

# OBERLIN

## NON - CONTINUING FACULTY BENEFITS

Members of the Faculty receive the benefits summarized below. Before arrival on campus, please call the Department of 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 you will have to wait until Open Enrollment, which has an effective date of January 1 of the following year.**

### GROUP HEALTH INSURANCE - Preferred OAP Plan A

The current cost of the health plan is 1.75% - 4% of your monthly salary, depending on the number of people insured. 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. Your spouse/same sex domestic partner, if employed is required to carry single health coverage offered by their employer. The Oberlin College Preferred OAP Health Plan A may be reviewed at [www.oberlin.edu/HR/](http://www.oberlin.edu/HR/)

### 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 \$7.52 for single coverage, \$15.04 for employee plus one and \$20.68 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, \$16.08 per month; employee plus one, \$26.96 per month; family coverage, \$44.79 per month.** The premium will be deducted from the employee's paycheck on a pre-tax basis.

### RETIREMENT PROGRAM

#### Plan Contributions as a Percentage of Salary

|                                       | 26-34 | 35-44 | 45-54 | 55+  |
|---------------------------------------|-------|-------|-------|------|
| <b>Required Contribution</b>          |       |       |       |      |
| <b>Individual</b>                     | 0.0   | 0.0   | 0.0   | 0.0  |
| <b>Oberlin</b>                        | 5.0   | 8.0   | 10.0  | 12.0 |
| <b>Optional/Matching Contribution</b> |       |       |       |      |
| <b>Individual</b>                     | 2.0   | 2.0   | 2.5   | 3.0  |
| <b>Oberlin</b>                        | 2.0   | 2.0   | 2.5   | 3.0  |
| <b>Total Potential Contribution</b>   |       |       |       |      |
| <b>Individual</b>                     | 2.0   | 2.0   | 2.5   | 3.0  |
| <b>Oberlin</b>                        | 7.0   | 10.0  | 12.5  | 15.0 |
| <b>Total</b>                          | 9.0   | 12.0  | 15.0  | 18.0 |

### REGULAR ANNUITY - RA

All classified employees from date-of-hire may open a TIAA/CREF retirement account in order to make personal tax deferred contributions or may continue to contribute to an existing account. After one year of service and at age 26, an employee is eligible for the College contribution. For complete details regarding the retirement program, refer to the Summary Plan Description. **Please make an appointment for a Retirement Plan information session, x58430**

### 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. Based on medical verification the College provides 100% salary continuation for the first 6 months of disability. **Faculty on non-continuing appointments are not eligible for the Long-Term Disability benefit.**

## **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.

## **HOLIDAYS**

The College observes the following national holidays: **Labor Day, Thanksgiving Day, Christmas Day, New Year's Day, Martin Luther King Jr. Day, Memorial Day, and Independence Day.** In addition, the College observes a winter shutdown for most offices from December 24 through January 1.

## **EXPENSES OF RELOCATION TO THE OBERLIN AREA**

The College will pay the first \$1,000 of actual moving expenses of household goods. Personal travel expenses are not covered by the College's relocation assistance policy. Oberlin College has contracts with moving companies that provide substantial discounts.

Please go to the Purchasing and Auxiliary Services web page (<http://www.oberlin.edu/purchase/purchasing/Default.html>), and download the movinginf.doc (<http://www.oberlin.edu/purchase/purchasing/movingInfo.doc>) for instructions on your move and selection of movers. If you still have questions regarding your move then contact the Oberlin College Purchasing and Auxiliary Services Department at 440-775-MOVE (6683).

## **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.

## **SPOUSAL TUITION REMISSION**

Spouses of employees are eligible to take one course per semester. Private reading and Conservatory applied studies courses are excluded.

## **CAMPUS LIFE**

The College of Arts and Sciences, the Conservatory of Music and the Allen Memorial Art Museum provide a variety of concerts, lectures, theater performances, athletic events and other activities. In addition, College staff, their spouses/same-sex partners and families 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. Most activities have a nominal fee; many are free. The Computer Store, located in the lower level of the Mudd Library, offers hardware, software and related peripherals at educational discount pricing.

## **PARKING**

The College provides free parking for employees. Register at the Office of Safety & Security to receive your parking pass.

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*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.*