

2019 OCSA members - This document describes the general differences between the medical CDHP with HSA, PPO SBIR (incentive), and SBSR (standard) plan options. Definitions of terms are sourced from healthcare.gov.

PREMIUMS

<p>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.</p> <p>Employees earning over \$150,000 pay stated rates until a cap, and then 25% of stated rates over cap.</p>	OCSA STANDARD RATES (SBSR)	Single Employee	5.13%	OCSA INCENTIVE RATES (SBIR)	Single Employee	3.72%	OCSA New CDHP	Single Employee	2.00%		
		Employee	+ Spouse (Primary)		10.80%	Employee		+ Spouse (Primary)	5.81%	Employee + Spouse + Child(ren)	3.95%
			+ Spouse (Secondary)		5.68%			+ Spouse (Secondary)	4.06%		3.95%
			+ 1 child		5.31%			+ 1 child	3.90%		
			+ 2 children		5.68%			+ 2 children	4.06%		
		Employee	+ 3 children		6.46%	Employee		+ 3 children	4.41%	Employee + Family	5.40%
+ Family (Primary)	10.87%		+ Family (Primary)	6.44%							
		+ Family (Secondary)	6.46%		+ Family (Secondary)	4.41%					

SPENDING ACCOUNTS

		Rollover	Interest	Contribution Limit	Minimum Annual College Contribution
SBSR + SBIR	A <i>flexible spending account (FSA)</i> is available. An FSA is an arrangement you set up through Oberlin College to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.	No	No	\$2,650	\$0
CDHP	A <i>health savings account (HSA)</i> 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 \$2,000 earn interest.	Single Employee \$3,500 Family \$7,000 Additional \$1,000/yr After age 55	Single Employee \$750 Single Employee + Spouse OR Children \$1,000 Family \$1,500

MEDICAL COINSURANCE

		IN-NETWORK	OUT-OF-NETWORK
<p><i>Coinsurance</i> 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.</p>	SBIR	90% plan 10% employee	65% plan 35% employee
	SBSR	90% plan 10% employee	65% plan 35% employee
	CDHP	80% plan 20% employee	60% plan 40% employee

DEDUCTIBLES

		IN-NETWORK		OUT-OF-NETWORK	
<p>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.</p>	SBIR	Single Employee	\$287	Single Employee	\$575
		Employee + Spouse or Children	\$575	Employee + Spouse or Children	\$1,150
		Family	\$575	Family	\$1,150
	SBSR	Single Employee	\$400	Single Employee	\$800
		Employee + Spouse or Children	\$800	Employee + Spouse or Children	\$1,600
		Family	\$800	Family	\$1,600
	CDHP	Single Employee	\$2,000	Single Employee	\$4,000
		Employee + Spouse or Children	\$3,000	Employee + Spouse or Children	\$6,000
		Family	\$4,000	Family	\$8,000

PREVENTIVE CARE

		IN-NETWORK		OUT-OF-NETWORK		
<p><i>Preventive care</i> is routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.</p>	SBIR	Covered at 100% with no deductible		Not covered		
		SBSR	Covered at 100% with no deductible		Not covered	
			CDHP	Covered at 100% with no deductible		Not covered

PRESCRIPTION DRUG COST

		Preventive Maintenance Generics	Most Other Generics	Brand Drugs	Drugs Subject to Deductible
SBIR	<p>Under the existing plans, prescription drugs are paid for with a <i>copayment</i>, a fixed dollar amount you pay for a covered health care service.</p>	Free	\$10	\$50 preferred drugs \$75 non-preferred drugs	No
		Free	\$10	\$50 preferred drugs \$75 non-preferred drugs	No
CDHP	<p>Under the CDHP, prescription drugs are paid for with <i>coinsurance</i>, a percentage amount you pay for a covered health care service.</p>	Free	80% plan 20% employee	80% plan 20% employee	Yes

OUT-OF-POCKET MAXIMUMS

IN-NETWORK

OUT-OF-NETWORK

<p>The most you pay during a policy period (usually one year) before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges.</p>	SBIR	Single Employee	\$1,437	Single Employee	\$2,875
		Employee + Spouse or Children	\$2,875	Employee + Spouse or Children	\$5,750
		Family	\$2,875	Family	\$5,750
	SBSR	Single Employee	\$2,000	Single Employee	\$3,600
		Employee + Spouse or Children	\$4,000	Employee + Spouse or Children	\$7,200
		Family	\$4,000	Family	\$7,200
	CDHP	Single Employee	\$4,000	Single Employee	\$8,000
		Employee + Spouse or Children	\$6,000	Employee + Spouse or Children	\$12,000
		Family	\$8,000	Family	\$16,000

Frequently Asked Questions

We know that health care can be confusing. Here are some of the most frequently asked questions about the new plan options.



How can I enroll in the CDHP with HSA?

To be eligible for HSA funding from Oberlin College, you must complete an annual biometric screening and a health risk assessment.



How can I increase the College's contribution to my HSA?

Under the CDHP, you can complete voluntary *health actions* to earn additional contributions to your HSA. Examples of health actions include seeing your primary care physician annually for a preventive care visit or participate in Lifestyle coaching with Medical Mutual.



How are the differences in prescription drug cost sharing going to affect me if I switch to the CHDP?

Under the CDHP, most prescription drugs are subject to the deductible rather than a fixed co-pay. The College's contributions to your HSA will help defray those costs. You will no longer have a fixed price for a given tier of prescription drug, but a percentage, or share, of the actual prescription drug cost.



Where can I get more information?

For more information, please visit www.oberlin.edu/human-resources/health-benefits

Note: This plan comparison outlines the highlights of each plan and is to be used for informational and educational purposes only. The plan comparison is not intended to be a summary plan description, insurance certificate, or other official plan document. If there are differences between this plan comparison summary and the official plan documents, the information in the official plan documents takes precedence.