

Annual Enrollment Frequently Asked Questions



- 1) **When can I enroll online?** Online enrollment will open on Monday, November 5th and will end at midnight on Tuesday, November 20th.
- 2) **How do I enroll online?** Access is through the Garnet Gateway. Go to the *Employee Menu* and click on the link to *Annual Enrollment*.
- 3) **Can I start my enrollment and finish it later?** Yes, you may start your enrollment and come back later to complete it. You will receive an email reminding you to complete your enrollment. **Important** - your enrollment elections will not be sent to Human Resources until you hit the *Complete* button.
- 4) **Will there be training on how to enroll online?** Yes, Human Resources will be hosting several annual enrollment meetings. Open lab sessions will also be held at Libbey Forum.
- 5) **What can I enroll in online?** You may enroll in or make changes to your medical and dental plans and reimbursement accounts.
- 6) **How do I elect the Health Insurance Contribution Credit?** You are eligible to receive the credit off the amount of your contribution to the medical plan if your Household Adjusted Gross Income as listed on your 2011 income tax return is less than \$60,000. Click on the *Health Ins Contribution Credit* option and click on the *Add Choice* button. You will receive an email reminding you to turn in your 2011 tax return to Human Resources.
- 7) **How do I indicate I will be applying for a higher level of Dependent Care Subsidy?** Click on the *Higher Dep Care Subsidy* option and click on the *Add Choice* button. You will receive an email reminding you to turn in a *Dependent Care Subsidy Form* and your 2011 tax return to Human Resources.
- 8) **How do I change my Life Insurance?** You must contact Human Resources and meet with either Ken Emerson (kemerson@bates.edu x8271) or Brenda Sawyer (bsawyer@bates.edu x6176) to change your life insurance elections.
- 9) **How do I change the dependents I cover under the plans?** You may add or delete dependents covered under your medical and dental insurance by making the applicable coverage level elections (1)-You Only, (2)-You & Spouse, (3)-You & Child(ren), (4)-You, Spouse & Child(ren), (5)-You & Domestic Partner, (6)-You, Partner & Child(ren) and submitting a completed *Dependent Coverage Change Form* to Human Resources
- 10) **How do I change Medical Plans?** To change plans: 1) click on your current election 2) click on the Stop Benefit button 3) click on your benefit choice 4) make your election 5) click submit.
- 11) **How do I elect the GDI Debit Card for my Healthcare Reimbursement Account?** Enter the healthcare and dependent care reimbursement account section of your online enrollment. Click on the *Healthcare Reimbursement Account with Debit Card* option and make your per pay period and annual contribution amount elections.
- 12) **Why has the maximum amount I can contribute to the Healthcare Reimbursement Account been reduced to \$2,500.** This is one of the provisions of Obama Care that is scheduled to take effect January 1, 2013. It is required by law.
- 13) **How do I view what my 2013 benefit elections will cost?** When you enter the online enrollment system you have the option of "*Confirm My Benefits*". This takes you to your 2013 Benefits Statement (note for bi-weekly employees your 2013 benefits will start on the first day of the 12/16/12 - 12/29/12 pay period).
- 14) **What if I want to change my elections after I have hit the "Complete" button and submitted my elections to Human Resources?** You may make changes any time before the annual enrollment period closes on Tuesday, November 20th. Go back to the Garnet Gateway and select the option "*Reopen online Enrollment*" on the annual enrollment menu.

Community Giving Campaign Reminder

The 2013 Community Giving Campaign will again be done online through the Garnet Gateway from 11/5—11/30/12.



2013 Benefits Enrollment Guide

NOVEMBER 2012



CIGNA Chosen as New Medical Plan Partner

- Same national network for both plan options
- Access to in-network providers in all 50 states
- You and your dependents can live anywhere in the US
- No need to worry when you travel across the US
- No referrals required for Specialist Visits in either plan
- Primary Care Physician (PCP) not required but highly suggested

Beginning January 1, 2013 both your medical and dental insurance will be provided through CIGNA.

This year, we gathered information and requested bids from Aetna, CIGNA and Anthem for both our medical and dental plans.

As a result, CIGNA, our current dental carrier, was chosen to provide our medical coverage as well.

The types of covered services and how they are paid for under the CIGNA plans is very similar to the plans we currently have with Aetna.

Your co-pays, deductibles, cost sharing percentages and total out-of-pocket limits **remain at the same 2012 levels.**

One notable change is that with CIGNA, the lower cost plan is the opposite of what it was with Aetna.

For 2013 CIGNA'S HMO style plan, called the CIGNA Open Access Plus In Network Plan or **OAPin**, is the **less expensive plan.**

CIGNA'S POS style plan, the CIGNA Open Access Plus Plan or **OAP**, is the **more expensive plan.**

The difference between the plans is that the OAP provides payment for out-of-network providers and is therefore the more expensive plan.

If you are currently in the Aetna HMO the election that will be carried forward into 2013 is the OAPin.

If you are currently in the Aetna POS the election that will be carried forward into 2013 is the more expensive OAP.

If you are currently in the lower cost Aetna POS and

want to remain in the lower cost plan with CIGNA, you will need to change your election to the OAPin (HMO style plan) during annual enrollment.

Please make your medical, dental and reimbursement account elections for 2013 online through the Garnet Gateway between Monday, November 5th and Tuesday, November 20th.

We will be hosting a series of informational meetings. Please see the back page for a full schedule. We will also be hosting a benefits fair on Thursday, November 8th. Insurance representatives will be on hand to discuss our plans and to answer your questions.

Please make sure you complete your online enrollment and make the choices that are right for you!

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Basic Life & AD&D Limits Increased - Long-term Disability Adds Health Insurance Contribution Provision

Effective January 1, 2013 **the \$50,000 maximum cap for Bates paid Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance has been eliminated*.**

You may still elect supplemental life insurance up to an additional 3x your salary to a combined maximum with basic of \$850,000.

Most employees age 40+ will also see a reduction in the amount you pay for additional life insurance.

The options and rates for AD&D, Spouse/Partner Life and AD&D Insurance and Child Life and AD&D Insurance remain unchanged.

The Long-term Disability Plan will now provide a benefit that provides a contribution of \$350 per month towards the cost of your medical coverage if you become disabled.

This may continue for up to 18 months at which time you may qualify for Medicare disability insurance.

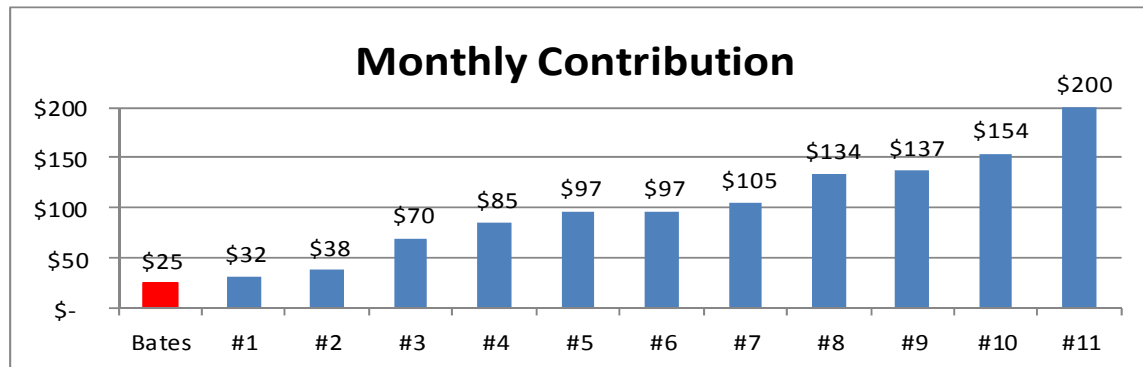
*Employer paid life insurance in excess of \$50,000 is subject to tax under IRS guidelines

2013 Medical Contribution Rates

This year all employees will be asked to contribute towards the cost of premiums in 2013.

Our premiums are based on the total medical expenses that CIGNA pays for all of Bates employees and dependents. The less medical costs we incur the lower our future premiums. Each of us needs to take care of ourselves and use medical services responsibly to help hold down future increases.

We recognize that this is a significant change from our history of paying for 100% of the premium for employee only coverage. We surveyed other institutions to see how our rates compare to that of our peers in higher education. (Peer institutions that responded are listed to the left.) Listed below are the monthly contributions they ask employees to pay for employee only coverage of their least costly medical plan.



Bates College 2013 Contribution Rates

Plan (HMO/OAPin)	Your 2012 Monthly Contribution	Your 2013 Monthly Contribution	Bates 2013 Monthly Contribution	Total 2013 Monthly Premium	Your 2013 Percentage
Employee	\$15	\$25	\$535	\$560	4.5%
Spouse/Partner	\$250	\$236	\$940	\$1,176	20.1%
Child(ren)	\$215	\$202	\$806	\$1,008	20.0%
Family	\$436	\$416	\$1,265	\$1,681	24.8%

Plan (POS/OAP)	Your 2012 Monthly Contribution	Your 2013 Monthly Contribution	Bates 2013 Monthly Contribution	Total 2013 Monthly Premium	Your 2013 Percentage
Employee	\$0	\$38	\$535	\$573	6.6%
Spouse/Partner	\$218	\$263	\$941	\$1,204	21.8%
Child(ren)	\$187	\$226	\$806	\$1,032	21.9%
Family	\$390	\$455	\$1,265	\$1,720	26.5%

Note that due to the change in which type of plan is more expensive, employees currently in the lower cost Aetna POS plan can reduce the amount of their contribution increase from 2012 rates by switching to the lower cost CIGNA OAPin Plan. Employees currently in the Aetna HMO with dependents will actually see their contributions go down in 2013.

Health Insurance Contribution Credit

We know paying more for medical coverage can be a burden, especially for those with lower household income. Bates employees who provide documentation of their household income by submitting your 2011 income tax return will receive a credit in 2013 as follows:

Household Income	2013 Credit
0-\$30,000	20%
\$30,001—\$45,000	15%
\$45,001—\$60,000	10%
\$60,000+	No credit

The below 11 institutions responded to our survey on the cost of employee only coverage.

- Amherst
- Bowdoin
- Bucknell
- Hamilton
- Middlebury
- Sarah Lawrence
- Skidmore
- Swarthmore
- Trinity
- Wesleyan
- Williams

(The results are listed to the right without identifying which rates belong to each specific institution.)

Cigna Dental Insurance Rates

2013 employee contribution rates increased by \$2 a month for all levels of coverage. Employees will now also contribute \$2 a month towards the cost of coverage.

The dental plan provisions remain the same as in 2012.

Things to Remember During Transition to CIGNA

Listed below are general things to remember regarding the change to CIGNA:

- CIGNA's preventive Vision Care Plan that provides for your annual vision exam is separate from the Medical Plan and you will receive a separate ID Card
- You will receive New ID cards for Medical, Vision and Dental for 2013.
- Always show your CIGNA ID to the pharmacy so that proper billing will occur.
- If you want to use the CIGNA's Mail Order service, a new prescription will need to be written by your doctor.
- Let your doctor know your insurance is changing on 1/1/13. Make sure they take your new insurance card during your next visit.
- If you have a planned surgery or hospitalization for 1/1/13 or after, please let your provider know about your new insurance so that the appropriate pre-certification can be completed with CIGNA.

CIGNA and Human Resources want this transition to go as smoothly as possible for you. You can help us by making sure any questions you have about ongoing care get answered.

Healthcare and Dependent Care Reimbursement Accounts

Healthcare Reimbursement Account Maximum Contribution is \$2,500 in 2013.

One of the provisions of Obama Care that goes into effect January 1, 2013 is a reduction in the maximum amount that you may contribute to the Healthcare Reimbursement account. The new maximum is \$2,500.

You must make an election to contribute to a reimbursement account through the online enrollment system in order to have an account in 2013. Your election from 2012 does not carry over into 2013. If you want a Group Dynamic Debit Card in 2013 choose the Healthcare Reimbursement Account with Debit Card option in the online enrollment system.

To enroll in the Dependent Care Spending Account you still must complete the Dependent Care Subsidy Form and send it in to Human Resources. If your 2011 income as listed on your tax return is less than \$60,000 you can receive a higher subsidy. Simply show your 2011 tax return to Human Resources to receive the higher subsidy. There will be a link to the Dependent Care Subsidy Form and electing a higher Subsidy when you enroll online.

The total of your Dependent Care Contribution and the Dependent Care Subsidy remains at \$5,000.

There will be a lunch & learn to ask any questions regarding the reimbursement accounts on Wednesday, November 14th from Noon—1:00pm in NC 221.

Online Enrollment is from November 5th – November 20th

Date	Time	Location	Topic
Wednesday, November 7, 2012	Noon – 1:00 pm 5:00pm—6:pm	Skelton NC 226	Annual Enrollment Overview Annual Enrollment Overview
Thursday, November 8, 2012	10:00am – 2:00 pm	Muskie	Benefits Fair and Flu Shot Clinic (11am—2pm)
Friday, November 9, 2012	9:00 am – 10:00 am Noon—1:00pm	Libbey Forum NC 221	Online Enrollment Open Lab Annual Enrollment Overview
Monday, November 12, 2012	Noon—1:00 pm	NC 221	Annual Enrollment Overview
Wednesday, November 14, 2012	Noon—1:00 pm	NC 221	Reimbursement Account Information Session
Thursday, November 15, 2012	9:00 am – 10:00 am 5:30 pm— 6:30 pm	Libbey Forum NC 211	Online Enrollment Open Lab Annual Enrollment Overview
Friday, November 16, 2012	Noon – 1:00 pm	NC 221	2013 Wellness Program Review
Monday, November 19, 2012	Noon—1:00 pm	NC 211	Annual Enrollment Last Minute Questions

Tuesday, November 20, 2012—Midnight (Online enrollment ends)
Representatives from HR will also be in the Den frequently throughout enrollment to answer your questions