

Open Enrollment – Active Benefit Eligible Employee

October 10-25, 2024

Changes made will be effective January 1, 2025

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. Visit [the HR Open Enrollment webpage](#) to learn more about the benefits offered and changes for 2025.

ENROLLMENT OPPORTUNITIES (click on each link below)

- [Medical Mutual Medical & CVS Caremark Prescription Coverage](#)
- [Superior Dental Care](#)
- [EyeMed Vision](#)
- [Unum Optional Life/AD&D Insurance](#)
- [Health Savings Account \(HSA\)](#)
- [WageWorks Dependent Care Flexible Spending Account \(FSA-DC\)](#)
- [Charitable Contributions](#)

IMPORTANT REMINDERS

- **Do you cover a spouse on your medical/prescription plan?** If so, a [Spousal Coordination of Benefits form](#) must be completed and submitted to HR by the end of open enrollment.
- **Do you contribute to your HSA or FSA account through payroll deduction?** You must re-enroll during open enrollment for contributions to begin in January 2025.

HOW? Online Enrollment or Paper Forms Available

- Go to [OberView Open Enrollment](#). [Click here to access our guide](#). Click, "Complete" even if you do not make any changes.
- Forms are available below. To submit, upload them [to this secure submission folder for scanning and processing](#) by Friday, October 27th.

[Benefits Enrollment form](#)

[Benefits Cancellation form](#)

[Spousal Coordination of Benefits form](#)

[HSA Contribution form](#)

[FSA-DC Enrollment form](#)

[Optional Life/AD&D Enrollment form](#)

[Charitable Donation form](#)

View your Benefit Summary

Go to [OberView](#) - Employee Dashboard. Click on Benefits. Click on Current Summary. Select January 1, 2025, to see the benefits you are enrolled in for 2025. If it does not align with the changes, you made online, you may need to restart online open enrollment. You must click COMPLETE for changes to save when you complete online enrollment.

What's changing in 2025?

Eligibility for Dependent Insurance has changed. Beginning January 1, 2025, same gender Domestic Partner will not be an eligible dependent of an Oberlin College employee.

Medical Benefits – Medical Mutual Consumer Driven High Deductible (CDHP) with HSA/HRA

The Summary of Benefits and Coverage (SBC) and Summary Plan Description (SPD) [is available online](#).

PREMIUMS

The <i>premium</i> is the amount that must be paid for your health plan. You pay it monthly and the amount you pay is a percentage of your salary.	Single Employee	1.75%
	Employee + Spouse	3.50%
	Employee + Child (ren)	3.50%
	Family	4.50%
Employees earning over \$150,000 pay stated rates until a cap, and then 25% of stated rates over cap.	Employee + Spouse + Child(ren)	

DEDUCTIBLES

	IN-NETWORK	OUT-OF-NETWORK
Your <i>deductible</i> is the amount you owe for covered health care services before your health plan begins to pay. The deductible may not apply to all services.	Single Employee	\$2,000
	Employee + Spouse	\$3,300
	Employee + Child (ren)	\$6,000
	Family	\$8,000
	Single Employee	\$4,000
	Employee + Spouse	\$6,000
	Employee + Child (ren)	\$8,000
	Family	\$16,000

- The IRS announced inflation-adjusted minimum deductibles for 2025. As a result, the IN-Network deductible amount for Employee + Spouse or Employee + 1 child or more has been increased from \$3,200 to \$3,300.
- All other deductible amounts will not change in 2025.

MEDICAL COINSURANCE

	IN-NETWORK	OUT-OF-NETWORK
<i>Coinsurance</i> 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.	80% plan	60% plan
	20% employee	40% employee

- No changes to the coinsurance amount.

OUT-OF-POCKET MAXIMUMS

	IN-NETWORK	OUT-OF-NETWORK
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, or similar charges.	Single Employee	\$4,000
	Employee + Spouse	\$6,000
	Employee + Child (ren)	\$8,000
	Family	\$16,000
	Single Employee	\$8,000
	Employee + Spouse	\$12,000
	Employee + Child (ren)	\$16,000
	Family	\$32,000

- No changes to the coinsurance amount.

Health Savings Account (HSA)

For 2025, the IRS increased the annual combined contribution limits as follows:

- Single increased from \$4,150 to \$4,300
- Family increased from \$8,300 to \$8,550

If you are age 55 or will be turning 55 in 2025, you may contribute an additional \$1,000.

SAVINGS ACCOUNTS	Rollover	Interest	Combined Contribution Limit		Maximum Annual College Contribution	
A health savings account (HSA) is available. An HSA is a medical savings account available to taxpayers enrolled in a High Deductible Health Plan used to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.	Yes	Yes Balances over \$1,001 earn interest.	Single	\$4,300	Employee (single)	\$1,000
			Family	\$8,550	Employee + Spouse	\$1,650
			Age 55 in 2025	Additional \$1,000/yr	Employee + Child(ren)	\$1,650
					Family	\$2,000

- Oberlin will contribute 50% of the annual in-network deductible amount for all plan levels. Funds will be deposited into your HSA account in January 2025. No action is required on your part.
- If you contribute into your HSA account through payroll deduction you must re-enroll each calendar year.
- Although making changes can be made any time throughout the year, most employees prefer contributions to begin in January and continue through the end of the calendar year, terminating on 12/31/25.

Prescription Benefits - CVS Caremark

Formulary changes happen from time to time when drugs are recalled, replaced by a new generic drug, or clinical restrictions are added, such as prior authorization, step therapy, and quantity limits.

For a list of 2025 changes visit <https://www.oberlin.edu/human-resources/open-enrollment> go to the bottom of the page, click on + to expand the CVS Caremark Prescription Coverage section.

Vision - EyeMed

No changes to the plan design. Effective January 1, 2025, monthly rates are as follows:

Single	\$7.06
Employee + Spouse or Child	\$14.12
Family	\$19.42

Dental - Superior Dental Care (SDC)

No changes to the plan design. Effective January 1, 2025, monthly rates are as follows:

	Network Only Plan	Core Plan	Enhanced Plan
Single	\$23.18	\$27.16	\$33.78
Employee + Spouse or Child	\$46.37	\$54.43	\$67.47
Family	\$83.44	\$99.33	\$123.12

Optional Life and Accidental Death and Dismemberment (AD&D) Coverage

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)

- All FSA-Dependent Care accounts will terminate on December 31, 2024.
 - You will have until December 31, 2024 to spend the money in your FSA account.
 - You will have until April 1, 2025 to claim reimbursement for dependent care expenses incurred during 2024.
- The annual IRS maximum limit for Dependent FSA has not changed: Single \$2,500 and Family \$5,000

[Open Enrollment Webpage \(click here\)](#): 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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