DEAR OBERLIN COLLEGE RETIREE CHOICE (HRA) STIPEND PARTICIPANTS, OCTOBER 2020

Oberlin College and Conservatory’s open enrollment period began on October 15th and will continue through Monday, December 7, 2020 at 5:00 PM.

This is your annual opportunity to review and make changes to your benefits.

Any changes made to your benefits 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 December 7, 2020 has passed, your choices are binding until the next open enrollment period.

Please submit your paperwork to HR by December 7th at 5:00 P.M.

- Email is preferred: human.resources@oberlin.edu (no need to send original copy)
- Fax is available: (440) 775-8683
- Office Hours: Monday – Friday 8:00 AM to 5:00PM
- Mail: Oberlin College HR 173 W Lorain St. Suite 205 Oberlin, OH 44074
- A lock box is provided after hours.

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 Dental, and/or Vision coverage by completing a Cancellation Form.
Decline Medical coverage by completing a Retiree Benefits Enrollment Form.
- Check the “Decline Coverage” section of the form, sign and date.

**Health Options for 2021:** You will continue to have the option to remain on the Oberlin College Health Reimbursement Account (HRA) - **OR** - If you are under the age of 65, you may enrolled in the Retiree OAPA PPO Plan A with Medical Mutual of Ohio (MMO) and CVS Caremark and remain on this plan until you become eligible for Medicare - **OR** - If you are age 65 or older, you will have the option to enroll in our Group Medicare Advantage Plan with MedMutual and SilverScript for prescription coverage.

**Health Option #1**
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 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.

**Please Note:** If you would like to continue to receive the healthcare stipend *in lieu of healthcare insurance and prescription coverage in 2021, you MUST re-enroll by completing the enclosed Retiree Benefits Enrollment Form to Human Resources by the end of open enrollment. December 7, 2020 at 5:00 PM

More details regarding the Retiree Stipend are enclosed in your packet. The stipend amounts have not changed for 2021.

If you have a Medical Mutual HRA debit card you may continue to use your current card until it expires. If and when your card expires, you will be mailed a new debit card.

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.

**Health Option #2**
If you are under the age of 65, you may enrolled in the Retiree OAPA PPO Plan A with Medical Mutual of Ohio (MMO) and CVS Caremark and remain on this plan until you become eligible for Medicare.
The provider network is called **SuperMed PPO**. To search for a Medical Facility, Physician or Specialty Physician, go to: https://providersearch.medmutual.com/ For providers outside of Ohio, you will use the **Aetna Open Choice PPO** network.

**Make the most of your benefits.** A variety of programs, discounts, tools and resources are available through Medical Mutual. Visit MedMutual.com/Member 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 **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.

**Monthly Premium (including prescription coverage) for retirees who retired at age 62 or older:** Effective January 1, 2021 rates have been increased by 10%

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single (over age 65)</strong></td>
<td>$176</td>
</tr>
<tr>
<td><strong>Family (Retiree OR Spouse/DP over age 65, no dependent(s))</strong></td>
<td>$409</td>
</tr>
<tr>
<td><strong>Family (Retiree AND Spouse/DP over age 65, no dependent(s))</strong></td>
<td>$333</td>
</tr>
</tbody>
</table>

If you retired between the age 52 – 61 and you/or your covered spouse/domestic partner are now age 65 or older, the RAMP premium schedule below applies to you. These rates have been increased by 10%

**RAMP Schedule**

*January 1, 2021 - December 31, 2021*

<table>
<thead>
<tr>
<th>Age at the time of Retirement</th>
<th>Years of Service</th>
<th>Single Coverage Under 65</th>
<th>Single Coverage Over 65</th>
<th>Family Coverage Under 65</th>
<th>Family Coverage Over 65</th>
<th>Family Coverage Under 65</th>
<th>Family Coverage Over 65</th>
</tr>
</thead>
<tbody>
<tr>
<td>52</td>
<td>10 or more</td>
<td>$809</td>
<td>$440</td>
<td>$1,727</td>
<td>$1,024</td>
<td>$834</td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>10 or more</td>
<td>$750</td>
<td>$414</td>
<td>$1,625</td>
<td>$961</td>
<td>$783</td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>10 or more</td>
<td>$711</td>
<td>$387</td>
<td>$1,520</td>
<td>$901</td>
<td>$734</td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>10 or more</td>
<td>$662</td>
<td>$361</td>
<td>$1,417</td>
<td>$839</td>
<td>$684</td>
<td></td>
</tr>
<tr>
<td>56</td>
<td>10 or more</td>
<td>$615</td>
<td>$334</td>
<td>$1,313</td>
<td>$779</td>
<td>$635</td>
<td></td>
</tr>
<tr>
<td>57</td>
<td>10 or more</td>
<td>$565</td>
<td>$308</td>
<td>$1,210</td>
<td>$716</td>
<td>$584</td>
<td></td>
</tr>
<tr>
<td>58</td>
<td>10 or more</td>
<td>$517</td>
<td>$284</td>
<td>$1,106</td>
<td>$656</td>
<td>$544</td>
<td></td>
</tr>
<tr>
<td>59</td>
<td>10 or more</td>
<td>$469</td>
<td>$254</td>
<td>$1,001</td>
<td>$594</td>
<td>$484</td>
<td></td>
</tr>
<tr>
<td>60</td>
<td>10 or more</td>
<td>$433</td>
<td>$229</td>
<td>$802</td>
<td>$531</td>
<td>$433</td>
<td></td>
</tr>
<tr>
<td>61</td>
<td>10 or more</td>
<td>$372</td>
<td>$202</td>
<td>$794</td>
<td>$471</td>
<td>$384</td>
<td></td>
</tr>
<tr>
<td>62</td>
<td>10 or more</td>
<td>$323</td>
<td>$176</td>
<td>$691</td>
<td>$409</td>
<td>$333</td>
<td></td>
</tr>
</tbody>
</table>
 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 prescription drug needs at a CVS pharmacy.

A copy of the 2021 Preferred Drug list is enclosed. For an electronic copy visit our website at: www.oberlin.edu/human-resources/open-enrollment

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 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.

Health Option #3
If you are age 65 or older, you will have the option to enroll in our Group Medicare Advantage Plan with MedMutual and SilverScript for prescription coverage.

After you complete the enclosed enrollment form and send it to HR, you will get a welcome kit mailed to your from MedMutual and SilverScript.


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)

Voluntary Dental Superior Dental Care (SDC) will continue to administer our dental options in 2021. No changes have been made to the plan options, plan design, or rates.

Three plan options are available. For coverage information, please review the Superior Dental Plan options (enclosed). SDC’s general Evidence of Coverage (enclosed) Schedule of Benefits for our Network Only plan, Core plan, and Enhanced plan (enclosed).

SDC’s network offers over half a million access points throughout the US! To locate a participating dentist, go to: https://www.superiordental.com/find-a-dentist
SDC provides you with the ability to securely access plan information, view claims, print ID cards, and more. Go online to Superior Direct Connect or download the mobile app, which is available through the Apple App Store or Google Play Store.

**ID cards:** If you enroll in new coverage or change your plan option for 2021, you will receive a new ID card from Superior Dental Care (SDC). If you do not make any changes to your existing coverage, you will not receive a new ID card.

**Monthly Premium - No changes**

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

**Voluntary Vision** will continue to be administered by Medical Mutual using the EyeMed national vision care network. No changes have been made to the plan design, or rates.

For coverage information, please review the Vision Plan Highlights (enclosed)

The provider network is called Access.

Go online to locate an EyeMed Provider: [https://www.eyemedvisioncare.com](https://www.eyemedvisioncare.com)

**ID cards:** If you enroll in new coverage you will receive an ID card from Medical Mutual prior to January 1, 2021. If you do not make any changes you will not receive a new ID card.

**Monthly Premium - No changes**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$6.92</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$13.84</td>
</tr>
<tr>
<td>Family</td>
<td>$19.04</td>
</tr>
</tbody>
</table>

**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 or visit The Human Resources Open Enrollment page online.

Thank you,

Tom Schiltz  Marion B. Burnworth
Director of Compensation and Benefits  Benefits Representative