

# BENEFITS NEWSLETTER

The Department of Human Resources | Oberlin College & Conservatory

## Employee Assistance Program (EAP)

Cleveland Clinic Lifestyle EAP is available to provide personal support to you and your family. Covered lives include all employees, spouses, partners, dependents, and permanent household members. To access the Lifestyle EAP website, use ID **OC14** and Password **lifestyleeap**. Then select the Human Resources tab, then EAP.

Several services are provided by our EAP including:

- [Ask a Question Feature](#)
- [Adoption Services](#)
- [Career Specialists](#)
- [Childcare Services](#)
- [Counseling Services](#)
- [Daily Wellness Tools for YOU Program 2021](#)
- [Elder Care Services](#)
- [Empowering Employees](#)
- [Family Member Services](#)
- [Financial Wellness Services](#)
- [Identity Theft](#)
- [Legal Services](#)
- [Nutrition Consultation](#)
- [Suite of Services Manual](#)
- [Suite of Services Interactive Website](#)

**LIFESTYLE EAP**  
Wellness at Work



## January 2022 CDHP Transition

A CDHP (Consumer Driven Health Plan) is a specific type of high deductible health plan that meets IRS requirements allowing it to be coupled with a tax-advantaged personal Health Savings Account (HSA) to offset. **All 2022 employer contributions will be loaded onto employee HSA cards, in total, in January.**

Effective in January 2022 all A&PS, Faculty, UAW and Safety employees, the CDHP as their only choice as a healthcare plan.

MedMutual will be mailing new health plan cards over the coming weeks. It's important to note that if you do not receive your card by January 1st, you can call HR for a temporary card. You ARE still covered regardless of whether or not you receive your card or not.

Your Health Savings Account (HSA) credit cards will arrive separately.



MEDICAL MUTUAL®



**CVS/caremark™**





## Medical Mutual and CVS-Carmark Networks

Did you know that employees will maintain access to the same existing Medical Mutual and CVS Caremark networks? That means your access to doctors is the same as well as formularies.

Access to the CVS-Caremark preferred drug list and formulary can be accessed [HERE](#).

### CVS Caremark FAQ's

Are there options for getting my routine prescriptions? You may use CVS Caremark's convenient [home delivery option](#) or their [90-day retail pharmacies](#) for your maintenance medication needs.

## Lost Medical Mutual (MMO)/CVS card?

Employees have 24/7 access to their ID card online by accessing Medical Mutual's health portal "MyHealthPlan". Visit <https://www.medmutual.com/Members.aspx> for more information.

## CDHP-HSA Frequently Asked Questions

**Who is eligible to open an HSA?** You must be:

- Covered by Oberlin College's CDHP medical plan
- Not covered by another first-dollar health insurance plan (*such as covered by secondary insurance under your spouse's PPO plan*)
- Not enrolled in Medicare
- Not able to be claimed as a dependent on someone else's tax return

**What if I'm not eligible for an HSA?** For those ineligible for an HSA, the College will provide the same amount of funding to you through a Health Reimbursement Arrangement (HRA).

**My spouse and I are both employed by the College. How will the HSA and HRA accounts work?** The current policy will remain the same - If the spouse/domestic partner is also an Oberlin College employee, with no dependents, both employees must carry single coverage. Both of you would get individual HSA or HRA accounts that the College will fund at the Single rate. Funds from either funding account can be used to pay for the other's eligible expenses. If there are dependents, then a family plan must be taken. When the family plan is taken, the cost shall be deducted from the employee with the higher salary.

**I'm on Medicare. Can I still get the HSA? If not, what are my options?** If yes, what do I need to do? If you are currently covered by Medicare, the IRS does permit funding into your HSA; however, you are still eligible to enroll in the CDHP plan and receive contributions from the College through an HRA (*Health Reimbursement Arrangement*). The College will fund the HRA and the HSA equally.

**I will be eligible for Medicare this year, but I do not plan to enroll in Medicare until after I retire. Can I still have an HSA?** Yes, a person that is 65 years old can delay taking Social Security and be eligible for HSA contributions as long as they are not enrolled in any part of Medicare, including A, B or D.

**Are investment options available with the HSA and HRA accounts?** You may invest your accumulated HSA funds. This is not an available option with HRA accounts. After your HSA balance reaches \$1,000, Avidia Bank (*Medical Mutual's HSA administrator*) offers a variety of mutual funds for you to choose from (*i.e., Franklin Templeton, PIMCO and Vanguard*)