

Open Enrollment – Active Benefit Eligible Employee

October 6-24, 2025

Changes made will be effective January 1, 2026

Open Enrollment is your annual opportunity to review and update your benefits.

We encourage you to thoroughly review this brief summary of valuable information. Visit the [HR Benefits webpage](#) to learn more about the benefits offered and changes for 2026.

ENROLLMENT OPPORTUNITIES (click on link)

- [Medical Mutual Medical & CVS Caremark Prescription Coverage](#)
- [Superior Dental Care](#)
- [EyeMed Vision](#)
- [Unum Optional Life/AD&D Insurance](#)
- [Health Savings Account \(HSA\)](#)
- [WageWorks Dependent Care Flexible Spending Account \(FSA-DC\)](#)
- [Charitable Contributions](#)

IMPORTANT REMINDERS

- **Do you cover a spouse on your medical/prescription plan?** If so, a [Spousal Coordination of Benefits form](#) must be completed and submitted to HR by the end of open enrollment.
- **Do you contribute to your HSA, FSA-DC account through payroll deduction?** You must re-enroll during open enrollment for contributions to begin in January 2026.

HOW? Online Enrollment or Paper Forms Available

- Go online to [OberView](#) -search for the Employee Dashboard. Click on Benefits. Click on Open Enrollment. A step-by-step guide is available on [our website](#).
- Forms are available [on our website](#)
- Forms and/or supporting documentation should be uploaded into the [Open Enrollment submission folder](#) for scanning and processing.

View your Benefit Summary

Go to [OberView](#) - Employee Dashboard. Click on Benefits. Click on Current Summary. Select January 1, 2026, to see the benefits you are enrolled in for 2026. If it does not align with the changes, you made online, you may need to re-open open enrollment. You must confirm your choices before changes are saved.

What is changing in 2026?

Medical CDHP with HSA Plan –The IN-Network deductible amount for Employee + Spouse or Employee + 1 child or more increased from \$3,300 to \$3,400.

Vision – Rates increased 4%.

GREAT News! Special True Open Enrollment with Unum. We are excited to share a special opportunity for you and your family. During open enrollment you can sign up for Optional Life and Accidental Death & Dismemberment (AD&D) coverage – no medical exam required. **What does this mean?** You can enroll yourself and eligible dependents, *even if you have never enrolled before. No health questions or past enrollment decisions will stop you this time.* You can increase your coverage amount *up to the guaranteed issue amount.* This is your chance to add extra protection and peace of mind for you and your loved ones.

Online Open Enrollment – Ellucian made enhancements to help improve the process and flow of enrolling online. Enhancements include visual improvements plus the following buttons : Start Open Enrollment, Continue Enrollment (allows you to finish at a later time and displays after you have made a change, but not selected the confirmation button), Update Dependents (additional documentation may be required), Restart All Groups (after you have made changes), Calculate Cost, Finish Enrollment (summary page where you can confirm elections), Reopen Open Enrollment (only displays after you have completed open enrollment), View Enrollments (takes you to the confirmation page to confirmed choices), Confirm Enrollment (displays after you click Finish Enrollment) and Print Enrollment (to print information after confirming choices). A step-by-step guide is [available online](#).

Medical Benefits – Medical Mutual Consumer Driven High Deductible (CDHP) with HSA/HRA

The Summary of Benefits and Coverage (SBC) and Summary Plan Description (SPD) are available online, [HR SharePoint](#)

PREMIUMS

| | | |
|--|--------------------------------|-------|
| The <i>premium</i> is the amount that must be paid for your health plan. You pay it monthly and the amount you pay is a percentage of your salary. | Single Employee | 1.75% |
| | Employee + Spouse | 3.50% |
| | Employee + Child (ren) | 3.50% |
| | Family | 4.50% |
| Employees earning over \$150,000 pay stated rates until a cap, and then 25% of stated rates over cap. | Employee + Spouse + Child(ren) | |

- No change to the premium.

DEDUCTIBLES

| | IN-NETWORK | | OUT-OF-NETWORK | |
|--|------------------------|---------|------------------------|---------|
| Your <i>deductible</i> is the amount you owe for covered health care services before your health plan begins to pay. The deductible may not apply to all services. | Single Employee | \$2,000 | Single Employee | \$4,000 |
| | Employee + Spouse | \$3,400 | Employee + Spouse | \$6,000 |
| | Employee + Child (ren) | | Employee + Child (ren) | |
| | Family | \$4,000 | Family | \$8,000 |

- The IRS announced inflation-adjusted minimum deductibles for 2026. As a result, the IN-Network deductible amount for Employee + Spouse or Employee + 1 child or more has been increased from \$3,300 to \$3,400.
- All other deductible amounts will not change in 2026.

MEDICAL COINSURANCE**IN-NETWORK****OUT-OF-NETWORK**

Coinsurance describes the share of the costs of a covered health care service after reaching the deductible, calculated as a percent of the allowed amount for the service.

80% plan
20% employee

60% plan
40% employee

- No changes to the coinsurance amount.

OUT-OF-POCKET MAXIMUMS**IN-NETWORK****OUT-OF-NETWORK**

The most you pay during a policy period before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, or similar charges.

| | |
|------------------------|---------|
| Single Employee | \$4,000 |
| Employee + Spouse | \$6,000 |
| Employee + Child (ren) | |
| Family | \$8,000 |

| | |
|------------------------|----------|
| Single Employee | \$8,000 |
| Employee + Spouse | |
| Employee + Child (ren) | \$12,000 |
| Family | \$16,000 |

- No changes to the coinsurance amount.

Health Savings Account (HSA)

For 2026, the IRS increased the annual combined contribution limits as follows:

- Single increased from \$4,300 to \$4,400
- Family increased from \$8,550 to \$8,750

If you are fifty-five or will be turning 55 in 2026, you may contribute an additional \$1,000.

SAVINGS ACCOUNTS**Rollover****Interest****Combined Contribution Limit****Maximum Annual College Contribution**

A health savings account (HSA) is available. An HSA is a medical savings account available to taxpayers enrolled in a High Deductible Health Plan used to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.

| | | | | | |
|-----|---|----------------|-----------------------|-----------------------|---------|
| Yes | Yes Balances over \$1,001 earn interest. | Single | \$4,400 | Employee (single) | \$1,000 |
| | | Family | \$8,750 | Employee + Spouse | \$1,700 |
| | | Age 55 in 2026 | Additional \$1,000/yr | Employee + Child(ren) | \$1,700 |
| | | | | Family | \$2,000 |

- Oberlin will contribute 50% of the annual in-network deductible amount for all plan levels.
Funds will be deposited into your HSA account in January 2026. No action is required on your part.
- If you contribute into your HSA account through payroll deduction *you must re-enroll each calendar year.*
- Making changes to your contribution amounts can be made any time throughout the year, most employees prefer contributions to begin in January and continue through the end of the calendar year, terminating on 12/31/26.

Prescription Benefits - CVS Caremark

Formulary changes happen from time to time when drugs are recalled, replaced by a new generic drug, or clinical restrictions are added, such as prior authorization, step therapy, and quantity limits.

For a list of 2026 formulary changes go to the [HR Benefits webpage](#) or [HR Sharepoint Site](#).

Vision - EyeMed

Effective January 1, 2026, monthly rates were increased by 4% and are listed below. No changes to the plan design.

| | |
|----------------------------|---------|
| Single | \$7.34 |
| Employee + Spouse or Child | \$14.68 |
| Family | \$20.20 |

Dental – Superior Dental Care (SDC)

No changes to the plan design or rates.

| | Network Only Plan | Core Plan | Enhanced Plan |
|----------------------------|-------------------|-----------|---------------|
| Single | \$23.18 | \$27.16 | \$33.78 |
| Employee + Spouse or Child | \$46.37 | \$54.43 | \$67.47 |
| Family | \$83.44 | \$99.33 | \$123.12 |

Optional Life and Accidental Death and Dismemberment (AD&D) Coverage

Special True Open Enrollment with Unum. We are excited to share a special opportunity. During this open enrollment period only - you can sign up for Optional Life and Accidental Death & Dismemberment (AD&D) coverage – no medical exam required. **What does this mean?** You can enroll yourself and eligible dependents, even if you have never enrolled before. No health questions or past enrollment decisions will stop you this time. You can increase your coverage amount up to the guaranteed issue amount. This is your chance to add extra protection and peace of mind for you and your loved ones.

If you are newly electing coverage over the guarantee issue amount or you are increasing your amount over the guarantee issue, you need to [Sign In to complete](#) your Statement of Health (Evidence of Insurability) online with Unum.

Access Code: SUHYWHB Before you start, review the [Statement of Health Checklist](#) so you have the necessary information to complete this process.

Flexible Spending Account (FSA)

The annual IRS maximum limit was increased for 2026. Limits are: Single \$3,750 and Family \$7,500

All FSA-Dependent Care accounts will terminate on December 31, 2025. You will have until December 31, 2025, to spend the money in your FSA account. You will have until April 1, 2026, to claim reimbursement for dependent care expenses incurred during 2025.

[Open Enrollment Webpage \(click here\):](#) We encourage you to review the information available online, even if you do not make any changes to your benefits. Helpful resources, forms, and materials are available.

You will also find [Annual Notices and Summary Annual Reports](#)

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