OBERLIN
COLLEGE & CONSERVATORY

DEPARTMENT OF HUMAN RESOURCES

CONFIDENTIAL ADMINISTRATIVE STAFF BENEFITS

Before your first day of work, please call Human Resources at (440) 775-8430 to make an appointment. You will be asked to stop in our office to complete paperwork. You will also be scheduled to attend a "New Employee Orientation" for an overview of your benefits and OC policies.

NOTE: Paychecks, health insurance, etc., cannot be processed until you officially sign-in at the Department of Human Resources. The benefit plans listed below have a 31-day initial enrollment period. If you do not enroll within that time period, you will have to wait until Open Enrollment, which has an effective date of January 1 of the following year.

PAYROLL
Payroll is processed monthly and is paid on the last working day of each month. Direct Deposit is required with the ability to deposit at the institution(s) of choice. Enrollment will take place at the time of processing at the Department of Human Resources.

GROUP HEALTH INSURANCE – Consumer Driven Health Plan (CDHP) w/ Health Savings Account (HSA) The cost of the Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) is 1.75% - 4.50%. Spouses and same gender domestic partners are eligible for health coverage. If the spouse/same gender domestic partner is also an Oberlin College employee, with no dependents, both employees must carry single coverage. If there are dependents, then a family plan must be taken. When a family plan is taken, the cost shall be deducted from the employee with the higher salary.

FLEXIBLE SPENDING ACCOUNTS (FSA)
The Dependent Care FSA allows an employee to set aside a predetermined amount of pre-tax dollars to cover certain out-of-pocket expenses. 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.

HEALTH SAVINGS ACCOUNT (HSA)
Employees who choose the Consumer Driven Health Plan (CDHP) will automatically be enrolled in a Health Savings Account (HSA). A HSA is a tax-advantaged plan that allows both the employee and the employer to contribute funds to be used for current qualified health care expenses with the option to accumulate savings for the future. Oberlin College makes contributions to the Health Savings Account of up to $1,500 per year for Single, $2,250 for Employee + Spouse/Domestic Partner or Employee + Child and $3,000 for Employee + Domestic Partner/Spouse + Child(ren).

VOLUNTARY VISION INSURANCE
A voluntary vision plan, paid fully by participating employees, is offered. The plan covers an annual examination and one pair of standard glasses or contact lenses. A small deductible amount is required at the time of service for exam and glasses or contact lenses. The premium will be deducted from the employee's paycheck on a pre-tax basis.
Monthly premium information: Single $6.92; Single+1 $13.84; Family $19.04.

VOLUNTARY DENTAL INSURANCE:
There are three Dental plans to choose from with Superior Dental, a PPO plan providing in and out-of-network benefits. The Core plan covers preventative and basic services. The Enhanced plan covers preventive, basic, major, and orthodontia (to members < 20 yrs old) services. The third option is the Network Only plan providing in-network benefits only. Premium rates differ based on plan and coverage you have in place. The monthly premium rate will be deducted from the employee's paycheck on a pre-tax basis.
CORE plan option - Single: $25.99; Single+1: $52.09; Family: $95.05
ENHANCED plan option – Single: $32.33; Single+1: $64.56; Family: $117.82
NETWORK ONLY plan option – Single: $22.18; Single+1: $44.37; Family: $79.85

TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)
Basic Life and AD&D: 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 provides 100% salary continuation for the first 6 months of 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.

RETIREMENT PROGRAM

Plan Contributions as a Percentage of Salary

Employee Age	26-34	35-44	45-54	55+
Base Contribution on first $100K of earnings				
Oberlin	5%	8%	10%	12%
Base contribution on income over $100K				
Oberlin	5%	8%	8%	8%

Retirement Annuity (RA)
Oberlin will make pre-tax employer contributions after one-year of service and attaining age 26 into the RA plan. Contributions from Oberlin are automatic and do not depend on any employee contribution. Contributions from Oberlin are based the schedule shown here. Also after one year, employees can participate in the RA account with their own pre-tax contributions.

Supplemental Retirement Annuity (SRA)
Employees are eligible to participate in the SRA upon hire. Contributions are made on a pre-tax basis from one's paycheck. Enrollment is done online at TIAA.org/oberlin

You can also contact Oberlin's TIAA representative, Don Denault, at ddenault@tiaa.org for assistance in enrollment.

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, 11/21, 3/22