




Bates | College

**2011 EMPLOYEE
BENEFITS OVERVIEW**


 At Bates College, our motto 'Amore ac Studio', or 'With ardor and devotion', is at the heart of everything we do. We know that it is only through our talented faculty and staff members that we are able to fulfill this motto, which is why we offer the competitive benefits package outlined here. Within this package of benefits, the College contributes towards the cost of the Medical, Dental, Basic Life, Basic AD&D, and Long-Term Disability Insurance. The College's contribution towards the benefit plans is pro-rated for three-quarter time and half-time faculty and staff members. Subject to certain requirements, faculty and staff members also have the option of opting out of the benefit plans and receiving cash instead. Eligibility for benefits begins on the first of the month following one full calendar month of employment.

If there is any discrepancy between the following information provided in this Overview and the underlying policies, the policies will prevail.

TABLE OF CONTENTS

Questions?	3
Medical Benefits.....	4
Wellness Opportunities at Bates.....	5
Prescription Benefits.....	6
Dental Benefits.....	6
Health Insurance Contribution Credit.....	7
Cost of Coverage.....	7
Controlling the Cost of Health Insurance.....	8
Maine Health Management Coalition.....	8
Additional Aetna Tools.....	8
Flexible Spending Accounts (FSA)	9
Basic Life and Accidental Death & Dismemberment (AD&D)	9
Disability Income Benefits	9
Employee Assistance Program (EAP)	10
Retirement Plan	11
Paid Time Off Benefits for Staff Members	11
Additional Benefits	12



QUESTIONS?

Benefit	Provider	Phone Number	Website
Medical/Rx - HMO	Aetna	888.318.2346	www.aetna.com
Medical/Rx - POS	Aetna	888.318.2346	www.aetna.com
Dental	CIGNA	800.244.6224	www.mycigna.com
Life/AD&D and Disability	UNUM	800.421.0344	www.unum.com
EAP	Ceridian (contracted through UNUM)	877.259.3785	www.lifebalance.net User ID: bates Password: B Well
Healthcare and Dependent Care Reimbursement Accounts	Group Dynamic, Inc.	800.626.3539	www.gdynamic.com
Retirement Savings Plans	TIAA-CREF	800.842.2776	www.tiaa-cref.org

Whom do I call with benefit questions?

Should you or your covered family members have a medical or dental benefit or claims question, you should contact our highly trained Benefit Advocate team.* Your Benefit Advocate is able to contact Aetna on your behalf to obtain information related to the following:

- Incorrect payment of insurance claims
- Appeal of denied claims, if warranted
- Assistance with the carrier resources available
- Benefit questions and clarifications
- Enrollment questions

For questions related to the Healthcare and Dependent Care Reimbursement Accounts, you may contact Group Dynamic directly using the above information.

Benefit Advocates are available Monday through Friday 10:00 AM to 8:00 PM EST. Please have your insurance identification card available when you call.

**Your Benefit Advocate
Team Lead: Lisa Crane
Phone: 800.410.6571 ext.134
Fax: 206.962.2134
Email: lcrane@clearpoint.com**

*Due to HIPAA Privacy regulations, we may need to obtain your written authorization in order to assist with certain issues. Your Benefit Advocate will provide you with an authorization form, if needed.





MEDICAL BENEFITS

As an eligible employee, you may choose to enroll in the HMO or POS medical plans through Aetna. Compare the two options carefully and choose the one that is the best for you and your family.

If you choose to enroll in the HMO plan, you must choose a Primary Care Physician (PCP) who will coordinate most of your care in order to receive benefits. Please note that services provided by out-of-network providers are not covered in most circumstances. All scheduled inpatient admissions (except planned cesareans) require pre-admission authorization by the Primary Care Physician.

If you choose to enroll in the POS plan, please note that network professionals and providers have agreed to accept Aetna's maximum allowance as the basis of payment in full. If you use a non-network professional or provider who charges fees above the maximum allowance, you will be responsible for all charges which are billed in excess of the allowed amount.

For both plans, pre-authorization of all non-emergency inpatient services is required.

Please note: Once you reach the Annual Out-of-Pocket Limit in qualified expenses, including the deductible, the plan will pay 100% of those expenses for the remainder of the year. This limit DOES NOT include ALL out-of-pocket expenses, such as charges that exceed the plan's usual and customary limits. Copays for office visits are applied to the out-of-pocket limit.

	2011 Aetna HMO	2011 Aetna POS	
		In-Network	Out-of-Network
Annual Deductible	\$500/Individual \$1,000/Family	\$500/Individual \$1,000/Family <small>(in-network and out-of-network are combined)</small>	\$1,000/Individual \$2,000/Family
Annual Out-of-Pocket Limit <small>(including deductible)</small>	\$1,500/Individual \$3,000/Family	\$1,500/Individual \$3,000/Family <small>(in-network and out-of-network are combined)</small>	\$3,000/Individual \$6,000/Family
Lifetime Plan Maximum	Unlimited	Unlimited	
Office Visit/Exam Primary Provider Specialist	\$20 copay then 100% \$25 copay then 100%	\$20 copay then 100% \$25 copay then 100%	60% after deductible
Preventive Services Well-Child Care Routine Adult Physicals	100% <small>(limitations apply)</small>	100% <small>(limitations apply)</small>	60% after deductible <small>(limitations apply)</small>
Well-Woman Exams	100% <small>(1 exam per 12 months)</small>	100% <small>(1 exam per 12 months)</small>	60% after deductible
Routine Vision Exam	100% <small>(1 exam per 12 months)</small>	100% <small>(1 exam per 12 months)</small>	60% after deductible
Chiropractic Services	\$25 copay then 100% <small>(up to 36 visits per calendar year)</small>	\$25 copay then 100% <small>(up to 36 visits per calendar year)</small>	60% after deductible
Diagnostic X-Ray & Lab Tests High-Tech Radiology Services	100% \$50 copay then 100%	100% \$50 copay then 100%	60% after deductible
Hospital Services Inpatient/Outpatient Surgery Facility Charges	80% after deductible	80% after deductible	60% after deductible
Emergency Room	\$100 copay then 100% <small>(copay waived if admitted)</small>	\$100 copay then 100% <small>(copay waived if admitted)</small>	
Mental Health Benefits Inpatient Care Outpatient Care	80% after deductible \$25 copay then 100%	80% after deductible \$25 copay then 100%	60% after deductible 60% after deductible

WELLNESS OPPORTUNITIES AT BATES

Wellness is the process of being aware of and actively working towards better health. Through a combination of sponsored healthy activity and learning programs, B Well strives to provide support and resources to employees in each stage of their journey to better health.

Administered by Human Resources, the B Well program promotes an array of Wellness-related activities and programs to employees of Bates College.



Services for Staff and Faculty

- Free access to fitness facilities at Bates
- Free exercise prescription with Personal Trainer
- Monthly Lunch and Learns
- Various exercise classes
- One-on-one personal training
- Coordinated physical activity programs

For more information on the B Well program, visit the Wellness website at www.bates.edu/b-well.xml.

The 2011 Preventive Incentive to B Well

At the beginning of the year, the B Well program kicked off a new incentive program to all employees. The program recognizes the importance of prevention and early detection of various health conditions. To emphasize this, B Well will reward employees and spouses or partners for completing one of the following services:

- Annual Physical
- Eye Exam
- Dental Cleaning
- Tobacco Cessation
- Cholesterol Screening
- Diabetes Screening
- Mammography
- Pap Test
- Colonoscopy
- Prostate Screening
- First time Aetna HRA Completion

Employees (and spouses or partners) who choose to participate will be eligible to receive their choice of several B Well prizes. Each employee may submit to receive one prize per month for each preventive care service that they participate in (that's right, you can receive several prizes!). The prizes include Smartwool socks, a B Well Gym Bag, a Salad Bar discount sticker at The Den (employees only), a \$10 coupon to the St. Mary's Nutrition Center Farmer's Market, a B Well T-Shirt, and a B Well Lunch Bag.

To claim your prize, you must submit a Preventive Incentive Form found on the B Well Website (www.bates.edu/b-well.xml). Attached to the form must be either an Explanation of Benefits or a stamp from the Health Care Provider. If you are completing the Aetna online Health Assessment (also referred to as the "Health Risk Assessment") for the first time, you may submit the certificate of completion which appears after you have finished the survey.



PRESCRIPTION BENEFITS

When you enroll in a medical plan, you automatically receive prescription drug coverage through Aetna. Copayment amounts vary depending on the prescription drug tier - Tier 1, Tier 2, and Tier 3 (see table below). You will save money by purchasing generic drugs (Tier 1) rather than brand-name drugs. Another way you can save money is by ordering your maintenance medications (prescription drugs you use on a regular basis) through the mail order option.

	2011 Aetna HMO	2011 Aetna POS	
		In-Network	Out-of-Network
Pharmacy	Supply limit: 30 days	Supply Limit: 30 days	Supply Limit: Not applicable
Tier 1	\$10 copay then 100%	\$10 copay then 100%	Not covered
Tier 2	\$25 copay then 100%	\$25 copay then 100%	Not covered
Tier 3	\$40 copay then 100%	\$40 copay then 100%	Not covered
Mail Order *	Supply limit: 90 days	Supply limit: 90 days	Supply Limit: Not applicable
Tier 1	\$20 copay then 100%	\$20 copay then 100%	Not covered
Tier 2	\$50 copay then 100%	\$50 copay then 100%	Not covered
Tier 3	\$80 copay then 100%	\$80 copay then 100%	Not covered

* check Aetna's website for participating retail pharmacies

DENTAL BENEFITS

Our dental benefits are administered by CIGNA.

As a participant in this plan, you have the freedom to seek care from any licensed dental provider. If you use a dental provider outside the CIGNA network who charges fees that exceed the reasonable and customary allowance, you will be responsible for the difference between the billed amount and the allowed amount.

Please note: Before beginning extensive dental work, it is **STRONGLY** recommended that you have your dentist obtain a pre-treatment estimate from the insurance company. A pre-treatment estimate ensures that you are aware of expected out-of-pocket costs before beginning treatment.

	2011 CIGNA Dental Benefits for services accessed outside of the CIGNA network are reimbursed based on the 90th Percentile
Annual Deductible	\$50/Individual \$150/Family
Annual Dental Benefits Maximum	\$1,000 per member
Diagnostic & Preventive Services	100%
Basic Services Fillings Endodontic Treatment Periodontic Treatment	80% after deductible
Major Services (i.e. crowns, bridges, and dentures)	50% after deductible
Orthodontia	Not covered

HEALTH INSURANCE CONTRIBUTION CREDIT

The College recognizes the high cost of health insurance these days. For those employees who have lower household incomes, the cost can be a major part of their monthly budget. A Health Insurance Contribution Credit will be available to those with lower household incomes. Household income will be verified using the front page of your tax return from the previous year ("adjusted gross income"). For additional information, please contact Human Resources.

	Household Income			
	\$0 to \$30,000	\$30,001 to \$45,000	\$45,001 to \$60,000	\$60,001 and over
Credit Percent	20%	15%	10%	0%

COST OF COVERAGE

The College and employee contributions for medical and dental coverage are listed in the tables below (costs reflected are for full-time employees). An employee may also opt out of coverage and receive \$1,200 annually in cash if she or he can provide proof of coverage elsewhere (\$1,000 for medical and \$200 for dental).

Please note: The amounts below have been rounded to the nearest dollar.

Medical

The College's contribution to the POS Plan is 100% for Employee coverage, approximately 80% for Employee + Spouse/Partner or Children and approximately 75% for Family Coverage. The College contributes the same dollar amount towards the HMO Plan and you are responsible for the difference in cost if you choose to enroll in the HMO. The 2011 premium information is reflected below.

Aetna POS	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$0	\$551	\$551
Employee + Spouse/Dom Partner	\$218	\$940	\$1,158
Employee + Child(ren)	\$187	\$806	\$993
Employee + Family	\$390	\$1,265	\$1,655

Aetna HMO	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$15	\$552	\$567
Employee + Spouse/Dom Partner	\$250	\$940	\$1,190
Employee + Child(ren)	\$215	\$805	\$1,020
Employee + Family	\$436	\$1,265	\$1,701

Dental

The College pays 100% of the cost for the Employee Only level of coverage. Employees may purchase Family, Child(ren), or Spouse/Domestic Partner coverage at an additional cost.

CIGNA Dental	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$0	\$33	\$33
Employee + Spouse/Dom Partner	\$32	\$33	\$65
Employee + Child(ren)	\$30	\$33	\$63
Employee + Family	\$64	\$43	\$107

CONTROLLING THE COST OF HEALTH INSURANCE

As you can see by the medical premiums on the previous page, health insurance is expensive for you and the College. What can we do? You may not think that individually you can make a difference but, if we each take one step to control healthcare costs, it will make a difference for Bates and our future premium expenses. To get you started on this path to mindful healthcare decisions, Bates provides several resources that you can use to help save on healthcare:

- **Get your appropriate preventive care services** – Preventive checkups under the medical and dental plans
- **Know your numbers and your health risks** – Take the Aetna HRA and discuss the results with your doctor
- **Manage your stress** - Let go of the little things – Contact the Employee Assistance Program
- **Eat a healthy diet** – Look for healthy selections at the Den, Commons and Milt's, and learn tips through B Well
- **Establish an exercise routine** – Contact the B Well program to get you started
- **Make cost and quality part of your decisions regarding health care** – Use the tools and information available through both the MHMC (see below) and on Aetna Navigator to shop for the best price and quality in healthcare
- **Ask your doctor or pharmacist about generic prescription alternatives or lifestyle changes** – Use the Informed Health Line and drug pricing tool available on Aetna Navigator
- **Participate in disease management programs as applicable** - Let a professional help you in getting the care you need

MAINE HEALTH MANAGEMENT COALITION (WWW.MHMC.INFO)

Did you know that you can choose doctors and hospitals based on quality? Are you aware that your own actions can help you get better healthcare? Bates College has partnered with the Maine Health Management Coalition (MHMC) to provide tools to empower you to become better healthcare consumers. The Maine Health Management Coalition (MHMC) is a non-profit group whose over 60+ members include employers, physicians, hospitals and health plans working together to measure and report healthcare quality and use this information to drive quality improvement in Maine.

The value to Bates College faculty and staff is safer, higher quality, and more efficient healthcare delivered to you and your dependents. Visit www.mhmc.info to see how your primary care doctor rates on quality.

ADDITIONAL AETNA TOOLS

DocFind Tool

To see if your doctor is in the Aetna network, use the DocFind feature on www.aetna.com.

Informed Health Line

Contact the Informed Health Line anytime, 24/7, at 800.556.1555 to speak with a registered nurse. The nurses can discuss more than 5,000 health and wellness topics.

Aetna Navigator

Once enrolled, register at www.aetna.com (click on "Register Now" in the "Members: Public Information" section) and use Aetna's Navigator tool to:

- Look for a doctor or hospital
- Compare costs for health care in your area
- Look up pharmacy information including the drug lists, mail order options, and utilize the drug pricing tool
- Review your covered dependents on the plan
- Print your Health History Report and an ID card
- Download claims
- Link to health resources online
- Communicate with member services
- Assess your health with Aetna's Simple Steps to a Healthier Life

FLEXIBLE SPENDING ACCOUNTS (FSA)

Healthcare Reimbursement Account (HCRA)

The HCRA gives an employee the opportunity of setting aside earnings on a pre-tax basis to cover healthcare expenses that are not covered by health or dental insurance, such as co-pays and deductibles. The maximum amount you may contribute to this account is \$5,000 annually.

Dependent Care Reimbursement Account (DCRA) and Dependent Care Subsidy

The DCRA allows employees to set aside earnings on a pre-tax basis to cover dependent care expenses. The maximum amount you may contribute is \$5,000 per household as defined by law. Additionally, employees with children that are 12 and under are eligible to receive a childcare subsidy from the College to offset childcare expenses necessary to maintain employment with the College. The subsidy amount varies from \$43 to \$325 per month, and is based on total household income and the number of eligible children.

IMPORTANT: DON'T FORFEIT YOUR MONEY!

FSA contributions not used for expenses incurred between January 1, 2011 and March 15, 2012 will be forfeited. Claims must be submitted by March 31, 2012.

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Life insurance is probably not something you think about every day, but for your peace of mind, Bates College automatically provides you with the following Basic Life and AD&D protection through UNUM at no cost:

Benefit Amount

1x covered annual earnings up to \$50,000

You may opt out of Basic Life and/or AD&D and receive the cost of the coverage in cash. If you opt out of life insurance coverage when you are initially eligible as a new employee and decide to elect coverage at a later date, you will be subject to Evidence of Insurability at that time and coverage may be denied (not applicable to AD&D). You may also purchase Supplemental Life and/or AD&D Insurance up to three times your salary to a maximum of \$500,000 (overall maximum between Basic and Supplemental Life). Life and AD&D insurance for your spouse/domestic partner and children is also available.

DISABILITY INCOME BENEFITS

Staff members who have completed 6 months of service may receive Short-Term Disability benefits. After 30 days of total disability, Short-Term Disability provides 75 percent of your normal salary or wages up to a maximum of 5 months, provided eligibility requirements are met.

The College also provides faculty and staff members with cash compensation to purchase Long-Term Disability insurance. Participation in the LTD benefit plan is mandatory. The plan provides a non-taxable benefit of 60% of your normal salary after six months of total disability. Employees are eligible to submit claims for LTD benefits following six months of employment.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life is unpredictable. To help you and those significant to you cope with everyday life, work challenges, stress, family problems, and other personal issues, an Employee Assistance Program (EAP) is available 24 hours a day, seven days a week through Ceridian (contracted through UNUM). This service is completely confidential and is available to all employees and those people who are significant in their life. Enrollment is automatic, and Bates College pays the full cost for coverage. Benefits include confidential access to the following:

- Trained counselors via telephone for assistance with issues including the following:
 - depression, stress, or grief
 - marital and parenting problems
 - alcohol and substance abuse
 - conflicts
- Referrals for up to 6 sessions with a nearby counselor
- Child and elder care referral service
- Family resources (finding pet care, planning for college, relocating to a new city)
- Legal resources and referral service (divorce, bankruptcy, wills, real estate transactions)
- Financial counseling resource (getting out of debt, tax questions, retirement planning)

No problem is too big or too small. The EAP encourages you to seek help early, before a minor problem becomes more serious. The EAP is designed to address short-term issues and to identify resources and referrals for emergency and long-term issues.

The EAP consultant will discuss your needs and concerns with you, listen, and assess the situation. Depending on your situation, the EAP consultant may:

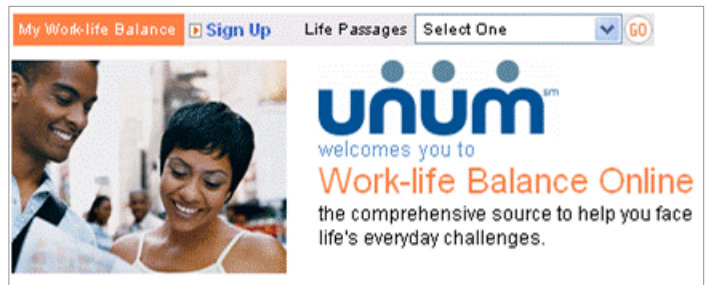
- work with you and help you make a plan to resolve your issues or concerns
- refer you to a support group
- guide you to helpful resources in your community
- refer you to a specialist or local counselor for ongoing counseling
- send you helpful materials to read and recordings to listen to

The EAP is available to help you and can be of great assistance in times of need. Please consider using the EAP the next time you have a question.

www.lifebalance.net - 877.259.3785

User ID: bates

Password: B Well



RETIREMENT PLAN

Pension Plan

The College makes contributions to a pension plan account on behalf of employees at a rate of 6.7% on the first \$16,850 of earnings, and 11% thereafter for each calendar year. The College's pension plans are administered by TIAA-CREF.

Supplemental Retirement Account With a 1% Match

Employees have the opportunity of saving additional monies for retirement through a 403(b) Supplemental Retirement Plan. Employees who are half-time or more are able to receive a 1% match from the College, up to a maximum of 1% of their salary. Employees must contribute 1% of their salary to receive a match from the College. Employees are immediately vested in the College's Contributions to both the Pension Plan and the Matching Plan.

Resources available through www.tiaa-cref.org

There are a host of tools available on TIAA-CREF's website available to the public without even establishing an account. Learn about diversification and use the *Asset Allocation Evaluator* tool to determine what investment mix best suits you; calculate how much you need to save to help keep you on track towards your retirement goals with the *Retirement Goal Evaluator*; or download your *Personal Financial Organizer* booklet to help you put your finances and budget in order. It's important to establish good financial habits; the sooner you start saving, the more time your contributions to the Bates Retirement Plans will have to work for you in order to achieve your retirement goals.

PAID TIME OFF BENEFITS FOR STAFF MEMBERS

Bates College provides eligible staff members with a generous Paid Time Off package including the following types of leave:

Vacation Leave (available following 6 months of employment)	Monthly Paid Staff members: 24 days per year; Bi-weekly paid staff members: between 10 – 24 days per year based on years of service
Sick Leave	10 days per year to a 50 day maximum
Personal Leave (available following 30 days of employment)	1-2 days per year (based on hire date)
Holidays	11 ½ holidays per year

For more information on available Paid Time Off benefits for staff members, please refer to the Employee Handbook on the Bates Human Resources website located at <http://www.bates.edu/employee-handbook.xml>.

Faculty members should review the Faculty Handbook on the Bates website for complete information on leaves and release time.



ADDITIONAL BENEFITS

Facilities Access and Cultural Programs

Free use of all fitness facilities and cultural programs are available to all employees and their immediate families. Included in these facilities are a weight room, swimming pool, indoor track, ice skating rink, and racquetball/squash/tennis courts. Employees may attend many arts and cultural programs and also have use of the library. Access is obtained by a valid Bates ID.

Educational Assistance for Children of Employees (Rowe Fund)

Tuition assistance for children claimed as dependents for income tax purposes is available after five years of full-time employment. The assistance is set at 10% of the Bates College annual charge as printed in the catalogue. Assistance is limited to four years at fully-accredited institutions that grant baccalaureate and bachelor's degrees.

Computer Purchase Program

Following six months of employment, employees may purchase computers, printers, and related items for their personal use directly from the College or an outside vendor. Employees will then repay the College for the equipment through payroll deductions over a period of up to 24 months.

Group Auto and Homeowner's Insurance Program

Discounts of 5% off of Liberty Mutual's normal rates are available for Auto and Homeowner's Insurance. Through the program, you have the option to pay your premium through payroll deductions. Participation is voluntary and there is no obligation to enroll if you receive a quote. If you are already insured through Liberty Mutual, you just need to contact Liberty Mutual to receive your discount.

Parking

Free on-campus parking is provided on an unreserved, first-come, first-served basis in designated Faculty and Staff parking areas.

Rental Real Estate

The College owns several single family homes and apartments near the campus. Rental of these properties to employees is based on the recruitment and retention needs of the College. Contact the Human Resources Department at 786.6140 for more information.

If you have questions on any of the benefits Bates offers, please contact the Bates College Human Resources Department at 207.786.6140.

