

Online Open Enrollment Guide

Monday, October 9 – Friday, October 27, 2023

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

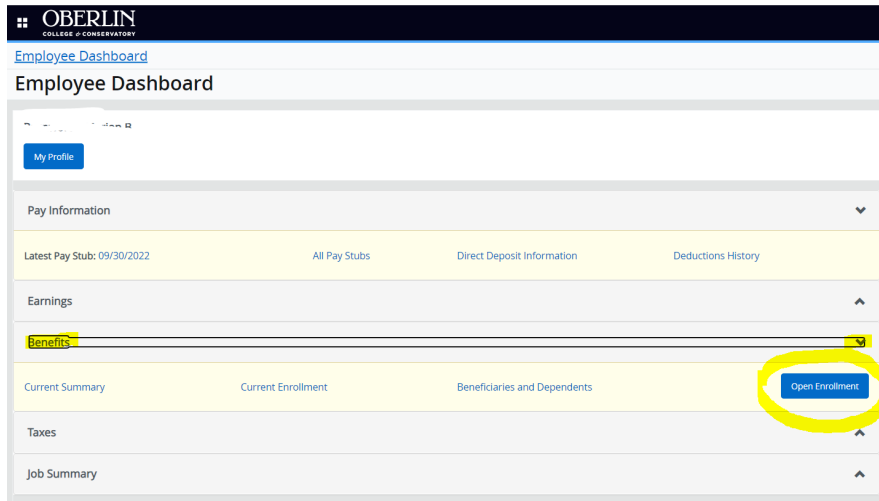
Accessing OberView	1
Open Enrollment	2
Making Changes or Viewing Choices: Health Savings Account	3
Consumer Driven Health Plan with HSA/HRA.....	4
Superior PPO Dental	5
Vision and Decline Healthcare	6
Flex Spending Account Miscellaneous Group: Charitable Donations.....	7
Optional Life / Accidental Death & 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**

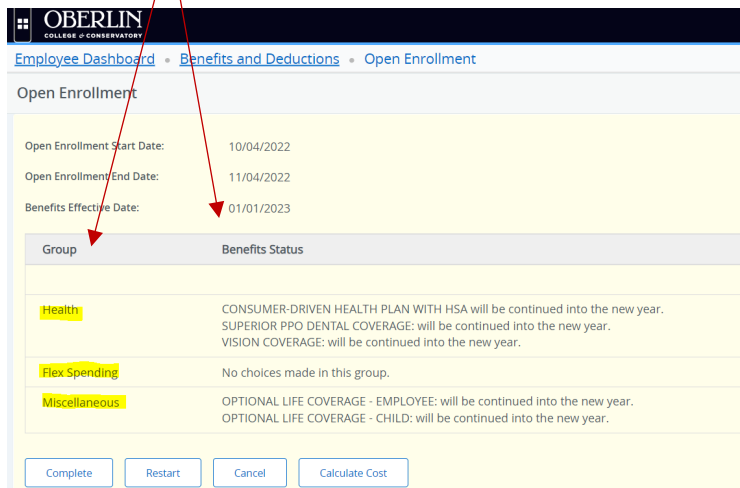


Open Enrollment

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

OBERLIN
COLLEGE & CONSERVATORY

Employee Dashboard • Benefits and Deductions • Open Enrollment Choice Detail

Open Enrollment Choice Detail

Make a selection and then choose from the appropriate button.

* -indicates a required field

HEALTH SAVINGS ACCOUNT.

Deduction Effective as of: 01/01/2023

Monthly Amount 999999.99 : * 50.00

\$3,850 Single/\$7,750 Family 999999.99 : * 600.00

Add Choice

Open Enrollment Group

- 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

Health Group

HEALTH SAVINGS ACCOUNT. You have asked to start this benefit in the new year

Monthly Amount	\$3,850 Single/\$7,750 Family
50.00	600.00

- 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 appropriate plan option.**
 - Then click, **Submit Change**

Employee Dashboard • Benefits and Deductions • Open Enrollment Choice Detail

Deduction Effective as of: 01/01/2023

Current Plan	Plan	Percent Contribution	My Choice
	Employee + 1 Child	3.5000	<input type="checkbox"/>
My Current Plan	Employee + 2 Children	3.5000	<input checked="" type="checkbox"/>
	Employee + 3 or more children	3.5000	<input type="checkbox"/>
	Employee + Domestic Partner	3.5000	<input type="checkbox"/>
	Employee + Spouse	3.5000	<input type="checkbox"/>
	Employee Only	1.7500	<input type="checkbox"/>
	Family	4.5000	<input type="checkbox"/>

Submit Change

Stop Benefit

Open Enrollment Group

- 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

Employee Dashboard • Benefits and Deductions • Open Enrollment Group

Open Enrollment Group

Select the title of the benefit or deduction to update your choices. Select Restart, if available, and your changes will be set back to current.

Health Group	Monthly Amount	Plan	Percent Contribution
HEALTH SAVINGS ACCOUNT. You have asked to start this benefit in the new year	\$3,850 Single/\$7,750 Family	Employee + 2 Children	3.5000
CONSUMER-DRIVEN HEALTH PLAN WITH HSA. You have asked to continue this benefit into the new year			

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

- 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**

Employee Dashboard • Benefits and Deductions • Open Enrollment Choice Detail

Plan Option	Cost	Selected
Core Plan - Employee	25.9900	<input type="checkbox"/>
Core Plan - Employee + One	52.0900	<input type="checkbox"/>
Core Plan - Family	95.0500	<input type="checkbox"/>
Enhanced Plan - Employee	32.3300	<input type="checkbox"/>
Enhanced Plan - Employee + One	64.5600	<input type="checkbox"/>
My Current Plan: Enhanced Plan - Family	117.8200	<input checked="" type="checkbox"/>
Network Only Plan - EE + 1	44.3700	<input type="checkbox"/>
Network Only Plan - Employee	22.1800	<input type="checkbox"/>
Network Only Plan - Family	79.8500	<input type="checkbox"/>

Submit Change

Stop Benefit

Open Enrollment Group

- 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

Employee Dashboard • Benefits and Deductions • Open Enrollment Group

Open Enrollment Group

Select the title of the benefit or deduction to update your choices. Select Restart, if available, and your changes will be set back to current.

Health Group	Monthly Amount	Plan
HEALTH SAVINGS ACCOUNT. You have asked to start this benefit in the new year	\$3,850 Single/\$7,750 Family	
CONSUMER-DRIVEN HEALTH PLAN WITH HSA. You have asked to continue this benefit into the new year	Percent Contribution	
	Employee + 2 Children	3.5000
SUPERIOR PPO DENTAL COVERAGE: You have asked to continue this benefit into the new year	Monthly Premium	
	Enhanced Plan - Family	117.8200

- 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 appropriate plan option.**
 - Then click, **Submit Change**

OBERLIN
COLLEGE & CONSERVATORY

[Employee Dashboard](#) • [Benefits and Deductions](#) • [Open Enrollment Choice Detail](#)

* -indicates a required field

VISION COVERAGE:

Deduction Effective as of: 01/01/2023

Current Plan	Plan	Monthly Premium	My Choice
	Employee	6.9200	<input type="checkbox"/>
	Employee + 1	13.8400	<input type="checkbox"/>
	Employee + Child	13.8400	<input type="checkbox"/>
	Employee + Spouse	13.8400	<input type="checkbox"/>
My Current Plan	Family	19.0400	<input checked="" type="checkbox"/>

[Submit Change](#)

[Stop Benefit](#)

Open Enrollment Group

- 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**.
 -

OBERLIN
COLLEGE & CONSERVATORY

[Employee Dashboard](#) • [Benefits and Deductions](#) • [Open Enrollment Choice Detail](#)

Open Enrollment Choice Detail

Make a selection and then choose from the appropriate button.

*-indicates a required field

FLEXIBLE SPENDING - CHILD CARE:

Deduction Effective as of: 01/01/2023

Monthly Amount 999999.99 : *

Annual Goal (\$5,000 Max) 999999.99 : *

Open Enrollment Group

- 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.

OBERLIN
COLLEGE & CONSERVATORY

[Employee Dashboard](#) • [Benefits and Deductions](#) • [Open Enrollment](#)

Open Enrollment

Open Enrollment Start Date: 10/04/2022

Open Enrollment End Date: 11/04/2022

Benefits Effective Date: 01/01/2023

Group	Benefits Status
Health	HEALTH SAVINGS ACCOUNT. will be started in the new year. CONSUMER-DRIVEN HEALTH PLAN WITH HSA will be continued into the new year. SUPERIOR PPO DENTAL COVERAGE: will be continued into the new year. VISION COVERAGE: will be continued into the new year.
Flex Spending	FLEXIBLE SPENDING - CHILD CARE: will be started in the new year.
Miscellaneous	OPTIONAL LIFE COVERAGE - EMPLOYEE: will be continued into the new year. OPTIONAL LIFE COVERAGE - CHILD: will be continued into the new year.

[Reopen Open Enrollment](#) [Calculate Cost](#)

• 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**.

OBERLIN
COLLEGE & CONSERVATORY

[Employee Dashboard](#) • [Benefits and Deductions](#) • [Benefit Summary Date Criteria](#)

Benefit Summary Date Criteria

Select a date from the pull-down list or enter a date.

As of date:

Enter date: MM/DD/YYYY

[Select](#) [New ID](#)

Open Enrollment

[Retirement Plans](#) • [Health Benefits](#) • [Flexible Spending Accounts](#) • [Miscellaneous](#) • [Beneficiaries and Dependents](#)

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>