DEAR OBERLIN COLLEGE RETIREE CHOICE (HRA) STIPEND PARTICIPANTS,  
OCTOBER 2021

Oberlin College and Conservatory’s open enrollment period for retirees begins **October 15**th 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**.

**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.

- **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 available 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.

Medical Mutual will continue to administer our Health Reimbursement Account healthcare stipend.
**HEALTH OPTIONS FOR 2022** You may remain on the Health Reimbursement Account (HRA) healthcare stipend option OR enroll into – the Consumer Driven Health Plan (CDHP) with a Health Reimbursement Account (HRA). – and remain on this plan until you become eligible for Medicare ~ OR ~ if you are eligible and enrolled in Medicare Part A and Part B, you may enroll into our Group Medicare Advantage Plan with Medical Mutual and SilverScript for prescription coverage (Medicare Part D).

**Option 1**

To remain on the Health Reimbursement Account (HRA) healthcare stipend option *in lieu of healthcare insurance*, complete the enclosed Retiree Enrollment Form and send it to Human Resources.

An HRA is an employer-funded plan from which employees are reimbursed tax-free for qualified expenses. It may be used to purchase a different healthcare plan from any other healthcare provider and pay for medical, vision, and dental expenses.

To access a list of qualified expenses, go to: https://www.irs.gov/pub502

More details regarding the Retiree Healthcare Stipend are enclosed.

You may continue to use your HRA debit card until it expires. When it expires, a new one will be mailed to you.

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.

**Option 2**

If you are not eligible for Medicare you may enroll in the Oberlin College CDHP plan with a HRA. To enroll complete the enclosed Retiree Enrollment Form. Your effective date of coverage will be January 1, 2022.

New ID cards will be mailed to you. Your Member ID number with Medical Mutual will remain the same. The group number will change.

You will receive a Medical Mutual HRA debit card. The debit card is a special-purpose Mastercard that can be used only for qualified expenses. It cannot be used, for instance, at gas stations or restaurants. You will not receive a monthly bill or be charged interest.
The provider network has not changed and is called **SuperMed PPO**. To search for a Medical Facility or Physician, go to: [https://providersearch.medmutual.com/](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. Visit [MedMutual.com/Member](https://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)](https://MedMutual.com/Member), and more!

[Download](https://MedMutual.com/Member) the Mobile App for free from the [Apple App Store](https://AppStore) or [Google Play](https://PlayStore) by searching MedMutual.

To view the CDHP Plan with HRA **Summary of Benefits of Coverage** online visit: [https://www.oberlin.edu/human-resources/open-enrollment](https://www.oberlin.edu/human-resources/open-enrollment)

- **Single**
- **Retiree + Spouse or Domestic Partner**
- **Retiree + Child(ren)**
- **Family**

To view the CDHP Plan with HRA **Summary Plan Description** online visit: [https://www.oberlin.edu/human-resources/open-enrollment](https://www.oberlin.edu/human-resources/open-enrollment)

- **Single**
- **Retiree + Spouse or Domestic Partner**
- **Retiree + Child(ren)**
- **Family**

**Monthly Medical and Prescription Premium** – Effective January 1, 2022 rates will increase by 5.25%

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Retiree only age 62 through 64)</td>
<td>$340</td>
</tr>
<tr>
<td>Single (over age 65)</td>
<td>$185</td>
</tr>
<tr>
<td>Family</td>
<td>$727</td>
</tr>
<tr>
<td>Family (Retiree <strong>OR</strong> Spouse/DP over age 65, no dependent(s))</td>
<td>$430</td>
</tr>
<tr>
<td>Family (Retiree <strong>AND</strong> 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.

### Annual Deductible
The deductible is the amount you owe for covered health care services before your health plan begins to pay. The deductible does not apply to Preventive services.

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

### Medical Coinsurance
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.

<table>
<thead>
<tr>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP with HRA</td>
<td>80% Plan 60% Plan</td>
</tr>
<tr>
<td>20% Employee</td>
<td>40% Employee</td>
</tr>
</tbody>
</table>
**Preventive Care** – Preventive care is routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.

<table>
<thead>
<tr>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDHP with HRA</td>
<td>Covered at 100% - No deductible.</td>
</tr>
</tbody>
</table>

**Annual Out-Of-Pocket Maximum** – The most you pay during a policy period before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges.

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

**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 funds into an HRA. The IRS only permits employers to contribute to HRA accounts and they are not employee-owned like HSA accounts, so when you are eligible for Medicare or dis-enroll from the CDHP plan, the HRA funds are forfeited.

**NOTE:** You will not be taxed on the College’s HRA contributions.

**HRA Oberlin College Funding Amount** – Oberlin College will deposit the following annual amount in January 2022. Unused HRA funds will roll over year-to-year. When you are eligible for Medicare or dis-enroll from the CDHP plan, the HRA funds are forfeited.

**2022 Annual Oberlin College Contribution Amount**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,500</td>
</tr>
<tr>
<td>Retiree + Spouse/DP</td>
<td>$2,250</td>
</tr>
<tr>
<td>Retiree + Child(ren)</td>
<td>$2,250</td>
</tr>
<tr>
<td>Family</td>
<td>$3,000</td>
</tr>
</tbody>
</table>
**VS Caremark** will continue to administer the 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 access your prescription benefits, register your account at [Caremark.com](https://caremark.com).

**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.

To access the links below–visit our Open Enrollment Webpage at: [https://www.oberlin.edu/human-resources/open-enrollment](https://www.oberlin.edu/human-resources/open-enrollment). Click on Retiree Medical and Prescription coverage.

- **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, January 1, 2022, members will no longer be able to fill a 90-day prescription at a **Non-CVS Pharmacy**. You may fill your 90 prescription at a CVS Pharmacy or enroll in **convenient home delivery**.

To locate an In Network pharmacy go to [www.caremark.com](http://www.caremark.com)

- **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>
**Option 3**

If you are age 65 or older, and/or enrolled in Medicare Part A and Part B, you may enroll in our Group Medicare Advantage Plan with Medical Mutual and SilverScript for prescription coverage (Medicare Part D).

Complete the enclosed enrollment form and send it to HR, you will get a welcome kit mailed to you from Medical Mutual and SilverScript.

**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://www.medicare.gov/)
- [https://providersearch.medmutual.com/](https://providersearch.medmutual.com/)

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 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](#)

SilverScript will 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.*

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](#)
<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>

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 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 Schedule of Benefits for our Network Only plan, Core plan, and Enhanced plan).

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 Dental Premium - No changes.
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.

<table>
<thead>
<tr>
<th>Monthly Vision Premium -</th>
<th>No changes.</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 https://www.oberlin.edu/human-resources/open-enrollment.

Thank you,

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