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.