

OBERLIN

COLLEGE & CONSERVATORY

Department of Human Resources

DEAR SAFETY AND SECURITY COLLEAGUES,

OCTOBER 8, 2018

Oberlin College and Conservatory's open enrollment period begins **Monday, October 8th 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**

During 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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Medical plan options for 2019: OCSA members have the option to enroll in a Consumer-Driven Health Plan (CDHP) with a Health Savings Account (HSA) or PPO 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, General HR Plan Comparison document to view plans side by side.

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

	2018 CDHP with HSA	2019 CDHP with HSA	2018 PPO SBIR Incentive Plan	2019 PPO SBIR Incentive Plan	2018 PPO SBSR Standard Plan	2019 PPO SBSR Standard Plan
Single (Employee only)	1.95%	2.00%	3.54%	3.72%	5.13%	5.13%
Employee + Spouse/Partner (primary*)	3.85%	3.95%	5.53%	5.81%	10.80%	10.80%
Employee + Spouse/Partner (secondary**)	N/A	N/A	3.87%	4.06%	5.68%	5.68%
Employee + 1 Child	3.85%	3.95%	3.71%	3.90%	5.31%	5.31%
Employee + 2 Children	3.85%	3.95%	3.87%	4.06%	5.68%	5.68%
Employee + 3 Children	3.85%	3.95%	4.41%	4.41%	6.46 %	6.46 %
Family (primary*)	5.20%	5.40%	6.15%	6.44%	10.87%	10.87%
Family (secondary**)	N/A	N/A	4.41%	4.41%	6.46%	6.46%

**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/same gender Domestic Partner 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, SBIR, and SBSR) see 2019 changes below

	2019 CDHP w/HSA	2018 SBIR In Network/ Out of Network	2019 SBIR In Network/ Out of Network	2018 SBSR In Network/ Out of Network	2019 SBSR In Network/ Out of Network
Single (Employee only)	\$2,000/\$4,000	\$265/\$530	\$287/\$575	\$345/\$730	\$400/\$800
Employee + SP/DP	\$3,000/\$6,000	\$530/\$1060	\$575/\$1,150	\$690/\$1,460	\$800/\$1,600
Employee + Children	\$3,000/\$6,000	\$530/\$1060	\$575/\$1,150	\$690/\$1,460	\$800/\$1,600
Family	\$4,000/\$8,000	\$530/\$1060	\$575/\$1,150	\$690/\$1,460	\$800/\$1,600

Annual Out-of-Pocket Max (CDHP, SBIR, and SBSR) see 2019 changes below

	2019 CDHP w/HSA	2018 SBIR In Network/ Out of Network	2019 SBIR In Network/ Out of Network	2018 SBSR In Network/ Out of Network	2019 SBSR In Network/ Out of Network
Single (Employee only)	\$4,000/\$8,000	\$1,320/\$2,640	\$1,437/\$2,875	\$1,780/\$3,510	\$2,000/\$3,600
Employee + SP/DP	\$6,000/\$12,000	\$2,640/\$5,280	\$2,875/\$5,750	\$3,560/\$7,020	\$4,000/\$7,200
Employee + Children	\$6,000/\$12,000	\$2,640/\$5,280	\$2,875/\$5,750	\$3,560/\$7,020	\$4,000/\$7,200
Family	\$8,000/\$16,000	\$2,640/\$5,280	\$2,875/\$5,750	\$3,560/\$7,020	\$4,000/\$7,200

Office Visit Co-Pay (SBIR, and SBSR) see 2019 changes below

	In Network 2018	In Network 2019
Primary Care Physician	\$20.00/visit	\$25.00/visit
Specialist	\$30.00/visit	\$35.00/visit
Emergency Room	\$65.00/visit	\$80.00/visit
Urgent Care	\$25.00/visit	\$30.00/visit

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Prescription Co-Pay (SBSR and SBIR) In Network ONLY – No 2019 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.*

Flexible 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 31st 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.

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Voluntary 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.

	2019 Network Only Plan	2018 CORE Plan	2019 CORE Plan	2018 ENHANCED Plan	2019 ENHANCED Plan
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](#)

Voluntary 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.

	2018	2019
Single	\$8.30	\$6.92
Single + 1	\$16.60	\$13.84
Family	\$22.83	\$19.04

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

Optional 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.

Community 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 |

Online 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

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 31st.

Annual Notices and Summary Annual Reports

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[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

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