

# OBERLIN

COLLEGE & CONSERVATORY

## DEPARTMENT OF HUMAN RESOURCES

### SECURITY EMPLOYEES' 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 Bi-weekly and is paid on Friday. 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 SBSR**

The Oberlin College Health Plan currently provides in-network benefits at 90% of usual and customary with minimum co-pay for physician visits and prescriptions. The current standard cost of the health plan is 4.89% - 10.35% of your gross monthly salary. If an employee and spouse participate in a Wellness Program, incentive rates are gained, lowering the standard cost of the health plan to 3.37% - 5.84% of your gross monthly salary. 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 may be taken. When a family plan is taken, the premium 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.

#### **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 Programs to choose from – two plans with Superior PPO provide in-network and out-of-network benefits for enrollees. One plan covers preventative and repair dental work (Core) and one plan provides some coverage for enhanced services (Enhanced). The third program through CIGNA HMO provides in-network benefits only. The premium rates differ based on plan and coverage. The premium will be deducted from the employee's paycheck on a pre-tax basis. Monthly premium information: SDC Core - Single: \$25.27; Single+1: \$50.66; Family: \$92.44. SDC SCC Enhanced – Single: \$33.33; Single+1: \$66.56; Family: \$121.46. CIGNA Dental HMO – Single: \$20.92; Single+1: \$35.08; Family: \$58.29.

#### **TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT**

**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 use age-banded rates.

#### **DISABILITY INSURANCE**

Employee's medical condition must meet the serious health condition definition under the FMLA. After 10 consecutive working days of absence for a certified non-employment related illness or injury, pay continues at 60% up to 6 months with medical justification. Employee may return to work with restrictions when released by their doctor. For income continuance after 6 months of certified disability, employees must apply for and be approved for Long-Term Disability, which will provide pay at 60% of salary.

#### **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 PLAN

Plan Contributions as a Percentage of Salary\*

Effective 7/1/08**	26-44	45 +	45 + 25 years of service
<b>Required Contribution</b>			
<b>Individual</b>	0.00%	0.00%	0.00%
<b>Oberlin</b>	8.00%	9.00%	10.00%
<b>Optional/Matching Contribution</b>			
<b>Individual</b>	2.00%	3.00%	3.00%
<b>Oberlin</b>	2.00%	3.00%	3.00%
<b>Total Potential Contribution</b>			
<b>Total</b>	12.00%	15.00%	16.00%
* <b>Percentage of base monthly salary, excluding overtime pay or other special pay.</b>			
** <b>Effective 1st day of payroll period following date shown.</b>			

## **REGULAR ANNUITY: 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 – 866-549-1238.**

## **SUPPLEMENTAL RETIREMENT ACCOUNT OBERLIN TAX-DEFERRED ANNUITY TDA) 403(b)-CONTRACT (SRA)**

**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. GSRA's 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.

## **VACATION**

Vacations are computed according to length of service as of June 30 of any year, to be taken during the following fiscal year, according to the following schedule:

- After 1 and 2 yrs. of service: 10 working days (2 weeks)
- After 3 and 4 years of service: 15 working days (3 weeks)
- After 5 years of service: 20 working days (4 weeks)

## **SICK LEAVE**

Full time employees are eligible for 14 sick leave days per year, 4 of which may be used as personal days. Sick leave absences of 3 or more days require medical verification of the need for absence and the ability to return to work without a restriction. Contact the Office of Human Resources for our medical verification Physician Statement.

## **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.

## **TUITION SUPPORT FOR CHILDREN**

After five years of employment with the College, all full-time regular status employees' shall be eligible for a tuition scholarship plan for biological or legally adopted dependent children who are granted admission to Oberlin College or a GLCA-member institution. For children attending another accredited institution, the College provides a tuition benefit of 20% up to 50% of the Oberlin tuition or the full tuition of the accredited institution attended, whichever is less, subject to a vesting period. Tuition remission benefits are pro-rated for part-time employees. This program is administered in accordance with the Eligibility, General Provisions, and Administrative Provisions of the Tuition Scholarship Plan 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. The Computer Store, located in the lower level of the Mudd Library, offers hardware, software and related peripherals at educational discount pricing

## **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.

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*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*