

# OBERLIN

COLLEGE & CONSERVATORY

Department of Human Resources

DEAR OCOPE COLLEAGUES,

OCTOBER 8, 2018

Oberlin College and Conservatory's open enrollment period begins **Monday, October 8<sup>th</sup> and will continue through Friday, November 2, 2018 at midnight**. This is your annual opportunity to review and make changes to your benefits. Any changes made will be effective **January 1, 2019**.

For 2019, we have several exciting changes to share with you! **Medical Mutual of Ohio (MMO)** will *replace* Cigna as our medical plan administrator. We have a *new* relationship with **CVS Caremark** for prescription benefits. **Medical Mutual-EyeMed** will provide vision benefits. We have also *extended* our contract with **Superior Dental Care (SDC)** for all dental benefits. For a list of Frequently Asked Questions, click [here](#).

Open enrollment is **important** because it may be the only time you can make changes to your benefits. Once **November 2, 2018** has passed, your choices are binding until the next open enrollment period. The only exceptions allowed are if you have a qualifying event take place, such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, change in employment status or loss of other coverage.

If you are adding a new dependent during the open enrollment period, you will be **required** to provide documentation of that dependent's eligibility (i.e., marriage license, same gender Domestic Partnership Affidavit, and/or birth certificate for children). All added dependents will **require** a photocopy of a social security card. Please provide associated documentation to the HR by **November 2, 2018 at 5:00 PM**

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**D**uring open enrollment you may enroll in –or– change your current health plan. *If your Spouse/Domestic Partner is eligible for an employer-sponsored health plan and the employer contributes at least 50% of the premium, he/she **must** carry primary coverage with his/her employer.* If these conditions are met you may cover your Spouse/DP on your medical plan for secondary medical coverage.

**IF you cover your Spouse/DP** (primary or secondary) on your medical plan in 2019, a [Spousal Coordination of Benefits Form](#) **must** be completed. **Return the form to HR by November 2, 2018 at 5:00 PM**

**IF you DECLINE medical coverage in 2019**, you are required to *document your waiver* by logging into [online open enrollment](#) –or– you may select “Waive Coverage” on our [benefits form](#). **Return the form to HR by November 2, 2018 at 5:00 PM**. This is a requirement of the Affordable Care Act (ACA).

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**M**edical plan options for 2019: OCOPE members have the option to enroll in a Consumer-Driven Health Plan (CDHP) with a Health Savings Account (HSA) or PPO OBIR, (incentive), or PPO OBSR (standard) medical plan with Medical Mutual of Ohio (MMO). The provider network is called **SuperMed PPO**.

To search for a Medical Facility, Physician or Specialty Physician, click [here](#). If you enroll in a medical plan, you will receive **new ID cards** from MMO in the mail by January 1, 2019.

Visit [My Health Plan](#) to register for a secure member website. Find doctors in your network, estimate costs, check claims, receive your Explanation of Benefits (EOB), and more!

Our Prescription drug benefit will be administered by [CVS Caremark](#). CVS Caremark works with MMO to manage our pharmacy benefits. If you enroll in a medical plan, your ID card from MMO will include pharmacy benefit information.

Click on this, [HR General Plan Comparison document](#) to view plans side by side.

## MEDICAL MONTHLY PREMIUMS *(based on a % of your gross)*

	2018 CDHP W/HSA	2019 CDHP W/HSA	2018 PPO OBIR Incentive	2019 PPO OBIR Incentive	2018 PPO OBSR Standard	2019 PPO OBSR Standard
Single (Employee only)	1.95%	2.00%	2.75%	2.75%	4.70%	4.70%
Employee + Spouse/Partner (primary*)	3.85%	3.95%	4.40%	4.40%	9.85%	9.85%
Employee + Spouse/Partner (secondary**)	N/A	N/A	3.10%	3.10%	5.20%	5.20%
Employee + 1 Child	3.85%	3.95%	2.90%	2.90%	4.85%	4.85%
Employee + 2 Children	N/A	N/A	3.10%	3.10%	5.20%	5.20%
Employee + 3 Children	N/A	N/A	3.55%	3.55%	5.90%	5.90%
Family (primary*)	5.20%	5.40%	4.85%	4.85%	9.90%	9.90%
Family (secondary**)	N/A	N/A	3.550%	3.550%	5.90%	5.90%

\**Primary* coverage means your SP/DP's only medical plan is through Oberlin College.

\*\**Secondary* coverage means your SP/DP has other medical coverage. Claims will be processed by the Oberlin College plan after consideration on another medical plan. **If your Spouse/DP is also employed by Oberlin College and you carry a Family plan, your cost will be the Secondary Family rate.**

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## Annual Deductible (CDHP, OBIR, and OBSR) see 2019 changes below

	2019 CDHP w/HSA	2018 OBIR In Network/ Out of Network	2019 OBIR In Network/ Out of Network	2018 OBSR In Network/ Out of Network	2019 OBSR In Network/ Out of Network
Single (Employee only)	\$2,000/\$4,000	\$250/\$500	\$287/\$575	\$400/\$800	\$400/\$800
Employee + SP/DP	\$3,000/\$6,000	\$500/\$1,000	\$575/\$1,150	\$800/\$1,600	\$800/\$1,600
Employee + Children	\$3,000/\$6,000	\$500/\$1,000	\$575/\$1,150	\$800/\$1,600	\$800/\$1,600
Family	\$4,000/\$8,000	\$500/\$1,000	\$575/\$1,150	\$800/\$1,600	\$800/\$1,600

## Annual Out-of-Pocket Max (CDHP, OBIR, and OBSR) see 2019 changes below

	2019 CDHP w/HSA	2018 OBIR In Network/ Out of Network	2019 OBIR In Network/ Out of Network	2018 OBSR In Network/ Out of Network	2019 OBSR In Network/ Out of Network
Single (Employee only)		\$1,250/\$2,500	\$1,437/\$2,875	\$2,000/\$3,500	\$2,000/\$3,500
Employee + SP/DP		\$2,500/\$5,000	\$2,875/\$5,750	\$4,000/\$7,000	\$4,000/\$7,000
Employee + Children		\$2,500/\$5,000	\$2,875/\$5,750	\$4,000/\$7,000	\$4,000/\$7,000
Family		\$2,500/\$5,000	\$2,875/\$5,750	\$4,000/\$7,000	\$4,000/\$7,000

## Office Visit Co-Pay (OBIR, and OBSR) No changes

	In Network 2018	In Network 2019
Primary Care Physician	\$25.00/visit	\$25.00/visit
Specialist	\$35.00/visit	\$35.00/visit
Emergency Room	\$50.00/visit	\$50.00/visit
Urgent Care	\$25.00/visit	\$25.00/visit

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## Prescription Co-Pay (OBSR and OBIR) In Network ONLY - No changes

	Preventive Generic	Generic Drugs	Preferred Brand Drugs	Non Preferred Brand Drugs
Retail (30 day supply)	\$0	\$10.00	\$50.00	\$75.00
Mail Order (90 day supply)	\$0	\$20.00	\$100.00	\$150.00
Retail (90 day supply)	\$0	\$20.00	\$100.00	\$150.00

**Changes to Medications** Each year the drug list is reviewed and updated to ensure you have access to safe, clinically effective and low-cost medications. View our [Preferred Drug List](#)

**H** **Health Savings Account (HSA)** If you enroll in the CDHP Plan, you will also become eligible for a Health Savings Account. Health Savings Accounts provide a tax-advantaged method to pay for eligible medical expenses such as deductibles and coinsurance. You own and control the money in your HSA; you decide how and when to use the money to pay [HSA Eligible Medical Expenses](#) or save it for future needs. The Internal Revenue Service sets the contribution limits annually for HSAs.

### 2019 IRS Contribution Maximum Amount (includes employee & employer amount)

Single (employee only)	\$3,500
Employee + Spouse/DP	\$7,000
Employee + Children	\$7,000
Family	\$7,000
Age 55 +	May contribute an additional \$1,000/year

**HSA Oberlin College Annual Funding Amount** – Oberlin College will contribute funds to your HSA as noted on the next page.

### 2019 Annual Oberlin College Contribution Amount

Single (employee only)	\$750
Employee + Spouse/DP	\$1,000
Employee + Children	\$1,000
Family	\$1,500

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To be eligible for the [Oberlin College HSA quarterly contribution](#) amounts, you **must** participate in a **Biometric Screening and complete** the online [Health Risk Assessment \(HRA\)](#) by **November 2, 2018**.

Employees who elect the CDHP with HSA plan have the option to fund your HSA account with pre-tax payroll deductions; you may enroll [online](#) or complete the [HSA Enrollment Form](#). **Return the form to HR by November 2, 2018 at 5:00 PM.**

## HSA Incentive Annual Funding Amounts

### 2019 Annual Oberlin College Contribution Amount

Single (employee only)	\$250*
Employee + Spouse/DP	\$500*
Employee + Children	\$500*
Family	\$500*

*\*To receive the HSA Incentive amount you must complete an annual physical/OBGYN examination or participate in Lifestyle Actions through MMO.*

Additional information on the CDHP with HSA plan may be found on the [HR website](#). For detailed information, please review the Summary of Benefits and Coverage (SBC's) [online](#).

**Please Note:** There is **no** coordination of benefits under the CDHP plan because your Spouse/DP cannot have another health plan and enroll in the Oberlin College plan.

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**F**lexible Spending Account (FSA) [WageWorks](#) will continue to administer our FSA plan. To participate, you must elect this benefit by going to [online open enrollment](#) or [completing this form](#). Each calendar year FSA's are *terminated* on December 31<sup>st</sup> and *will not* automatically continue into the next calendar year.

The [Health FSA](#) 2019 IRS maximum contribution amount is **\$2,650**.

The [Dependent Care FSA](#) 2019 IRS maximum contribution amount is **\$5,000** per family\*.

**\*Please Note:** *Your maximum contribution for dependent care depends on your annual earnings in the prior calendar year, your tax filing status, your spouse's earnings, and several other factors.* For further information please consult with your tax advisor.

If you are enrolled in the CDHP with HSA, you are **not eligible** for a Health FSA.

**V**oluntary Dental Plans Superior Dental Care (SDC) will continue to administer our dental options. A Network only plan option has been added for 2019.

If you enroll in a **new** dental option, you will receive new ID Cards in the mail by January 1, 2019. If you **change** your option, you will receive new ID Cards. If you are not making any changes to your existing SDC coverage, you will not receive a new ID card.

If you are currently participating in the Cigna HMO Dental plan, your coverage will end on December 31, 2018.

On January 1, 2019 rates will be reduced.

	<b>2019 Network Only Plan</b>	<b>2018 CORE Plan</b>	<b>2019 CORE Plan</b>	<b>2018 ENHANCED Plan</b>	<b>2019 ENHANCED Plan</b>
Single	\$22.18	\$26.79	\$25.99	\$33.33	\$32.33
Single + 1	\$44.37	\$53.70	\$52.09	\$66.56	\$64.56
Family	\$79.85	\$97.99	\$95.05	\$121.46	\$117.82

For coverage information, please review [2019 Superior Dental Care plans](#) and [Evidence of Coverage](#)

**V**oluntary Vision will be administered by **Medical Mutual** using the **EyeMed** national vision care network. The provider network is called **Access**. Find a participating provider by going here: [Eye Med Provider Locator](#)

Vision **ID cards** will be mailed by Medical Mutual of Ohio (MMO) prior to January 1, 2019. If you *enroll* in our vision plan for 2019, you will receive an **ID card** from MMO. If you *continue vision coverage into 2019*, you will receive a new **ID card** from MMO.

On January 1, 2019 rates will be reduced.

	<b>2018</b>	<b>2019</b>
Single	\$8.30	\$6.92
Single + 1	\$16.60	\$13.84
Family	\$22.83	\$19.04

For coverage information, please review [Vision Plan Highlights](#)

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**O**ptional Term Life/Accidental Death & Dismemberment (AD&D) will continue to remain with **Unum**. You may enroll, cancel, or make changes to your existing coverage amounts during open enrollment. If you purchased the *minimum* coverage amount of \$10,000 within 31 days from your date of hire, or enrolled in the minimum amount of coverage last year during open enrollment, you may increase your coverage amount up to \$100,000 without having to answer medical questions. *If you are unsure about having to answer medical questions, contact HR.*

Click [here](#) to learn about these benefits and how you can sign up. [Sign in](#) to complete your Statement of Health (Evidence of Insurability) online with **Access code: SUHYWHB** *before you begin*, review the [Statement of Health Checklist](#) to ensure you have the necessary information to complete this process.

**C**ommunity Charitable Organizations Oberlin College is committed to supporting and investing in the local community. If you would like to provide a charitable donation through our employee payroll deduction program, you may do so by going to online open enrollment or completing this [form](#). **Return the form to HR by November 2, 2018 at 5:00 PM.**

Our 2019 charities will be:

- |  |  |
|--|--|
|  Diversity Center of NEO            |  Oberlin Early Childhood Center |
|  Greater Cleveland Community Shares |  Northern Ohio Youth Orchestra  |
|  Oberlin College Gift               |  Youth Opportunities Unlimited  |
|  Oberlin Community Services         |  United Way of Lorain County    |

**O**nline Open Enrollment is available for Medical, Dental, Vision, FSA, HSA, Life, AD&D, and Charitable organizations. You may complete online enrollment by going to [OberView](#) (formally known as PRESTO). The online open enrollment guide is available [here](#) to help navigate your way.

For those who are unable to complete enrollment online, you may submit paper enrollment forms to HR at Oberlin College Attention: Open Enrollment 173 West Lorain Street, Suite 205 Oberlin, OH 44074. The deadline for submitting paper enrollment is November 2, 2018 at 5:00 PM

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**O** **Online W2 and 1095C** You may, view and print your annual W2 and 1095C through the use of [OberView](#). To consent go to “Employee Information”, then “Tax Forms”, and select both Electronic W2 Consent and 1095C Consent. To those employees who **do not** elect this option, you will receive a printed W2 and 1095C by January 31<sup>st</sup>.

## **Annual Notices and Summary Annual Reports**

[HIPAA Privacy Practices](#) This notice describes how medical information about you may be used and disclosed.

[HIPAA Special Enrollment Rights](#) This notice provides information about your rights and protections as participants in group health plans.

[Summary Annual Report](#) This gives notice of the annual report summarizing each benefit plan subject to ERISA.

[Women’s Health and Cancer Rights Act](#) The notice describes your rights after a mastectomy.

[Creditable Coverage Disclosure Notice](#) This notice is about your prescription drug coverage and Medicare.

[USERRA](#) This notice describes your job rights under the Uniformed Services Employment and Reemployment Rights Act.

[Drug-Free Workplace Act](#) This notice informs you about the college policy to maintain a drug-free workplace.

If you have any questions, please reach out to Human Resources.

**Call** (440) 775-8430 **Fax** (440) 775-8683 **Email** [Human.Resources@oberlin.edu](mailto:Human.Resources@oberlin.edu)

**Office Hours** Monday through Friday 8:00 – 5:00 PM (*after hours a drop box is available*)

**Campus Location** Service Building, Suite 205

**Address** Oberlin College/HR 173 West Lorain Street, Suite 205 Oberlin, OH 44074

Thank you,

**[Mark McLeod](#)**

Director of Compensation and Benefits

**[Marion B. Burnworth](#)**

Benefits Representative