Get to the Garnet Gateway by typing in bates.edu/g in your browser

Sign into the Garnet Gateway with your Uusr ID (your Bates ID Number) and your previously selected Pin
Click on Employee Menu to Begin
Put your mouse pointer over the words Annual Online Enrollment and Click

Employee Menu

Faculty Contracts and Agreements
Pay Letters
Total Compensation Statement

Time Sheet
- Direct Deposit Allocation
- Earnings History
- Pay Stub
- Deductions History

Student Employment

Tax Information Menu
- W4 Tax Exemptions or Allowances
- W2 Year End Earnings Statement
- Electronic W-2 Consent

Now Available:
Annual Benefits Enrollment
Opens: Monday, November 9th, 2015
Closes: Tuesday, November 24th, 2015
The first time you enter the open enrollment process you will open the annual enrollment process by clicking on the Start Annual Enrollment button.

---

**Annual Enrollment**

**Open Enrollment Start Date:** Nov 05, 2015  
**Open Enrollment End Date:** Nov 24, 2015  
**Benefits Effective Date:** Jan 01, 2016

**Group**  
Health & Dental Insurance  
Healthcare & Dependent Care Reimbursement Accounts  
Vision  

**Benefits Status**  
No choices made in this group.  
No choices made in this group.  
No choices made in this group.

---

**To finalize your enrollment, click Complete when you have finished making your elections:**

[Start Open Enrollment]
You are now ready to start making your elections

Before you start making your elections, it is suggested that you spend a little time looking at the tools that have been made available to help you through the process.

1. Review Benefits for next year: Once you have made your elections you will want to check here to make sure they are what you elected.
2. Detailed Instructions will explain the various healthcare choices you have available.
3. Frequently Asked Questions (FAQ) will help to answer some of the questions you may have on the online enrollment process.
4. Online Tutorial...You can look at the online tutorial as many times as you need to.
5. If you still have questions at the end of this process, contact Ken or Brenda for assistance.

Open Enrollment Start Date: Nov 05, 2015
Open Enrollment End Date: Nov 24, 2015
Benefits Effective Date: Jan 01, 2016

<table>
<thead>
<tr>
<th>Group</th>
<th>Benefits Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Health &amp; Dental Insurance</td>
<td>Bates Dental Plan will be continued into the new year. [HSA] Aetna Consumer Choice Plan will be continued into the new year.</td>
</tr>
<tr>
<td>2) Healthcare &amp; Dependent Care Reimbursement Accounts</td>
<td>No choices made in this group.</td>
</tr>
<tr>
<td>3) Vision</td>
<td>No choices made in this group.</td>
</tr>
</tbody>
</table>

To finalize your enrollment, click Complete when you have finished making your elections:

Complete

Need Help?
- Review benefits for next year
- Detailed Information
- Frequently Asked Questions
- Online Tutorial

Resources:
- Brenda Sawyer
  Human Resources Specialist
  786-6176
  bsawyer@bates.edu
- Ken Emerson
  Associate Director
  786-8271
  kemerson@bates.edu
You are now ready to start making your elections.

Once you start annual enrollment you will notice that your current medical and dental elections are carried forward.

For the reimbursement accounts you must make a new election each year. Your current reimbursement account elections do not carry forward.

You will also see the brand new vision plan option. You also must make an election to enroll in the vision plan.

<table>
<thead>
<tr>
<th>Group</th>
<th>Benefits Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Health &amp; Dental Insurance</td>
<td>Bates Dental Plan will be continued into the new year.</td>
</tr>
<tr>
<td></td>
<td>[HSA] Aetna Consumer Choice Plan will be continued into the new year.</td>
</tr>
<tr>
<td>2) Healthcare &amp; Dependent Care</td>
<td>No choices made in this group.</td>
</tr>
<tr>
<td>Reimbursement Accounts</td>
<td></td>
</tr>
<tr>
<td>3) Vision</td>
<td>No choices made in this group.</td>
</tr>
</tbody>
</table>

To finalize your enrollment, click Complete when you have finished making your elections:

Complete
Please make your medical and dental elections first. Your medical election will affect what medical reimbursement account options you have available to you. Note the Health Insurance Contribution Credit is only available if you choose the PPO or Whole Health (ACO) options.

If you do nothing, your current elections will be continued effective January 1st.

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.

If adding dependents or changing coverage levels remember to submit the Enrollment/Coverage Change form to HR.

Health Insurance Contribution Credit (HICC): If you enroll in the PPO or the ACO and your household Adjusted Gross Income is less than $60,000 (from last year’s tax form) you may apply for the HICC. If you qualify, you will receive a credit for 20%, 25% or 30% of the amount you contribute towards your medical plan.

Make an election:

- Bates Dental Plan
  - [ ] You have asked to continue this benefit into the new year

- Opt Out of Bates Dental Plan - I am covered under other Dental Insurance
  - This benefit deduction cannot be selected as you have selected the following:
    - Bates Dental Plan

- Health Insurance Contribution Credit Application (under $60,000 in 2014 Household Income)
  - [ ] You have not selected this benefit deduction.
    - Cannot be combined with HSA medical plan

- [PPO] Actna
  - [ ] You have not selected this benefit deduction.

- [ACO] Actna Whole Health Plan
  - [ ] You have not selected this benefit deduction.

- [HSA] Actna Consumer Choice Plan
  - [ ] You have asked to terminate this benefit in the new year

- Opt Out of Bates Medical Plan - I am covered under other Health Insurance
Select the medical plan you want and then choose the level of coverage by clicking on the My Choice button next to the level of coverage you want.

[ACO] Aetna Whole Health Plan

If you elect the [ACO] Aetna Whole Health Plan you must also choose a Doctor in the ACO network for each person covered under the plan. Please complete and submit the Enrollment/Coverage Change form with your doctor’s Provider ID.

Adding dependents or changing coverage levels: remember to submit the Enrollment/Coverage Change form to HR.

Your medical reimbursement account choices: If you enroll in the ACO you may also elect the Healthcare Reimbursement Account. However, if your spouse has a Health Savings Account (either at Bates or another employer) you would only be able to elect a Limited Purpose Flexible Spending Account.

Make an election:
Deduction Effective as of: Jan 01, 2016

<table>
<thead>
<tr>
<th>Plan</th>
<th>Your Contribution</th>
<th>Bates Contribution</th>
<th>My Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) You Only</td>
<td>79.00</td>
<td>557.23</td>
<td></td>
</tr>
<tr>
<td>(2) You &amp; Spouse</td>
<td>332.00</td>
<td>1,004.08</td>
<td></td>
</tr>
<tr>
<td>(3) You &amp; Child(ren)</td>
<td>285.00</td>
<td>860.21</td>
<td></td>
</tr>
<tr>
<td>(4) You, Spouse &amp; Child(ren)</td>
<td>528.00</td>
<td>1,380.69</td>
<td></td>
</tr>
</tbody>
</table>
If you choose the PPO or the Whole Health (ACO) you may also choose the Health Insurance Contribution Credit. If you qualify, choose My Choice. You will have to send in a copy of your 2014 tax form along with the Health Insurance Contribution Credit Form.

**Health Insurance Contribution Credit Application (Under $60,000 In 2014 Household Income)**

If you enroll in the PPO or the ACO and your household Adjusted Gross Income is less than $60,000 (from last year’s tax form) you may apply for the Health Insurance Contribution Credit (HICC). If you qualify, you will receive a credit back of 20%, 25% or 30% of the amount you contribute toward the PPO or the ACO.

The HICC is not available for the [HSA] Aetna Consumer Choice plan.

If applying for the Health Insurance Contribution Credit [HICC] please submit the HICC form along with a copy of last year’s tax form to HR.

**Make an election:**

Deduction Effective as of: Jan 01, 2016

Elect

Yes-I Qualify for the Credit

My Choice

[ 1) Health & Dental | 2) Reimbursement Accounts | 3) Vision | 4) Complete Annual Enrollment ]

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If you add or remove a dependent from either your medical or dental plan coverage you need to complete the Enrollment/Coverage Change Form and return it to Human Resources.

<table>
<thead>
<tr>
<th>Name of Bates Employee:</th>
<th>First:</th>
<th>Middle:</th>
<th>Last:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Add</td>
<td>Male</td>
<td>Self</td>
<td></td>
</tr>
<tr>
<td>Delete</td>
<td>Female</td>
<td>Spouse</td>
<td>Partner</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Child</td>
</tr>
<tr>
<td></td>
<td></td>
<td>DOB:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>SSN:</td>
<td></td>
</tr>
<tr>
<td>For ACO Only:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Doctor's name:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provider ID:</td>
<td></td>
</tr>
</tbody>
</table>

| **2** Add                       | Male   | Self    |       |
| Delete                           | Female | Spouse  | Partner |
|                                  |        |         | Child  |
|                                  |        | DOB:    |        |
|                                  |        | SSN:    |        |
| For ACO Only:                   |        |         |        |
|                                  |        | Doctor's name: |        |
|                                  |        | Provider ID:     |        |

| **3** Add                       | Male   | Self    |       |
| Delete                           | Female | Spouse  | Partner |
|                                  |        |         | Child  |
|                                  |        | DOB:    |        |
|                                  |        | SSN:    |        |
| For ACO Only:                   |        |         |        |
|                                  |        | Doctor's name: |        |
|                                  |        | Provider ID:     |        |

| **4** Add                       | Male   | Self    |       |
| Delete                           | Female | Spouse  | Partner |
|                                  |        |         | Child  |
|                                  |        | DOB:    |        |
|                                  |        | SSN:    |        |
| For ACO Only:                   |        |         |        |
|                                  |        | Doctor's name: |        |
|                                  |        | Provider ID:     |        |

Print Your Name                    Signature                  Date                  
Once you have made your medical and dental elections you can either (1) go to the reimbursement account menu to make your elections, (2) make your vision plan elections, or if done (3) go to the Complete Annual Enrollment Menu to hit the Complete Button.

- Health Insurance Contribution Credit Application (under $60,000 in 2014 Household Income)
  You have not selected this benefit deduction.

- [PPO] Aetna
  This benefit deduction cannot be selected as you have selected the following:
  [ACO] Aetna Whole Health Plan

- [ACO] Aetna Whole Health Plan
  You have asked to start this benefit in the new year

- [HSA] Aetna Consumer Choice Plan
  You have asked to terminate this benefit in the new year
  This benefit deduction cannot be selected as you have selected the following:
  [ACO] Aetna Whole Health Plan

- Opt Out of Bates Medical Plan - I am covered under other Health Insurance
  This benefit deduction cannot be selected as you have selected the following:
  [ACO] Aetna Whole Health Plan
The Dependent Care and Healthcare Reimbursement Accounts must be reentered each year. Your elections from last year are not carried over.

Make an election:
- [ ] Dependent Care Reimbursement Account Contribution
- [ ] Higher Dependent Care Subsidy Application (under $60,000 in 2013 Household Income)
- [ ] Healthcare Reimbursement Account Contribution
- [ ] Healthcare Reimbursement Account with Debit Card
- [ ] Limited Purpose Flexible Spending Account
- [ ] Limited Purpose Flexible Spending Account with Debit Card

The Limited Purpose Flexible Spending Account and Limited Purpose Flexible Spending Account with Debit Card. Are options used if you or your spouse are contributing to a Health Savings Account which you makes you ineligible to participate in the regular Healthcare Reimbursement Account.
If you elect the Dependent Care Account you can either elect a per pay period amount or the annual amount and the other one will calculate. The maximum that may be contributed is $5,000 which includes the Bates Subsidy (example you have one child an you receive a $520 a year subsidy from the college, the most you can contribute is $4,480).

Be sure to complete and return the Dependent Care Subsidy Form. If your 2014 Household adjusted gross income is less than $60,000 you can elect the Higher Dependent Care Subsidy.
If you chose to participate in the Aetna PPO or Whole Health (ACO) and your spouse (if any) does not contribute to a Health Savings Account you can elect either the Healthcare Reimbursement Account or the Healthcare Reimbursement Account with Debit Card. Enter either the per pay period amount or the annual amount you would like to contribute and hit the calculate button. The maximum you can contribute is $2,550 in 2015.

You have until December 31st to use contributions from this year, and until March 31st to make claims for this year. You may carry over up to $500 remaining in your account into the new year. The carryover will occur automatically as long as you have a minimum of $100 in your account between unused contributions from this year and any new election you make for next year. The carryover counts towards the minimum $100 you must have to continue an account in 2016 but not towards the $2,550 maximum.

Note in 2016 the carryover will be available right away in 2016 to be used for 2016 expenses.
You would choose a Limited Purpose Flexible Spending Account (with or without Debit Card) if you or your spouse are having contributions made to a Health Savings Account.

Note: If you choose the Limited Purpose Flexible Spending Account with Debit Card the Debit Card will work for dental and vision expenses only – even if you exceed the minimum medical deductible and are able to get reimbursement for general medical expenses.
Once you have completed your elections you will want to click on the (4) Complete Annual Enrollment Link.

- **Higher Dependent Care Subsidy Application (under $60,000 in 2014 Household Income)**
  You have not selected this benefit deduction.

- **Healthcare Reimbursement Account Contribution**
  This benefit deduction cannot be selected as you have selected the following:
  [HSA] Aetna Consumer Choice Plan

- **Healthcare Reimbursement Account with Debit Card**
  This benefit deduction cannot be selected as you have selected the following:
  [HSA] Aetna Consumer Choice Plan

- **Limited Purpose Flexible Spending Account**
  You have not selected this benefit deduction.

- **Limited Purpose Flexible Spending Account with Debit Card**
  You have not selected this benefit deduction.
To submit your elections you must hit the Complete Button.
To review your elections you may click on the “Review benefits for next year” link with your mouse. Note Firefox and Chrome work better than IE in immediately viewing your updated elections. If they do not appear updated, go to the Employee Menu on the Garnet Gateway and click on the Benefit Statement Link and choose the next year’s date from the drop down menu.
After you have completed your annual enrollment, if you need to make changes, you can click on the Reopen Open Enrollment button anytime before annual enrollment ends at midnight on Tuesday November 24th. Be sure to follow these preceding procedures and click on the complete button again to finalize and submit your new elections.