provides 100% salary continuation for the first 6 months of disability. For income continuance after 180 days of certified disability, employees must meet the serious health condition definition under the FMLA. Based on medical verification, the College will pay a percentage of the employee’s salary for the time under disability. 

DISABILITY INSURANCE

Funded entirely by the College; a plan of 1 X annual earnings to a maximum of $200,000.

Optional/Supplemental Life and AD&D:

Funded entirely by the employee. The Plan allows an employee to choose the additional amount of Life and AD&D for him/herself and dependents. Group premium rates are age-banded.

Disability Insurance:

Employee’s medical condition must meet the serious health condition definition under the FMLA. Based on medical verification, the College will pay a percentage of the employee’s salary for the time under disability. For income continuance after 180 days of certified disability, employees must apply for and be approved for Long-Term Disability, which will provide pay at 60% of salary. Persons on limited-term appointments are not eligible for the Long-Term Disability benefit.

Voluntary Long Term Care Insurance:

Group rates are available for this in-home, assisted living, nursing home care insurance. There is a guarantee issue during the initial enrollment period. The plan provides options for coverage, duration of care and premiums. Employees, spouses, children over age 18, brothers, sisters and their spouses, parents & parents-in-law under age 84 are eligible to apply.

FLEXIBLE SPENDING ACCOUNTS (FSA)

The FSA allows an employee to set aside a predetermined amount of pre-tax dollars to cover certain out-of-pocket expenses. A Medical FSA can be established for qualified health care expenses such as co-payments, coinsurance, deductibles and certain vision, hearing, dental, and expenses not covered by the health benefits plan. The Medical FSA can only be used with the Open Access Plan. A Dependent Care FSA can be established for dependent care expenses for children under the age of 13 or for elderly dependents who reside with you. Eligible expenses include day care, preschool, before/after school programs, summer camps.

VOLUNTARY LONG TERM CARE INSURANCE:

Group rates are available for this in-home, assisted living, nursing home care insurance. There is a guarantee issue during the initial enrollment period. The plan provides options for coverage, duration of care and premiums. Employees, spouses, children over age 18, brothers, sisters and their spouses, parents & parents-in-law under age 84 are eligible to apply.
RETIREMENT PROGRAM

Plan Contributions as a Percentage of Salary

<table>
<thead>
<tr>
<th>Employee Age</th>
<th>26-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Contribution on first $100K of earnings</td>
<td>Oberlin</td>
<td>5%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Base contribution on income over $100K</td>
<td>Oberlin</td>
<td>5%</td>
<td>8%</td>
<td>8%</td>
</tr>
</tbody>
</table>

**OBERLIN DEFINED CONTRIBUTION 403(b) PLAN - RETIREMENT ANNUITY (RA):** After one year of service from date-of-hire and at age 26, classified benefit-eligible employees become qualified to participate in the Oberlin College (OC) Defined Contribution Plan. Once qualification is met, classified employees must sign up/enroll into a TIAA RA Plan in order for OC to make contributions into the employee’s Defined Contribution Plan.

For complete details regarding the retirement program, refer to the Summary Plan Description on the HR web. Please make an appointment with TIAA for a Retirement Plan information session at 1-800-732-8353.

**OBERLIN TAX-DEFERRED ANNUITY (TDA) 403(b) CONTRACT - GROUP SUPPLEMENTAL RETIREMENT ANNUITY (GSRA):** All classified employees are eligible to save for retirement on a tax-deferred basis by enrolling into a TIAA GSRA Contract, a tax-advantaged account you can use to build extra retirement savings.

GSRAs are funded with voluntary employee pre-tax dollars. Contact the Department of Human Resources for enrollment information.

**VACATION**

Confidential staff members on full-time, 12-month appointments earn 22 days of vacation per fiscal year, to be taken during the following year at times approved by the employee’s supervisor. For staff members who begin employment after the beginning of the fiscal year, or who are on less than full-time, 12-month appointments, vacation time is pro-rated and rounded up to the next full day.

**HOLIDAYS**

The College observes the following national holidays: Labor Day, Thanksgiving Day, Christmas Day, New Year’s Day, Martin Luther King Jr. Day, Memorial Day, and Independence Day. In addition, the College observes a winter shutdown for most offices from December 24 through January 1.

**STAFF TUITION REMISSION**

Employees may take one Oberlin College course, up to five hours per semester without tuition charge, with the approval of their department head and the Dean of the College or Conservatory, as appropriate. Half-time employees may take one course, up to 5 hours per year. Private reading and Conservatory applied studies courses are excluded. Provisions for this plan can be found under the Tuition Scholarship Plan document.

**SPOUSAL TUITION REMISSION**

The Spouse or Same Gender Domestic Partner is eligible to take one course per semester following all rules in place for enrollment. Private reading and Conservatory applied studies are excluded. A spouse/partner may not prevent a student or an active employee from taking a course. Provisions for this plan can be found under the Tuition Scholarship Plan document.

**TUITION SUPPORT FOR CHILDREN**

The College provides tuition remission for an employee’s biological or legally adopted dependent children who are admitted to Oberlin College or a GLCA- member institution. For children attending another accredited institution, the College provides a tuition benefit of up to 50% of the Oberlin tuition or the full tuition of the accredited institution attended, whichever is less, subject to a vesting period. These programs are subject to the provisions of the Tuition Scholarship Plan for Children of Faculty Members and Administrators adopted by the Oberlin College Board of Trustees. Provisions for this plan can be found under the Tuition Scholarship Plan document.

**CAMPUS LIFE**

The College of Arts and Sciences, the Conservatory of Music and the Allen Memorial Art Museum provide a variety of concerts, lectures, theater performances, athletic events and other activities. In addition, College staff, their spouses/same-gender partners and families are eligible to use College recreational facilities such as bowling lanes, tennis courts, swimming pool, gymnasium and other physical education complex facilities in accordance with established time and fee schedules. Most activities have a nominal fee; many are free.

**PARKING**

The College provides free parking for employees. Register for your parking pass at the Security Building. Security will issue parking tickets if parking in wrong lot/area or not registering automobile.

*The above descriptions of employee benefits have been simplified as much as possible, consistent with accuracy. More comprehensive materials containing detailed descriptions of benefit plans are available in the Office of Human Resources. The provisions found in detailed benefit plan documents and policies, and collective bargaining agreements take precedence over these descriptions where there appears to be conflict between the two. The specific provisions of Oberlin College benefit plans are subject to periodic change. Rev. 1/14, 7/14, 1/15, 1/16, 11/16, 3/18, 7/19, 10/19, 6/20, 7/21*