Click on the Quad
Sign into Garnet Gateway using your **User ID** (your Bates ID number) and your previously selected **PIN**
Click on Employee menu to begin
Put your mouse pointer over the words Annual Benefits Enrollment and CLICK
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...This will show you what your benefits will look like if you do not make any changes from 2012 and you do not select a Dependent or Healthcare Reimbursement Account.

2. Detailed Information links you to the 2013 Benefits Information page on the Human Resources Website.

3. Frequently Asked Questions (FAQ) will help to answer some of the questions you may have.

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.
No Changes to Make or Reimbursements to Add
The first time you enter the open enrollment process your benefit status will show that you have not made any elections. If you do not want to change anything or add any Healthcare or Dependent Care Reimbursement Account information then you are almost done. Click on the COMPLETE button. You can come back at any time during the Annual Enrollment Period and change your selections for 2013.
Press ESC, Then File, then EXIT
Read the instructions at the top of the page. If you are not changing your medical or dental coverage then you do not need to do anything on this page. If you are not participating in the Healthcare or Dependent Care Reimbursement Accounts then return to the Annual Enrollment Main Menu. Click on COMPLETE and you are done.

**No Changes to Make or Reimbursements to Add**
The first time you enter the open enrollment process your benefit status will show that you have not made any elections. If you do not want to change anything or add any Healthcare or Dependent Care Reimbursement Account information then you are almost done. Click on the COMPLETE button. You can come back at any time during the Annual Enrollment Period and change your selections for 2013.
Changing Your Benefit Plan

Read the instructions at the top of the page. In order to change your plan you must first stop the current election.

Health & Dental Insurance

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 Dependent Coverage Change Form to HR.

Employees whose household Adjusted Gross Income is less than $60,000 (from last year's tax form) may apply for the Health Insurance Contribution Credit (HICC). If you qualify for the HICC you will receive a credit back of 10%, 15% or 20% of the amount you contribute toward the Bates Medical Plan.

If applying for the Health Insurance Contribution Credit (HICC) please submit the HICC form along with last year's tax form to HR.

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 by 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 2011 Household Income)
  You have not selected this benefit deduction.
    HMO->Open Access Plus in-network only (OAPin) This benefit deduction cannot be selected as you have selected the following:
    POS->Open Access Plus (OAP)
  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:
    POS->Open Access Plus (OAP)

- POS->Open Access Plus (OAP)
  You have asked to continue this benefit into the new year
  
<table>
<thead>
<tr>
<th>Plan</th>
<th>Your Contribution</th>
<th>Bates Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)-You Only</td>
<td>38.00</td>
<td>535.32</td>
</tr>
</tbody>
</table>
Changing Your Benefit Plan

Read the instructions at the top of the page. In order to change your plan you must first stop the current election.

Health & Dental Insurance

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 Dependent Coverage Change Form to HR.

Employees whose household Adjusted Gross Income is less than $60,000 (from last year’s tax form) may apply for the Health Insurance Contribution Credit (HICC). If you qualify for the HICC you will receive a credit back of 10%, 15% or 20% of the amount you contribute toward the Bates Medical Plan.

If applying for the Health Insurance Contribution Credit (HICC) please submit the HICC form along with last year’s tax form to HR

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 by 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 2011 Household Income)
You have not selected this benefit deduction.

HMO->Open Access Plus in-network only (OAPin) This benefit deduction cannot be selected as you have selected the following:
POS->Open Access Plus (OAP)

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:
POS->Open Access Plus (OAP)

☑ POS->Open Access Plus (OAP)
You have asked to continue this benefit into the new year

Click on the Check Mark to change your coverage
If you are adding or dropping a dependent, you will need to complete the [Dependent Coverage Form](#) and send it to the Human Resources Office.
Health & Dental Insurance

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 Dependent Coverage Change Form to HR.

Employees whose household Adjusted Gross Income is less than $50,000 (from last year’s tax form) may apply for the Health Insurance Contribution Credit (HICC). If you qualify for the HICC you will receive a credit back of 10%, 15% or 20% of the amount you contribute toward the Bates Medical Plan.

If applying for the Health Insurance Contribution Credit (HICC) please submit the HICC form along with last year’s tax form to HR.

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 by 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 2011 Household Income)
  - You have not selected this benefit deduction.

- HMO -> Open Access Plus in-network only (OAPin)
  - You have not selected this benefit deduction.

- Opt Out of Bates Medical Plan - I am covered under other Health Insurance
  - You have not selected this benefit deduction.

- POS -> Open Access Plus (OAP)
  - You have asked to terminate this benefit in the new year

Now you can select the HMO Plan or Opt Out of Medical Insurance
The top is the HMO plan. You would choose the level of coverage you need. Click on the circle and then Add Choice.

To Opt Out of Coverage, Click on the circle under MY Choice and then Click on Add Choice. You will be returned to the selection screen.
Your Selection is now indicated by the cross in the circle. In this case it is Bates HMO Plan.
Healthcare Reimbursement Accounts

- No Debit Card
- With Debit Card
Add a Healthcare Reimbursement Account (no debit card)
Click on Healthcare Reimbursement Account Contribution
Either enter your per pay period contribution or the total for the year. The calculation will be done for you. The minimum election per year is $100. The maximum election is $2500 a year. Monthly employees contribute over 12 pay periods, full year bi-weekly employees contribute over 24 pay periods and academic year bi-weekly employees contribute over 20 pay periods. Click on **Add Choice**.
Your pay period contribution and Total for the Year can now be seen.

Return to the HCD Menu to learn about the Group Dynamic Debit Card.
Add a Healthcare Reimbursement Account with a Group Dynamic debit card. The $15 debit card fee provides up to two (2) debit cards. Click on Healthcare Reimbursement Account with Group Dynamic debit card.
Enter your per pay period contribution or the total for the year. The calculation will be done for you. The minimum election per year is $100. The maximum election is $2500 a year. Monthly employees contribute over 12 pay periods, full year bi-weekly employees contribute over 24 pay periods and academic year bi-weekly employees contribute over 20 pay periods. Click on Add Choice.
Your pay period contribution and Total for the Year can now be seen. Return to the Main Menu for further instructions.
Adding a Dependent Care Account

A Dependent Care Account has to be elected each year. The minimum yearly employee contribution is a total of $100 a year. There is also a Dependent Care Subsidy. Look at the [Dependent Care Subsidy Form](#) to review the amount of the subsidy for which you are eligible. The total of your contribution and the College subsidy can total a maximum of $5000 a year.

[Click on Dependent Care Reimbursement Account Contribution.](#)
Decide how much you want to contribute each pay period.
Enter either your pay period contribution or the total for the year.
The calculation will be done for you.
Click on Add Choice.
Your Dependent Care Reimbursement Account Contribution is now complete. However, if your total household income as reported on your 2011 tax form is less than $60,000, you may qualify for a higher subsidy. Click on the arrow to learn more about the Higher Dependent Care Subsidy.
If you are eligible for the higher dependent care subsidy form, click on **My Choice** and then **Add Choice**. You must also complete the **Dependent Care Subsidy Form** and return it to Human Resources.
You have now indicated that you qualify for the higher dependent care subsidy. Print out the Dependent Care Subsidy Form and send it, along with the first page of your 2011 tax form to the Human Resources Office.
The Health Insurance Contribution Credit is for those employees who have under $60,000 in household income as reported on their 2011 tax form.
If you are eligible for this HICC credit, click on **My Choice** and then **Add Choice**. You will need to complete the **HICC form** and attach a copy of your 2011 tax form. Bring this paperwork to the Human Resources Office.
You have now indicated that you are eligible for this credit.