

# OBERLIN

COLLEGE & CONSERVATORY

DEPARTMENT OF HUMAN RESOURCES

## CONTINUING FACULTY 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 – Open Access Plus Plan A OR Consumer Driven Health Plan (CDHP) w/ Health Savings Account (HSA)** You have a choice of two plans. The current cost of the Open Access Plus Plan A health plan is 2.00% - 5.80% of your monthly salary, depending on the number of people insured. The cost of the Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) is 1.95% - 5.20%. 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 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.

### 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 \$1,000 per year for Single, \$1,500 for Employee + Spouse/Domestic Partner or Employee + Children and \$2,000 for Employee + Domestic Partner/Spouse + Child(ren). Employees enrolled in a HSA are ineligible to also participate in a Medical FSA.

### 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 \$8.30; Single+1 \$16.60; Family \$22.83.

### VOLUNTARY DENTAL INSURANCE:

There are three Dental plans to choose from – two plans 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 CIGNA HMO 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: \$26.79; Single+1: \$53.70; Family: \$97.99

**Superior Dental ENHANCED plan option** – Single: \$33.33; Single+1: \$66.56; Family: \$121.46

**CIGNA Dental HMO plan option** – Single: \$20.92; Single+1: \$35.08; Family: \$58.29

### 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 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.

### 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

	26-34	35-44	45-54	55+
<b>Employer Contribution</b>				
<b>Oberlin</b>	5.0	8.0	10.0	12.0

### 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.

### **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.

### **EXPENSES OF RELOCATION TO THE OBERLIN AREA**

The College will pay the first \$1,000 of moving expenses of household goods and half of the next \$2,000 of moving expenses up to a maximum of \$2,000 to be paid by the College. Personal travel expenses are not covered by the College's relocation assistance policy. Oberlin College has contracts with moving companies that provide substantial discounts. Please go to the Purchasing and Auxiliary Services web page: <http://new.oberlin.edu/office/procurement/about.dot> and download the "Information on Moving to Oberlin" document for instructions on your move and selection of movers. If you still have questions regarding your move then contact the Oberlin College Purchasing and Auxiliary Services Department at 440-775-MOVE (6683). Relocation is available for continuing A&PS appointments only.

### **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.

### **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.

### **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.

### **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*