

Open Enrollment Guide

Open Enrollment Period: Monday, October 6, 2025 – Friday, October 24, 2025

Effective Date for Changes: January 1, 2026

1. Introduction

Welcome to the 2026 Open Enrollment period! This is your annual opportunity to review your current benefit selections and make changes for the upcoming year for you and your eligible dependents. This guide will walk you through how to complete the process online.

Please review your choices carefully. Elections made during this period will be locked in for the entire 2026 calendar year, unless you experience a qualifying life event (e.g., marriage, birth of a child).

If you prefer to complete paper forms, visit the Human Resources website at:
[Oberlin.edu/human-resources/open-enrollment](https://oberlin.edu/human-resources/open-enrollment)

2. Table of Contents

[1. Introduction](#)

[2. Table of Contents](#)

[3. Getting Started: Accessing OberView and Banner Self-Service](#)

[4. Navigating to Open Enrollment](#)

[5. Open Enrollment: Making Your Elections](#)

[Group - FLEX SPENDING:](#)

[Group - HEALTH:](#)

[Health Savings Account](#)

[Consumer Driven Health Plan \(CDHP\) With HSA/HRA](#)

[Superior Dental Coverage](#)

[Vision Coverage](#)

[Decline Healthcare](#)

[Group - MISCELLANEOUS](#)

[6. Finalizing your Enrollment](#)

[7. Viewing your Benefit Statement](#)

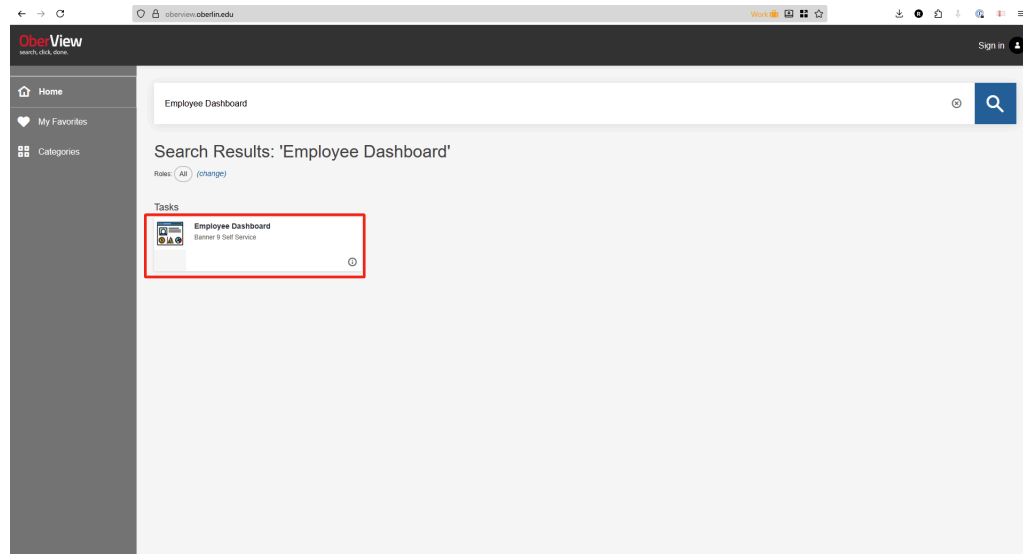
[Appendix: Open Enrollment Buttons](#)

3. Getting Started: Accessing OberView and Banner Self-Service

Follow these steps to log in and begin the open enrollment process.

1. **Navigate to OberView:**

- Go to: oberview.oberlin.edu and search for **Employee Dashboard**. Click on that Task.



2. **If prompted to Log In:**

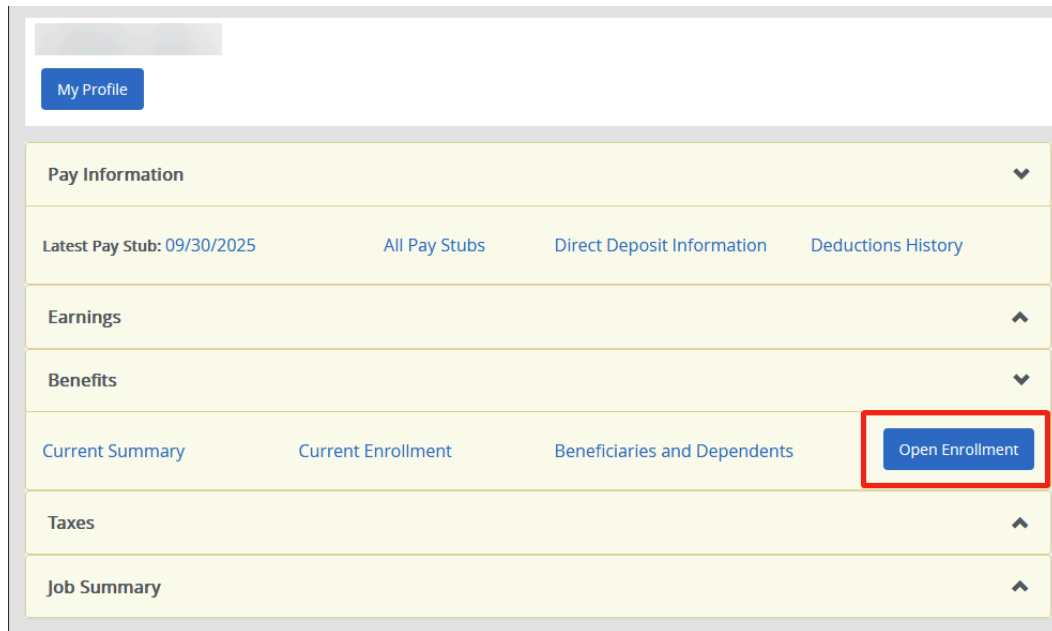
- Enter your **Obie ID** and **Password**.
- Complete any multi-factor authentication steps if prompted.

4. Navigating to Open Enrollment

Now that you're logged in, let's find the benefits enrollment section.

1. **Find the Benefits Section:**

- On your employee dashboard, look for a section labeled **"Benefits"** and expand it by clicking on it.
- You will now see an **"Open Enrollment"** option. Click on it to enter Open Enrollment.



My Profile

Pay Information ▼

Latest Pay Stub: 09/30/2025 All Pay Stubs Direct Deposit Information Deductions History

Earnings ▲

Benefits ▼

Current Summary Current Enrollment Beneficiaries and Dependents **Open Enrollment**


Taxes ▲

Job Summary ▲

5. Open Enrollment: Making Your Elections

IMPORTANT NOTE: You must click **Finish Enrollment** and then **Confirm Enrollment** in order to complete Open Enrollment. If you do not **Confirm Enrollment**, your changes **WILL NOT** be recorded. Even if you do not make any changes, you must **Confirm Enrollment** to confirm your choices for the next calendar year.

To view or change a benefit, click the applicable **Group Name**.

Any benefit with a  icon next to it indicates that action has not been taken on it.

1. The Open Enrollment Page display the following details:
 - a. Open Enrollment Start and End Date
 - b. Benefits Effective Date
 - c. Enrollment status for each of three groups (Flex Spending, Health, and Miscellaneous)

Open Enrollment

Open Enrollment Start Date:
10/06/2025

Open Enrollment End Date:
10/24/2025

Benefits Effective Date:
01/01/2026

Enroll Status	Group	Benefits Status
	Flex Spending	No choices made in this group.
	Health	No choices made in this group.
	Miscellaneous	No choices made in this group.

Start Open Enrollment

- When you are ready to begin, click **Start Open Enrollment**.
- Once Enrollment is started, there are several buttons available that allow you to navigate the pages. See the [Appendix: Open Enrollment Buttons for more information](#)

NOTE: You can either click the group name on which you'd like to take action, or click **Continue Enrollment** to be guided through each group in order (Flex Spending → Health → Miscellaneous)

Group - FLEX SPENDING:

This Group includes **Child Care FSA ONLY**. This is an optional payroll deduction. The following steps guide you through making an election for the Childcare FSA benefit.

IMPORTANT: You must re-elect your HSA and FSA contributions every year. Your previous year's contribution amount will **NOT** roll over automatically.

Employee Dashboard
Benefits and Deductions
Open Enrollment Choice Detail

Open Enrollment Choice Detail

Complete your enrollment in this benefit by completing the required fields or marking a selection under the My Choice column, and selecting the Add Choice button. To update, select the desired plan and Submit Change. To Cancel, select Cancel Choice. To end an existing benefit select the Stop Benefit button.

* -Indicates a required field

FLEXIBLE SPENDING - CHILD CARE:

Deduction Effective as of:
01/01/2026

Per Pay 999999.99 : *

Enter the amount you would like to contribute out of your paycheck. This amount will be deducted from each paycheck (12 pays for monthly, 26 for biweekly).

\$3,750 Single/ \$7,500 Family 999999.99 : *

Multiply the Per Pay amount by 12 if monthly, or 26 if biweekly and enter into this field.

Add Choice


Open Enrollment Group

- Within the Flex Spending Group, click on **Flexible Spending - Child Care**.


2. In the **Per Pay** field, Enter the amount you would like to contribute out of your paycheck. This amount will be deducted from *each* paycheck (12 pays for monthly, 26 for biweekly).
3. In the second field, enter the annual amount (Multiply the per pay amount by 12 if monthly, 26 if biweekly).
 - a. The IRS annual maximum contribution limits will be displayed for your reference. Your annual amount should not exceed these limits.
4. **Save Your Election:**
 - o Click **"Add Choice"**.
5. On the next screen, you can choose to **restart** the group, or **go to the next Benefit Group**.

[Employee Dashboard](#) • [Benefits and Deductions](#) • [Open Enrollment Group](#)

Open Enrollment Group

 Select the title of the benefit or deduction to add or update your choices. A green checkmark indicates a selection has been made. Once you have completed your elections for the group, select the Go to Next Benefit Group to continue your elections for other benefit groups.

Flex Spending Group

 FLEXIBLE SPENDING - CHILD CARE: You have asked to start this benefit in the new year

Restart This Group

Go To Next Benefit Group

Open Enrollment

Group - HEALTH:

The Health Group includes the following options:

- HEALTH SAVINGS ACCOUNT
- CDHP with HSA
- SUPERIOR DENTAL COVERAGE
- Vision Coverage
- DECLINE HEALTHCARE
- CDHP with HRA (enrolled in Medicare A or B, not eligible for HSA)

Health Savings Account

This is an optional payroll deduction. The following steps guide you through making an election for the Health Savings Account (HSA) benefit.

IMPORTANT: You must re-elect your HSA and FSA contributions every year. Your previous year's contribution amount will **NOT** roll over automatically.

Open Enrollment Choice Detail

Complete your enrollment in this benefit by completing the required fields or marking a selection under the My Choice column, and selecting the Add Choice button. To update, select the desired plan and Submit Change. To Cancel, select Cancel Choice. To end an existing benefit select the Stop Benefit button.

* -indicates a required field

HEALTH SAVINGS ACCOUNT.

Deduction Effective as of: 01/01/2026

Per Pay 999999.99 : *

50.00

Enter the amount you would like to contribute out of your paycheck. This amount will be deducted from each paycheck (12 pays for monthly, 26 for biweekly).

\$4,400 Single/\$8,750 Family
999999.99 : *

600.00

Multiply the Per Pay amount by 12 if monthly, or 26 if biweekly and enter into this field.

Add Choice

Open Enrollment Group

1. Within the Health Group, click on **HEALTH SAVINGS ACCOUNT.**
2. In the **Per Pay** field, Enter the amount you would like to contribute out of your paycheck. This amount will be deducted from *each* paycheck (12 pays for monthly, 26 for biweekly).
3. In the second field, enter the annual amount (Multiply the per pay amount by 12 if monthly, 26 if biweekly).
 - a. NOTE: The IRS annual maximum contribution limits will be displayed for your reference. This limit includes the sum of contributions from both the college and yourself. Your total annual amount should not exceed these limits.
4. **NOTE:** If you wish to contribute to your HSA account for a limited period of time (less than 12 months), complete the HSA Employee Contribution Form, found at oberlin.edu/human-resources/benefits.
5. **Save Your Election:**
 - o Click "**Add Choice**".
 - o **NOTE:** If you wish to contribute to your HSA account for a limited period of time (less than 12 months), complete the HSA Employee Contribution Form, found at oberlin.edu/human-resources/benefits.
6. You will be returned to the Health Group to make your remaining elections.

Consumer Driven Health Plan (CDHP) With HSA/HRA

1. If you are not making any changes to the plan option in which you are enrolled, no action is required.
2. If you are not eligible for an HSA, select the CDHP with HRA option.
3. To remove or add a qualified dependent to/from your health plan, select the appropriate plan option. You can manage Beneficiary and Dependent information using the **Update Beneficiaries or Dependents** option on the main Open Enrollment page.

Complete your enrollment in this benefit by completing the required fields or marking a selection under the My Choice column, and selecting the Add Choice button. To update, select the desired plan and Submit Change. To Cancel, select Cancel Choice. To end an existing benefit select the Stop Benefit button.

* -indicates a required field

CDHP with HSA

Deduction Effective as of: 01/01/2026

Current Plan	Plan	Percent Contribution	My Choice
	Employee + 1 Child	3.5000	<input type="checkbox"/>
	Employee + 2 Children	3.5000	<input type="checkbox"/>
	Employee + 3 or more children	3.5000	<input type="checkbox"/>
	Employee + Spouse	3.5000	<input type="checkbox"/>
My Current Plan	Employee Only	1.7500	<input checked="" type="checkbox"/>
	Family	4.5000	<input type="checkbox"/>

Submit Change

Click "Submit Change" once you've selected the appropriate plan option by checking the box under "My Choice"

Stop Benefit

You can stop the benefit for the new year by choosing "Stop Benefit".

4. You will be directed back to the Health Group page, where you can see your choice and continue with other benefit options.
5. **NOTE:** If you waive the option to enroll in medical/prescription coverage, you must indicate that you decline coverage. The **Decline Healthcare** option will be available to you to click once you no longer have a Health plan election for the new year. If you wish to decline healthcare, make sure any continuing CDHP options are **stopped** first.

Superior Dental Coverage

1. There are three dental plans available with various coverage levels (Core, Enhanced, and Network-only)
 - a. **NOTE:** The dental and vision election options include separate selections for Monthly and Biweekly individuals. Please ensure that you are selecting the appropriate option based on your pay frequency.
2. If you are not making any changes to the plan option in which you are currently enrolled, no action is needed.
3. To add or remove a qualified dependent to/from your plan, select the appropriate plan option.
4. Click submit Change.
5. To cancel coverage, click Stop Benefit.
6. After submitting or stopping benefit, you will be directed back to the Health Group page and can view your choices.

Deduction Effective as of: 01/01/2026

Current Plan	↕	Plan	↕	Premium	↕	My Choice	↕
		Core EE + 1 Child Bi-Wkly Pay		25.1200		<input type="checkbox"/>	
		Core EE + 1 Child Monthly Pay		54.4300		<input type="checkbox"/>	
		Core EE + 2 Child Bi-Wkly Pay		45.8400		<input type="checkbox"/>	
		Core EE + 2 Child Monthly Pay		99.3300		<input type="checkbox"/>	
		Core EE + SP Monthly Pay		54.4300		<input type="checkbox"/>	
		Core EE + Spouse Bi-Wkly Pay		25.1200		<input type="checkbox"/>	
		Core Employee only Bi-Wkly Pay		12.5400		<input type="checkbox"/>	
		Core Employee only Monthly Pay		27.1600		<input type="checkbox"/>	
		Core Family Bi-Wkly Pay		45.8400		<input type="checkbox"/>	
		Core Family Monthly Pay		99.3300		<input type="checkbox"/>	
		Enhanced EE + 1 Child BiWklyPa		31.1400		<input type="checkbox"/>	
		Enhanced EE + 1 Child MonthlyP		67.4700		<input type="checkbox"/>	
		Enhanced EE + 2 Child BiWklyPa		56.8200		<input type="checkbox"/>	
		Enhanced EE + 2 Child MonthlyP		123.1200		<input type="checkbox"/>	

Vision Coverage

- There is one vision plan offered.
 - NOTE:** The dental and vision election options include separate selections for Monthly and Biweekly individuals. Please ensure that you are selecting the appropriate option based on your pay frequency.
- If you are not making any changes to the plan option in which you are currently enrolled, no action is needed.
- To add or remove a qualified dependent to/from your plan, select the appropriate plan option.
- Click submit Change.
- To cancel coverage, click Stop Benefit.
- After submitting or stopping benefit, you will be directed back to the Health Group page and can view your choices.

Decline Healthcare

If you are not enrolled in the Consumer Driven Health Plan with HSA/HRA, please indicate the appropriate reason in the Decline Healthcare option.

When you are finished reviewing your Health Group elections, click **Go to Next Benefit Group**.

Group - MISCELLANEOUS

The miscellaneous group includes:

- Charitable Donations
 - United Way
 - Oberlin Community Services
 - Oberlin Early Childhood Center
 - 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) coverage options
- Optional Life
 - Employee, Spouse, or Child(ren) coverage options
 - **NOTE:** The employee must be enrolled for a dependent to have coverage.

For each option:

1. Enter the amount you would like to contribute out of your paycheck.
2. Multiply the Per Pay amount by 12 months if Monthly, 26 months if Biweekly and enter the amount into the second field.
3. Click Add Choice.

6. Finalizing your Enrollment

IMPORTANT NOTE: You must click **Finish Enrollment** and then **Confirm Enrollment** in order to complete Open Enrollment. If you do not **Confirm Enrollment**, your changes **WILL NOT** be recorded. Even if you do not make any changes, you must **Confirm Enrollment** to confirm your choices for the next calendar year.




1. On the Open Enrollment page, click **Finish Enrollment**.
2. You will be directed to the **Confirm Enrollment** page. Review your choices *carefully*. Once finished, click **Confirm Enrollment**.
3. Once confirmed, you can select Print Confirmation, which will give you a print-friendly version of your selections for your records.
4. You are finished! If, for any reason, you need to revisit your enrollments and/or make changes during the open enrollment period, you can do so by clicking **Reopen Open Enrollment**.
5. To manage beneficiary/dependent information, click **Update Beneficiaries or Dependents**.
6. **Calculate Cost:** Estimated costs are calculated based on the characteristics of your main job or assignment. The title and 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 able to be provided for them.

Open Enrollment

Open Enrollment Start Date: 10/06/2025

Open Enrollment End Date: 10/24/2025

Benefits Effective Date: 01/01/2026

Enroll Status	Group	Benefits Status
	Flex Spending	No choices made in this group.
	Health	HEALTH SAVINGS ACCOUNT. will be continued into the new year. CDHP with HSA will be terminated. SUPERIOR DENTAL COVERAGE will be continued into the new year.
	Miscellaneous	No choices made in this group.

Reopen Open Enrollment

Update Beneficiaries or Dependents

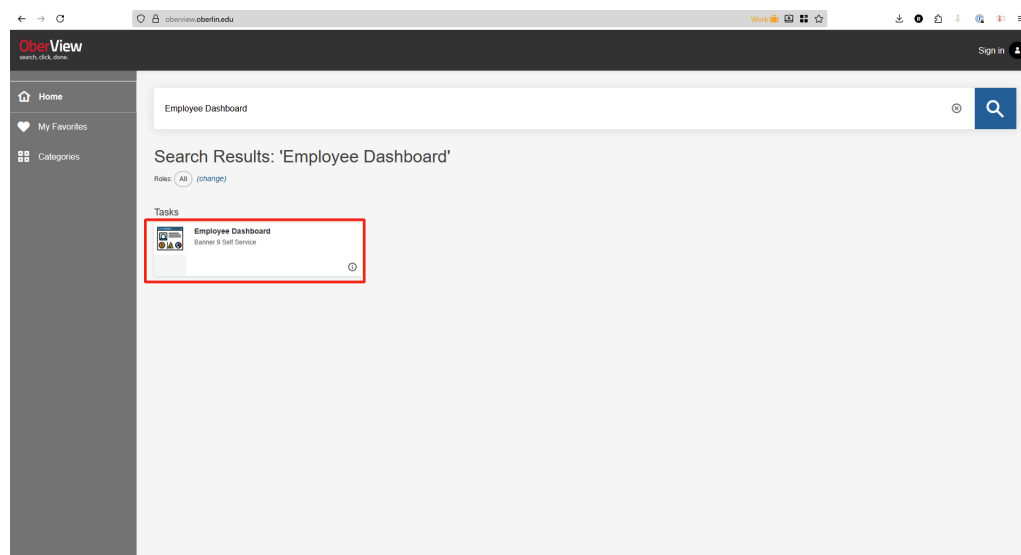
Calculate Cost

View Enrollments

7. Viewing your Benefit Statement

1. Navigate to OberView:

- Go to: oberview.oberlin.edu and search for **Employee Dashboard**. Click on that Task.



2. If prompted to Log In:

- Enter your **Obie ID** and **Password**.
- Complete any multi-factor authentication steps if prompted.

3. Click on **Benefits**
4. Click on **Current Summary**
5. Select As of Effective Date
6. Click **Select**
7. Review your Benefit summary for the selected effective date. If you see a discrepancy and would like to make a change, please do so through the open enrollment process.

We hope you find this guide helpful.

If you have any questions, please contact the Office of Benefits Administration at benefits@oberlin.edu.

For more information on the plan and options available to you, please visit oberlin.edu/human-resources/open-enrollment

Appendix: Open Enrollment Buttons

Button	Description
Start Open Enrollment	Begins the open enrollment process and re-displays the page. This button displays during the open enrollment period before an employee makes any changes.
Continue Enrollment	Continues the open enrollment process to allow the employee to finish open enrollment. This button displays during the open enrollment period after an employee has made changes, but has not selected the confirmation button.
Update Beneficiaries and Dependents	Navigates to the Beneficiaries and Dependents page where an employee can enter or update family members.
Calculate Cost	<p>Navigates to the Calculate Cost page, which displays the following information:</p> <ul style="list-style-type: none"> Employee's title and number of pay periods per year. One or more charts, depending on the benefits selected by the employee. The first chart lists information for choices based on dollar amounts. The second chart lists information for choices based on percentage amounts. Each chart lists the following figures for the benefit choices made by the employee for the current year and for the following year: <ul style="list-style-type: none"> Employer and employee contributions for each choice per month. Total cost of the benefits per month.
Finish Enrollment	Takes the employee to an enrollment summary page where they can finalize their enrollment. When the employee confirms their enrollment, Employee Self-Service migrates the data from the working tables to the PDRBDED, PDRDEDN, PDRBCOV, and PDRBALC tables.
Confirm Enrollment	Displays after the employee has clicked the Finish Enrollment button. This submits the enrollment transactions and

	changes the status of the transactions in the working tables from Pending to Confirmed and Applied for Open Enrollment.
Print Enrollment	Generates a printable page displaying open enrollment information after confirming the enrollment.