

OBERLIN

ADMINISTRATIVE ASSISTANTS' BENEFITS

Administrative Assistants receive the benefits summarized below. Before your first day of work, please call Human Resources at 775-8430 to make an appointment for a Benefit Orientation and to complete the paperwork for these College benefits. **NOTE: Paychecks, health care insurance, etc., cannot be processed until you officially sign-in at the Department of Human Resources. The benefit plans listed below have a 31-day initial enrollment period. If you do not enroll within that time period, you will have to wait until Open Enrollment, which has an effective date of January 1 of the following year.**

GROUP HEALTH INSURANCE

The Oberlin College Health Plan--B-2 currently provides in-network benefits at 90% of usual and customary with minimum co-pay for physician visits and prescriptions. The current **standard** cost of the health plan is 2.55% - 3.20% of your gross monthly salary. If an employee and spouse participate in a Wellness Program, **incentive rates** are gained, lowering the standard cost of the health plan to 1.90% - 2.40% of your gross monthly salary. Same sex domestic partners are eligible for health coverage. If the spouse/same sex domestic partner is also an Oberlin College employee, with no dependents, both employees must carry single coverage. If there are dependents, then a family plan may be taken. When family plan is taken, the cost shall be deducted from the employee with the higher salary.

FLEXIBLE SPENDING ACCOUNT (FSA)

The FSA allows an employee to set aside a predetermined amount of pre-tax dollars to cover certain out-of-pocket expenses. The FSA can be established for non-covered health care expenses such as co-payments, coinsurance, deductibles and certain vision, hearing, dental, and expenses not covered by the health benefits plan. An FSA may also be established for dependent day care costs.

VOLUNTARY VISION INSURANCE

A voluntary vision plan, paid fully by participating employees, is offered. The plan covers an annual examination and one pair of standard glasses or for contact lenses. A small deductible amount is required at the time of service for exam and glasses or contact lenses. **The premium rates are \$7.75 for single coverage, \$15.49 for employee plus one and \$21.30 for family coverage.** The premium will be deducted from the employee's paycheck on a pre-tax basis.

VOLUNTARY DENTAL INSURANCE:

There are two Dental Programs to choose from - the MetLife PPO provides in-network and out-of-network benefits for enrollees. This plan covers preventative and repair dental work. **The premium rates are: Single coverage, \$20.51 per month; employee plus one, \$40.75 per month; family coverage, \$74.95 per month.** CIGNA HMO provides in-network benefits only. **The premium rates are: Single coverage, \$16.64 per month; employee plus one, \$27.90 per month; family coverage, \$46.36 per month.** The premium will be deducted from the employee's paycheck on a pre-tax basis.

RETIREMENT PROGRAM

Employees may make **personal contributions** into the retirement program when first hired. You must **sign-up** to begin an account. After **one year of service and reaching age 26**, the College will contribute to the employee's TIAA-CREF account if the employee has enrolled in the retirement plan and submitted the paperwork to the Department of Human Resources. For complete details regarding the retirement program, refer to the Summary Plan Description. **Please make an appointment to attend a Retirement Plan information session 775-8430.**

College Contributions as a Percentage of Salary*

Employee Age	26-44	45+	55+ & 25+ years of service
Required Contribution			
Individual	0.0%	0.0%	0.0%
Oberlin	8.0%	9.0%	10.0%
Optional/Matching Contribution			
Individual	Up to 2.0%**	Up to 3.0%**	Up to 3.0%**
Oberlin	Up to 2.0%**	Up to 3.0%**	Up to 3.0%**
Total Potential Contribution			
Total	Up to 12.0%	Up to 15.0%	Up to 16.0%

*Percentage of base monthly salary, excluding overtime pay & other special pay.

**Oberlin will match contributions in one-half percent (1/2%) increments.

SUPPLEMENTAL RETIREMENT ACCOUNT

This is an additional opportunity to save for retirement on a tax-deferred basis. SRA accounts are available through TIAA-CREF. Contact the Department of Human Resources for enrollment information.

TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Basic Life and AD & D: Funded totally by the College, a plan of 1 X annual earnings to a maximum of \$200,000. **Optional Life and AD & D:** Funded by the employee. The Plan allows an employee to choose the additional amount of Life and AD & D for him/herself and dependents. Group premium rates use age-banded rates.

SICK LEAVE **

Full-time employees accrue 12 days per year. The number of days is pro-rated for less than full-time employees. Employees may accrue up to 100 days. Contact the Office of Human Resources for our medical verification Physician Statement.

DISABILITY INSURANCE

Employee must meet FMLA eligibility to qualify for Disability payments. After using all accrued sick leave, full or partial salary continues according to contract provisions for up to 180 days of disability with medical justification. Employees may return to work with restrictions when released by their doctor. For income continuance after 180 days of certified disability, employees must apply for and be approved for Long-Term disability, which will provide pay at 60% of salary.

VOLUNTARY LONG TERM CARE INSURANCE

Group rates are available for this in-home, assisted living, nursing home care insurance. There is a guaranteed issue during the initial enrollment period. The plan provides options for coverage, duration of care and premiums. Employees, spouses, children over age 18, brothers, sisters and their spouses, parents & parents-in-law under age 84 are eligible to apply.

VACATION

Employees accrue vacation days in the current year which may be taken the following fiscal year. The number of days accrued varies with seniority and is prorated for part-time employees and employees who have not completed a full year of service as of June 30, according to the following schedule:

After 1st and 2nd years of service -10 days After 3rd and 4th years of service -15 days After 5th year of service - 22 days

OVERTIME

Overtime is paid or credited at the rate of 1-1/2 times the hourly rate for hours in excess of 37 1/2 hours/week. An employee must take compensatory time off in same pay period (first of month to end of month) when time is to be taken there must be a mutual agreement between the employee and his or her supervisor.

STAFF TUITION REMISSION

Employees may take one Oberlin College course, up to five hours per semester without tuition charge, with the approval of their department head and the Dean of the College or Conservatory, as appropriate. Half-time employees may take one course, up to 5 hours **per year**. Private reading and Conservatory applied studies courses are excluded.

TUITION SUPPORT FOR CHILDREN

After two years of employment with the College, all full-time regular status Administrative Assistants shall be eligible for a tuition scholarship plan for employees' natural or legally adopted dependent children who are granted admission to Oberlin College and up to 20% of Oberlin's tuition or the tuition of the accredited institutions attended, whichever is less. Participation in the Great Lakes College Association Tuition Remission Exchange Program is also available. Tuition remission benefits are pro-rated for part-time employees.

CAMPUS LIFE

The College of Arts and Sciences and the Conservatory of Music provide a variety of concerts, lectures, theater performances, athletic events and other activities. In addition, College staff, their families and same-sex partners are eligible to use College recreational facilities such as bowling lanes, tennis courts, skating rink, swimming pool, gymnasium and other physical education complex facilities in accordance with established time and fee schedules.

PARKING

The College provides free parking for employees. Register for your parking pass at the Security Building

**** See Article 14.01 (f) of OCOPE contract regarding sick leave conversion contributions.**

The above descriptions of employee benefits have been simplified as much as possible, consistent with accuracy. More comprehensive materials containing detailed descriptions of benefit plans are available in the Office of Human Resources. The provisions found in detailed benefit plan documents and policies, and collective bargaining agreements take precedence over these descriptions where there appears to be conflict between the two. The specific provisions of Oberlin College benefit plans are subject to periodic change.