

2022 Benefits Open Enrollment

October 10-28, 2022

All changes made will be effective January 1, 2023

Open Enrollment is your annual opportunity to review and make changes to your benefits.

We encourage you to thoroughly review this brief summary of important information and visit <https://www.oberlin.edu/human-resources/open-enrollment> to learn more about the benefits offered and changes for 2023. These resources can help explain the benefits and coverage options as you consider what will best meet your needs.

ENROLLMENT OPPORTUNITIES

- **Medical and Prescription** - A choice to enroll in the CDHP with HSA/HRA plan.
- **Dental** - A choice of three plan options with different levels of coverage.
- **Vision** - A choice of one vision plan.
- **Life / AD&D Insurance** - Enroll or increase coverage in Optional Group Term Life coverage for yourself, spouse/domestic partner, and/or child(ren). New enrollment and increases in amounts may require EOI.
- **Health Savings Account** - A choice to contribute into your HSA account via payroll deduction.
- **Dependent Care Flexible Spending Account** - A choice to enroll in Dependent Care FSA.

Online Enrollment Guide

- [Reference this online open enrollment guide](#) to help you navigate your way.
- If you do not have access to a computer, you may use one located in Human Resources.
- If you prefer paper enrollment, email forms to human.resources@oberlin.edu for scanning and processing. Fax is available (440) 775-8438 A lockbox is available after hours.
- The last day of open enrollment is Friday, **Oct 28, 2022**

View your 2023 Benefit Summary

Login To [OverView](#). Go to the Employee Dashboard. Click on Benefits. Click on Current Summary. Select January 1, 2023.. These are the benefits you are enrolled in for 2023.

What's Changing in 2023

Medical Benefits - Medical Mutual

- CDHP with HSA/HRA Plan: There are no changes to the plan design or cost of coverage.
- If a Spouse/Domestic Partner will be covered on your plan in 2023, a Spousal Coordination of Benefits form must be completed and returned to HR by the end of business day 10/28/2022.
- The 2023 Summary of Benefits and Coverage (SBC) and Summary Plan Description (SPD) is available online. Visit <https://www.oberlin.edu/human-resources/open-enrollment> for more information.
- The OCOPE OBIR PPO Plan B will automatically terminate on December 31, 2022.
- OCOPE members who want to continue to be enrolled in our health plan must take action by electing the CDHP with HSA/HRA - effective on January 1, 2023.
- A change to the national provider network will be effective January 1, 2023. Employees and covered dependents will utilize the Cigna PPO network when they travel, reside, or access care outside of Ohio's SuperMed PPO network. This change allows Medical Mutual to continue providing broad connections to care while managing overall costs. If you experience a network disruption due to a provider no longer being in-network you will be notified. The impact will be minimal and we would like to remind you that continuation of care waivers may be available for those involved in certain forms of active treatment. Directories will be updated to reflect the change from Aetna Open Choice PPO Network to the Cigna PPO Network.
- New ID cards will be mailed to members to show the new national network.

Prescription Benefits - CVS Caremark

- No changes to the plan design or cost of coverage. [Review 2023 formulary updates](#)

Vision Benefits - Medical Mutual EyeMed

- No changes to the plan design or cost of coverage.

Dental Benefits - Superior Dental Care (SDC)

- Effective January 1, 2023 the Enhanced dental plan's annual contract maximum amount has increased from \$1,500 per year to \$2,000 per year.
- No changes to the cost of coverage. Three options are available with different coverage levels.

Life and Accidental Death/Dismemberment Coverage - Unum

- No changes to the cost of coverage.
- If you are newly electing coverage or are increasing your amount of coverage, you may need to [Sign In](#) to complete your Statement of Health (Evidence of Insurability) online with Unum.

Flexible Spending Account (FSA) - WageWorks HealthEquity

- All FSA accounts will terminate on December 31, 2022.
 - You will have until December 31, 2022 to spend the money in your FSA account.
 - You will have until April 30, 2023 to claim reimbursement for medical expenses incurred during 2022.
 - You will have until April 1, 2023 to claim reimbursement for dependent care expenses incurred during 2022.
- The 2023 annual IRS maximum limit for Dependent FSA: Single \$2,500 and Family \$5,000
- The Health Care FSA benefit has been eliminated and will not be available in 2023.

Health Savings Account (HSA)/Health Reimbursement Account (HRA) - WealthCare

- Employee contributions to the HSA have to be renewed each year, though your balance will automatically roll over.
- If you want to contribute to your HSA account through payroll deduction, beginning in January 2023, you must take action by re-enrolling in this tax advantaged account.
- Oberlin College will contribute 50% of the deductible in January 2023. No action is required on your part.
 - Single \$1,000 (**\$1,500 for OCOPE*)
 - Employee + Child (ren) \$1,500 (**\$2,250 for OCOPE*)
 - Employee + Spouse/Domestic Partner \$1,500 (**\$2,250 for OCOPE*)
 - Family \$2,000 (**\$3,000 for OCOPE*)

**OCPE members will 75% of the deductible in 2023*
- The 2023 annual IRS maximum contribution limit increased to:
 - Single \$3,850
 - Family \$7,750
 - If you are age 55 or will be age 55 in 2023, you may contribute an additional \$1,000

Open Enrollment Website: We encourage you to review the information available online, even if you do not make any changes to your benefits. Helpful resources, forms, and materials are available. You will also find **Annual Notices and Summary Annual Reports**



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