



2018 Annual Enrollment

Annual Enrollment



- When is Annual Enrollment?
 - Began Monday, November 6th and ends on Tuesday, November 21st
- What do you need to do?
 - Log-into the Garnet Gateway to make elections / changes
 - Current medical, dental and vision elections will carry over into next year at the new 2018 contribution rates
 - You may stop your current medical, dental and/or vision election and make a new one
 - You must make an election to contribute to the healthcare or dependent care reimbursement accounts – your current elections DO NOT carry over into 2018

What's Staying the Same? What's Changing?



Medical Coverage: Aetna

- Continue to offer three plan options
- Whole Health ACO and PPO
 - No plan design or contribution changes
- Consumer Choice with HSA
 - Small increase in deductible due to IRS regulations
 - Lowered payroll contributions
 - NEW \$1,000 Hospital Indemnity benefit included

NEW Hospital Indemnity Plan: Aetna

- Employees electing the HSA plan are automatically enrolled at no additional cost
- Employees electing the ACO or PPO plans, or waiving coverage, can either purchase this plan or opt out

What's Staying the Same? What's Changing?



Dental Coverage: Aetna

- No plan design changes to the current Standard dental plan
- **NEW** Premium dental plan option with enhanced benefits

Other Coverages

- Vision – no changes
- Medical Reimbursement Accounts – maximum increases to \$2,650
- Dependent Care Account – no change
- Life/AD&D/Long-term disability
 - Moving from Prudential to Aetna
 - All existing coverage remains in force
 - Changes will be subject to new policy provisions
 - New Employee Assistance Program

2018 Medical/Rx Plan Options

2018 Aetna Medical/Rx Plan Options



Aetna	Consumer Choice HSA	Whole Health ACO	PPO
	In-Network	Tier 1 In-Network	In-Network
Deductible	\$2,700 / \$5,400	\$250 / \$500	\$1,000 / \$2,000
Out-of-Pocket Limit	\$3,500 / \$7,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Embedded Structure	Embedded Deductible and Out-of-Pocket Max	Embedded Deductible and Out-of-Pocket Max	Embedded Deductible and Out-of-Pocket Max
Preventive Services	100%	100%	100%
Office Visit / Exam Primary Provider Specialist	80% after ded. 80% after ded.	\$20 copay \$25 copay	\$25 copay \$35 copay
Diagnostic X-Ray & Lab Tests High-Tech Radiology Services	80% after ded. 80% after ded.	100% covered \$50 copay	100% covered \$50 copay
Hospital Services	80% after ded.	80% after ded.	80% after ded.
<u>NEW</u> Hospital Indemnity Plan*	Included \$1,000 for initial inpatient hospital stay; can be used to cover deductible or other out-of-pocket expenses	Available for purchase	Available for purchase

***Other benefits apply under the Hospital Indemnity Plan;
additional details are included later in the presentation**

2018 Prescription Drug Coverage



Aetna	Consumer Choice HSA	Whole Health ACO	PPO
	In-Network	Tier 1 In-Network	In-Network
Prescription Drug (30 day)			
Tier 1 - Generic	100% after deductible; deductible is waived for preventive medications	\$10 copay	\$10 copay
Tier 2 - Brand Formulary		\$25 copay	\$35 copay
Tier 3 - Brand Non-Formulary		\$40 copay	\$50 copay
Tier 4 - Specialty		\$40 copay	\$75 copay
Cost Management Programs	Step Therapy and Prior Authorization		

- No changes to prescription drug copays
- Cost control and quality management features still apply:
 - **Step Therapy (ST):** Some drugs are covered only after you first try a drug that is more clinically appropriate. The alternative drug is equally effective and treats the same conditions, but it may cost less.
 - **Pre-Certification (PA):** Certain drugs must go through a review process and meet certain guidelines before they are covered.
- For the list of drugs that require ST or PA, visit bates.edu/hr

Consumer Choice HSA Plan Summary



- Lowest payroll contributions required
- Allows you the opportunity to open a Health Savings Account (HSA)
- Bates contributes to your HSA on your behalf
- You may contribute more to the HSA at any time throughout the year
- Preventive medical services and preventive prescription drugs are covered at 100%; **all other expenses are subject to the plan's deductible and coinsurance**
- Once you reach the \$3,500 (individual) / \$7,000 (family) out-of-pocket maximum for in-network services, the plan will pay 100% for all other eligible services through the rest of the calendar year
- Includes the Aetna Hospital Indemnity Plan at no additional cost
- Additional recordkeeping needed (keep receipts)
- Additional tax filing required for HSA (Form 8889)

Aetna Hospital Indemnity Plan (HIP)



- **NEW** for the 2018 plan year
- Offers an added layer of financial protection when there is a large upfront deductible

Aetna Hospital Indemnity Plan Benefits	
Lump Sum Benefit	\$1,000 for initial inpatient hospital stay (one payment per calendar year, per member)
Daily Benefit	\$100 additional per day for up to 30 days of an inpatient hospital stay (per calendar year, per member)
ICU Daily Benefit	\$200 additional per day for up to 30 days of an ICU stay (per calendar year, per member)
Newborn Routine Care	\$100 additional one-time payment after an inpatient stay for the birth of your newborn
Substance Abuse / Mental Health	\$100 additional per day for up to 30 days of an inpatient mental health or substance abuse treatment facility (per calendar year, per member)
Guaranteed Issue	100% Guaranteed Issue - Not Subject to Medical Evidence
Pre-existing Conditions	No pre-existing condition clause

Aetna Hospital Indemnity Plan (HIP)



- If you elect the HSA plan, you will automatically be enrolled in the HIP at no additional cost
- If you elect the PPO or ACO plan, or waive medical coverage, you can enroll in the HIP at a an additional per-paycheck contribution

Monthly Cost	Aetna HSA Plan	Aetna ACO Plan, Aetna PPO Plan, or Waivers
Employee	No Additional Cost	\$10.96
Employee + Spouse/DP	No Additional Cost	\$24.43
Employee + Child(ren)	No Additional Cost	\$18.78
Employee + Family	No Additional Cost	\$31.04

Health Savings Account (HSA)

General Features



- **Only for employees enrolled in the Consumer Choice HSA Plan**
- **What is a Health Savings Account (HSA)?**
 - A Health Savings Account allows you to set aside pre-tax money to pay for eligible health care expenses
 - Any money left unused at the end of the year will be rolled over into the following year. **No “Use it or Lose it Rule”!**
 - Your Health Savings Account is fully portable — meaning you keep it even if you discontinue your employment at Bates College
 - Money you save is available for health care purchases once your account is open and at any time in the future, even if you no longer participate in a high deductible health plan
- **2018 Annual Contribution Limits (*including Bates’ contribution*)**
 - \$3,450 – Employee only coverage
 - \$6,900 – All other tiers
 - \$1,000 – Additional “catch-up” contribution if 55 or older in 2018

Health Savings Account (HSA)

General Features



- To contribute to a Health Savings Account (HSA) you cannot be covered under any other health plan
 - Cannot be covered under spouse's plan
 - Cannot be covered under Medicare
 - You and your Spouse cannot be covered under a general purpose FSA
 - Cannot be claimed as a dependent on another person's tax return
- Reimbursement for medical expenses from an HSA are limited to your tax dependents
 - Cannot use for domestic partner (unless claimed as dependent on tax return)
 - Follows "old rules" for children, up to age 19 or if full-time student to age 24
- You can also use HSA funds to pay for dental and vision expenses (including expenses incurred by your tax dependents even if they are on another plan)

Health Savings Account (HSA) Employer Contribution




- Bates will provide a base contribution **plus** a 50% matching contribution up to \$300 Individual / \$600 Family

Coverage Tier	Bates' Base Contribution	Employee Contribution (for the max match)	Bates' Match Contribution	Total HSA Funds
Employee Only	\$600	\$600	\$300	\$1,500
All Other Tiers	\$1,200	\$1,200	\$600	\$3,000

- Bates' base contributions are deposited the 1st payroll in January, May and September
- Bates' match contributions are deposited on applicable pay dates

Health Savings Account (HSA) Administration



- Administered by  PayFlex®
- Accessed through your Aetna Navigator Account
- Looks and feels like an online individual bank account
- Can instruct PayFlex to issue your provider a check or reimburse yourself through a transfer to your bank
- Can invest in mutual funds after minimum \$1,000 balance (fees apply)

Aetna Whole Health ACO Plan Summary



- Two levels of coverage for in-network benefits, plus access to out-of-network providers
 - Tier 1 (in-network): “Whole Health” providers; offer the highest level of benefits under the plan
 - Tier 2 (in-network): providers who are contracted with Aetna, but are not part of the Whole Health network
 - Out-of-Network: non-Aetna contracted providers
- The Whole Health (ACO) option requires a Tier 1 Primary Care Physician (PCP) to be designated for each covered person

Aetna Whole Health ACO Plan Tier 1 Providers



MaineHealth

MaineHealth is a not-for-profit family of leading high-quality providers and other health care organizations working together so their communities are the healthiest in America. MaineHealth's 13 member organizations include the hospitals shown below, plus Maine Behavioral Healthcare, HomeHealth Visiting Nurses, Maine Physician Hospital Organization, NorDx and Synernet. Affiliates of MaineHealth include two other featured care providers in the Aetna Whole Health-Maine network, Mid Coast Health Services and St. Mary's Health System.



Aetna Whole Health ACO Plan Tier 1 Providers



Mid Coast's active medical staff represents 30 primary care and specialty areas.

Located in Brunswick, Maine (with extensions in the surrounding towns of Bath and Topsham.)



Martin's Point Health Care is a physician-led, not-for-profit health care organization that strives to provide the best possible health care experience. Martin's Point is a progressive health care organization offering both clinical patient care and health plan administration.



For 125 years, St. Mary's Regional Medical Center has provided comprehensive health care to many generations in the diverse Lewiston/Auburn community. St. Mary's is a 233-bed acute care hospital with a 24-hour Emergency Department and Chest Pain Center.



InterMed was founded in 1993 and is currently the largest physician-owned primary care practice in Maine. The practice is made up of 80 physicians, and has over 400 non-physician employees. InterMed has three practice sites that are located in Portland, South Portland and Yarmouth.

Aetna Whole Health (ACO) Plan

High Level Overview



	Tier 1 (In-Network)	Tier 2 (In-Network)	Out-of-Network
Deductible	\$250 / \$500	\$2,000 / \$4,000	\$3,000 / \$6,000
Out-of-Pocket Limit	\$1,500 / \$3,000	\$4,000 / \$8,000	\$4,000 / \$8,000
Preventive Services	100% coverage	100% coverage	50% after ded.
PCP Office Visit	\$20 copay	\$40 copay	50% after ded.
Specialist Office Visit	\$25 copay	\$45 copay	50% after ded.
Diagnostic X-Ray / Lab	100% coverage	40% after ded.	50% after ded.
MRIs / CT Scans	\$50 copay	40% after ded.	50% after ded.
Hospital Services	20% after ded.	40% after ded.	50% after ded.
Emergency Room	\$100 copay	\$100 copay	\$100 copay
Chiropractic Services	\$25 copay	\$45 copay	50% after ded.

2018 Medical/Rx Monthly Contributions



Monthly	FT Employee	Bates College	Total Premium
Aetna Consumer Choice (HSA) Plan			
Employee Only	\$35	\$574	\$609
Employee + Spouse/DP	\$261	\$1,017	\$1,278
Employee + Child(ren)	\$208	\$888	\$1,096
Family	\$411	\$1,415	\$1,826
Aetna Whole Health (ACO) Plan			
Employee Only	\$95	\$611	\$706
Employee + Spouse/DP	\$378	\$1,105	\$1,483
Employee + Child(ren)	\$323	\$948	\$1,271
Family	\$586	\$1,532	\$2,118
Aetna PPO Plan			
Employee Only	\$110	\$611	\$721
Employee + Spouse/DP	\$409	\$1,105	\$1,514
Employee + Child(ren)	\$350	\$948	\$1,298
Family	\$632	\$1,532	\$2,164

2018 Medical/Rx Contribution Credit



- Available for the PPO and ACO plans
- Household Adjusted Gross Income from 2016 Tax Return

Household Income	Credit Received
\$0 - \$30,000	30%
\$30,001 - \$45,000	25%
\$45,001 - \$60,000	20%
\$60,001 +	No Credit

Consumer Choice HSA Plan Contributions vs. ACO PPO plans



- Payroll contribution savings with the HSA plan versus the ACO or PPO

Annual Spend	PPO Employee Cost	HSA Employee Cost	Employee Contribution Savings	Bates' Annual HSA Contribution (Base Only!)	Bates Matching Contribution	Potential HSA Bank
Employee	\$1,320	\$420	\$900	\$600	\$300	\$1,800
Employee + Spouse	\$4,908	\$3,132	\$1,776	\$1,200	\$600	\$3,576
Employee + Child(ren)	\$4,200	\$2,496	\$1,704	\$1,200	\$600	\$3,504
Employee + Family	\$7,584	\$4,932	\$2,652	\$1,200	\$600	\$4,452
Annual Spend	ACO Employee Cost	HSA Employee Cost	Employee Contribution Savings	Bates' Annual HSA Contribution (Base Only!)	Bates Matching Contribution	Potential HSA Bank
Employee	\$1,140	\$420	\$720	\$600	\$300	\$1,620
Employee + Spouse	\$4,536	\$3,132	\$1,404	\$1,200	\$600	\$3,204
Employee + Child(ren)	\$3,876	\$2,496	\$1,380	\$1,200	\$600	\$3,180
Employee + Family	\$7,032	\$4,932	\$2,100	\$1,200	\$600	\$3,900

2018 Dental Plan Options

Aetna Dental Plans Highlights



- No plan design changes to the current **Standard** dental plan
- **NEW Premium** dental plan option with enhanced benefits
- Both the Standard and Premium plans offer the same provider network

	Standard Plan	Premium Plan
Annual Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Annual Benefit Maximum	\$1,000	\$1,500
Preventive Services (cleanings, x-rays)	100%, deductible waived	100%, deductible waived
Basic Services (fillings, root canals)	80% after deductible	80% after deductible
Major Services (crowns, dentures)	50% after deductible	50% after deductible
Orthodontia Services	Not Covered	Children and Adult Coverage 50%, deductible waived \$2,000 lifetime maximum

Aetna Dental Plans Highlights



- Monthly contributions for each plan option are outlined below

Standard Plan	Employee	Bates College	Total Premium
Employee	\$7.49	\$32.93	\$40.42
Employee + Spouse/DP	\$32.10	\$48.26	\$80.36
Employee + Child(ren)	\$29.96	\$47.72	\$77.68
Employee + Family	\$57.78	\$73.72	\$131.50

Premium Plan	Employee	Bates College	Total Premium
Employee	\$13.60	\$32.93	\$46.53
Employee + Spouse/DP	\$44.23	\$48.26	\$92.49
Employee + Child(ren)	\$41.69	\$47.72	\$89.41
Employee + Family	\$77.64	\$73.72	\$151.36

2018 Vision Plan and Flexible Spending Accounts

Aetna Vision Plan Highlights



- No change to your vision benefits or contributions
- Aetna will continue as the vision carrier for 2018
 - An annual vision exam is still covered at 100% under Aetna Medical
 - Coverage for glasses and contact lenses, subject to a copay or benefit allowance and frequency limits
 - Must use an Aetna Vision provider (www.aetnavision.com) to receive the highest level of reimbursement
 - Lenses (every 12 months): \$20 copay
 - Contacts (instead of glasses, every 12 months): 100% up to a \$105 allowance
 - Frames (every 24 months): 100% up to \$100 allowance

Monthly Employee Contribution

Employee	\$4.77
Employee + Spouse/DP	\$9.06
Employee + Child(ren)	\$9.53
Employee + Family	\$14.01

Medical Spending Accounts

HCRA and LPFSA



- Allows you to save money on a pre-tax basis for any IRS allowed health expenses (medical, dental and vision) not covered by insurance
 - LPFSA used for dental/vision initially, used with HSA medical plan
- Maximum contribution is \$2,650; minimum is \$100
- For healthcare expenses incurred through December 31st of the plan year
 - You have until March 31st of the following year to submit those expenses
- If currently enrolled, up to \$500 left in the account can be carried into 2018
 - Must have a minimum of \$100 to open an account in 2018
 - Carryover amount will be deposited into either the HCRA or LFSA depending on your medical plan election
 - **Please Note:** If you are choosing the Aetna PPO or Whole Health ACO, but your spouse has a Health Savings Account, you will need to contact me to let me know you want any carryover amounts deposited into the LFSA

Dependent Care Spending Account DCRA



- Pre-tax savings used for expenses that enable you and your spouse to work (including pre/after school care, summer day camp, care for adult tax dependents)
- Maximum contribution is \$5,000 (\$2,500 if you are married and file your taxes separately)
- For **Dependent Care**, you have until March 15, 2018 to incur expenses that can be applied against 2017 contributions (submit claims by March 31, 2018)
- Bates provides a Dependent Care Subsidy if you make a minimum contribution of \$100 to the DCRA
- To apply for a higher subsidy, you will need to include a copy of your 2016 income tax return to verify income brackets under \$60,000

Life and Disability Coverage



- Changing carriers from Prudential to Aetna
- All existing coverage remains in force
- Any changes will be subject to the new policy provisions
- May increase supplemental life levels if still under new \$200,000 supplemental life guaranteed issue limit or \$30,000 spouse guaranteed limit. Example:
 - Has 1 salary sup of \$48,000 can go to 2x salary with no health information
 - If 10,000, or 20,000 on spouse can go up 10,000 with no questions asked
- Any changes to elections need to be done through Human Resources.

Employee Assistance Program (EAP)



- Changing carriers from Prudential to Aetna
- Aetna Resources for Living EAP provides confidential and professional assistance at no cost to all employees, dependents and significant others
- Services are available for a wide range of personal matters, such as:
 - Depression
 - Stress and anxiety
 - Marital and family conflicts
 - Workplace issues
 - Anger management
 - Grief and loss
 - Substance abuse
 - ID theft
- Unlimited telephonic counseling and referrals for up to 6 face to face sessions
- Available 24 hours a day / 7 days a week via phone or visit www.resourcesforliving.com (User ID: 4bates and Password: **bwell**)

Questions?



- Call Health Advocate
 - Ask questions about your 2018 plan options
 - Ask if your provider participates in the Aetna ACO network
- Visit the an HR rep at the den
- Call Human Resources
- Visit bates.edu/hr for additional information on the plan options available to you

Next Steps?



- Make your benefit elections from November 6th – 21st
- Elections take effect January 1, 2018 and remain in place for the full calendar year unless you have a qualifying life event
- Current medical and dental elections will carry over into next year at the new 2018 contribution rates
 - Consider the new Premium dental plan offering
 - Consider the new Aetna Hospital Indemnity plan offering (if not enrolling the Aetna HSA plan)
 - You must make an election to contribute to the healthcare or dependent care reimbursement accounts – your current elections **DO NOT** carry over into 2018
 - If you remain in the Consumer Choice HSA plan any current HSA Account contributions will continue into 2018
- You must contact Human Resources to make any life insurance enrollment changes – these are not done through Garnet Gateway

Questions?