child(ren) Life

The monthly cost for \$10,000 in coverage is \$2.93 and all eligible dependent children are included in the cost.

Don't forget to designate a beneficiary for employee life insurance! Update beneficiaries in the ADP portal.

Disability Coverage



Protecting your income is important to your family's health & wellbeing. BW provides both a Short-Term & Long-Term Disability benefit to assure that you have protection in the event that you're unable to work due to an accident or injury. Full-time employees are eligible for the Disability coverage after 12 months of employment.

SHORT TERM DISABILITY (STD)

Staff who are injured off the job or who suffer a major illness may apply for Short-Term Disability benefits paid at 70% which may begin as early as the 16th working day after the initial date of injury/illness & may continue for up to 180 days from the date the disability began. Full-time employees are eligible for STD after 12 months of employment.

Employees must exhaust all sick leave accruals before applying for Short-Term Disability benefits. Faculty who are injured off the job or who suffer a major illness may apply for Short-Term Disability benefits which may begin on the first day of injury/illness & may continue for up to 180 days. During the first 30 days, faculty members receive full pay. Faculty will receive 70% of their pay beginning with the second month of disability that can last up to 180 days from the date the disability started.

Any Short-Term Disability benefits will be coordinated with any other benefits an employee is eligible to receive including but not limited to retirement, Family Medical Leave, workers' compensation, outside employment, etc. Benefit deductions will continue to be taken while you are on STD.

LONG TERM DISABILITY (LTD)

BW provides Long-Term Disability coverage through Medical Mutual that provides a benefit after employees have been disabled & unable to work for 180 days. Full-time employees are eligible for LTD after 12 months of employment.

- The benefit is equal to 60% of monthly pre-disability earnings, up to a maximum of \$10,000, less deductible sources of income.
 - Deductible sources of income may include benefits from statutory plans, Social Security for you & your dependents, workers' compensation, unemployment income & other income
- If you meet the definition of disability (as determined by Medical Mutual), your benefits will begin 180 days following an accidental injury or sickness
- Benefit duration is up to your normal retirement age under the Social Security Act
- If you become disabled at or after age 65, benefits are payable according to an age-based schedule listed in the Certificate of Coverage
- You are considered disabled when, because of injury or sickness, you are under the regular care of a doctor, and you are unable to perform the material & substantial duties of your regular occupation or your disability results in a loss of income of at least 20%. Proper documentation from your physician will be required.
- After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material & substantial duties of any gainful occupation for which you are reasonably fitted by education, training, experience, and disability results in a loss of income of a specified percentage determined by your plan

Tuition Benefit

Employees

Spouses/Domestic Partners & Dependent Children



Full-time Faculty, Administrative & Support Staff, as well as Part-Time employees who have worked the required number of hours in the previous calendar year, are eligible for Tuition Remission Benefits. All employees must be actively working for BW at the time benefits are used.

The tuition remission benefit applies to tuition only and does not apply to books, supplies, lab fees or room & board. Tuition benefits may not be applied to special programs like the accelerated degree program or any other restricted programs.

Employee Benefit

After being admitted by the Admission Office, an employee may enroll in any graduate or undergraduate course offered by BW at the first available registration period after completing any applicable probationary period. Such enrollment must not interfere with regular duties & employees may only attend classes on a part-time basis. The University will waive 100% of the tuition for Undergrad and 92% for Grad level classes. Tuition remission benefits apply to basic tuition course cost only and do not apply to books, supplies, lab fees, etc.

Under the University's Section 127 Education Plan, employees who take graduate courses are not taxed on the first \$5,250 in tuition benefits received in a calendar year.

Spouse/Domestic Partner Benefit

After being admitted as a regular student, a spouse or domestic partner (only Grandfathered domestic partners are eligible) of an employee may enroll in undergraduate or graduate courses as a full-time or part-time student. The University will waive 92% of the tuition cost for eligible Grad level and 100% for Undergrad level classes. All Employees must be actively working at the time Grad level benefits are utilized.

Spouses/domestic partners are required to apply for any tuition assistance they may be eligible to receive from their employers. Spousal/domestic partner graduate tuition benefits are currently considered taxable income by the IRS and employees will have additional taxes withheld during the term a spouse takes classes. Undergraduate classes for a domestic partner are also considered taxable compensation by the IRS.

Dependent Child Benefit

Dependent Children of a full-time employee (through age 25) are eligible to receive up to a 100% tuition remission benefit. The tuition remission benefits apply only to undergraduate classes and the dependent is responsible for room and board charges. Any aid the student may receive from state and federal grants/scholarships and any BW scholarships, grants or awards will be applied to the 100% benefit. Students are also required to pay the initial deposit fee required by the Admission Department. May not exceed 36 credits per academic year.

Tuition Exchange Program (TEP) also available for Dependent Children

Refer to the Employee Handbook for more information & confirmation of eligibility requirements on all tuition remission benefits.

CONTACTS

Find the answers you need

Benefit	Provider	Website/Email	Phone Number
Medical Prescription Drug	Medical Mutual Express Scripts	www.medmutual.com www.express-scripts.com	(800) 362-4700 (800) 417-1961
Flexible Spending Account (FSA) Health Savings Account (HSA)	Medical Mutual	www.medmutual.com MySpendingAccounts@medmutual.com	(800) 522-2037 Option 3 (FSA) Option 1 (HSA)
Dental Vision	Medical Mutual	www.medmutual.com	(800) 801-4915 (877) 266-1115
Life/AD&D Supplemental Life/AD&D Long-Term Disability	MedMutual Life Insurance Company	www.medmutuallife.com	(866) 925-2542
Director of Benefits	BW <i>Liz Jaszczak</i>	ejaszcza@bw.edu	(440) 826-8044
Payroll Hourly Payroll Exempt Payroll	BW <i>Rita Nieves</i> <i>Kristen Hale</i>	rnieves@bw.edu khale@bw.edu	(440) 826-7482 (440) 826-3756

