FUNDING FOR YOUR HSA

To help those employees who see value in being good consumers of their health care, in participating in a Biometric Screening and in completing an online Health Risk Assessment, the College will provide funding in your HSA. For 2016, the funding contribution will have 3 components: 1) a Base Contribution, 2) a First Year Bonus Enrollment Incentive and 3) a Health Action Incentive. To be eligible for Oberlin College funding, you and your spouse must complete the Biometric Screening and the Health Risk Assessment.

HSA BASE CONTRIBUTION

This is an amount that Oberlin College will deposit into your Health Savings Account each year as a base contribution because of your decision to enroll in our Consumer Driven Health Plan, and to participate in Biometric Screening and to complete your online Health Risk Assessment.

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>E+S/DP</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Contribution each year of enrollment</td>
<td>$250</td>
<td>$500</td>
<td>$750</td>
</tr>
</tbody>
</table>

HSA BONUS ENROLLMENT INCENTIVE CONTRIBUTION

This is an amount that Oberlin College will deposit into your Health Savings Account in this first year of the plan as an incentive, in addition to the Base Contribution, to reward your choice of a CDHP. In future years, this Bonus Incentive will be replaced by other Health Action Incentives.

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<tr>
<th></th>
<th>Employee</th>
<th>E+S/DP</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonus Enrollment Incentive contribution</td>
<td>$500</td>
<td>$500</td>
<td>$750</td>
</tr>
</tbody>
</table>

HSA HEALTH ACTIONS INCENTIVE CONTRIBUTION

This is an amount that Oberlin College will deposit into your Health Savings Account based on doing at least one of the following two Health Actions:

- Participating in Health Coaching
- Having an Annual Preventive Care Visit

In future years, additional Health Action Incentives will be added with more incentive funds.

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>E+S/DP</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Action Incentive contribution(s)</td>
<td>$250</td>
<td>$500</td>
<td>$500</td>
</tr>
</tbody>
</table>
WHEN WILL FUNDS BE DEPOSITED INTO MY HSA?

We will make quarterly deposits into your health savings account for the Base Contribution and Bonus Enrollment Incentive Contribution. For Health Action incentives, deposits will occur at the beginning of the next quarter.

WHAT IS HEALTH COACHING?

The Cigna Health Advisor program will match our participants (employees and spouses) with personal health coaches – nurses, nutritionists, behavioral health professionals, or certified health educators - who can help us reach our health goals through:

- Education
- Referrals to specialized programs
- Treatment decision support

Cigna Health Advisor coaches help people evaluate treatment options and help them make informed decisions regarding cost, quality and healthy behaviors.

Coaches can help individuals adopt achievable strategies that lead to behavior change, lifelong healthy eating, and improved exercise habits. Individuals receive one-on-one coaching support specifically targeted to the severity of their conditions as determined by body mass index (BMI), other health conditions, and confidence levels. Coaches are available days and nights, weekdays and weekends. Spanish-speaking coaches are also available.

WHEN DO I NEED TO HAVE MY PHYSICAL?

If having an annual physical is the Health Action that you select, we will provide funding for into your Health Savings Account at the beginning of the next quarter. The College will be utilizing CIGNA’s “Motivate Me” website to help manage this incentive, and will automatically look back three (3) months or 10/1/15 or after to check for your most recent physical.

WHAT ELSE DO I NEED TO KNOW ABOUT MY HEALTH SAVINGS ACCOUNT

CIGNA will also be managing your Health Savings Account, and they have a number of handouts to fully explain how the account works that follow this summary, including

- making elective pre-tax deferrals into your Health Savings Account just as you may now do for your Flexible Spending Account
- using your Health Savings Account balance for items other than medical co-insurance
- earning interest on the balance in your Health Savings Account
- automatic rollover of your unspent balance into the next year
- using your rollover Health Savings Account after retirement
- making catch-up contributions into your Health Savings account