Oberlin College and Conservatory’s open enrollment period began on October 7th and will continue through Friday, November 1, 2019. Open enrollment is your annual opportunity to review and make changes to your benefits. Any changes made to your benefits will be effective January 1, 2019.

Open enrollment is important because it may be the only time you can make changes to your benefits. Once November 1, 2019 has passed, your choices are binding until the next open enrollment period.

To continue to receive the Retiree Healthcare Reimbursement Amount (HRA), you MUST enroll each year. All forms must be returned to Human Resources by November 1, 2019.

During this open enrollment period, the stipend amounts have not changed.

All retirees and employees are responsible for notifying HR of any changes in personal status or contact information on a timely basis. Relevant changes include name change, address, phone number, marital status, emergency contact information, change in life insurance beneficiary, dependents, tax withholding. History of dependents that were enrolled in your plan(s) cannot be deleted. To update your records, send an email to Human/Resources@oberlin.edu or complete our Employee Change Form.

During open enrollment you may:

- Change your health plan option by completing a Retiree Benefits Enrollment Form.
- Add Vision and/or Dental by completing a Retiree Benefits Enrollment Form.
- Cancel Medical, Dental, and/or Vision coverage by completing a Cancellation Form.
- Decline Medical coverage by completing a Retiree Benefits Enrollment Form. Please check the “Decline Coverage” section of the form, sign and date.

**Health Options for 2020:** If you are under the age of 65, you will have the option to enroll in the Retiree OAPA PPO Plan A with Medical Mutual of Ohio (MMO) OR If you are age 65 or older, you will have the option to enroll in the NEW Oberlin College MedMutual Medicare Advantage PPO Plan OR elect an Oberlin College Health Reimbursement Account (HRA).
HEALTH PLAN OPTION 1
If you are under the age of 65, you may enrolled in the Retiree OAPA PPO Plan A and remain on this plan until you become eligible for Medicare.

The provider network is called SuperMed PPO. For providers outside of Ohio, you will use the Aetna Open Choice PPO network. To locate a list of network providers, go to https://providersearch.medmutual.com or you may call Medical Mutual at 1-800-586-4509.

Visit My Health Plan at: https://member.medmutual.com to register for a secure member website. Find doctors in your network, estimate costs, check claims, receive your Explanation of Benefits (EOB), and more!

For detailed information, please refer to the enclosed Summary of Benefits and Coverage.

MONTHLY PREMIUM for 2020 has not changed.

<table>
<thead>
<tr>
<th></th>
<th>2019 Single (Retiree only age 62 through 64)</th>
<th>2019 Single (over age 65)</th>
<th>2019 Family</th>
<th>2019 Family (Retiree OR Spouse/DP over age 65, no dependent(s))</th>
<th>2019 Family (Retiree AND Spouse/DP over age 65, no dependent(s))</th>
<th>2020 Single (Retiree only age 62 through 64)</th>
<th>2020 Single (over age 65)</th>
<th>2020 Family</th>
<th>2020 Family (Retiree OR Spouse/DP over age 65, no dependent(s))</th>
<th>2020 Family (Retiree AND Spouse/DP over age 65, no dependent(s))</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Network</td>
<td>90% Plan</td>
<td>65% Plan</td>
<td>85% Plan</td>
<td>65% Plan</td>
<td>65% Plan</td>
<td>Single (Retiree only age 62 through 64)</td>
<td>$294</td>
<td>Single (over age 65)</td>
<td>$160</td>
<td></td>
</tr>
<tr>
<td>Out of Network</td>
<td>10% Employee</td>
<td>35% Employee</td>
<td>15% Employee</td>
<td>35% Employee</td>
<td>35% Employee</td>
<td>Single (over age 65)</td>
<td>$160</td>
<td>Family</td>
<td>$628</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Family (Retiree OR Spouse/DP over age 65, no dependent(s))</td>
<td>$372</td>
<td>Family (Retiree AND Spouse/DP over age 65, no dependent(s))</td>
<td>$303</td>
<td></td>
</tr>
</tbody>
</table>

MEDICAL COINSURANCE - On January 1, 2020 the coinsurance amounts will change.

<table>
<thead>
<tr>
<th>2019 In Network</th>
<th>2019 Out of Network</th>
<th>2020 In Network</th>
<th>2020 Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>OAPA PPO Plan A</td>
<td>90% Plan</td>
<td>65% Plan</td>
<td>85% Plan</td>
</tr>
</tbody>
</table>
ANNUAL DEDUCTIBLE - The amounts will be increased on January 1, 2020.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>2019 In Network</th>
<th>2019 Out of Network</th>
<th>2020 In Network</th>
<th>2020 Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO OAPA Plan - Single</td>
<td>$550</td>
<td>$1,100</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>PPO OAPA Plan - Employee + Spouse or Children</td>
<td>$1,100</td>
<td>$2,200</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>PPO OAPA Plan - Family</td>
<td>$1,100</td>
<td>$2,200</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

ANNUAL OUT-OF-POCKET MAXIMUM – The amounts will be increased on January 1, 2020

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>2019 In Network</th>
<th>2019 Out of Network</th>
<th>2020 In Network</th>
<th>2020 Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO OAPA Plan - Single</td>
<td>$4,200</td>
<td>$8,400</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>PPO OAPA Plan - Employee + Spouse or Children</td>
<td>$8,400</td>
<td>$16,800</td>
<td>$12,000</td>
<td>$24,000</td>
</tr>
<tr>
<td>PPO OAPA Plan - Family</td>
<td>$8,400</td>
<td>$16,800</td>
<td>$12,000</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

Office Visit (PCP or Specialist) Co-Pay – No changes

Emergency Room and Urgent Care Co-Pay – No changes

Prescription Co-Pay (In Network only) – No changes

CVS Caremark will continue to administer the college’s prescription drug benefits. The national network includes more than 68,000 pharmacies including retail chains. Plan participants are not required to manage their prescription drug needs at a local CVS pharmacy.

Your ID card from Medical Mutual (MMO) will include pharmacy benefit information.

To find a network pharmacy, you may call CVS Caremark at 1-844-283-4674 or go online at [https://www.caremark.com](https://www.caremark.com) CVS Caremark also offers a convenient home delivery and 90-day retail option for maintenance medication refills. To make accessing your prescription benefits easier and more convenient register your account at [Caremark.com](http://www.caremark.com).
HEALTH PLAN OPTION 2
Starting January 1, 2020, if you are age 65 or older you have been automatically enrolled in the Oberlin College Medicare Advantage PPO Plan. This NEW MedMutual Medicare Advantage PPO Plan has all the benefits of Original Medicare (Parts A & B), plus prescription drug coverage (Part D). It is not a Medicare Supplement Insurance plan and does not pay secondary to Medicare. Claims are submitted directly to Medical Mutual for medical care and CVS Caremark for prescription drugs.

If you are age 65 or older and your Spouse is under age 65, your Spouse will be eligible to enroll on the RAMP OAPA PPO Plan A.

A Oberlin College MedMutual Medicare Advantage PPO Plan brochure, and Summary of Benefits from MedMutual and SilverScript are enclosed for your convenience.

Plan Opt-Out Process
If you do not wish to be enrolled in this plan, you will need to contact Medical Mutual to opt out of your health care coverage and SilverScript to opt out of your prescription drug coverage. Please be aware that by opting out of the coverage, you are opting out for life; there are no provisions for re-enrollment.

Questions? Call

- Medical Mutual at 1-800-801-4823 (TTY: 711 for hearing impaired)
- SilverScript at 1-866-235-5660 (TTY: 711 for hearing impaired)

Learn More
Meetings will be held on campus at the locations below. A representatives from Oberlin College Human Resources and Medical Mutual will be in attendance to answer your specific questions. All times noted below are Eastern Standard Time.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 25, 2019</td>
<td>1:30 p.m.</td>
<td>King 106</td>
</tr>
<tr>
<td>October 31, 2019</td>
<td>9:30 a.m.</td>
<td>Nancy Dye Lecture Hall, Science Center A162</td>
</tr>
</tbody>
</table>
HEALTH PLAN OPTION 3

The **Health Reimbursement Account (HRA)** option provides you with a healthcare stipend *in lieu of healthcare insurance*. The HRA stipend may be used to purchase any other Retiree healthcare coverage of your choice. If the Medical Mutual plan is too expensive, or does not meet your needs, you may use these funds to purchase a different healthcare plan from any other healthcare provider. You may also utilize the HRA to pay for qualified healthcare expenses. More details regarding the Retiree Stipend is enclosed in your packet.

A **Medical Mutual HRA debit card** will be mailed to you, allowing you to access the amount set aside. To access your HRA account information:

2. Log in or register for a My Health Plan account.
3. Click My Spending Accounts under the Claims & Balances tab.
4. Accept the Terms and click Submit.

**PLEASE NOTE:** If you choose the HRA Healthcare stipend option, you are waiving your Medical Mutual medical plan including prescription coverage.

To participate in the **Healthcare Stipend Choice**, you must meet the following eligibility criteria:

1. You are age 65 or older and enrolled in Medicare Part A & B as primary coverage; or
2. You are age 62 – 64; AND
3. You are not eligible for OR enrolled in other employer-sponsored health coverage.
4. You are current on your health insurance premium payments.

If you are currently enrolled in the Healthcare Stipend Choice, Medical Mutual will continue the administration of the Health Reimbursement Accounts.
Voluntary Dental Superior Dental Care (SDC) will continue to administer our dental options.

- If you enroll in a **new** dental option, you will receive new ID Cards.
- If you **change** your option, you will receive new ID Cards.
- If you are not making any changes to your existing coverage, you will not receive a new ID card.

**Monthly Premiums** - There have been no changes to the plan options or monthly premium.

<table>
<thead>
<tr>
<th></th>
<th>Network Only</th>
<th>Core Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$22.18</td>
<td>$25.99</td>
<td>$33.33</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$44.37</td>
<td>$52.09</td>
<td>$66.56</td>
</tr>
<tr>
<td>Family</td>
<td>$79.85</td>
<td>$95.05</td>
<td>$121.46</td>
</tr>
</tbody>
</table>

For coverage information, please review the [Superior Dental Plan options](#) and [Evidence of Insurability](#) (enclosed).

Voluntary Vision will continue to be administered by Medical Mutual using the EyeMed national vision care network. There have been no changes to the plan design or monthly premiums.

Vision **ID cards** will be mailed by Medical Mutual of Ohio (MMO) prior to January 1, 2020.

- If you *enroll* in our vision plan for 2020, you will receive an **ID card** from MMO.
- If you *continue vision coverage into 2020*, you will not receive a new **ID card** from MMO.

**Monthly Premium** - No changes to the plan design or monthly premium.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$8.30</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$16.60</td>
</tr>
<tr>
<td>Family</td>
<td>$22.83</td>
</tr>
</tbody>
</table>

For coverage information, please review the [Vision Plan Highlights](#) (enclosed)
**Annual Notices and Summary Annual Reports**

**HIPAA Privacy Practices** This notice describes how medical information about you may be used and disclosed.

**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.

If you have questions or would like to have an electronic version of this letter, please contact Human Resources.

**Call** (440) 775-8430  **Fax** (440) 775-8683  **Email** 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**  **Marion B. Burnworth**

Director of Compensation and Benefits  Benefits Representative