DEAR FACULTY, A&PS, CONFIDENTIAL, UAW and OCSA COLLEAGUES, OCTOBER 11, 2021

The annual open enrollment begins Monday, October 11th and will continue through Friday, October 29th 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, 2022.

Open enrollment is important because it may be the only time you can make changes to your benefits. Once Friday, October 29th has passed, your choices are binding through December 31, 2022. The only exceptions allowed are qualifying events; such as, marriage, divorce, birth/adoption of a child, change in dependent eligibility, and change in employment status or loss of other coverage.

This introductory video is accompanied by several other YouTube videos that have been produced in response to FAQ’s from our institutional community. We encourage to select and watch those videos that are important to them. The informational webinars, FAQ’s, Educational Videos, 2022 CDHP Informational Booklet, and online tool called Picwell will help you make your benefit decisions. Visit the Consumer Driven Health Plan webpage to engage at a time that works best for your schedule.

Online enrollment is preferred. Go to OberView and log in using your Obie ID. Select Open Enrollment. You must click “COMPLETE” or your changes will not save. View your benefit statement for Jan 01, 2022 to see your choices for the upcoming year.

- For assistance, the 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 to HR. Include all accommodating documentation by Friday, October 29th 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.

*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.

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.

**All employees** are responsible for notifying HR of any changes in personal status changes or contact information. You may update your biographical and demographic profile online in OberView. You are limited to updating only specific information, including your preferred name, gender identity, personal pronouns, personal phone number(s), personal mailing address, 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 enter a 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 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 26, Wednesday, October 27, and Thursday, October 28th
- Appointments are every 30 minutes (AM and PM)
- Please request an order from your physician so you will be well prepared in advance.

To schedule an appointment, please send an email to human.resources@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 option for 2022: Faculty, A&PS, Confidential, UAW, and OCSA Employees will have one health plan option – the Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA). If you are not eligible for an HSA, you will be enrolled in the Health Reimbursement Account (HRA). Our Prescription drug benefit will continue to be administered by CVS Caremark.

Are you declining medical coverage? If so, you are required to document your waiver. You may also decline online in OberView or indicate “waive coverage” and provide the reason by signing the Benefits Enrollment Form.

ID CARDS: 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. Your ID card will include pharmacy benefit information. Dependent name(s) will not be listed on your ID card.

ID cards will be mailed to the address on file with Human Resources. If your address has changed, you must change your mailing address with Human Resources within 30 days of your effective date.

Register for a secure account to find doctors in your network, estimate costs, check claims, receive your Explanation of Benefits (EOB) and more by going to Medical Mutual’s website My Health Plan.

Download the Mobile App for free now from the Apple App Store or Google Play by searching MedMutual.

The provider network has not changed and is called SuperMed PPO.
- To search for a Medical Facility or Physician, click here.
  - For outside of Ohio, you will use the Aetna Open Choice PPO network.

View the
- 2022 Faculty/A&PS/Confidential/UAW/OCSA Health Plan Highlights
- Summary of Benefits and Coverage: Single / Employee + SP/DP / Employee + Child(ren) / Family
- For detailed plan information, exclusions and definitions review the Summary Plan Description: Single / Employee + SP/DP / Employee + Child(ren) / Family

Medical Monthly Premium (based on a % of your gross) Rates will remain the same in 2022

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>CDHP With HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Employee only)</td>
<td>1.75%</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>3.50%</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>3.50%</td>
</tr>
<tr>
<td>Employee + 2 Children</td>
<td>3.50%</td>
</tr>
<tr>
<td>Employee + 3 Children</td>
<td>3.50%</td>
</tr>
<tr>
<td>Family</td>
<td>4.50%</td>
</tr>
<tr>
<td>*Family (both parents OC employee)</td>
<td></td>
</tr>
</tbody>
</table>

*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 2022.

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP with HSA</td>
<td>80% Plan</td>
<td>60% Plan</td>
</tr>
<tr>
<td></td>
<td>20% Employee</td>
<td>40% Employee</td>
</tr>
</tbody>
</table>

Annual Deductible – No changes in 2022

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP Single</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>CDHP Employee + Spouse or Child(ren)</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>CDHP Family</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

Annual Out-Of-Pocket Maximum – No changes in 2022

<table>
<thead>
<tr>
<th></th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP Single</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>CDHP Employee + Spouse or Child(ren)</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>CDHP Family</td>
<td>$8,000</td>
<td>$16,000</td>
</tr>
</tbody>
</table>

VS Caremark will continue to administer the college’s prescription drug benefits. The network has not changed. It includes more than 68,000 pharmacies. Members are not required to manage their prescription drug needs at a local CVS pharmacy.

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

Do you want to see the cost of your prescription under the CDHP plan before you meet your deductible, and price lower cost options?

The Drug Price Comparison Tool links below were created for those enrolling into the CDHP health plan. The default pharmacy will be CVS. There is an option for you to change the pharmacy. If the prescription is a maintenance medication, it will show the 90 day option.

- **PRE-DEDUCTIBLE** - To estimate the cost under the CDHP plan before you meet your deductible.
- **POST-DEDUCTIBLE** - To estimate the cost under the CDHP plan before after you have met your deductible.
Beginning on, January 1, 2022, members will no longer be able to fill a 90 day prescription at a Non-CVS Pharmacy. You may enroll in convenient home delivery or fill your 90 prescription at a CVS Pharmacy. Click here to find a Network Pharmacy.

The ID CARD from Medical Mutual will include pharmacy benefit plan information.

- No Cost Preventive Services and Drug List
- Preferred Drug List
- 2022 Formulary Updates
- Preventive Drug List – (CDHP plan Generics only)

**Prescription Coverage (In Network only)** – Drugs are subject to your deductible. After deductible the coinsurance applies.

<table>
<thead>
<tr>
<th>Preventive Maintenance Generic's</th>
<th>Free</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most Other Generics</td>
<td>80% plan 20% Employee</td>
</tr>
<tr>
<td>Brand Name Drugs</td>
<td>80% plan 20% Employee</td>
</tr>
</tbody>
</table>

**Health Savings Account (HSA) / Health Reimbursement Account (HRA)** –

The CDHP Plan is a high deductible health plan that is paired with a Health Savings Account or Health Reimbursement Account to offset qualified health expenses.

**Health Savings Account (HSA)** – Per IRS regulations, HSAs are tax-deductible savings accounts designed to help individuals and families pay for qualified health expenses. Year-end balances roll over and are always yours if you leave or retire.

Who is eligible for an HSA? You must be:

- Enrolled in the Oberlin College CDHP Plan
- Not be enrolled in secondary insurance (such as through your spouse) that provides first-dollar coverage such as a traditional PPO plan.
- Not enrolled in Medicare Part A or Part B
- Not able to be claimed as a dependent on someone else’s tax return.

**NOTE:** If you are not qualified to make or receive contributions into an HSA, you may still sign up for the College’s CDHP medical plan; however, it will be paired with an employer-funded Health Reimbursement Arrangement (HRA) instead of an HSA.

Employees have the option to fund your HSA account with pre-tax payroll deductions. You may enroll online or complete the HSA Enrollment Form. The IRS sets the contribution limits annually for HSAs.
The amounts have been increased for 2022. These amounts include both employee and employer contribution amounts combined.

<table>
<thead>
<tr>
<th>2022 IRS Contribution Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td>Age 55 or older in 2022</td>
</tr>
</tbody>
</table>

If you are new to the High Deductible CDHP plan in 2022, a Medical Mutual Authorization Form will need to be completed and sent to HR.

- To activate your HSA account, click here.
- HSA Enrollment Guide
- How to open your HSA account.

Health Reimbursement Account (HRA) - An HRA is an employer-funded plan from which employees are reimbursed tax-free for qualified expenses. The College will contribute the same annual funding amounts into HRA and HSA accounts. Unused HRA and HSA funds will roll over year-to-year. However, the IRS only permits employers to contribute to HRA accounts and they are not employee-owned like HSA accounts, so when you leave employment or dis-enroll from the CDHP plan, the HRA funds are forfeited.

**NOTE:** HRAs can only be funded by employers (not employees), and you will not be taxed on the College’s HRA contributions.

HSA/HRA Oberlin College Funding Amount – Oberlin College will contribute four (4) equal quarterly deposits into your HSA.

<table>
<thead>
<tr>
<th>2022 Annual Oberlin College Contribution Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>
Flexible Spending Account (FSA) WageWorks will continue to administer our FSA plan. An FSA allows participants to make pre-tax contributions to pay for eligible expenses. If you are enrolled in a Health - or - Dependent FSA in 2021, it will terminate on December 31, 2021.

The 2022 Healthcare FSA is only available to members of OCOPE who are enrolled in the OBIR PPO Plan. If you are enrolled in the CDHP with HSA, you are not eligible for a Health FSA.

To re-enroll for 2022, enroll online in OberView or complete a 2022 FSA Enrollment Form.

If your WageWorks card has not expired, you may continue to use your current Visa Card until it expires.

- The Health FSA 2022 IRS maximum contribution amount is $2,750.

The Dependent Care FSA (for children under the age of 13 or for elderly dependents who reside with you) reimburses the participant for eligible dependent care expenses such as day care, preschool, before/after school care programs, summer camps, and Nanny expenses attributed to dependent care.

- The Dependent Care 2022 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.

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.

Plan Options and Monthly Premium – No changes in 2022

<table>
<thead>
<tr>
<th></th>
<th>Network ONLY</th>
<th>CORE Plan</th>
<th>ENHANCED Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$22.18</td>
<td>$25.99</td>
<td>$32.33</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$44.37</td>
<td>$52.09</td>
<td>$64.56</td>
</tr>
<tr>
<td>Family</td>
<td>$79.85</td>
<td>$95.05</td>
<td>$117.82</td>
</tr>
</tbody>
</table>
Voluntary Vision will continue to be administered by Medical Mutual using the EyeMed national vision care network. The provider network has not changed and is called Access. Find a participating provider by going here: Eye Med Provider Locator.

If you are enrolled in our group health plan – the same ID card will be used for Vision claims. If you do not make changes, you will not be mailed a new ID card.

Plan Options and Monthly Premium - No changes in 2022

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premium</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>

For a summary of coverage information, review the Vision Plan Highlights.

For specific plan coverage and definitions, review the Summary Plan Description Document.

Optional Term Life/Accidental Death & Dismemberment (AD&D) will continue to remain with Unum. Rates and options will continue to remain the same in 2022. Read more, by clicking here to see how this can help protect you, your family, and your finances.

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.

The effective date of coverage for all amounts over the guarantee issue amount is determined when you are approved by Unum. All amounts up to the guarantee issued amount will be January 1, 2022.

- Optional Life/AD&D Rate Sheet
- Optional Life / AD&D Enrollment Form

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 2022. Enroll online in OberView or complete our Charitable Donation Form.
Our 2022 charities have not changed and are:

- 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

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.

**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