October 1, 2014

Dear Oberlin College Employee:

Welcome to 2014 Benefits Open Enrollment at Oberlin College. This year’s Open
Enrollment begins on October 1 and continues through October 31, 2014. During this
enrollment period, benefit-eligible employees can enroll in new benefits, change or
cancel current benefits with an effective date of January 1, 2015.

If you do not wish to make any changes or add/cancel any of your benefits, you do not
have to complete any forms or enroll online, unless you have a Flexible Spending
Account (FSA), and/or your spouse/Domestic Partner's only/primary medical coverage is
through the Oberlin College health plan.

* To participate in the Flexible Spending Account(s), you must enroll each year.
Vantage Financial Group Plan Services (VFG) has partnered with Total Administrative
Services Corporation (TASC), a national third-party administrator providing professional
benefit administration and technology services for over 30 years. Please read the FSA
section below for information on key administrative changes.

* If your spouse or domestic partner's only/primary medical coverage is through the
Oberlin College health plan, you are required to complete a Spousal Coordination of
Benefit Form each year.

* You have a one-time opportunity to purchase Supplemental/Optional Life
insurance for you and your family without medical Evidence of Insurability. For
additional information, please read the Life and AD & D section below.

What is New/Changing – Calendar Year 2015

1. Medical Coverage

Medical Premiums: no changes

<table>
<thead>
<tr>
<th></th>
<th>2014*</th>
<th>2015*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>1.90%</td>
<td>1.90%</td>
</tr>
<tr>
<td>Employee + child</td>
<td>3.25%</td>
<td>3.25%</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner – secondary**</td>
<td>3.25%</td>
<td>3.25%</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner – primary***</td>
<td>4.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Employee + 2 children</td>
<td>3.75%</td>
<td>3.75%</td>
</tr>
<tr>
<td>Family – secondary**</td>
<td>4.25%</td>
<td>4.25%</td>
</tr>
<tr>
<td>Family – primary***</td>
<td>5.00%</td>
<td>5.00%</td>
</tr>
</tbody>
</table>
*Based on a percentage of your monthly gross salary
** Secondary coverage means your spouse/domestic partner/family has other medical
coverage and claims will be processed by the Oberlin College plan after consideration on
another medical plan
*** Primary coverage means your spouse/domestic partner/family’s only medical
coverage is through the Oberlin College health plan

**Spousal Coordination of Benefits:** If your spouse/partner works and is eligible for
employer-subsidized health coverage of at least 50% of the cost of premiums, he/she
must have primary coverage with his/her employer. (Spouses/partners may carry
secondary coverage on the College health plan.) If this is applicable to you, print the
Spousal Coordination of Benefits Form for your spouse/partner’s employer to either
certify ineligibility for health care or confirm that the cost of health care premium for the
upcoming year is more than 50%. Please return the forms to HR by November 12, 2014.

**Physician Office Visit Copays: increased**

<table>
<thead>
<tr>
<th></th>
<th>2014 ($)</th>
<th>2015 ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>Specialist Care</td>
<td>35</td>
<td>40</td>
</tr>
</tbody>
</table>

**Deductibles: increased**

<table>
<thead>
<tr>
<th></th>
<th>2014 ($)</th>
<th>2015 ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network Single/Family</td>
<td>500/1,000</td>
<td>550/1,100</td>
</tr>
<tr>
<td>Out-of-network Single/Family</td>
<td>1,000/2,000</td>
<td>1,100/2,200</td>
</tr>
</tbody>
</table>

**Out-of-pocket Maximum*: increased**

<table>
<thead>
<tr>
<th></th>
<th>2014 ($)</th>
<th>2015 ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network Single/Family</td>
<td>4,000/8,000</td>
<td>4,200/8400</td>
</tr>
<tr>
<td>Out-of-network Single/Family</td>
<td>8,000/16,000</td>
<td>8,400/16,800</td>
</tr>
</tbody>
</table>

* Out-of-pocket maximum includes deductibles and Prescription Drug Copays

**Emergency Room and Urgent Care Co-pays: no changes**

<table>
<thead>
<tr>
<th></th>
<th>2014 ($)</th>
<th>2015 ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room Visit co-pay</td>
<td>105</td>
<td>105</td>
</tr>
<tr>
<td>Urgent Care Facility co-pay</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

CIGNA will mail a new CIGNA ID card to your home address, reflecting the coverage
changes effective January 1, 2015. Also a Summary of Benefits and Coverage (SBC),
and a complete Summary Plan Description (SPD) of your health plan will be available on
the HR website by October 15, 2014, and March 31, 2015, respectively.
Prescription Drug Co-pays: copays for brand and non-preferred brands increased

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<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Co-pay by tier</td>
<td>10 or 0</td>
<td>10 or 0</td>
<td>45</td>
<td>50</td>
<td>65</td>
<td>75</td>
</tr>
<tr>
<td>Mail Order Co-pay by tier</td>
<td>20 or 0</td>
<td>20 or 0</td>
<td>90</td>
<td>100</td>
<td>130</td>
<td>150</td>
</tr>
</tbody>
</table>

*Generic medications* for preventive care related to asthma, cholesterol, diabetes, hypertension, blood thinner, and osteoporosis will have a cost of $0.00 (Zero dollars). It also includes prenatal vitamins. Please review further details on the [Generic Preventive Drug List](#).

2. **Flexible Spending Account (FSA)**

To participate in FSAs, **you must enroll each year** for the next benefit year. FSAs are terminated at the end of the year and do not continue into the next calendar year.

The employee **health** FSA maximum contribution is **$2,500** for the year 2015. The limit for the Dependent care FSA contributions is **$5,000** per family. (Please note that your maximum contribution for dependent care depends on your annual earnings in the prior calendar year, your tax filing status, your spouse’s earnings, and several other factors. For further information on FSAs, please consult with your tax advisor.)

**FSA Administration - Significant Changes**

Vantage Financial Group Plan Services (VFG) has partnered with Total Administrative Services Corporation (TASC). Each participant will receive a welcome kit. Below are some key points with respect to the changes:

- Starting the week of October 6th, you will receive a welcome kit with instructions on how to access and register on the TASC web portal to view your account information and download your personalized claim form and other important documents.

- From October 19 through October 31, there will be a brief blackout period while your account information is being transferred to the new processing system. (Please do not submit any reimbursement requests during this time. Claims received during the blackout period will be returned with instructions on how to resubmit using the new TASC personalized claim form.)
During the week of October 27, each participant will receive a TASC MasterCard.

- Watch for your card in the mail (generic white envelope)
  - You can use your MasterCard to pay for eligible expenses right at the point of service or continue to submit claims as in the past. (In the month of October, paper claim forms must be submitted and received by Vantage no later than October 17, 2014.)

The TASC system will not generate check reimbursements. Claims will be processed daily and your reimbursement will be loaded directly onto your new MasterCard in a general use account or issued as a direct deposit.

If you currently receive direct deposit FSA reimbursements, your account information will automatically be transferred to the new system and you will continue to receive direct deposit reimbursements. If you are not signed up for direct deposit, you may do so at any point.

For additional information on the new administration process and an overall view of what is changing please review the FSA Changes and Q & As.

**Remember: you may enroll for FSA through PRESTO. Please review the Online Benefits Enrollment Guide for instructions.**

### 3. Dental Coverage

**Dental Coverage – Premiums:**

<table>
<thead>
<tr>
<th>CIGNA Dental HMO: no changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014 ($)</td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Single + 1</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

For coverage information, please review [CIGNA Dental HMO PCS](#).
Department of Human Resources

SDC Monthly Premiums: increased

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>22.92</td>
<td>23.84</td>
<td>29.11</td>
<td>30.86</td>
</tr>
<tr>
<td>Single + 1</td>
<td>45.95</td>
<td>47.79</td>
<td>58.14</td>
<td>61.63</td>
</tr>
<tr>
<td>Family</td>
<td>83.86</td>
<td>87.21</td>
<td>106.09</td>
<td>112.46</td>
</tr>
</tbody>
</table>

*Effective January 1, 2015, the annual maximum benefit per person has increased to $1,500. For other coverage information please review Superior Dental Care.

4. Vision Coverage

Monthly Premiums: increased

<table>
<thead>
<tr>
<th></th>
<th>2014 ($)</th>
<th>2015 ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>8.14</td>
<td>8.30</td>
</tr>
<tr>
<td>Single + 1</td>
<td>16.27</td>
<td>16.60</td>
</tr>
<tr>
<td>Family</td>
<td>22.38</td>
<td>22.83</td>
</tr>
</tbody>
</table>

For coverage information, please review Cigna Vision Summary.

Adding/Changing/Cancelling Benefits

Online Enrollment/Cancellation:
For online enrollment, please review the Online Benefits Enrollment Guide. You may use PRESTO to enroll or make changes to your benefits for the upcoming year. Benefits that are available online include: Medical, Flexible Spending Account, Dental, Vision, Life and Accidental Death and Dismemberment (AD & D) insurance.

If you are participating in the Oberlin Community Giving Campaign via payroll deductions, you may do so online by using PRESTO. To take advantage of online Giving, you may refer to the Online Giving Guide for explicit instructions. Note: Online giving is only available to the four main organizations at this time. If you are making a donation to a specific member organization/sub-organization within any of the main organizations, you will need a paper enrollment form.

Paper Enrollment/Cancellation:
For paper enrollment complete a Benefits Enrollment Form and/or the FSA Enrollment Form - 2015 and submit to Human Resources by October 31, 2014. If you wish to cancel your coverage, complete a Benefits Cancellation Form.
Online W-2

You may, view and/or print your W-2 through the use of PRESTO. You may select an option not to receive a printed W-2 from Payroll. (All employees who do not select this option will receive a printed W-2 from Payroll.)

Other Benefits

**Supplemental/Optional Life/AD&D coverage:** Coverage is provided by Voya. From October 1 through October 31, 2014, you have a one-time opportunity to purchase supplemental/optional life insurance for you and/or your family without medical evidence of insurability.

Employees may purchase supplemental life insurance in $10,000 increments up to a maximum of $100,000. You may purchase supplemental life insurance for your spouse/domestic partner in increments of $5,000 up to a maximum of $25,000. For your children, you may purchase supplemental/optional life insurance in $2,000 increments up to a maximum of $10,000.

*Note:* Employee and spouse life insurance premiums are age-banded and may increase in July based on age as of July 1. The premium rates and age-bands can be found on *Enrollment at a Glance.* You may complete a paper *Life Insurance Enrollment Form* or enroll online through PRESTO.

**Long-Term Care coverage:** Coverage is provided by Unum. You may enroll in the plans or increase/decrease your coverage amounts. You may pick a packet of information from HR. Please review further details at *Long Term Care.*

**Total Compensation**

Your total compensation and benefits summary statement will be emailed under separate cover. The summary provides your total compensation for fiscal year 2014 including the College costs for your benefits, and a snapshot of your current salary and benefits. **Also, you will find your T# on the statement which is required to enroll online for your benefits and/or Giving via payroll deductions.**

**Annual Notices (click to see notices below)**

HIPAA Privacy Practices

This notice describes how medical information about you may be used and disclosed.

HIPAA Special Enrollment Rights
This notice provides information about your rights and protections as participants in group health plans.

Summary Annual Report
This gives notice of the annual report summarizing each benefit plan subject to ERISA.

Women’s Health and Cancer Rights Act
The notice describes your rights after a mastectomy.

Creditable Coverage Disclosure Notice
This notice is about your prescription drug coverage and Medicare.

USSERA
This notice describes your job rights under the Uniformed Services Employment and Reemployment Rights Act.

Drug-Free Workplace Act
This notice informs you about the college policy to maintain the campus as a drug-free workplace.

Smoking Policy
This policy outlines the college Smoking Policy.

If you have any questions, please contact HR at 440-775-8430.

Awura Ferguson Osei
Manager of Retirement and Disability Benefits