

DEPARTMENT OF HUMAN RESOURCES

**CONFIDENTIAL ADMINISTRATIVE/STAFF BENEFITS**

*Before your first day of work, please call Human Resources at (440) 775-8430 to make an appointment to visit our office to complete required paperwork. You will also be scheduled to attend a "New Employee Orientation" for an overview of your benefits and OC policies. Paychecks, health 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.*

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**PAYROLL**

Payroll is processed biweekly and is paid every other Friday. Direct Deposit is required with the ability to deposit at the institution(s) of choice. Enrollment will take place at the time of processing at the Department of Human Resources.

**GROUP HEALTH INSURANCE – Consumer Driven Health Plan (CDHP) w/ Health Savings Account (HSA)**

The cost of the Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) is 1.75% - 4.50%. Spouses are eligible for health coverage. If the spouse is also an Oberlin College employee, with no dependents, both employees must carry single coverage. If there are dependents, then a family plan must be taken. When a family plan is taken, the cost shall be deducted from the employee with the higher salary.

**FLEXIBLE SPENDING ACCOUNTS (FSA)**

The Dependent Care FSA allows an employee to set aside a predetermined amount of pre-tax dollars to cover certain pocket expenses. A Dependent Care FSA can be established for dependent care expenses for children under the age of 13 or for elderly dependents who reside with you. Eligible expense includes day care, preschool, before/after school programs, summer camps.

**HEALTH SAVINGS ACCOUNT (HSA)**

Employees who choose the Consumer Driven Health Plan (CDHP) will automatically be enrolled in a Health Savings Account (HSA). An HSA is a tax-advantaged plan that allows both the employee and the employer to contribute funds to be used for current qualified health care expenses with the option to accumulate savings for the future. Oberlin College makes contributions to the Health Savings Account of up to \$1,000 per year for Single, \$1,700 for Employee + Spouse or Employee + Child and \$2,000 for Employee + Spouse + Child(ren)

**VOLUNTARY VISION INSURANCE**

A voluntary vision plan, paid fully by participating employees, is offered. The plan covers an annual examination one pair of standard glasses or contact lenses. A small deductible amount is required at the time of service for exam and glasses or contact lenses. The premium will be deducted from the employee's paycheck on a pre-tax basis. Monthly premium information: Single \$7.34; Single+1 \$14.68; Family \$20.20.

**VOLUNTARY DENTAL INSURANCE:**

There are three Dental plans to choose from with Superior Dental, a PPO plan providing in and out-of-network benefits. The Core plan covers preventative and basic services. The Enhanced plan covers preventive, basic, major, and orthodontia (to members < 20 yrs. old) services. The third option is a network only plan providing in-network benefits only. Premium rates differ based on plan and coverage you have in place. The monthly premium rate will be deducted from the employee's paycheck on a pre-tax basis.

- Superior Dental CORE plan option - Single: \$27.16; Single+1: \$54.43; Family: \$99.33
- Superior Dental ENHANCED plan option – Single: \$33.78; Single+1: \$67.47; Family: \$ 123.12
- Superior Network Only plan option – Single: \$23.18; Single+1: \$46.37; Family: \$83.44

**TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

- Basic Life and AD&D: Funded entirely by the College; a plan of 1 X annual earnings to a maximum of \$200,000.
- Optional/Supplemental Life and AD&D: Funded entirely by the employee. The Plan allows an employee to choose the amount.

**DISABILITY INSURANCE**

Employee's medical condition must meet the serious health condition definition under the FMLA. Based on medical verification, the College provides 100% salary continuation for the first 180 days of disability. 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. Persons on limited-term appointments are not eligible for the Long-Term Disability benefit.

## RETIREMENT PROGRAM

### Plan Contributions as a Percentage of Salary

| Employee Age                            | 26-34 | 35-44 | 45-54 | 55+ |
|---|-------|-------|-------|-----|
| Oberlin                                 | 5%    | 8%    | 10%   | 12% |
| Base contribution on income over \$100K |       |       |       |     |
| Oberlin                                 | 5%    | 8%    | 8%    | 8%  |

## Retirement Annuity (RA)

Oberlin will make pre-tax employer contributions after one-year of service and attaining age 26 into this plan. Contributions from Oberlin are automatic and do not depend on any employee contribution. Contributions from Oberlin are based the schedule shown here. After one year, employees can participate in the RA account with their own pre-tax contributions.

## Supplemental Retirement Annuity (SRA)

Employees are eligible to participate in the SRA upon hire. Contributions are made on a pre-tax basis from one's paycheck. Enrollment is done online at [TIAA.org/oberlin](http://TIAA.org/oberlin)

## ROTH 403(b)

Employees can choose to make contributions with after-tax dollar to a Roth account balance, including any potential earnings, can typically be withdrawn tax free if certain conditions are met. The Roth contribution allows employees to contribute to the Oberlin College Retirement Plan after taxes are taken out. Those contributions and any earnings on those contributions may be withdrawn from your retirement plan tax free in a qualified Roth distribution.

## PAID TIME OFF (PTO)

Confidential employees on full-time, 12-month appointments may accrue up to 280 hours (equivalent of 35 days) of PTO per fiscal year. Those who begin employment after July 1 of a fiscal year, or who are on less than full-time, 12-month appointments, will accrue PTO time on a prorated basis. Confidential employees begin to earn PTO on July 1 of each fiscal year and may use it as they earn it, however will be restricted from using any earned PTO within the first forty-five (45) days of employment, unless agreed to prior to being hired and included in the offer letter. Confidential employees may carry forward up to 120 hours (equivalent of 15 days) of unused PTO time from one fiscal year to the next. Any hours exceeding the maximum carry forward of 120 hours (equivalent of 15 days) remaining unused in an employee's bank will be forfeited each fiscal year end. departing employees will be paid for unused PTO earned only in the fiscal year of their departure, up to a maximum of 160 hours (equivalent of 20 days).

- Employees who intend to be home, and not work, will be required by their supervisor to use their PTO time. On a case-by-case basis, a supervisor does have discretion to allow an employee to work remotely (see Remote Work Policy).
- Employees are required to request and track their PTO usage using the College's online reporting system.
- Employees absent for medical reasons for more than (3) three consecutive days will be reminded by the college of their rights under the Family Medical Leave Act (FMLA). Extended absences for medical reasons may be eligible for Short Term Disability (STD), which can be discussed confidentially with Human Resources. STD leave and FMLA purposes run concurrently.
- Employees who are on Short Term Disability or Long Term Disability do not accrue PTO.
- PTO and other leave policies are available on the HR website.

## HOLIDAYS

The College observes the following national holidays: Labor Day; Thanksgiving Day; day after Thanksgiving; Christmas Day; New Year's Day; Martin Luther King Jr. Day; Memorial Day; Juneteenth; and Independence Day. In addition, The College observes "Fridays Off in July" and an annual "winter shutdown," whereby most of the College is closed in late December. For annual published dates, please visit the HR website.

## STAFF TUITION REMISSION

Employees may take one Oberlin College course, up to five hours 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. Halftime employees may take one course, up to 5 hours per year. Private reading and Conservatory applied studies courses are excluded. Provisions for this plan can be found under the Tuition Scholarship Plan document.

## SPOUSAL TUITION REMISSION

The Spouse is eligible to take one course per semester following all rules in place for enrollment. Private reading and Conservatory applied studies are excluded. A spouse/partner may not prevent a student or an active employee from taking a course. Provisions for this plan can be found under the Tuition Scholarship Plan document.

## TUITION SUPPORT FOR CHILDREN

The College provides tuition remission for an employee's biological or legally adopted dependent children who are admitted to Oberlin College or a GLCA- member institution. For children attending another accredited institution, the College provides a tuition benefit of up to 50% of the Oberlin tuition or the full tuition of the accredited institution attended, whichever is less, subject to a vesting period. These programs are subject to the provisions of the Tuition Scholarship Plan for Children of Faculty Members and Administrators adopted by the Oberlin College Board of Trustees. Provisions for this plan can be found under the Tuition Scholarship Plan document.

## CAMPUS LIFE

The College of Arts & 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 and families are eligible to use College recreational facilities such as bowling lanes, tennis courts, 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.

## PARKING

The College provides free parking for employees. Register for your parking pass at the Security Building. Security will issue parking tickets if parking in wrong lot/area or not registering automobile.

*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 documents and policies, and collective bargaining agreements take precedence over these descriptions where there appears to be conflict the two. The specific provisions of Oberlin College benefit plans are subject to periodic change. Rev. 1/14, 7/14, 1/15, 1/16, 11/16, 3/18, 11/18, 1/19, 10/19, 4/20, 6/20, 7/21, 11/21, 3/22, 6/22, 1/23, 5/23, 7/20, 2/25, 2/26*