

To: All Employees

From: Human Resources

Date: April 23, 2010

Re: Health Care Reform and Oberlin College Health Benefits

The health reform legislation was signed into law by President Obama on Tuesday, March 23, 2010. There will be no impact on Oberlin College health benefits in 2010. We are keeping abreast with the legislative process and will communicate as soon as further regulations for 2011 and beyond become available.

Below are **general preliminary** major provisions of the law.

Effective Dates: The reform legislation has numerous deadlines starting in 2010 through 2018. The Oberlin College Health Plan will not be impacted in 2010. For employers with calendar year plans such as the Oberlin College Health Plan, the effective date of any immediate provision is January 1, 2011.

Extension of Dependent Coverage: The reform legislation requires plans to cover adult children up to age 26, unless they are eligible under another employer group health plan. We will communicate further information in the near future, and certainly prior to Open Enrollment in October, 2010.

Flexible Spending Fund Reimbursements: In 2011, with the exception of insulin and some over-the-counter (OTC) supplies, Flexible Spending fund **reimbursements cannot** be made **unless** the purchase is made using a prescription. Thus, many over-the-counter medications may not be eligible for reimbursements.

Lifetime dollar limits: Basically, the two million lifetime dollar limit on the Oberlin College Health Plan will be eliminated in 2011.

Pre-existing Condition Exclusions: The new legislation excluded pre-existing condition exclusions for children under age 19; however, the Oberlin College Health Plan did not have pre-existing condition exclusions.

We will continue to study the legislation and communicate any changes to the Oberlin College Health Plan before they go into effect.

If you have any questions, please contact Human Resources at 440-775-8430 or contact awura.ferguson.osei@oberlin.edu or kim.wiggerly@oberlin.edu.