

OBERLIN

SECURITY EMPLOYEES' BENEFITS

Members of the Oberlin College Security Association receive the benefits summarized below. Before arrival on campus, 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 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 PLAN - RA

Employees may make **personal contributions** into the retirement program when first hired. After completion of one year of service on regular status and attainment of age 26, the college shall contribute to the employee's TIAA-CREF account. The employee must enroll in TIAA-CREF and complete a Salary Reduction form. This must be submitted 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.**

Plan Contributions as a Percentage of Salary *

Effective 07-01-08**	26-44		45+	45+ 25 yrs of svc.
	Required Contribution			
Individual	0.00%	0.00%	0.00%	0.00%
Oberlin	8.00%	9.00%	10.00%	10.00%
	Optional/Matching Contribution			
Individual	2.00%	3.00%	3.00%	3.00%
Oberlin	2.00%	3.00%	3.00%	3.00%
	Total Potential Contribution			
Total	12.00%	15.00%	16.00%	16.00%

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

** Effective 1st day of payroll period following date shown.

SUPPLEMENTAL RETIREMENT ACCOUNT - SRA

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.

DISABILITY INSURANCE

Employee must meet FMLA eligibility to qualify for Disability payments. After 10 consecutive working days of absence for a certified non-employment related illness or injury, pay continues at 60% up to 6 months with medical justification. Employee may return to work with restrictions when released by their doctor. For income continuance after 6 months 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 guarantee 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

Vacations are computed according to length of service as of June 30 of any year, to be taken during the following fiscal year, according to the following schedule:

Less than 1 year of service: Pro-rated as earned.

After 1 and 2 yrs. of service: 10 working days (2 weeks)

After 3 and 4 years of service: 15 working days (3 weeks)

After 5 years of service: 20 working days (4 weeks)

SICK LEAVE **

Each classified employee shall be eligible for sick leave pay accrued for him or her on the basis of gross wages paid. For each bi-weekly payroll period, an amount equal to five and one-half percent (5.5%) of gross wages paid to each employee, excluding overtime and sick leave pay, shall be credited to a sick leave fund for the benefit of each said employee. Sick leave absences of 3 or more days require medical verification of the need for absence and the ability to return to work without restriction. Contact the Office of Human Resources for our medical verification Physician Statement.

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

For employees hired after July 1, 2005, after five years of service, the College provides full tuition for full-time employees' natural or legally adopted dependent children who are granted admission to Oberlin College or up to 20% of the Oberlin tuition or the tuition of the accredited institution attended, whichever is less. The percentage goes to 50% of the Oberlin tuition after ten years of service. This benefit is pro-rated for part-time employees. This program is administered in accordance with the Eligibility, General Provisions, and Administrative Provisions of the Tuition Scholarship Plan adopted by the Oberlin College Board of Trustees.

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 at the Office of Safety & Security to receive your parking pass.

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.

****See Article 9.03 OCSA contract regarding sick leave conversion contributions to retirement.**

Rev 7/95, 1/96, 5/98, 11/98, 12/99, 11/00, 11/01, 04/02, 07/02, 11/02, 10/03, 03/04, 07/04, 12/04, 1/05, 08/05, 10/05, 11/05, 07/06, 10/07, 8/08, 10/08, 1/09, 9/09