Online Open Enrollment Guide

Monday, October 10 – Friday, October 25, 2024

Open Enrollment is your annual opportunity to review and make changes to the benefits available to you and eligible dependents.

Changes made during open enrollment will be effective January 1, 2025.

To enroll online, use this guide to help you navigate your way.

If you prefer to complete paper forms, visit Human Resources website at: https://www.oberlin.edu/human-resources/open-enrollment

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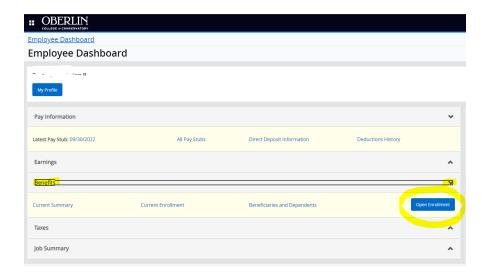
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Accessing OberView

Go to: https://oberview.oberlin.edu/ and log in using your Obie ID and password.

Search for **Employee Dashboard** and click on that Task to go to your personal dashboard.

Expand the Benefit Category, then click on Open Enrollment

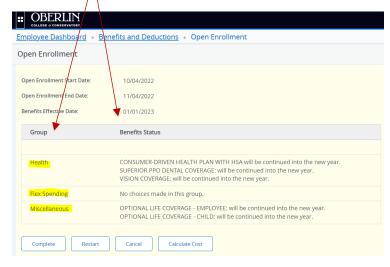


Open Enrollment

Here you will see open enrollment details which include the date open enrollment begins, ends, and when changes will be effective. **Begin open enrollment.**

There are **Groups** which include: (1) **Health** (2) **Flex_Spending** (3) **Miscellaneous**.

Under **Benefit Status** you will see your results.



Making Changes or Viewing Choices

NOTE: Once you go into open enrollment banner expects changes were made or you are confirming your enrollment for the next calendar year. You must click **COMPLETE** each time you go back into the Open Enrollment page. Even if you do not make any changes, you must click **COMPLETE** to confirm your choices for the next calendar year. To view or change a benefit, click the applicable **Group Name**

• **HEALTH** options include:

Health Savings Account optional payroll deduction will begin in January

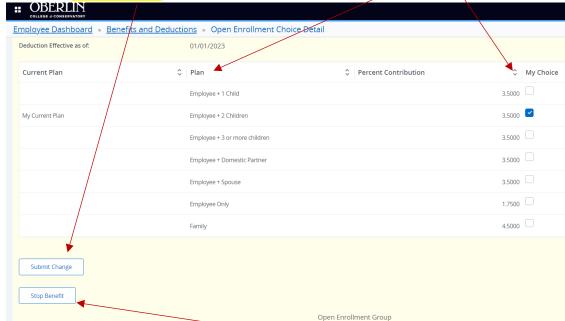


- If you have or are contributing to your HSA account it must be renewed during open enrollment in order for deductions to begin in January pay.
- Enter the monthly amount you would like to contribute out of your paycheck.
 Employees paid bi-weekly will have this deduction taken from the 1 pay of each month.
- Multiply the monthly amount by 12 months and enter this amount into the next block.
 - NOTE: The IRS annual limit for single and family HSA accounts will be listed here to help you not to go over this amount. The total includes contributions from both the college and yourself.
- Click Add Choice
- You will be directed back to the Health Options page and see your choice

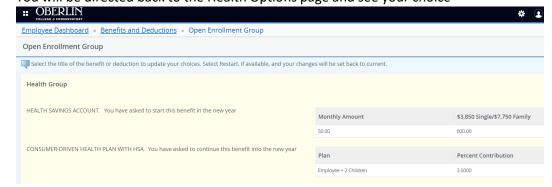


- To go back to the previous page click Open Enrollment Group
- If you want to contribute to your HSA account for a limited period of time (less than 12 months) - complete the HSA Employee Contribution Form. Indicated on the form when the contribution will end.

- o Consumer Driven Health Plan with HSA/HRA 1 plan offered
 - If you are not making any changes to the plan option you are enrolled in, no action is needed.
 - If you are not eligible for an HSA, select the CDHP with HRA option.
 - To remove or add a qualified dependent to or from your health plan, select the appropriable plan option.
 - Then click, Submit Change

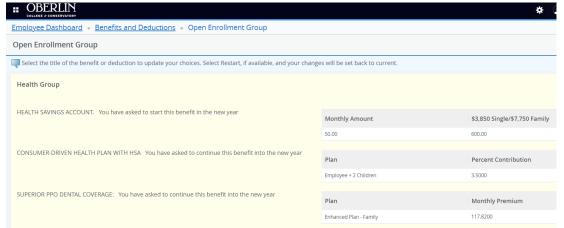


- To Cancel coverage, click Stop Benefit
- To go back to the previous page click Open Enrollment Group
- You will be directed back to the Health Options page and see your choice



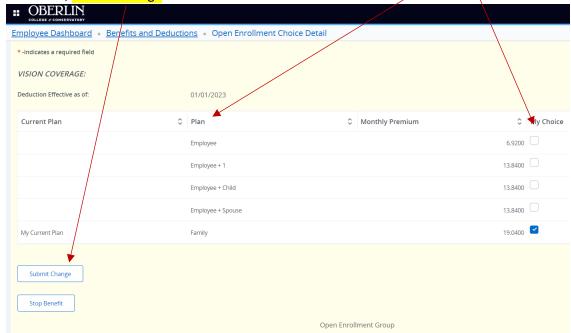
 NOTE: If you waive the option to enroll in medical/prescription coverage, you must indicate that you decline coverage.

- o <u>Superior PPO Dental</u> 3 plans are available with various coverage levels options.
 - If you are not making any changes to the plan option you are enrolled in, no action is needed.
 - To remove or add a qualified dependent to or from your health plan, select the appropriable plan option.
 - Then click, Submit Change **...** OBERLIN Employee Dashboard • Benefits and Deductions • Open Enrollment Choice Detail 25.9900 Core Plan - Employee 52.0900 Core Plan - Employee + One 95.0500 32.3300 Enhanced Plan - Employee 64.5600 Enhanced Plan - Employee + One 117.8200 My Current Plan Enhanced Plan - Family 44.3700 Network Only Plan - EE + 1 22.1800 Network Only Plan - Employee 79.8500 Network Only Plan - Family Submit Change Stop Benefit
 - To Cancel coverage, click Stop Benefit
 - To go back to the previous page click Open Enrollment Group
 - You will be directed back to the Health Options page and see your choice



Open Enrollment Group

- Vision Coverage 1 plan offered
 - If you are not making any changes to the plan option you are enrolled in, no action is needed.
 - To remove or add a qualified dependent to or from your health plan, select the appropriable plan option.
 - Then click, Submit Change



- To Cancel coverage, click Stop Benefit
- To go back to the previous page click Open Enrollment Group
- You will be directed back to the Health Options page and see your choice

Decline Healthcare

 If you are not enrolled in the Consumer Driven Health Plan with HSA/HRA indicate the appropriate reason.

These are all of the Health options available to you.

To go to Flex Spending or Miscellaneous, click on Open Enrollment at the bottom of the page.

To restart your choices, click Restart.

• **HEALTH** options continued:

- o FLEX SPENDING optional benefit payroll deduction will begin in January
 - Includes Child Care FSA ONLY.

Employee Dashboard Benefits and Deductions Open Enrollment Choice Detail

Open Enrollment Choice Detail

Make a selection and then choose from the appropriate button.

*-indicates a required field

FLEXIBLE SPENDING - CHILD CARE:

Deduction Effective as of:

01/01/2023

Monthly Amount 999999.99:*

100.00

Annual Goal (\$5,000 Max) 999999.99:*

Add Choice

Open Enrollment Choice Detail

- If you have or are contributing to your Dependent Care FSA account it must be renewed during open enrollment in order for deductions to begin in January pay.
- Enter the monthly amount you would like to contribute out of your paycheck.
 Employees paid biweekly will have this deduction taken from the 1 pay of each month.
- Multiply the monthly amount by 12 months and enter this amount into the next block.
 - NOTE: The IRS annual household limit will be listed.
- Click Add Choice
- You will be directed back to the Health Options page and see your choice

MISCELLANEOUS GROUP optional payroll deduction will begin in January

- Includes Charitable Donation
 - United Way
 - Oberlin Early Childhood Center
 - Greater Cleveland Community Shares
 - The Diversity Center of Northeast Ohio
 - Northern Ohio Youth Orchestra

- Youth Opportunities Unlimited
- Oberlin College Gift
- Optional Accidental Death & Dismemberment Employee, Spouse or Child(ren)
 - The employee must be enrolled for a dependent to have coverage.
- Optional Life Employee, Spouse or Child(ren)
 - The employee must be enrolled for a dependent to have coverage.
- For each option:
 - Enter the monthly amount you would like to contribute out of your paycheck.
 Employees paid biweekly will have this deduction taken from the 1 pay of each month.
 - Multiply the monthly amount by 12 months and enter this amount into the next block.
 - Click Add Choice
 - You will be directed back to the Health Options page and see your choice

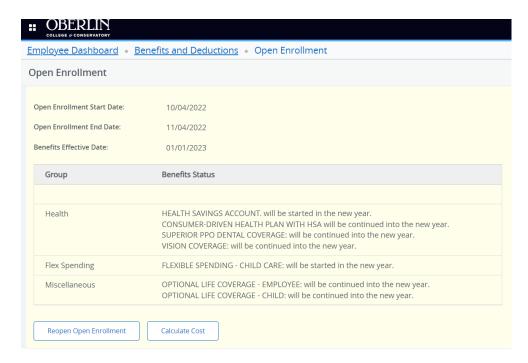
Finalizing Your Enrollment

- NOTE: Once you go into open enrollment banner expects changes were made or you are confirming your enrollment for the next calendar year. You must click COMPLETE each time you go back into the Open Enrollment page. Even if you do not make any changes, you must click COMPLETE to confirm your choices for the next calendar year. To view or change a benefit, click the applicable Group Name
- Click, Complete

If you need to go back to make changes, click reopen open enrollment

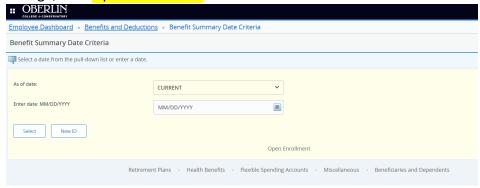
<u>Calculate Cost</u>: Estimated costs are calculated based on the characteristics of your main job or assignment. The title and the number of scheduled pays for that assignment are listed. The estimated cost reflects the average monthly cost or average monthly percentage rate for each benefit, or they could reflect both. Benefits or deductions that require special calculations are listed last, and no cost estimates are provided for them.

- Click on Calculate Cost
- To go back, click Open Enrollment at the bottom of the page.



Viewing your Benefit Statement

- Click, Employee Dashboard
- Click, Benefits
- Click, Current Summary
- Enter As of Effective Date
- Click, Select
- To view another year, click Select New Date
- If you see a discrepancy and or would like to go back into Open Enrollment to make a change, click Open Enrollment.



We hope you find this guide helpful.

Questions, email Human Resources at benefits@oberlin.edu

Visit our website at: https://www.oberlin.edu/human-resources/open-enrollment