Open Enrollment is your annual opportunity to review and make changes to the benefits available to you and eligible dependents.

Changes made during open enrollment will be effective January 1, 2024.

To enroll online, use this guide to help you navigate your way.

If you prefer to complete paper forms, visit Human Resources website at: https://www.oberlin.edu/human-resources/open-enrollment

Contents

Accessing OberView ......................................................................................1
Open Enrollment ............................................................................................2
Making Changes or Viewing Choices: Health Savings Account .........................3
Consumer Driven Health Plan with HSA/HRA ..................................................4
Superior PPO Dental ....................................................................................5
Vision and Decline Healthcare .......................................................................6
Flex Spending Account Miscellaneous Group: Charitable Donations ....................7
Optional Life / Accidental Death & Dismemberment (AD&D) ..............................8
  Finalizing Enrollment ................................................................................8
Viewing Your Benefit Statement ....................................................................9

Accessing OberView

Go to: https://oberview.oberlin.edu/ and log in using your Obie ID and password.

Search for Employee Dashboard and click on that Task to go to your personal dashboard.

Expand the Benefit Category, then click on Open Enrollment
Open Enrollment

Here you will see open enrollment details which include the date open enrollment begins, ends, and when changes will be effective. **Begin open enrollment.**

There are **Groups** which include: (1) **Health** (2) **Flex Spending** (3) **Miscellaneous**.

Under **Benefit Status** you will see your results.
Making Changes or Viewing Choices

NOTE: Once you go into open enrollment banner expects changes were made or you are confirming your enrollment for the next calendar year. You must click COMPLETE each time you go back into the Open Enrollment page. Even if you do not make any changes you must click COMPLETE to confirm your choices for the next calendar year. To view or change a benefit, click the applicable Group Name.

- HEALTH options include:
  - Health Savings Account: optional payroll deduction will begin in January.
    - If you have or are contributing to your HSA account it must be renewed during open enrollment in order for deductions to begin in January pay.
    - Enter the monthly amount you would like to contribute out of your paycheck. Employees paid bi-weekly will have this deduction taken from the 1 pay of each month.
    - Multiply the monthly amount by 12 months and enter this amount into the next block.
      - NOTE: The IRS annual limit for single and family HSA accounts will be listed here to help you not to go over this amount. The total includes contributions from both the college and yourself.
    - Click Add Choice.
    - You will be directed back to the Health Options page and see your choice.
    - To go back to the previous page click Open Enrollment Group.
    - If you want to contribute to your HSA account for a limited period of time (less than 12 months) - complete the HSA Employee Contribution Form. Indicated on the form when the contribution will end.
- **Consumer Driven Health Plan with HSA/HRA** 1 plan offered
  - If you are not making any changes to the plan option you are enrolled in, no action is needed.
  - If you are not eligible for an HSA, select the CDHP with HRA option.
  - To remove or add a qualified dependent to or from your health plan, **select the appropriable plan option**.
  - Then click, **Submit Change**

- **NOTE**: If you waive the option to enroll in medical/prescription coverage, you must indicate that you decline coverage.

- To Cancel coverage, **click Stop Benefit**
- To go back to the previous page click **Open Enrollment Group**
- You will be directed back to the Health Options page and see your choice
Superior PPO Dental 3 plans are available with various coverage levels options.

- If you are not making any changes to the plan option you are enrolled in, no action is needed.
- To remove or add a qualified dependent to or from your health plan, select the appropriate plan option.
- Then click, Submit Change

To Cancel coverage, click Stop Benefit.
To go back to the previous page click Open Enrollment Group.
You will be directed back to the Health Options page and see your choice.
*Vision Coverage* 1 plan offered

- If you are not making any changes to the plan option you are enrolled in, no action is needed.
- To remove or add a qualified dependent to or from your health plan, **select the appropriable plan option.**
- Then click, **Submit Change**

To Cancel coverage, **click Stop Benefit**

To go back to the previous page click **Open Enrollment Group**

You will be directed back to the Health Options page and see your choice.

*Decline Healthcare*

- If you are not enrolled in the Consumer Driven Health Plan with HSA/HRA indicate the appropriate reason.

These are all of the Health options available to you.

To go to Flex Spending or Miscellaneous, click on Open Enrollment at the bottom of the page.

To restart your choices, click Restart.
**HEALTH options continued:**

- **FLEX SPENDING** optional benefit payroll deduction will begin in January
  - Includes **Child Care FSA ONLY**.
    - If you have or are contributing to your **Dependent Care FSA** account it must be renewed during open enrollment in order for deductions to begin in January pay.
    - **Enter the monthly amount** you would like to contribute out of your paycheck. Employees paid bi-weekly will have this deduction taken from the 1 pay of each month.
    - Multiply the monthly amount by 12 months and enter **this amount** into the next block.
      - **NOTE**: The IRS annual household limit will be listed.
    - Click **Add Choice**
    - You will be directed back to the Health Options page and see your choice

**MISCELLANEOUS GROUP** optional payroll deduction will begin in January

- Includes **Charitable Donation**
  - United Way
  - Oberlin Community Services
  - Oberlin Early Childhood Center
  - Greater Cleveland Community Shares
  - The Diversity Center of North East Ohio
• Northern Ohio Youth Orchestra
• Youth Opportunities Unlimited
• Oberlin College Gift

- **Optional Accidental Death & Dismemberment** – Employee, Spouse or Child(ren)
  - The employee must be enrolled in order for a dependent to have coverage.

- **Optional Life** – Employee, Spouse or Child(ren)
  - The employee must be enrolled in order for a dependent to have coverage.

• For each option:
  - Enter the monthly amount you would like to contribute out of your paycheck. Employees paid bi-weekly will have this deduction taken from the 1 pay of each month.
    - Multiply the monthly amount by 12 months and enter this amount into the next block.
    - Click Add Choice
    - You will be directed back to the Health Options page and see your choice

• **Finalizing Your Enrollment**
  - NOTE: Once you go into open enrollment banner expects changes were made or you are confirming your enrollment for the next calendar year. You must click COMPLETE each time you go back into the Open Enrollment page. Even if you do not make any changes you must click COMPLETE to confirm your choices for the next calendar year. To view or change a benefit, click the applicable Group Name
  - Click, Complete

If you need to go back to make changes, click reopen open enrollment

**Calculate Cost**: Estimated costs are calculated based on the characteristics of your main job or assignment. The title and the number of scheduled pays for that assignment are listed. The estimated cost reflect the average monthly cost or average monthly percentage rate for each benefit, or they could reflect both. Benefits or deductions that require special calculations are listed last, and no cost estimates are provided for them.

  - Click on Calculate Cost
  - To go back, click Open Enrollment at the bottom of the page.
- **Viewing your Benefit Statement**
  - Click, Employee Dashboard
  - Click, Benefits
  - Click, Current Summary
  - Enter As of Effective Date
  - Click, Select
  - To view another year, click Select New Date

- If you see a discrepancy and or would like to go back into Open Enrollment to make a change, click Open Enrollment.

We hope you find this guide helpful.

Questions, email Human Resources at human.resources@oberlin.edu

Visit our website at: https://www.oberlin.edu/human-resources/open-enrollment