DEAR OCOPE COLLEAGUES,  

Oberlin College and Conservatory open enrollment period will begin on October 16th and continue through November 13, 2017. Open enrollment is your annual opportunity to review and make changes to your benefits. Any changes made to your benefits will be effective January 1, 2018.

Open enrollment is important because it may be the only time you can make changes to your benefits. Once November 13, 2017 has passed, your choices are binding until the next open enrollment period. The only exceptions allowed are if you have a qualifying event take place, such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, change in employment status or loss of other coverage. If you are adding a new dependent during the open enrollment period, you will be required to provide proof of that dependent’s eligibility (i.e., marriage license, signed same gender Domestic Partnership Affidavit, and/or birth certificate for children). All added dependents will require a social security number. Please provide proof to Department of Human Resources.

During open enrollment you may:

- Enroll in or change your current health plan
  - If you wish to take advantage of the PPO incentive rate OR enroll in the Consumer Driven Health Plan (CDHP) for 2018, requirements 1 and 2 below MUST be completed by NOVEMBER 30, 2017. You and your covered spouse/domestic partner covered as primary must complete BOTH requirements. These requirements do not apply to children.
    1. Biometric screening. Appointments are available on campus between 10/3 and 11/16/17. To schedule an appointment go to: https://login.registermytime.com/tw/oberlincollege MAINTAIN RECORD OF RESULTS.

PLEASE NOTE: If your Spouse/Domestic Partner is eligible for an employer-subsidized health plan and the employer contributes 50% of the premium, he/she must carry primary coverage with his/her employer. If these conditions are met you may cover your Spouse/DP on your medical plan for secondary coverage. If you cover your Spouse/DP (primary or secondary) on your medical plan in 2018 a Spousal Coordination of Benefits Form MUST be completed. Return the form to Department Human Resources by November 13, 2017. You may mail, drop off, or email: human.resources@oberlin.edu your form. If you are declining medical coverage for 2018, you will be required to document your waiver by using PRESTO –OR- you may “decline coverage” by signing a benefit enrollment form. This is a requirement of the Affordable Care Act.
- Renew or enroll in a 2018 Flexible Spending Account for medical expenses or dependent care
- Renew or enroll in a 2018 Health Savings Account for medical expenses and contributions
- Add or remove eligible dependents on/off your 2018 Medical/Vision/Dental/Supplemental Life/AD&D insurance plan

**HEALTH PLAN OPTIONS FOR 2018**

OCOPE employees have the option to enroll a Consumer-Driven Health Plan (CDHP) with a Health Savings Account (HSA) or Open Access PPO plan (OBIR or OBIR). For general plan comparisons, please review [PPO vs CDHP](#) and [Choosing the Right Health Plan](#). For specific plan comparisons based on medical expenses, log onto [myCignaplan.com](http://myCignaplan.com) using open enrollment ID: OberlinOCOPE2018 Password: cigna.

**Health Savings Account (HSA)**

If you enroll in the CDHP Plan, you will also become eligible for a Health Savings Account. Health Savings Accounts provide a tax-advantaged method to pay for eligible medical expenses such as deductibles and coinsurance. You own and control the money in your HSA; you decide how and when to use the money to pay HSA Eligible Medical Expenses or save it for future needs. The Internal Revenue Service sets the contribution limits annually for HSAs.

<table>
<thead>
<tr>
<th></th>
<th>2018 Annual Contribution Maximum Amount (includes employee &amp; employer amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
<td>$3,450</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$6,900</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$6,900</td>
</tr>
<tr>
<td>Family</td>
<td>$6,900</td>
</tr>
<tr>
<td>Age 55 +</td>
<td>May contribute an additional $1,000/year</td>
</tr>
</tbody>
</table>

**HSA Oberlin College Annual Funding Amount** – Oberlin College will contribute funds to your HSA as noted below:

<table>
<thead>
<tr>
<th></th>
<th>2018 Annual Oberlin College Contribution Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
<td>$750</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family</td>
<td>$1,500</td>
</tr>
</tbody>
</table>
To be eligible for the Oberlin College HSA quarterly contribution amount, you must participate in a Biometric Screening and the online Health Risk Assessment (HRA) by November 30, 2017. To make your own employee monthly contribution amount you may enroll through the use of PRESTO or complete the HSA Enrollment Form.

**HSA Incentive Annual Funding Amounts**

<table>
<thead>
<tr>
<th>2018 Annual Oberlin College Contribution Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
</tr>
<tr>
<td>Employee + Spouse/DP</td>
</tr>
<tr>
<td>Employee + Children</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

*To receive the HSA Incentive amount you must complete an annual physical/OBGYN examination or health coaching.

For additional information on the CDHP, please log onto the CDHP website. For detailed information on your choices please review: Summary of Benefits and Coverage and the Summary of Benefits.

**PLEASE NOTE:** There is NO coordination of benefits under the CDHP plan because your Spouse/DP cannot have another health plan and enroll in the Oberlin College plan.

**MEDICAL MONTHLY PREMIUMS** (based on a % of your gross pay)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Employee only)</td>
<td>1.95%</td>
<td>2.50%</td>
<td>2.75%</td>
<td>4.25%</td>
<td>4.70%</td>
</tr>
<tr>
<td>Employee + Spouse/Partner (primary*)</td>
<td>3.85%</td>
<td>4.00%</td>
<td>4.40%</td>
<td>8.95%</td>
<td>9.85%</td>
</tr>
<tr>
<td>Employee + Spouse/Partner (secondary**)</td>
<td>N/A</td>
<td>2.80%</td>
<td>3.10%</td>
<td>4.70%</td>
<td>5.20%</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>3.85%</td>
<td>2.65%</td>
<td>2.90%</td>
<td>4.40%</td>
<td>4.85%</td>
</tr>
<tr>
<td>Employee + 2 Children</td>
<td>N/A</td>
<td>2.80%</td>
<td>3.10%</td>
<td>4.70%</td>
<td>5.20%</td>
</tr>
<tr>
<td>Employee + 3 Children</td>
<td>N/A</td>
<td>3.20%</td>
<td>3.55%</td>
<td>5.35%</td>
<td>5.90%</td>
</tr>
<tr>
<td>Family (primary*)</td>
<td>5.20%</td>
<td>4.40%</td>
<td>4.85%</td>
<td>9.00%</td>
<td>9.90%</td>
</tr>
<tr>
<td>Family (secondary**)</td>
<td>N/A</td>
<td>3.20%</td>
<td>3.55%</td>
<td>5.35%</td>
<td>5.90%</td>
</tr>
</tbody>
</table>
*Primary coverage means your SP/DP’s only medical plan is through Oberlin College.**Secondary coverage means your SP/DP has other medical coverage. Claims will be processed by the Oberlin College plan after consideration on another medical plan. If your SP/DP is also employed by Oberlin College and you carry a Family plan, your cost will be the Secondary Family rate.

### Annual Deductible (OBISR and OBSR)

- **2017**
  - OBIR In Network: $210
  - OBIR Out of Network: $420
  - OBSR In Network: $250
  - OBSR Out of Network: $500

- **2018**
  - OBIR In Network: $250
  - OBIR Out of Network: $500
  - OBSR In Network: $310
  - OBSR Out of Network: $620

### Annual Out of Pocket Max (OBIR and OBSR)

- **2017**
  - OBIR In Network: $1,040
  - OBIR Out of Network: $2,080
  - OBSR In Network: $1,250
  - OBSR Out of Network: $2,500

- **2018**
  - OBIR In Network: $2,080
  - OBIR Out of Network: $4,160
  - OBSR In Network: $3,200
  - OBSR Out of Network: $6,400

### Office Visit Co-Pay (OBSR and OBIR)

- **2017**
  - Primary Care Physician: $20.00
  - Specialist: $30.00
  - Emergency Room: $50.00
  - Urgent Care: $25.00

- **2018**
  - Primary Care Physician: $25.00
  - Specialist: $35.00
  - Emergency Room: $50.00
  - Urgent Care: $25.00
**Prescription Co-Pay (OBSR and OBIR) In Network ONLY** – No changes

<table>
<thead>
<tr>
<th></th>
<th>Preventive Generic</th>
<th>Generic Drugs</th>
<th>Preferred Brand Drugs</th>
<th>Non Preferred Brand Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail (30 day supply)</td>
<td>$0</td>
<td>$10.00</td>
<td>$50.00</td>
<td>$75.00</td>
</tr>
<tr>
<td>Mail Order (90 day supply)</td>
<td>$0</td>
<td>$20.00</td>
<td>$100.00</td>
<td>$150.00</td>
</tr>
<tr>
<td>Retail (90 day supply)</td>
<td>$0</td>
<td>$20.00</td>
<td>$100.00</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

**Changes to Medications**

Each year the drug list is reviewed and updated to ensure you have access to safe, clinically effective and low-cost medications. Changes may be reviewed here: [Changes to your Drug List](#).

**Flexible Spending Account (FSA)**

To participate in a FSA that is administered through WageWorks, you must **elect OR renew this benefit each year**. Each calendar year FSA’s are terminated on December 31st and WILL NOT automatically continue into the next calendar year.

- The **Health FSA** maximum contribution maximum amount is **$2,600**.
- The maximum contribution amount for the **Dependent Care FSA** contribution is **$5,000** per family. **PLEASE NOTE:** 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 please consult with your tax advisor.
- If you are enrolled in the CDHP, you are not eligible for a health FSA.

**Optional Dental Coverage** - Three (3) plans available

**Cigna Dental HMO:** No increase

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$20.92</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$35.08</td>
</tr>
<tr>
<td>Family</td>
<td>$58.29</td>
</tr>
</tbody>
</table>

For coverage information, please review [Cigna Dental HMO Patient Charge Schedule](#).
Superior Dental Care (SDC): Increase to the Core plan only

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$23.84</td>
<td>$26.79</td>
<td>$33.33</td>
<td>$33.33</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$47.79</td>
<td>$53.70</td>
<td>$66.56</td>
<td>$66.56</td>
</tr>
<tr>
<td>Family</td>
<td>$87.21</td>
<td>$97.99</td>
<td>$121.46</td>
<td>$121.46</td>
</tr>
</tbody>
</table>

For coverage information, please review Superior Dental and SDC Evidence of Coverage.

Optional Vision Coverage

CIGNA Vision: No increase

<table>
<thead>
<tr>
<th>Plan</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$8.30</td>
</tr>
<tr>
<td>Single + 1</td>
<td>$16.60</td>
</tr>
<tr>
<td>Family</td>
<td>$22.83</td>
</tr>
</tbody>
</table>

For coverage information, please review Cigna Vision Summary.

Optional Term Life/Accidental Death & Dismemberment (AD&D)

New this year, our carrier for Life/AD&D is Unum.
If you were enrolled in coverage with VOYA, our prior carrier, Unum has grandfathered those coverage amounts and you do not need to re-enroll.

During this open enrollment period you may enroll, cancel, or make changes to your existing coverage amounts. To take advantage of the guaranteed issue amount of up to $100,000 without having to answer medical questions enroll now. If you purchase the minimum amount of $10,000, you may increase your coverage amount in the future for up to $100,000 without having to answer medical questions.

To learn more, please visit our Oberlin College Unum Landing Page. You may complete a paper Life Insurance Enrollment Form or enroll online through PRESTO.
Long Term Care
Coverage is provided by Unum. During open enrollment you may enroll, increase/decrease your coverage amount. If you are interested, please pick up a packet from HR. For additional information you may visit: http://unuminfo.com/OberlinCollege_ltc.

Oberlin Community Giving Campaign
Oberlin Community Services helps to meet the basic needs of Oberlin area residents through direct assistance, referrals and other assistance www.oberlincommunityservices.org If you would like to make a onetime gift or a monthly payroll deduction by using PRESTO or by completing a Oberlin Community Giving Campaign form. All forms are due to Department of Human Resources by November 13, 2017.

ONLINE Open Enrollment - Add/Change/Cancel Benefits
To enroll ONLINE by means of PRESTO, please review the Online Benefits Enrollment Guide.

The last day to enroll online is November 13, 2017.

Paper Open Enrollment Forms
If you are unable to access a computer or prefer to complete paper forms please stop by Human Resources. Our office is open Monday – Friday from 8:00 – 5:00. Listed below are paper enrollment forms.

- If your SP/DP is covered on your health plan, you must complete the Coordination of Benefits Form.
- Complete our Benefits Enrollment Form
  - To add a dependent
  - To elect OR decline medical coverage
  - To elect/change vision or dental coverage
- Complete our Benefits Cancellation Form
  - To cancel medical, vision or dental coverage
  - To remove a dependent from a medical, vision, dental, long term care, and/or optional life coverage
- To elect -OR- renew a Flexible Spending Account, complete the FSA Election Form.
- To elect -OR- renew a Health Savings Account, complete the HSA Election Form.

All forms are due to Human Resources on/prior to November 13, 2017.
Online W2
You may, view and print your annual W2 and 1095 through the use of PRESTO. To consent go to Employee Information – Tax Forms and select both Electronic W2 Consent and W-2C Consent. To those employees who DO NOT elect this option will receive a printed W2 from Department of Human Resources by January 31st.

Total Compensation
Your individual total compensation and benefits summary statement will be emailed under separate cover. The summary provides your total compensation for fiscal year 2018 including the College costs for your benefits, and a snapshot of your current salary and benefits.

Annual Notices (click to review the following 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.
- **USERRA**
  - 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.

If you have any questions, please contact Department of Human Resources at (440) 775-8430 or human.resources@oberlin.edu. Our hours of operation are Monday – Friday from 8:00 – 5:00 p.m. and our office is located in the Service Building 173 West Lorain Street Suite 205 Oberlin, OH 44074.

Thank you,
Mark McLeod
Director of Compensation and Benefits

Marion Burnworth
Benefits Representative