Before your first day of work, please call Human Resources at (440) 775-8430 to make an appointment to visit our office to complete required paperwork. You will also be scheduled to attend a "New Employee Orientation" for an overview of your benefits and OC policies. 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 expense includes 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). An 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 $1,000 per year for Single, $1,500 for Employee + Spouse/Domestic Partner or Employee + Child and $2,000 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 a 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.

- Superior Dental CORE plan option - Single: $25.99; Single+1: $52.09; Family: $95.05
- Superior Dental ENHANCED plan option – Single: $32.33; Single+1: $64.56; Family: $117.82
- Superior 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

**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 180 days 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.
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, 11/18, 1/19, 10/19, 4/20, 6/20, 7/21, 11/21, 3/22, 6/22, 1/23, 5/23