

2026 New Hire Presentation

CMHA
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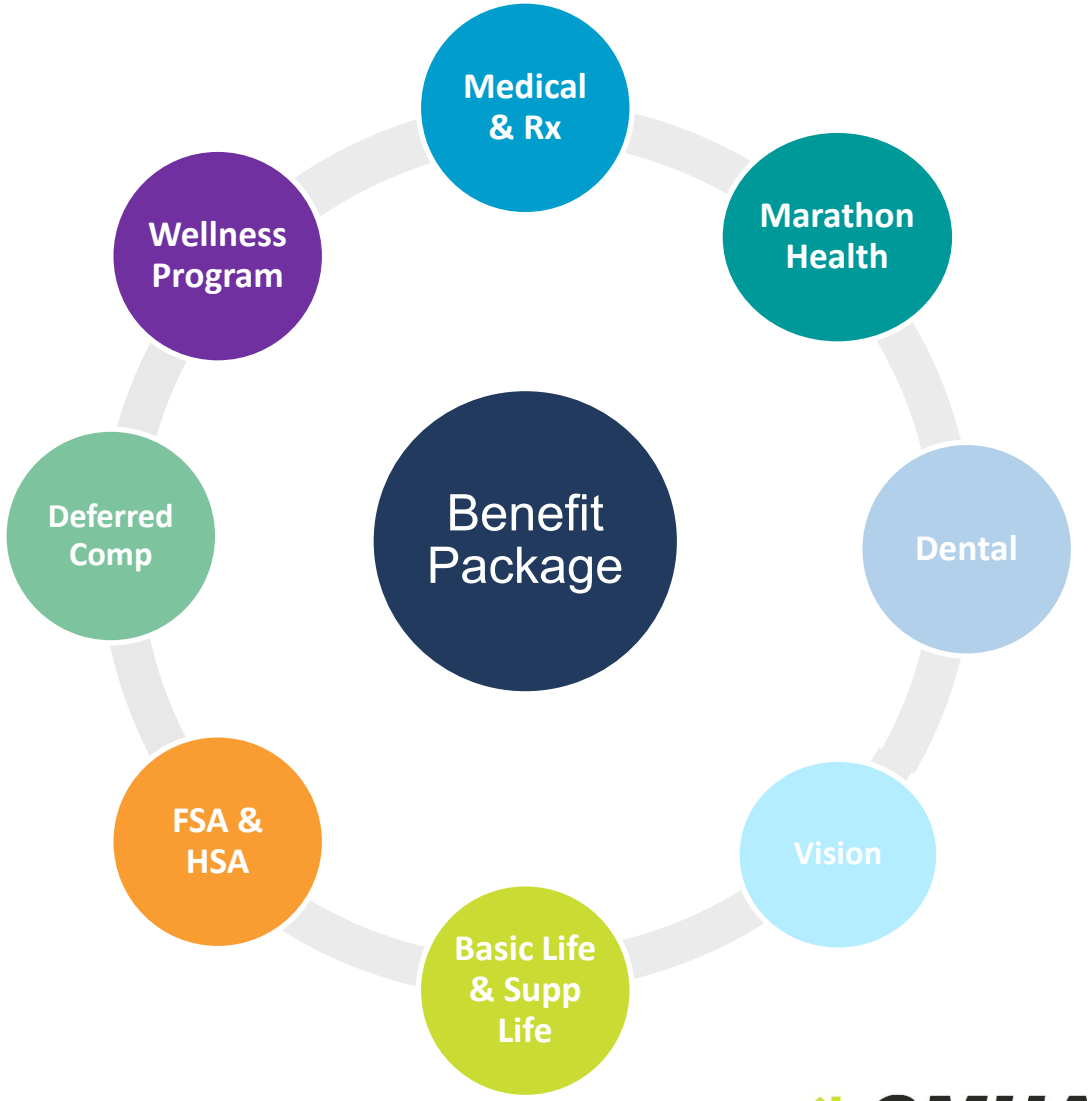
Eligibility

- As a CMHA employee, you are eligible for benefits if you work at least 40 hours per week
- Benefits become effective after 30 days if you are Non-Union, and 90 days if you are Union
- After your date of hire, you have 30 days if you are Non-Union, and 90 days if you are Union to select your benefits



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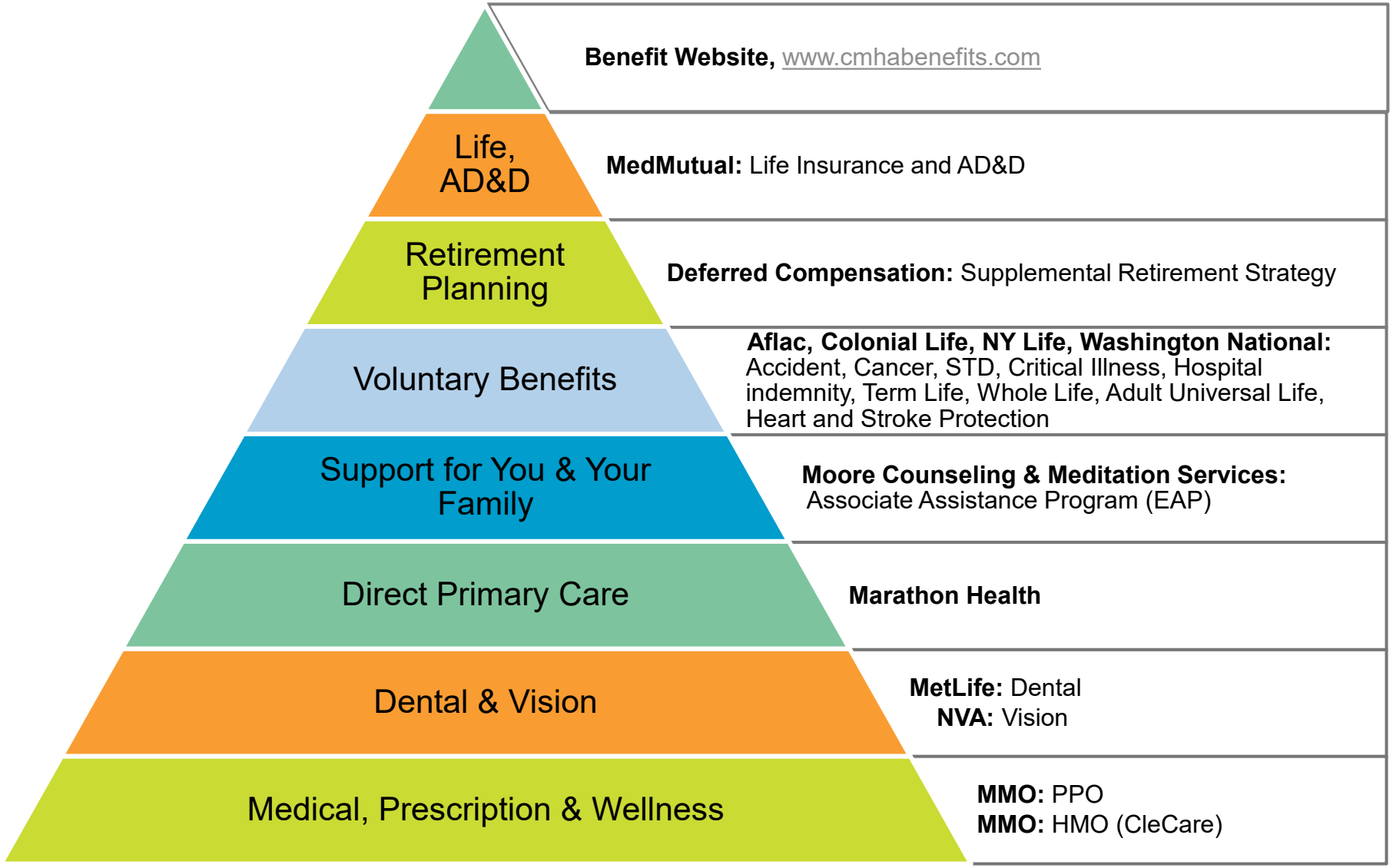
CMHA's Benefit Package



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2026 Medical Program

	PPO	CleCare
	In-Network	In-Network
CASUAL SERVICES		
Preventive Care	No Cost	No Cost
Primary Care Physician Visit	$25 Copay	$25 Copay
Specialists Office Visit	$50 Copay	$50 Copay
Urgent Care	$60 Copay	$60 Copay*
Emergency Room	$250 Copay	$250 Copay
PRESCRIPTION COVERAGE		
Generic (retail/mail)	$8/$16	$8/$16**
Preferred (retail/mail)	$30/60	$30/$60**
Non-Preferred (retail/mail)	$50/$100	$50/$100**
Specialty (retail/mail)	50% up to $150	50% up to $150**
FACILITY BASED EXPENSES		
Deductible (single/family)	$1,000/$2,000	$1,000/$2,000
Inpatient Coverage	Ded+20%	Ded+20%
Outpatient Coverage	Ded+20%	Ded+20%
MAXIMUM OUT OF POCKET		
Co-Insurance (single/family)	$3,500/$7,000	$2,500/$5,000
OOP Limit (single/family)	$6,600/$13,200	$6,600/$13,200

*MetroExpress Locations Only
**Medications must be filled at a MetroHealth Pharmacy for these copay amounts.

Looking for a provider?
https://providersearch.medmutual.com/

2026 Pharmacy Program

	PPO	CleCare
	In-Network	In-Network
PRESCRIPTION COVERAGE		
Generic (retail/mail)	$8/$16	$8/$16**
Preferred (retail/mail)	$30/60	$30/$60**
Non-Preferred (retail/mail)	$50/$100	$50/$100**
Specialty (retail/mail)	50% up to $150	50% up to $150**

*MetroExpress Locations Only
**Medications must be filled at a MetroHealth Pharmacy for these copay amounts.

- Pharmacy benefits are included in both medical plans
- CVS Caremark is the pharmacy manager on the PPO plan
- MMO is the pharmacy manager on CleCare and they utilize MetroHealth Pharmacies
- Under the PPO Plan maintenance medications must be filled at a 90-day supply through CVS Caremark Mail Service or a CVS Pharmacy
  - Maintenance medications are prescriptions commonly used to treat chronic or long-term conditions. Some of these would include high blood pressure, heart disease, asthma and diabetes



Want to switch to mail order?
Download and complete the form, Prescription Coverage

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2026 Monthly Medical Rates

	PPO	CleCare
Employee	$96.73	$72.55
Family	$310.03	$232.52

MMO Resources

Medical Mutual
Carolina Care Plan | Consumers Life



Chronic Conditions Management Programs

- Medical Mutual offers Disease Management programs if you have the following conditions:
  - Asthma
  - Chronic obstructive pulmonary disease (COPD)
  - Congestive Heart Failure
  - Coronary Artery Disease
  - Diabetes



NurseLine

- Not sure if you need to go to the doctor's office or the emergency room? Call the NurseLine for advice.
- Immediate support 24/7 for everyday health issues and questions
- Staffed with registered nurses
- Available at no additional cost to you
- 1-888-912-0636



Quit Line

- Offers support to members who are ready to kick the habit. Talk with a coach by phone as little or as much as you need
- To enroll in the program, call 1-866-845-7702
- All services are available in both English and Spanish.



Fitness Discounts

- Medical Mutual supports your active, healthy lifestyle. You'll save money on a membership at facilities in the GlobalFit network
- You also receive exclusive discounts on:
  - Workout DVDs
  - Fitness Trackers
  - Online Diet Programs
  - Nutritional Supplements



Weight Watchers (WW)

- As a Medical Mutual member, you can start or renew your WW membership today and save almost 50% off the regular cost

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Cuyahoga Metropolitan Housing Authority
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FSA Account Overview

MMO is CMHA's FSA Provider

- A Flexible Savings Account (FSA) allows you to save for qualifying medical, dental, vision and dependent care expenses on a tax-free basis.
- When you elect this benefit, the money you designate to your FSA account is deducted on a pre-tax benefit, thus reducing your taxable income. Once you enroll, you will receive a debit card to pay for **eligible expenses** incurred during the plan year.
- 'Use it or Lose it' – At the end of the year, this benefit resets and you cannot roll over the entire amount. Depending on your balance at the end of the year, you may forfeit a portion of any unused amount. Contact HR for further guidance or if you have any questions.

2026 IRS Total Contributions

Type of FSA	Total Annual Maximum Contribution
Healthcare	$3,400
Dependent Care	$7,500



Medical



Prescriptions



Dental



Vision



Daycare* (DCFSA)

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Site of Care

When it comes to taking care of yourself or your loved ones, you want to get the best care as quickly and affordably as possible. Knowing you have options can give you comfort.

Telehealth	Primary Care Physician	Urgent Care	Emergency Room
Open 24/7	Regular Business Hours	Regular Business Hours	Open 24/7
$	$$	$$$	$$$$
No Appointment Needed	Appointment Needed	No Appointment Needed	No Appointment Needed



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CleCare Program

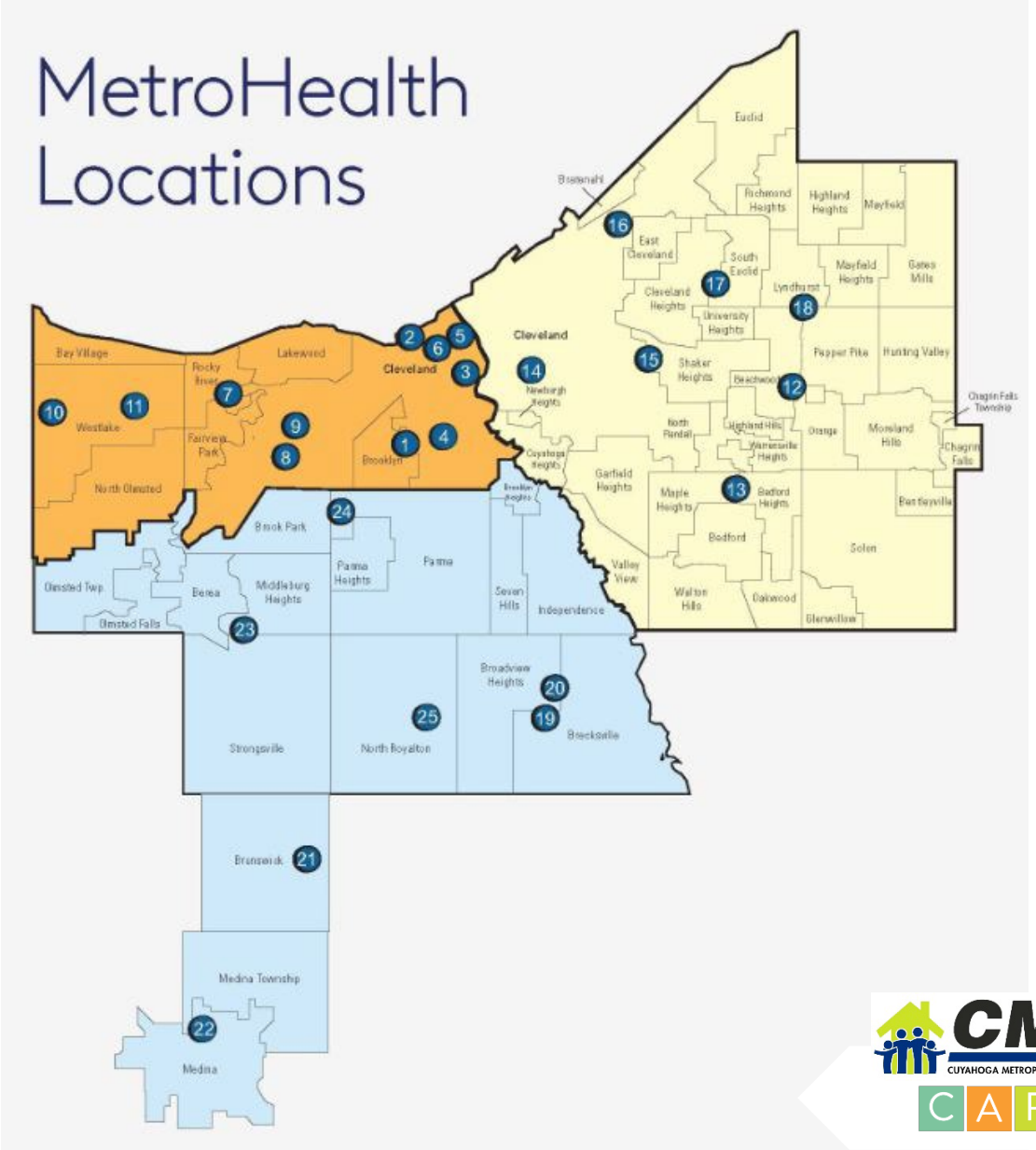
Savings & Access

- **Save Money:** Your health care dollars go much further with lower employee contributions, lower co-insurance and more
- **You're Close to Great Care:** 97% of Cuyahoga County residents are within 10 minutes of a MetroHealth location; there are also locations in Brunswick and Medina
- **Look up providers:** online at medmutual.com, CLE-Care HMO network;
  see profile information and patient reviews at metrohealth.org or call us!
- **Prescription Drug Savings:** Lower costs, convenient e-prescribing, app and phone line for services; home delivery for daily meds; over 10 locations
- Go to the nearest Emergency Department in a life-threatening medical emergency.

Convenient Access to Care

- Just as a reminder, be sure to check out the Metro Health Hospital open at main campus on W.25th Street with all private rooms





CleCare Program

Convenience & Personal Service

- Dedicated CLE-Care team provides personal assistance at (216) 957-8100
- Medical Mutual Customer Care for benefit questions at (877) 330-6664
- Pharmacy Needs (216) 957-MEDS (6337), online at metrohealth.org/pharmacy or download the app
- MyChart: Manage your medical care 24/7 securely online or app with appointment scheduling, test results, prescription refills and much more.
- Text and phone reminders for care and prescriptions
- Patient Centered team approach for care and no referrals required
- Please refer to CMHA's Benefit Website (https://cmhabenefits.com/medical/), with additional Metro Health Resources such as a Primary Care Program through SPRY, Medical Imaging through Lumina, and Virtual Care Services through Ovatient.
- **QUESTIONS? Contact Denise Smith, (440) 592-1120, dsmith2@metrohealth.org**

Marathon Health (formerly known as Everside Health)

What is Marathon Health Health?

Primary care services designed to save you time and money…

- Available to you AND your family at no cost
- Added benefit on top of insurance plan at no additional cost and with $0 co-pays
- 24/7, unlimited access to a doctor
- Personalized care services for 80-90% of your healthcare needs
- Virtual and in-person appointments
- Same-or-next-day appointments for urgent needs
- Convenient clinic locations near home or work
- Visit my.marathon.health to enroll today or for more information

Marathon Health (formerly known as Everside Health)

Scope of services

- Preventive care (adult & child well visits, screenings, physicals, & more)
- Care for illness & injury
- Chronic condition management
- Pediatric care
- Immunizations
- Specialty services (mental health, dermatology & more)
- Urgent needs
- Onsite lab work & prescriptions
- Referral coordination



Marathon Health (formerly known as Everside Health)

Locations:

1. **Akron White Pond**
   789 White Pond Dr., Ste A
   Akron, OH 44320
   234-226-5038

2. **Akron S. Main**
   388 S. Main St. Ste 201
   Akron, OH 44311
   234-200-2770

3. **Avon Sheffield**
   5545 Detroit Rd.
   Sheffield Village, OH 44054
   440-653-8033

4. **Beachwood**
   25700 Science Park Dr., Ste 120
   Beachwood, OH 44122
   216-672-0211

5. **Cuyahoga Falls**
   421 Graham Rd.
   Cuyahoga Falls, OH 44221
   234-260-5870

6. **Mentor**
   7695 Mentor Ave.
   Mentor, OH 44060
   440-368-0900

7. **North Canton**
   5399 Lauby Rd., Ste 220
   North Canton, OH 44720
   330-615-6498

8. **Seven Hills**
   5700 Lombardo Center Dr., Ste 120
   Seven Hills, OH 44131
   440-368-0930



2026 Dental Program and Rates

MetLife

	Base Plan	Buy-up Plan
Deductible	$50 / $150	$50 / $150
Preventive & Diagnostic	100%	100%
Basic Services	80%	80%
Major Services	80%	80%
Orthodontic Services	60%	60%
Annual Maximum	$2,500 per person	$2,500 per person
Orthodontia Lifetime Maximum	$1,500 per person	$1,500 per person

Monthly Employee Contributions:

Base Plan
Employee $0
Family $0

Buy-up Plan
Employee $10.34
Family $27.29



Looking for a provider?
www.metlife.com

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2026 Vision Program

Benefit	Coverage Amount	Frequency
Exam	Covered 100%	Once Every 12 Months
Lenses	Standard Glass or Plastic Covered at 100%	Once Every 12 Months
Frames	Covered up to $85 Retail Allowance* 20% discount off remaining balance	Once Every 12 Months

*Discount does not apply at Walmart/Sam's Club locations or for certain proprietary frame brands or where prohibited by law



Looking for a provider?
https://www.e-nva.com/nva/content/home/find-provider.xhtml

Life and AD&D Insurance

Basic Life and AD&D Insurance

100% paid by CMHA

- $30,000 of Basic Life and AD&D for all permanent, full-time, active employees
- Additional programs included:
  - Identify Theft Protection
  - Online Will Prep

Supplemental Life Insurance

Paid 100% by You

- $10,000 increments up to a maximum of $300,000
- Rates are in 5-year age bands based on your smoker or non-smoker status
- Guaranteed issue amount of $50,000
- Evidence of Insurability is not required for new employees as long as you're electing a benefit amount at or below the guaranteed issue amount

Oswald Financial – What is a Money Coach?

oswaldfinancial

A ***complimentary*** retirement planning education program for YOU!



PURSUE YOUR GOALS | MAINTAIN CONFIDENCE | BALANCE RISK, REWARDS

Services

Oswald offers a range of planning resources and services to help you reach your goals*:

- Comprehensive portfolio management
- Ongoing investment monitoring
- Periodic reviews
- Financial Planning

- Wealth management
- Income distribution
- Retirement planning
- Investment strategies

Coordination with other professionals:

- Insurance solutions
- Estate planning
- Cash-flow & tax planning

*Wealth management services are provided separately from the retirement plan consulting services you may receive from Oswald as a result of your participation in your employer's retirement plan. These services may involve a separate advisory agreement and include an additional fee.

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Oswald Financial – Your Money Coach Team

You have goals, dreams, and a vision for how you want to live in retirement, all of which require exceptional money management. Have confidence. Oswald's money coaches are on your team!



Sarah Horn, FPQP™
Financial Advisor



Scott Kimble
Team Leader &
Financial Advisor



Russell McAlonie, ChFC®
Financial Advisor

oswaldfinancial

833-224-5660 info@oswaldfinancial.com

Contact us to set up your 1:1 session today!



Kayla Huff, CPFA™
Education & Brand Specialist



Carl Connolly
Wealth Management
Support Specialist



Adam Sanders
Financial Advisor

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Deferred Compensation

- Deferred compensation refers to a tax-deferred supplemental retirement strategy an employee pays into while working and collects after retirement
- Under this plan a flat dollar amount or percentage, determined by you, is deducted from your paycheck on a pre-tax basis
- The amount of income that can be tax deferred is subject to IRS limitations
- **For additional information** or to enroll call 877-644-6457 or visit Ohio457.org



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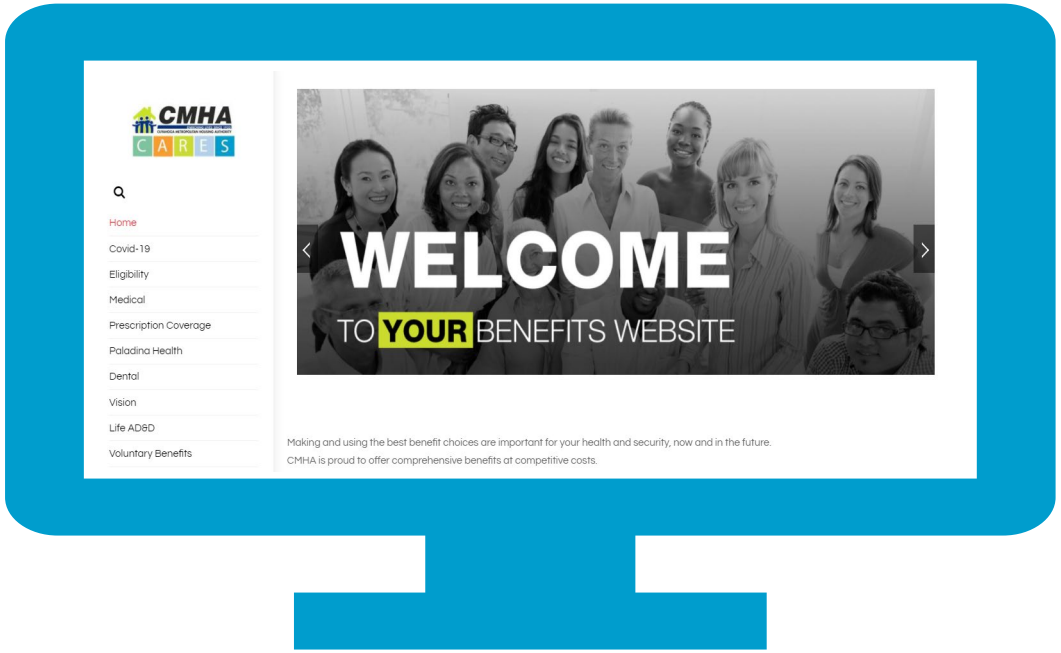
Benefits Website

Make sure to check out our Benefits Website, www.cmhabenefits.com , which is available to you and your family members!

This website houses:

- Detailed Benefit Information
- Important Notices
- Contact Information
- Commonly Asked Questions
- Much More!



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How Do I Select My Benefits?

- ✓ You will need to log into Paycom to select your benefit plans.
  - ✓ Can be accessed by your phone from the website - https://www.paycomonline.net/v4/ee/web.php/app/login.
- ✓ Please reach out to HR if you have questions with online benefit enrollment or benefit questions.

How to get support:

- ✓ Should you have questions or a technical issue with registration, please do not hesitate to contact HR/Benefits at 216-348-5030
  - ✓ Lonnie Singer
    singerl@cmha.net
    216-271-2858
  - ✓ Hillary Workman
    workmanh@cmha.net
    216-271-2793
  - ✓ Annette Abranovich
    abranovicha@cmha.net
    216-271-2727

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Thank You!

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