2020 UAW Members
This document describes the general differences between the medical CDHP with HSA, PPO NBIR (incentive), and PPO NBSR (standard) plan options. Definitions of terms are sourced from healthcare.gov.

**PREMIUMS**

<table>
<thead>
<tr>
<th>SPENDING ACCOUNTS</th>
<th>Rollover</th>
<th>Interest</th>
<th>Contribution Limit</th>
<th>Maximum Annual College Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NBSR + NBIR</strong></td>
<td>No</td>
<td>No</td>
<td>$2,700</td>
<td>$0</td>
</tr>
<tr>
<td><strong>CDHP</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>$3,550 + $7,100 + $1,000</td>
<td>$1,000 + $1,500 + $2,000</td>
</tr>
</tbody>
</table>

**MEDICAL COINSURANCE**

<table>
<thead>
<tr>
<th>IN–NETWORK</th>
<th>OUT–OF–NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>90% plan</td>
<td>65% plan</td>
</tr>
<tr>
<td>10% employee</td>
<td>35% employee</td>
</tr>
<tr>
<td>90% plan</td>
<td>65% plan</td>
</tr>
<tr>
<td>10% employee</td>
<td>35% employee</td>
</tr>
<tr>
<td>80% plan</td>
<td>60% plan</td>
</tr>
<tr>
<td>20% employee</td>
<td>40% employee</td>
</tr>
</tbody>
</table>

**A flexible spending account (FSA) is available.** An FSA is an arrangement you set up through Oberlin College to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.

**A health savings account (HSA) is available.** An HSA is a medical savings account available to taxpayers enrolled in a High Deductible Health Plan used to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.

**Coinsurance** describes the share of the costs of a covered health care service after reaching the deductible, calculated as a percent of the allowed amount for the service.
### Prescription Drug Cost

#### Preventive Maintenance Generics
- **NBIR**: Free
- **NBSR**: Free
- **CDHP**: Free

#### Most Other Generics
- **NBIR**: $15
- **NBSR**: $15
- **CDHP**: 80% plan, 20% employee

#### Brand Drugs
- **NBIR**: $60 preferred drugs, $90 non-preferred drugs
- **NBSR**: $60 preferred drugs, $90 non-preferred drugs
- **CDHP**: 80% plan, 20% employee

#### Drugs Subject to Deductible
- **No**
- **No**
- **Yes**

### Deductibles

#### IN-NETWORK
- **NBIR**
  - Single Employee: $310
  - Employee + Spouse or Children: $620
  - Family: $620
- **NBSR**
  - Single Employee: $450
  - Employee + Spouse or Children: $900
  - Family: $900
- **CDHP**
  - Single Employee: $2,000
  - Employee + Spouse or Children: $3,000
  - Family: $4,000

#### OUT-OF-NETWORK
- **NBIR**
  - Single Employee: $620
  - Employee + Spouse or Children: $1,240
  - Family: $1,240
- **NBSR**
  - Single Employee: $900
  - Employee + Spouse or Children: $1,800
  - Family: $1,800
- **CDHP**
  - Single Employee: $4,000
  - Employee + Spouse or Children: $6,000
  - Family: $8,000

### Preventive Care

- **NBIR**
  - Covered at 100% with no deductible
- **NBSR**
  - Covered at 100% with no deductible
- **CDHP**
  - Covered at 100% with no deductible

### Deductible

- Your deductible is the amount you owe for covered health care services before your health plan begins to pay. The deductible may not apply to all services.

### Preventive Care

- Preventive care includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.
## Out-of-Pocket Maximums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Single Employee</th>
<th>Employee + Spouse or Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NBIR</td>
<td>$1,550</td>
<td>$3,100</td>
<td>$3,100</td>
</tr>
<tr>
<td>NBSR</td>
<td>$2,250</td>
<td>$4,500</td>
<td>$4,500</td>
</tr>
<tr>
<td>CDHP</td>
<td>$4,000</td>
<td>$6,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>OUT-OF-NETWORK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Employee</td>
<td>$3,100</td>
<td>$6,200</td>
<td>$6,200</td>
</tr>
<tr>
<td>Employee + Spouse or Children</td>
<td>$6,200</td>
<td>$12,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>Family</td>
<td>$8,000</td>
<td>$16,000</td>
<td>$16,000</td>
</tr>
</tbody>
</table>

The most you pay during a policy period (usually one year) before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges.

## Frequently Asked Questions

We know that health care can be confusing. Here are some of the most frequently asked questions about the new plan options.

1. **How can I enroll in the CDHP with HSA?**
   To be eligible for HSA funding from Oberlin College, you must complete an annual biometric screening and a health risk assessment.

2. **How can I increase the College’s contribution to my HSA?**
   Under the CDHP, you can complete voluntary health actions to earn additional contributions to your HSA. Examples of health actions include seeing your primary care physician annually for a preventive care visit or participate in Lifestyle coaching through Medical Mutual.

3. **How are the differences in prescription drug cost sharing going to affect me if I switch to the CHDP?**
   Under the CDHP, most prescription drugs are subject to the deductible rather than a fixed co-pay. The College’s contributions to your HSA will help defray those costs. You will no longer have a fixed price for a given tier of prescription drug, but a percentage, or share, of the actual prescription drug cost.

4. **Where can I get more information?**
   For more information, please visit www.oberlin.edu/human-resources/health-benefits

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Note: This plan comparison outlines the highlights of each plan and is to be used for informational and educational purposes only. The plan comparison is not intended to be a summary plan description, insurance certificate, or other official plan document. If there are differences between this plan comparison summary and the official plan documents, the information in the official plan documents takes precedence.