

OBERLIN

COLLEGE & CONSERVATORY

DEPARTMENT OF HUMAN RESOURCES

ADMINISTRATIVE ASSISTANTS' 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 OBSR OR Consumer Driven Health Plan (CDHP) w/ Health Savings Account (HSA)

You have a choice of two plans. The OBSR 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 4.25% - 9.00% 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 2.50% - 4.40% of your gross monthly salary. The cost of the Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA) is 1.90% - 5.00%. 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 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 non-covered 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 expense 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 for 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 Enhanced – Single: \$33.33; Single+1: \$66.56; Family: \$121.46.
CIGNA Dental HMO – Single: \$20.92; Single+1: \$35.08; Family: \$58.29.

SICK LEAVE

Full-time employees are eligible for 12 days per year. The number of days is pro-rated for employees working less than full time and/or a full fiscal year. Employees may accrue up to 100 working days. Contact the Office of Human Resources for our medical verification Physician Statement.

TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Basic Life and AD&D: Funded entirely by the College; a plan of 1 X your 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 using all accrued sick leave, full or partial salary continues according to contract provisions for up to 180 days of disability with medical justification. Employees may return to work with restrictions when released by their doctor. 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.

RETIREMENT PROGRAM

OVERLIN 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.

OVERLIN COLLEGE 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. GSRA's are funded with voluntary employee pre-tax dollars. Contact the Department of Human Resources for enrollment information.

College Contributions as a Percentage of Salary*

Employee Age	26-44	45+54	55+ & 20+ years of service
Required Contribution			
Individual	0.0%	0.0%	0.0%
Oberlin	8.0%	9.0%	10.0%
Optional/Matching Contribution			
Individual	Up to 2.0%**	Up to 3.0%**	Up to 4.00%**
Oberlin	Up to 2.0%**	Up to 3.0%**	Up to 4.00%**
Total Potential Contribution			
Total	Up to 12.0%	Up to 15.0%	Up to 18.0%

*Percentage of base monthly salary, excluding overtime pay & other special pay.

**Oberlin will match contributions in one-half percent (1/2%) increments

VOLUNTARY LONG TERM CARE INSURANCE

Group rates are available for this in-home, assisted living, nursing home care insurance. There is a guaranteed 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.

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

Employees accrue vacation days in the current year which may be taken the following fiscal year. The number of days accrued varies with seniority and is prorated for part-time employees and employees who have not completed a full year of service as of June 30, according to the following schedule:

*After 1st and 2nd years of service - 10 days

*After 3rd and 4th years of service - 15 days

*After 5th year of service - 22 days

OVERTIME

Overtime is paid or credited at the rate of 1-1/2 times the hourly rate for hours in excess of 37 1/2 hours/week. Alternatively, an employee may take compensatory time off in lieu of overtime. Comp time must be taken in the same pay period (first of month to end of month) in which it was earned.

STAFF TUITION REMISSION

Employees may take one Oberlin College course, up to five hours per semester without tuition charge, with the approval of the ir 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

After two years of employment with the College, all full-time regular status Administrative Assistants shall be eligible for a tuition scholarship plan for employees' 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.

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