

# OBERLIN

COLLEGE & CONSERVATORY

## THE DEPARTMENT OF HUMAN RESOURCES

**TO:** Oberlin College Faculty, Confidential and Administrative & Professional Staff

**FROM:** Rebecca Vazquez-Skillings, Vice President Finance & Administration  
Joseph Vitale, Jr., Chief Human Resources Officer  
Mark McLeod, Director of Compensation and Benefits

**DATE:** October 1, 2018

**SUBJECT:** Health Benefits Changes for 2019

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As reported on June 11, 2018, the Oberlin College Board of Trustees approved an operating budget for fiscal year 2018-2019 which includes necessary reductions in employee benefits.

On June 18, 2018, we communicated that the College would be modifying the employee health plan for 2019 in an effort to contain costs and that possible changes may include increases in annual deductions, copays, out-of-pocket maximums, and changes in coinsurance. We also indicated that the College would be conducting an extensive market analysis of the insurance market.

During the last 3 months, Oberlin College released a request for proposals (RFP) to competing medical, pharmacy, dental and vision providers. As a result of that process, we were able to negotiate new partnerships that will help to sustain the comprehensive health benefits that we have historically enjoyed. **Due to contractual improvements that we were able to achieve, plan design changes have been postponed to 2020, and there will be no employee premium increases in 2019.**

For 2019, our insurance provider relationships are summarized below.

**Medical Plan:** The A Plan and Consumer-Driven Health Plan will be administered by Medical Mutual of Ohio. Based in Cleveland, and founded in 1934, Medical Mutual is the oldest health insurance company based in Ohio. Medical Mutual has an extensive hospital provider network including Cleveland Clinic, Mercy and University Hospitals as well as more than 24,000 primary care and 60,000 specialty care network physicians.

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**Prescription Drug Plan:** For 2019, CVS Caremark will administer the College's prescription drug benefits. CVS Caremark is the nation's second largest pharmacy benefits manager serving more than 2,000 healthcare plan sponsors. CVS Caremark's national network includes more than 68,000 pharmacies including retail chains such as Costco, CVS, Discount Drug Mart, Giant Eagle, Rite Aid, Sam's Club, Wal-Mart, and Walgreen's. CVS Caremark also offers a convenient home delivery and 90-day retail option for maintenance medication refills. There will be no changes in drug plan design or copay amounts for 2019.

**Vision Plan:** The voluntary vision plan will be administered by Medical Mutual using the EyeMed national vision care network. For 2019, there are no changes in plan design and employee premiums will be lower than last year.

**Dental Plans:** Superior Dental will continue to administer the Core and Enhanced dental plans with no plan design changes and lower premiums for 2019. The Cigna Dental HMO plan will be replaced with a new option from Superior Dental that offers a much larger network of dental providers.

Additional details about your 2019 benefits options including these changes will be provided during our annual benefits open enrollment which runs from October 8 through November 2, 2018. Please join us for our annual Benefits Fair on October 2, 2018 for an opportunity to meet with insurance representatives and other exhibitors. You may also get your flu shot and enter prize drawings,

Should you have any questions, please contact Human Resources at extension 55840.