Dear Oberlin College Retiree (Ages 65 +),

Oberlin College and Conservatory’s open enrollment period for retirees begins October 15th and will continue through December 7, 2021 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, 2022.

Oberlin College has a passive open enrollment period, meaning if no changes are made, the benefits you are enrolled in will roll over into the next calendar year.

Open enrollment is important because it may be the only time you can make changes to your benefits. Once December 7, 2021 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 5:00 PM
- 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. Relevant changes include name change, address, phone number, emergency contact information, a change in your retiree life insurance beneficiary. 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/Opt out of the Medicare Advantage Plan with SilverScript by completing a Retiree Benefits Enrollment Form.
• Indicate “Decline Coverage” on the form, sign and date.
  • Send your signed form to Oberlin College HR Department
• Contact MedMutual at 1-800-801-4823 (TTY: 711 for hearing impaired) to confirm your decision to opt-out of coverage.
• Contact SilverScript at 1-866-235-5660 (TTY: 711 for hearing impaired) to confirm your decision to opt-out of coverage.

EALTH OPTIONS FOR 2022: You will continue to have the option to remain on our Group Medicare Advantage Plan with MedMutual and SilverScript for prescription coverage OR elect an Oberlin College Health Reimbursement Account (HRA) healthcare stipend in lieu of healthcare insurance.

Medical Mutual Medicare Advantage 2022 Plan

There have been no plan design changes to our Medicare Advantage Plan.

Providers - Group Medicare Advantage PPO Plan

• In-network, full-benefit coverage for services incurred anywhere in the US or US territories.
• Must use providers that accept Medicare.
• No travel restrictions.
• Providers that accept Medicare or MedMutual Advantage plans can be found using search tools.
• https://www.medicare.gov/
• https://providersearch.medmutual.com/

Information for plan year 2022 was mailed to your home from Medical Mutual. Electronic versions of these documents are listed below and may be accessed online at: https://www.oberlin.edu/human-resources/open-enrollment:

• 2022 Medical Mutual Directory and Evidence of Coverage Requests
• 2022 Medical Mutual Annual Notice of Changes
• 2022 Medical Mutual Evidence of Coverage
• 2022 Medical Mutual Summary of Benefits

Monthly Premium (including prescription coverage) for retirees who retired at age 62 or older: Effective January 1, 2022 rates have been increased by 5.25%

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (over age 65)</td>
<td>$185</td>
</tr>
<tr>
<td>Family (Retiree OR Spouse/DP over age 65, no dependent(s))</td>
<td>$409</td>
</tr>
<tr>
<td>Family (Retiree AND Spouse/DP over age 65, no dependent(s))</td>
<td>$350</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 5.25%

<table>
<thead>
<tr>
<th>Age at the time of retirement and 10 or more 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 1 Over 65</th>
<th>Family Coverage 2 Over 65</th>
</tr>
</thead>
<tbody>
<tr>
<td>52</td>
<td>$851</td>
<td>$463</td>
<td>$1,818</td>
<td>$1,078</td>
<td>$878</td>
</tr>
<tr>
<td>53</td>
<td>$800</td>
<td>$436</td>
<td>$1,710</td>
<td>$1,011</td>
<td>$824</td>
</tr>
<tr>
<td>54</td>
<td>$748</td>
<td>$407</td>
<td>$1,600</td>
<td>$948</td>
<td>$773</td>
</tr>
<tr>
<td>55</td>
<td>$697</td>
<td>$380</td>
<td>$1,491</td>
<td>$883</td>
<td>$720</td>
</tr>
<tr>
<td>56</td>
<td>$647</td>
<td>$352</td>
<td>$1,382</td>
<td>$820</td>
<td>$668</td>
</tr>
<tr>
<td>57</td>
<td>$595</td>
<td>$324</td>
<td>$1,274</td>
<td>$754</td>
<td>$615</td>
</tr>
<tr>
<td>58</td>
<td>$544</td>
<td>$299</td>
<td>$1,164</td>
<td>$690</td>
<td>$594</td>
</tr>
<tr>
<td>59</td>
<td>$494</td>
<td>$267</td>
<td>$1,054</td>
<td>$625</td>
<td>$509</td>
</tr>
<tr>
<td>60</td>
<td>$456</td>
<td>$241</td>
<td>$944</td>
<td>$559</td>
<td>$456</td>
</tr>
<tr>
<td>61</td>
<td>$412</td>
<td>$213</td>
<td>$836</td>
<td>$496</td>
<td>$404</td>
</tr>
<tr>
<td>62</td>
<td>$340</td>
<td>$185</td>
<td>$727</td>
<td>$430</td>
<td>$350</td>
</tr>
</tbody>
</table>

**SilverScript** will continue to administer our Medicare Prescription Drug Plan (Part D). 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.

Information for plan year 2022 was mailed to your home from Medical Mutual. Electronic versions of these documents are listed below and may be accessed online at: [https://www.oberlin.edu/human-resources/open-enrollment](https://www.oberlin.edu/human-resources/open-enrollment):

- [2022 SilverScript Summary of Benefits](#)
- [2022 SilverScript Formulary](#)
- [2022 Annual Notice of Changes](#)
- [2022 SilverScript Evidence of Coverage](#)

There have been no changes to the plan design for 2022.

<table>
<thead>
<tr>
<th>Network Retail Pharmacy (30-day) Supply</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic (tier 1)</td>
<td>$10</td>
</tr>
<tr>
<td>Preferred Brand (tier 2)</td>
<td>$50</td>
</tr>
<tr>
<td>Non-Preferred Brand (tier 3)</td>
<td>$75</td>
</tr>
<tr>
<td>Specialty Drugs (tier 4)</td>
<td>$100</td>
</tr>
</tbody>
</table>
Health Option #2

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. The HRA may also be used to pay for qualified healthcare expenses.

More details regarding the Retiree Stipend are enclosed in your packet.

An HRA debit card will be mailed to you, allowing you to access the amount set aside.

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.

PLEASE NOTE: If you choose the HRA Healthcare stipend option, you are required to opt-out of our Medicare Advantage Plan by calling MedMutual and SilverScript. You will also be required to submit a new Retiree Enrollment Form for 2022. Below are specific details.

- Complete Retiree Benefits Enrollment Form and send it to HR as soon as possible.
- Call MedMutual at 1-800-801-4823 (TTY: 711 for hearing impaired) to confirm your decision to opt-out of coverage so they can make note of this on your account.
- Contact SilverScript at 1-866-235-5660 (TTY: 711 for hearing impaired) to confirm your decision to opt-out of coverage so they can make note of this on your account.

Voluntary Dental Superior Dental Care (SDC) will continue to administer our dental options in 2022. 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, 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></th>
<th>Network Only</th>
<th>Core Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$22.18</td>
<td>$25.99</td>
<td>$33.33</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$44.37</td>
<td>$52.09</td>
<td>$66.56</td>
</tr>
<tr>
<td>Family</td>
<td>$79.85</td>
<td>$95.05</td>
<td>$121.46</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

**ID cards:** If you enroll in new coverage you will receive an ID card from Medical Mutual. 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**  
Director of Compensation and Benefits

**Marion B. Burnworth**  
Benefits Representative