

OBERLIN

COLLEGE & CONSERVATORY

Department of Human Resources

DEAR FACULTY, A&PS, AND CONFIDENTIAL COLLEAGUES,

OCTOBER 12, 2020

Oberlin College and Conservatory's open enrollment begins **Monday, October 12th** and will continue through **Friday, October 30th at 11:59 PM**. This is your annual opportunity to review and make changes to your benefits. Any changes made will be effective **January 1, 2021**.

Open enrollment is important because it *may* be the only time you can make changes to your benefits. Once **Friday, October 30th** 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 in dependent eligibility, and change in employment status or loss of other coverage.

Active employees may complete your enrollment online by logging into [OberView](#) using your Obie ID. Select Open Enrollment. You must click "COMPLETE" or your changes will not save. Then view your benefit statement for Jan 01 2021 to see your choices for the upcoming year.

- For assistance, [this online open enrollment guide](#) will help you navigate your way.
- If you do not have access to a computer, you may use one located in HR.
- If you prefer paper enrollment, please submit your enrollment forms with all accommodating documentation to HR by **Friday, October 30th at 5:00 P.M.**
 - Email is preferred: human.resources@oberlin.edu
 - Fax is available: (440) 775-8683
 - A lockbox is available for after hours.

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 (DP) Affidavit, and/or birth certificate for children). All added dependents will require a photocopy of a social security card.

If a **Spouse/Domestic Partner** is covered on your health plan, a [Spousal Coordination of Benefits Form](#) must be completed. If your Spouse/DP is employed, please have the bottom portion of the form completed and signed by his/her HR Department. Return the form to HR by **Friday, November 1st at 5:00 PM**.

Note: If your Spouse/Domestic Partner is eligible for an employer-sponsored health plan and the employer contributes at least 50% of the premium, they must carry health coverage with their employer. Secondary coverage for your Spouse/DP is not available.

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If you and your Spouse/DP are both employed by Oberlin College and have no other dependents, you will each be covered as single. If you have dependent children, you will be enrolled in Family coverage with the higher paid person and charged a lower family rate.

IF you DECLINE medical coverage in 2020, you are required to *document your waiver* by logging into [online open enrollment](#) –or- you may indicate “Waive Coverage” on our [Benefits Enrollment Form](#). **Return the form to HR by October 30, 2020**. This is a requirement of the Affordable Care Act (ACA).

As your preparation continues for enrolling in your benefits for 2021, we understand you have many decisions to make. To assist in your decision-making process, take advantage of the [on-demand webinars](#) that will empower you to make the most of your benefits. What is the right product for me? How do all these products work?

These are just a couple of questions I am sure you are hoping to answer in the coming days. Engage these webinars at a time that works best for your schedule and share them with those in your household that help you make your benefit decisions. There are on-demand webinars for the following products:

- **Harness the power of an HSA** - In just 15 minutes you'll discover how to use a Health Savings Account (HSA) to save on healthcare premiums and build long-term health savings.
- **HSA your way: Spend, save and invest in your healthcare** - Choosing an HSA is only the first step. Join us to see the power of an HSA in action. We'll share three strategies for how to spend less on healthcare and invest even more for the future.
- **HSA: The new retirement strategy** - Your HSA is like a second 401(k). It's a powerful investment tool. Join us to find out how to invest your HSA and build the ultimate retirement nest egg.
- **FSA: A flexible way to save** - A Flexible Spending Account (FSA) empowers you to spend tax-free dollars on qualified medical expenses. But smart spending requires careful planning. Join us to learn a few, simple strategies that'll help you spend and save like an FSA pro.
- **Benefits explained: Which account is right for me?** - Open enrollment season can bring a lot of confusion. Sometimes it's hard to determine which choices are best. We've got you covered. This short webinar helps explain and demystify your options. We'll highlight key account differences and empower you with insights to make the best decision for 2021.
- **DCFSA: Turn caregiving into tax savings** - A Dependent Care Flexible Spending Account (DCFSA) enables you to use pre-tax dollars for qualified dependent care expenses. Join our short webinar to discover what kind of expenses are covered and strategies to maximize your annual savings.

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All employees are responsible for notifying HR of any changes in personal status changes or contact information on a timely basis. CIT recently rolled out a new Banner functionality that allows you to update your biographical and demographic profile online. You are limited to updating only specific information, including your preferred name, gender identity, personal pronouns, personal phone number(s), personal mailing address (es), and emergency contact(s).

To log in, launch the [My Self Service Profile task in OberView](#) and click the Start button in the upper right. We encourage you to log in to review your personal information and enter an up-to-date cell phone number. Entering a cell phone number does not automatically opt you in to receive text messages, but makes it possible for you to opt in for text message reminders when they become available and for the college to send you text messages if necessary.

Mammogram Screening - Mercy Allen Hospital in Oberlin has exclusively reserved appointment slots for our employees, spouses, and retirees. Mercy is committed to having a minimal wait time. If you cannot attend one of these appointments, you may make your own appointment at a location and time convenient for you. An order from a physician must be obtained before a mammogram can be performed. The scheduled days are:

- Tuesday, October 20 through Thursday, October 22, and Monday, October 26.
- Appointments are every 30 minutes (AM and PM)
- Both 2D and 3D mammograms are available.
- Please request an order from your physician so you will be well prepared in advance.

To schedule an appointment, [please send an email to cnagle@oberlin.edu](mailto:cnagle@oberlin.edu) or call (440) 775-8430 with your preferred date and time. Once scheduled, you will receive additional information and instructions. You will need: a physician's order, copy of your insurance card, registration paperwork, and an appointment scheduled by HR.

Medical plan options for 2021: Faculty, A&PS, and Confidential employees will continue to have the option to enroll in a High Deductible Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) or a Traditional PPO OAPA Plan with Medical Mutual of Ohio (MMO).

Our Prescription drug benefit will continue to be administered by [CVS Caremark](#).

If you enroll as a new participant, you will receive two **ID cards** in the mail by January 1, 2021. Your ID card will include pharmacy benefit information. Dependent name(s) will not be listed on your ID card. If you change plans, you will be mailed new ID card. If you do not make any plan changes, you will not be mailed a new ID card.

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The provider network is called **SuperMed PPO**. To search for a Medical Facility, Physician or Specialty Physician, click [here](#). For providers outside of Ohio, you will use the **Aetna Open Choice** PPO network.

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! [Download](#) the Mobile App for free now from the [Apple App Store](#) or [Google Play](#) by searching MedMutual

View the [Faculty/A&PS/Confidential Health Plan Comparison Document](#) to see a side by side comparison of both options.

View the [2021 Summary of Benefits of Coverage](#) to see what this plan covers and what you pay for covered services.

View the [Summary Plan Description](#) for more detailed information.

Medical Monthly Premium (*based on a % of your gross*) Rates will remain the same in 2021

	CDHP With HSA	PPO OAPA Plan
Single (Employee only)	1.75%	2.00%
Employee + Spouse/Partner	3.50%	4.10%
Employee + 1 Child	3.50%	3.60%
Employee + 2 Children	3.50%	4.10%
Employee + 3 Children	3.50%	4.60%
Family	4.50%	5.80%
*Family (<i>both parents OC employee</i>)		5.00%

**If your Spouse/same gender Domestic Partner is also employed by Oberlin College and you have dependents, you must carry a Family plan.*

Medical Coinsurance – No changes in 2021

	In Network	Out of Network
PPO OAPA Plan	85% Plan 15% Employee	65% Plan 35% Employee
CDHP with HSA	80% Plan 20% Employee	60% Plan 40% Employee

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Annual Deductible – No changes in 2021

	In Network	Out of Network
PPO OAPA Plan - Single	\$1,500	\$3,000
PPO OAPA Plan - Employee + Spouse or Children	\$2,500	\$5,000
PPO OAPA Plan - Family	\$2,500	\$5,000
CDHP Single	\$2,000	\$4,000
CDHP Employee + Spouse or Child(ren)	\$3,000	\$6,000
CDHP Family	\$4,000	\$8,000

Annual Out-Of-Pocket Maximum – No changes in 2021

	In Network	Out of Network
PPO OAPA Plan - Single	\$6,000	\$12,000
PPO OAPA Plan - Employee + Spouse or Children	\$12,000	\$24,000
PPO OAPA Plan - Family	\$12,000	\$24,000
CDHP Single	\$4,000	\$8,000
CDHP Employee + Spouse or Child(ren)	\$6,000	\$12,000
CDHP Family	\$8,000	\$16,000

Office Visit Co-Pay – No changes in 2021

ER and Urgent Care Co-Pay – No changes in 2021

Prescription Co-Pay PPO OAPA Plan (In Network only) – No changes in 2021

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.* Find a [network pharmacy](#). To view the 2021 Preferred Drug List, [click here](#).

To make accessing your prescription benefits easier and more convenient, register your account at [Caremark.com](#). Many tools and resources are available.

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[CVS Caremark](#) also offers a [convenient home delivery](#) and [90-day retail option for maintenance medication refills](#). If you enroll in a medical plan, your ID card from Medical Mutual (MMO) will include pharmacy benefits.

H **Health Savings Account (HSA)** If you enroll in the CDHP Plan, you will also be enrolled into 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.

If you are new to the High Deductible CDHP plan in 2021, a [Medical Mutual Authorization Form](#) will need to be completed and sent to HR. To activate your HSA account, [click here](#).

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.*

HSA Oberlin College Funding Amount – Oberlin College will contribute four (4) equal quarterly deposits into your HSA. In 2021 you are not required to complete a biometric screening or online health assessment to receive the funding from Oberlin College.

2021 Annual Oberlin College Contribution Amount

Single (employee only)	\$1,000
Employee + Spouse/DP	\$1,500
Employee + Child(ren)	\$1,500
Family	\$2,000

Employees also 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 **Friday, October 30, 2020** at 5:00 PM.

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The Internal Revenue Service (IRS) sets the contribution limits annually for HSAs. The amounts have been increased. The amounts listed below include both employee and employer contribution amounts.

2021 IRS Contribution Maximum Amount

Single (employee only)	\$3,600
Employee + Spouse/DP	\$7,200
Employee + Child(ren)	\$7,200
Family	\$7,200
Age 55 +	May contribute an additional \$1,000/year

Flexible Spending Account (FSA) [WageWorks](#) will continue to administer our FSA plan. To participate, you must elect this benefit annually by going to [online open enrollment](#) or [completing this form](#). Each calendar year FSA's are *terminated* on December 31, 20XX and *do not roll over into the next calendar year*.

The [Health FSA](#) 2021 IRS maximum contribution amount is **\$2,750**.

The [Dependent Care FSA](#) 2021 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.

Voluntary Dental Superior Dental Care (SDC) will continue to administer our dental plan. Premium is pre-taxed and deducted through payroll deduction. The option to enroll is 100% voluntary. Children may be covered until age 23, with coverage terminating at the end of the birth month.

For a [Summary of Benefits and Coverage, click here](#). For a copy of [Evidence of Coverage, click here](#). SDC's network offers over half a million access points throughout the United States! [Find a Participating Dentist](#) Go online to [Superior Direct Connect](#) or download the mobile app, which is available through the [Apple App Store](#) or [Google Play Store](#)

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Plan Options and Monthly Premium - No changes in 2021

	Network ONLY	CORE Plan	ENHANCED Plan
Employee	\$22.18	\$25.99	\$32.33
Employee + 1	\$44.37	\$52.09	\$64.56
Family	\$79.85	\$95.05	\$117.82

Voluntary Vision will continue to 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, 2021. If you newly *enroll* in our vision plan for 2021, you will receive an **ID card** from MMO. If you do not make changes, you will not be mailed a new ID card.

Plan Options and Monthly Premium - No changes in 2021

Single	\$6.92
Single + 1	\$13.84
Family	\$19.04

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

Optional **Term Life/Accidental Death & Dismemberment (AD&D)** will continue to remain with **Unum**. **This open enrollment you will have the opportunity to elect coverage - or - increase the amount of your existing coverage up to our guarantee issue amount - without - having to complete Evidence of Coverage.**

[Read more, by clicking here](#) to see how this can help protect you, your family, and your finances. Rates and options will continue to remain the same in 2021. If you elect or increase your amount over the guarantee issue amount, you will need to [Sign in](#) to complete your Statement of Health (Evidence of Insurability) online with Unum.

- Online **Access code:** SUHYWHB
- **Before you begin**, review the [Statement of Health Checklist](#) to ensure you have the necessary information to complete this process.

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Community Charitable Organizations Oberlin College is committed to supporting and investing in the local community and allowing you to maximize your impact by making a gift to Oberlin through payroll deduction.

If you are enrolled in this payroll deduction, you must re-enroll for 2021. Enroll online in [OberView](#) or complete our [Charitable Donation Form](#).

Our 2021 charities have not changed and are as follows:

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

Tax Year 2020 W2 and 1095C – ALL employees will receive their 2020 W-2 and 1095C (if applicable) electronically by accessing [OberView](#).

To access the W2 login to OberView, select the “w2 Year-End Wage and Tax Statement” box and follow the directions to print as many copies as you need. The 1095C (if applicable) will also be assessable in OberView by selecting the “1095C Health Insurance Offer and Coverage Statement” box and follow the directions to print as many copies as you need.

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.

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[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 contact [Human Resources](#).

Phone (440) 775-8430 **Fax** (440) 775-8683

Email Human.Resources@oberlin.edu

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

Campus Location Service Building, Suite 205

Address 173 West Lorain Street, Suite 205 Oberlin, OH 44074

Thank you,

[Tom Schiltz](#)

Director of Compensation and Benefits

[Marion B. Burnworth](#)

Benefits Representative