Dear Valued Employees:

At Bates College, our motto “Amore ac Studio,” or “With ardor and devotion,” is at the heart of everything that we do. We know that it is only through our talented faculty and staff members that we are able to fulfill this motto. This is why we offer the competitive benefits package outlined in this guidebook.

As an eligible employee, you may enroll in one of the most comprehensive benefit programs in higher education. Eligibility for the benefits begins on your date of hire.

Bates College provides you with a wide range of benefit options to help you meet your changing benefit needs, and we are committed to providing you with great products that are among the best available in our market.

This benefits guidebook highlights our many benefit programs and provides you with an easy to read resource for your benefit enrollment.

About this Guidebook

This benefits guidebook describes the highlights of Bates College benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this guidebook.

If there is any discrepancy between the descriptions of the program’s elements as contained in this benefits guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of the College’s benefits program may be modified in the future, at any time, to meet Internal Revenue Service (IRS) rules, or otherwise as decided by Bates College.
Need Help Choosing Your Benefits?

Ask ALEX®, the Bates Virtual Benefits Counselor!

Because we know choosing the right plans can be tricky, we hope you will visit ALEX, the Bates virtual benefits counselor to help you through your benefits enrollment decisions. ALEX can help assist you not only at Open Enrollment time but throughout the year. We hope you take advantage of this fun, engaging and confidential tool to help you learn more about the benefits that Bates is pleased to offer.

Use ALEX to…

- Learn about your benefits and make the best choices for you and your family
- Help you choose the right benefits for your personal situation.
- Learn more about the High Deductible Health Plan (HDHP) and see how much money it could save you.
- See everything that's available to you and your family. Benefits are more than just health insurance!
- Find out if you're saving enough to cover your medical, dental and vision expenses—and see how much you could save on taxes!

Welcome

Talk to ALEX Anytime and Anywhere from Your Smartphone, Tablet, or Computer.

https://www.myalex.com/Bates-College/2021
Plan Year
The plan year for the College’s benefits program begins on January 1st and ends on December 31st.

Eligibility
You are considered benefit eligible if you have half-time (0.5 FTE) position or greater or have a special or contracted position that is identified as benefit eligible.

Dependent Eligibility
Employees who are eligible to participate in the College’s benefits program may also enroll their dependents. For the purpose of our benefit plans, your dependents are defined as follows:

- Your legal spouse or domestic partner*
- Your children to the end of the calendar month in which they reach age 26
- Your unmarried children of any age who are mentally or physically disabled and totally dependent upon you for support (proof of condition and dependence must be submitted)

Changing Your Benefits
Per Internal Revenue Service (IRS) rules, employees may only enroll in pre-tax benefit plans once per year. As such, your benefit choices for medical/prescription drugs, dental, vision, life, and AD&D insurance, as well as your contributions for flexible spending accounts, are binding through December 31st.

The following qualifying life events are special circumstances that enable you to change your benefits during the plan year:

- Marriage
- Birth, adoption or placement for adoption of an eligible child
- Divorce, legal separation or annulment of marriage
- Loss of dependent’s job or change in work status (when coverage is maintained through dependent’s plan)
- A significant change in you or your dependent’s health coverage due to your dependent’s employment
- Death of dependent
- Loss of dependent status
- Becoming eligible for Medicare or Medicaid during the plan year
- Receiving a Qualified Medical Child Support Order

Plan Rules, Dates & Eligibility
For any qualifying life event, you must inform Human Resources within 31 calendar days (60 calendar days for changes related to Medicaid or CHIP eligibility) and provide proof of the event. Benefit changes that are requested due to a “change of mind” are not allowed until the next annual enrollment period.

Required Dependent Documentation
Employees wishing to cover dependents under the Bates Benefits Plans will need to provide documentation to confirm eligibility. Examples of documentation are birth certificates, marriage certificates, applicable court orders, etc. For a full list of eligible dependents and the documents that will be required, please see the Required Dependent Documentation Listing.

*Domestic Partnership
Domestic partners are considered eligible dependents under the Dental, Vision, Hospital Indemnity and Life insurance plans. They are not considered eligible dependents under the Medical insurance plan. To be eligible for coverage, you and your partner must meet specific criteria to qualify and must complete an Affidavit of Domestic Partnership before the benefits effective date. Please note under federal tax law, employee premium contributions for domestic partners must be deducted from your pay on a post-tax basis.
Bates College offers three medical plan options through Aetna. All three plans cover preventive care at 100% and include prescription drug coverage. Within each plan, you maximize coverage when you access care from providers who participate in the Aetna network. You may enroll in the plan that best meets your needs or you may choose to waive medical benefits by providing proof of coverage under another medical plan.

**Aetna Consumer Choice (HSA) Plan**

This plan features the highest annual deductible and initial upfront out-of-pocket expense potential. For this reason, it is offered as the lowest employee contribution. The deductible applies to all services except preventive medical care and certain preventive prescriptions, and must be met before the plan provides coverage. With this plan, you are not required to select a primary care physician (PCP) or obtain referrals for specialist services. This plan is paired with the following two features:

- A health savings account (HSA), which allows you to set aside funds on a pre-tax basis to pay for qualified medical care (including deductibles and coinsurance). See page 6 for HSA information.
- A hospital indemnity plan (HIP) with Aetna which provides enrolled members with a lump sum cash benefit when they are admitted to the hospital. See page 7 for HIP information.

**Aetna Whole Health (ACO) Plan**

This unique plan features varying levels of coverage based on three provider networks. Members incur the lowest annual deductible and out-of-pocket expenses when receiving care from providers in the Aetna Whole Health Tier 1 network. When obtaining care from a Tier 2 network provider or a non-participating provider, you will incur a higher deductible and additional out-of-pocket costs. With this plan, you are required to select a PCP from the Tier 1 network, but you do not need referrals for specialist services.

**Aetna PPO**

This plan is the most expensive plan, but has enhanced in-network coverage features such as a broader network of participating providers and a flat copay for most services. This plan does not require the selection of a PCP or referrals.

Preventive Care

In-network Preventive Care, which includes an annual physical, is covered 100% under all three Aetna plans available to you. That means no copay, no deductible and no coinsurance. These include regular checkups, routine gynecological visits and well-child exams. Your body is always changing, especially as you age. An annual physical exam helps you understand these changes and gives you a chance to talk with your doctor. Below is a list of some of the covered services:

- Routine adult physical
- Well-woman visit
- Influenza vaccine (flu shot)
- Preventive gynecological exam
- Mammogram
- Cervical cancer screening
- Prostate Specific Antigen (PSA) screening
- Colorectal cancer screening
- Cholesterol screening
- HIV testing and counseling
- Certain contraception and contraceptive counseling
- Breast feeding support, supplies and counseling
# Medical Highlights

## Aetna Plan Options

<table>
<thead>
<tr>
<th>Consumer Choice (HSA)</th>
<th>Whole Health (ACO)</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>0(1, 29(5, $)</td>
<td>Q1HWZRUN</td>
<td>Q1HWZRUN7LHU</td>
</tr>
<tr>
<td>SQXXDO'OHGXFWELOE (QGLY LGXDO)DPLQ</td>
<td>(PEHGGHG)</td>
<td>(PEHGGHG)</td>
</tr>
<tr>
<td>2XWR13RFNHGQDPLLQ</td>
<td>(PEHGGHG)</td>
<td>(PEHGGHG)</td>
</tr>
<tr>
<td>7KHIDPLQ</td>
<td>QHGFWELOE</td>
<td>DHQGRXWRISRFNHWPDP</td>
</tr>
</tbody>
</table>

| 3UHYHOWLYH&DUH | &RYHUHGDW | &RYHUHGDW | &RYHUHGDW |
| 2QF9LVLW_3 & 3 | DIWHUGHXFWLEOH | FRSD\ | FRSD\ |
| 2QF9LVLW_65HFLDOLVW | DIWHUGHXFWLEOH | FRSD\ | FRSD\ |
| 2XW5DLH6WQ/D6HUYLHFV | DIWHUGHXFWLEOH | &RYHUHGDW | DIWHUGHXFWLEOH | FRSD\ | DIWHUGHXFWLEOH | &RYHUHGDW |
| &KURSDFW6LH6HUYLFHV | DIWHUGHXFWLEOH | FRSD\ | FRSD\ | FRSD\ |
| (PHU)HFQ|SRR | DIWHUGHXFWLEOH | ZDLYHGLDGPLWWHG | ZDLYHGLDGPLWWHG |
| /DNQ&OLQLF | DIWHUGHXFWLEOH | FRSD\ | FRSD\ | FRSD\ |
| +RVLSDG6HUYLHFV | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH |
| &QGR6HUYLFH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH |

## Out-of-Network Coverage

| 4NS72|17:25 & 29(5, $) |  |
| SQXXDO'OHGXFWELOE (QGLY LGXDO)DPLQ | FRPELOQH| GZLWK | QOHWHZRUN | FRPELOQH| GZLWK | QOHWHZRUN | FRPELOQH| GZLWK | QOHWHZRUN |
| &RLQVXUDQFH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH | DIWHUGHXFWLEOH |
| 2XWR13RFNHGQDPLLQ | FRPELOQH| GZLWK | QOHWHZRUN | FRPELOQH| GZLWK | QOHWHZRUN | FRPELOQH| GZLWK | QOHWHZRUN |

This chart summarizes the benefits provided under the Aetna medical plan options. For more information, please refer to the formal plan documents. In the event of a discrepancy between this summary and the plan documents, the plan documents will govern.

---

**Need Help Understanding Your Medical Plans? Ask ALEX!**

- How does the high deductible plan work?
- What’s a deductible?
- Which plan is best for my personal situation?

ALEX can answer all of these questions! Meet ALEX at [https://www.myalex.com/Bates-College/2021](https://www.myalex.com/Bates-College/2021)
### Rx Highlights

**Aetna Plan Options**

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Consumer Choice (HSA)</th>
<th>Whole Health (ACO)</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>5{&amp;RYHUD</td>
<td>H</td>
<td>,Q1HWZRUN</td>
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<tr>
<td>5HWLDO 'D</td>
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<td>DIWUGHGXFWELOH</td>
<td></td>
</tr>
<tr>
<td>0DLO2UGHU_'D</td>
<td>6XSSO)</td>
<td>DIWUGHGXFWELOH</td>
<td>[UHWLDO</td>
</tr>
</tbody>
</table>

**2XWRIIHWZRUN&RUYHUD|H**

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Consumer Choice (HSA)</th>
<th>Whole Health (ACO)</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>5HWLDO 'D</td>
<td>6XSSO)\ *HQHULF 6)RUXODU\s%UDQG 1RQRUPXODU\s%UDQG 6SHFLDOW\</td>
<td>DIWUGHGXFWELOH</td>
<td>1RW&amp;RHUHG</td>
</tr>
<tr>
<td>0DLO2UGHU_'D</td>
<td>6XSSO)</td>
<td>1RW&amp;RHUHG</td>
<td>1RW&amp;RHUHG</td>
</tr>
</tbody>
</table>

1 If you are enrolling in the Aetna Consumer Choice (HSA) plan, you can obtain certain preventive medications without first having to pay your deductible. This would include medications often taken for conditions such as hypertension, high cholesterol, diabetes, asthma and osteoporosis. For a complete list of the preventive drugs that are covered prior to your deductible, visit [www.aetna.com](http://www.aetna.com).

2 Depending on the medication, you may be able to access the mail order benefit (90 day supply for 2 copays) at a retail pharmacy.

This chart summarizes the benefits provided under the Aetna medical benefit options. For more information, please refer to the formal plan documents. In the event of a discrepancy between this summary and the plan documents, the plan documents will govern.

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### Prescription Drug Formulary

Bates College utilizes Aetna's Standard Drug Formulary. This formulary includes the following cost control and quality management features:

- **Step Therapy (ST):** Practice of beginning drug therapy for a medical condition with the most cost-effective and safest drug and then progressing to other more costly or risky therapy only if necessary.
- **Precertification (PA):** Certain drugs must go through a review process and meet guidelines before they are covered.

You can view the complete list of drugs that require precertification or step therapy on the Bates College Human Resources website.

### Aetna Maintenance Choice

Maintenance medications are those taken for three months or longer and are used to treat chronic conditions such as arthritis, diabetes, high cholesterol, heart disease or asthma. If you are taking medications to treat these conditions, you have two easy and convenient ways to fill your 90-day supply.

**Option 1: Aetna Rx Home Delivery Mail Order Pharmacy**

- Get up to a 90-day supply delivered anywhere you choose
- Reorder only once every three months – online, by phone or mail
- Receive your medication in private, secure packaging
- Speak with pharmacists by phone anytime, day or night

**Option 2: Participating Retail Pharmacy**

- Pick up your 90-day supply at a participating retail location that is convenient for you
- Enjoy same-day prescription availability
- Speak with a pharmacist face-to-face

---

### Formulary - Brand

- Generic
- Non-formulary – Brand
- Specialty

### Coverage

**In-Network**

- Retail | 30-Day Supply
- Mail Order | 90-Day Supply

- 100% after deductible
- 1
- 2x retail

**Out-of-Network Coverage**

- Retail | 30-Day Supply
- Mail Order | 90-Day Supply

- 80% after deductible
- 80% after applicable copay
- Not Covered

### 3UHVFULSLWRQ'UXJ)RUXODU\%

%DHWV&RHHW\[WXWLOL]HV5HWQD\o6WDO\DGUS'UXJ)RUXODU\ LQFOXG\HWDLO WKH IROORZ\LQJ FRVW FRQW\URO DPDQ\[PHQW\HDW\XUHV

### 6WHS7KHUDS|67

3UDFLWFLHR\IEHJLQLOJU\GXW KHWUDS\IRUPHGLFD\OFROQLW\QBZLWK WKH PRVW FRVW'HFWLYH DOQ VDIHVW GUXJ DOQ WKRQ\[PHQW\HDW\XUHV

### 3UHFWULAFD\D\LRQ3$\%

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### 5$HFWULAFD\D\LRQ3$\%

&HWDLQGXU\]PJXVW\JR\R\URXJ\KD\UHYLHZSURFHVVDQGPHHW\[JLQGOLQHV\EHRUHWK\DUHFRYHUG

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### Medical Benefit Options

- Consumer Choice (HSA)
- Whole Health (ACO)
- PPO

### Plan Details

- In-Network Tier 1
- In-Network Tier 2

### Copayments

- Retail: $10, $25, $40, $40
- Mail Order: $10, $35, $50, $75

This chart summarizes the benefits provided under the Aetna medical benefit options. For more information, please refer to the formal plan documents. In the event of a discrepancy between this summary and the plan documents, the plan documents will govern.
If you enroll in the Consumer Choice (HSA) plan, you will have access to a health savings account (HSA) administered through PayFlex. An HSA allows you to save pre-tax money through payroll deductions, and to use those funds to pay for you and your family’s qualified medical expenses. In addition, the College will make a contribution to your HSA as outlined below.

### Bates’ Contribution Amount

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Base Contribution</th>
<th>Additional Matching Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$600</td>
<td>50% up to $300</td>
</tr>
<tr>
<td>Family</td>
<td>$1,200</td>
<td>50% up to $600</td>
</tr>
</tbody>
</table>

Bates additional matching contribution ($300 single / $600 family) is dependent on the employee contributing at least $600 for single coverage and $1,200 for family coverage.

### Bates’ Contribution Schedule

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>January</th>
<th>May</th>
<th>September</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$300</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Family</td>
<td>$600</td>
<td>$300</td>
<td>$300</td>
</tr>
</tbody>
</table>

### HSA Program Highlights

- Contributions via paycheck deduction are pre-tax.
- Interest and investment earnings are tax-free.
- Withdrawals are tax-free if used for qualified medical expenses.
- Contributions can be made through payroll deductions or you can deposit money directly into your account.
- Your HSA account is fully portable - you can take your HSA funds with you even if you change jobs or leave the workforce.
- Balances carry over from year to year; no “use it or lose it!”
- Money you save is available for qualified medical expenses now, or at any time in the future.

### What are Qualified Medical Expenses?

- Defined by Section 213(D) of the Internal Revenue Code.
- Medical deductible and coinsurance.
- Prescription drug copayments and certain over-the-counter drugs (with a physician’s written prescription).
- Long term care & Medicare insurance premiums.
- Retiree health expenses (once you are age 65).
- Dental and vision expenses.

### Maximum Employee/Employer Combined Contribution

- Employee Only Tier: $3,600
- All Other Tiers: $7,200

If you will be age 55 or older in 2021, you can contribute an additional $1,000 catch-up contribution.

### Note

If you enroll a dependent in the Consumer Choice (HSA) Plan who is not your tax dependent, then you cannot use money from your HSA to reimburse expenses for that individual.

For additional information on HSAs, visit: U.S. Department of the Treasury HSA Resource Center.
Hospital Indemnity Plan

Aetna’s Hospital Indemnity Plan offers additional coverage to protect you and your family from the financial exposure of unexpected costs or claims, specifically for hospital admissions.* The Aetna Hospital Indemnity Plan provides enrolled employees with an extra layer of financial protection in the event of inpatient hospitalization.

Employees who enroll in the Aetna Consumer Choice (HSA) plan are provided with the Aetna Hospital Indemnity Plan at no additional cost. You will automatically be enrolled at the same coverage tier level as your medical plan.

Employees who enroll in the Aetna Whole Health (ACO) or the Aetna PPO plans or who have waived medical coverage, can purchase this additional benefit using post-tax contributions.

The chart below provides an overview of the benefits available with this plan.

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lump Sum Benefit</td>
<td>$1,000 for initial inpatient hospital stay (one payment per calendar year, per member)</td>
</tr>
<tr>
<td>Daily Benefit</td>
<td>$100 additional per day for up to 30 days of an inpatient hospital stay (per calendar year, per member)</td>
</tr>
<tr>
<td>ICU Daily Benefit</td>
<td>$200 additional per day for up to 30 days of an ICU stay (per calendar year, per member)</td>
</tr>
<tr>
<td>Newborn Routine Care</td>
<td>$100 additional one-time payment after an inpatient stay for the birth of your newborn</td>
</tr>
<tr>
<td>Substance Abuse / Mental Health</td>
<td>$100 additional per day for up to 30 days of an inpatient mental health or substance abuse treatment facility (per calendar year, per member)</td>
</tr>
</tbody>
</table>

Guaranteed Issue:

100% Guaranteed Issue - Not Subject to Medical Evidence

Pre-existing Conditions:

No pre-existing condition clause

**Aetna Consumer Choice (HSA) Plan, Aetna Whole Health (ACO) Plan, Aetna PPO Plan, or Waivers**

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Your Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$10.96</td>
</tr>
<tr>
<td>Employee + Spouse / DP</td>
<td>$24.43</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$18.78</td>
</tr>
<tr>
<td>Family</td>
<td>$31.04</td>
</tr>
</tbody>
</table>

* See Hospital Indemnity Plan brochure for the definition of Admission as there are times you may be in a hospital overnight, but not be admitted. For example, certain outpatient procedures, such as joint replacements may require you to stay overnight in the hospital; however, this may not be considered an admission to the hospital. You must be admitted to receive the $1,000 benefit.

How to Submit a Hospital Indemnity Claim:

- Go to [www.aetnavoluntaryforms.com](http://www.aetnavoluntaryforms.com).
- Click on the “Online Claim Process” link under the Aetna Hospital Plan.
- If you are enrolled in an Aetna medical plan, you will not need to provide supporting documentation—Aetna will locate your hospital admission in their claims system to verify.
- If you are not enrolled in an Aetna medical plan, you will need to provide an itemized bill and supporting medical information from the hospital along with the provider/doctor information including name, address and provider ID.

If you have questions or need assistance, you can call Aetna at 1-888-772-9682 and a member services representative will assist you with your questions.
Dental Benefits

Good dental health is important to your overall well-being. It is for this reason that the College offers two comprehensive PPO dental plans through Aetna. Each plan provides you the freedom to visit any dentist of your choice; however, if you choose to use a provider that is not a part of the Aetna network you will likely pay more for covered services.

### Dental Highlights

<table>
<thead>
<tr>
<th></th>
<th>Standard Plan</th>
<th>Premium Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In and Out-of-Network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$50 / $150</td>
<td>$50 / $150</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>$1,000 per member</td>
<td>$1,500 per member</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100% (no deductible)</td>
<td>100% (no deductible)</td>
</tr>
<tr>
<td>Fillings</td>
<td>80% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Endodontic Treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontic Treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crowns</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dentures</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Not Covered</td>
<td>Covered for dependent children and adults; Limited to $2,000 per eligible participant in a lifetime</td>
</tr>
</tbody>
</table>

**Please Note:**
Before beginning extensive dental work, it is strongly recommended that you have your dentist obtain a pre-treatment estimate from Aetna. A pre-treatment estimate ensures that you are aware of expected out-of-pocket costs before beginning treatment.

**Finding a Provider:**
To find a participating Aetna dental provider near you, please call Aetna at 1-877-238-6200 or visit www.aetna.com/docfind.

**Network Name:**
Dental PPO/PDN with PPO II Network

To nominate a dentist to participate in Aetna’s dental network, you can have Aetna send a paper application directly to your dentist. To do so, call Aetna member services at 1-877-238-6200 and an Aetna representative will initiate the process.
A voluntary vision plan, provided through Aetna, can be elected to cover yourself and your eligible family members. If you are enrolling in both the medical and vision Aetna plans, please note the medical plans include coverage for an annual routine vision exam at no cost under the preventive care services. If your claim for a vision exam is submitted under the vision plan instead of the medical plan, a copay will apply.

This voluntary vision plan allows you to receive materials in addition to a comprehensive eye exam.

**Vision Highlights**

<table>
<thead>
<tr>
<th>Frequency Limitations</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Frequency of Services</strong></td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td><strong>Frequency of Services</strong></td>
<td>12 months</td>
<td>12 months</td>
</tr>
<tr>
<td><strong>frequency limitations are based on the most recent date of service.</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Finding a Provider:**

To find a participating Aetna vision provider near you, please call Aetna at 1-877-973-3238 or visit [www.aetnavision.com](http://www.aetnavision.com) and click “Find a Provider.”

Please note: Eyecare providers in the vision network may be different from eye care providers in the medical network. If you are seeking services beyond a routine eye exam, you will need to make sure you are searching for providers in the Aetna Vision network.
## Costs of Coverage

The College and employee contributions for medical, dental and vision coverage are listed in the following tables (costs reflected are for full-time employees).

Please note: The amounts below are rounded to the nearest dollar.

### Aetna Consumer Choice (HSA)

<table>
<thead>
<tr>
<th></th>
<th>Your Monthly Cost</th>
<th>Bates Monthly Cost</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$36.05</td>
<td>$597.28</td>
<td>$633.33</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$268.83</td>
<td>$1,061.15</td>
<td>$1,329.98</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$214.24</td>
<td>$925.74</td>
<td>$1,139.98</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$423.33</td>
<td>$1,476.64</td>
<td>$1,899.97</td>
</tr>
</tbody>
</table>

### Aetna Whole Health (ACO)

<table>
<thead>
<tr>
<th></th>
<th>Your Monthly Cost</th>
<th>Bates Monthly Cost</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$100.30</td>
<td>$634.13</td>
<td>$734.43</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$399.07</td>
<td>$1,143.24</td>
<td>$1,542.31</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$341.01</td>
<td>$980.96</td>
<td>$1,321.97</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$618.67</td>
<td>$1,584.63</td>
<td>$2,203.30</td>
</tr>
</tbody>
</table>

### Aetna PPO

<table>
<thead>
<tr>
<th></th>
<th>Your Monthly Cost</th>
<th>Bates Monthly Cost</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$116.13</td>
<td>$634.10</td>
<td>$750.23</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$431.81</td>
<td>$1,143.69</td>
<td>$1,575.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$369.51</td>
<td>$980.91</td>
<td>$1,350.42</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$667.23</td>
<td>$1,583.47</td>
<td>$2,250.70</td>
</tr>
</tbody>
</table>

In addition to the premium contributions, if you enroll in the Aetna Consumer Choice (HSA) plan, Bates will contribute to your health savings account. Please see Page 6 of this guidebook for HSA account information.

### Health Insurance Contribution Credit

The College recognizes the high cost of health insurance today. For those employees who have lower household incomes, the cost can be a major part of their monthly budget. A health insurance contribution credit will be available to those who enroll in either the Aetna PPO or the Aetna Whole Health (ACO) plan. Household incomes will be verified using the front page of your tax return from the previous year (“adjusted gross income”). For additional information, please contact Human Resources.

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Credit Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $45,000</td>
<td>30%</td>
</tr>
<tr>
<td>$45,001 to $60,000</td>
<td>25%</td>
</tr>
<tr>
<td>$60,001 to $75,000</td>
<td>20%</td>
</tr>
<tr>
<td>$75,001+</td>
<td>0%</td>
</tr>
</tbody>
</table>

+HDOWK,QVXUDQFH&IRQWULEXWLRQ&UHGLW

<table>
<thead>
<tr>
<th>Household Income</th>
<th>WR</th>
<th>WR</th>
</tr>
</thead>
<tbody>
<tr>
<td>&amp;UHGLW3HUFHQWDJH</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Costs of Coverage

#### Aetna Standard Dental Plan

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Monthly Cost (Employee Only)</th>
<th>Monthly Cost (Employee + Spouse / DP)</th>
<th>Monthly Cost (Employee + Child(ren))</th>
<th>Monthly Cost (Employee + Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$8.57</td>
<td>$34.07</td>
<td>$32.94</td>
<td>$62.73</td>
</tr>
</tbody>
</table>

#### Aetna Premium Dental Plan

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Monthly Cost (Employee Only)</th>
<th>Monthly Cost (Employee + Spouse / DP)</th>
<th>Monthly Cost (Employee + Child(ren))</th>
<th>Monthly Cost (Employee + Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$15.04</td>
<td>$46.93</td>
<td>$45.37</td>
<td>$83.78</td>
</tr>
</tbody>
</table>

#### Aetna Vision

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Monthly Cost (Employee Only)</th>
<th>Monthly Cost (Employee + Spouse / DP)</th>
<th>Monthly Cost (Employee + Child(ren))</th>
<th>Monthly Cost (Employee + Family)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5.03</td>
<td>$9.56</td>
<td>$10.05</td>
<td>$14.79</td>
</tr>
</tbody>
</table>

---

**Additional Notes:**
- Bates Monthly Cost
- Total Monthly Cost (Bates + Employee)
- Aetna Premium
- Aetna Standard

---

![Image of a snowy park with people walking and street lamps illuminated]
Health Care Resources

As you know, health insurance is expensive for you and the College. You may not think that individually you can make a difference in curbing costs, but if we each take one step to control health care costs, it will make a difference for Bates and our future premium expenses. To get started on the path to mindful health care decisions, consider using the tips and resources outlined in this section:

- Get your appropriate preventive care services. Preventive checkups under the medical and dental plans are covered at 100%.
- Know your numbers and your health risks. Take the Aetna online health assessment and discuss the results with your doctor.
- Manage your stress. Let go of the little things – experts with our Resources for Living program can help!
- Eat a healthy diet. Look for healthy selections at the Den and Commons, and learn tips through B-Well.
- Establish an exercise routine. Contact the B-Well program to get started.
- Make cost and quality part of your decisions regarding health care. Use the tools and information available through both www.CompareMaine.org and www.aetna.com to shop for the best price and quality in health care.
- Ask your doctor or pharmacist about generic prescription alternatives.
- Use the 24/7 Nurse Line and drug pricing tools available through www.aetna.com.
- Participate in disease management programs as applicable. Let professionals help you in getting the care you need.
- Register with Teladoc prior to needing to use their services.
- Contact the NFP Benefits Support Team for benefits questions and service concerns.

NFP Benefits Support Team

The NFP Benefits Support Team is here to help you navigate your employee benefits. Whether it is simple benefits questions or complex claims issues, the Benefits Support team is a no-cost, confidential resource available to all Bates employees and family members.

You can reach the Benefits Support Team by emailing BatesAdvocate@nfp.com or calling 1 (844) 348-1463 (Monday – Friday, 8:00 am – 5:00 pm EST). Please note: if a voice message is left, a representative will return your call within 24-48 hours.

Please have the following information available when calling or emailing:
- Explanation of Benefits
- Member ID Number
- Claim Date of Service
- Provider Name

CompareMaine

Did you know that you can research doctors’ and hospitals’ quality ratings and compare costs for various procedures? CompareMaine provides tools and resources to empower you to become a more informed consumer of healthcare.

CompareMaine is a product of the Maine Health Data Organization (MHDO), a state agency that collects healthcare data from health insurance companies and hospitals. MHDO collaborates with the Maine Quality Forum to promote the transparency of healthcare cost and quality.

Visit www.comparemaine.org to compare the average cost of many common healthcare procedures across the State and research quality providers.
Health Care Resources

Aetna Navigator

Aetna Navigator is a members-only website that offers health and personal benefits information, self-service features and interactive tools. When you register, you will have a personalized home page that shows your recent claim activity and who is covered under your plan. At Aetna Navigator, you can take advantage of:

- Self-service features – Access electronic ID cards, print claim forms and make changes to personal information such as e-mail addresses.
- DocFind – Look for doctors, pharmacies, dentists and other health care providers that belong to Aetna's network.
- Estimate the Cost of Care – Get the estimated average costs of medical procedures, office visits, tests, diseases and conditions, prescription drugs and dental procedures.
- Compare hospitals – Get help with selecting a hospital for a surgical procedure.
- Access Health Savings Account – If you are enrolled in the Consumer Choice (HSA) plan, you can access your PayFlex HSA through the Aetna Navigator portal.
- Aetna Mobile App – Once you have created an Aetna Navigator account, you can download the Aetna Mobile app to your smartphone and have easy access to your ID cards as well as being able to locate Aetna providers when traveling.

To register and start exploring the secure member website, Aetna Navigator, go to www.aetnanavigator.com and click on “Sign Up Now.”

Aetna Concierge

The Aetna Concierge is available to Aetna members and can assist with helping you understand your benefits and giving you the tools to make more informed decisions about your healthcare. A concierge can assist you with:

- A question about a diagnosis
- Selecting a doctor
- Learning about your coverage
- Planning for upcoming treatment

Think of the concierge as your personal assistant for healthcare. Your concierge will:

- Find solutions that fit your needs
- Show you how to use our online tools to make the decisions that are right for you
- Find network providers based on your medical needs
- Even assist you in scheduling appointments

You can reach the Aetna concierge online or by phone. Just log in at www.aetnanavigator.com and chat online or call 1-800-990-9599. The concierge is available Monday through Friday from 8 a.m. to 6 p.m.
Aetna 24-Hour Nurse Line
Contact the Informed Nurse Line anytime 24/7, at 1-800-556-1555 to speak to a registered nurse. The nurses can discuss a broad range of health and wellness topics, help you make better health care decisions, help you find out more about a medical procedure, or help you prepare for a visit to your doctor.

Beginning Right Maternity
Aetna's Beginning Right maternity program offers information and services to help you give your baby a healthy start. This program offers a pregnancy risk survey (PRS), stop-smoking program and other resources to help you have a healthy baby; such as learning about prenatal care, labor and delivery, newborn care and more. You can get information for dad or partner, quit smoking for good with one-on-one nurse support, and find out if you have any pregnancy risks or issues. All program materials are available in English and Spanish. You can sign up by calling 1-800-CRADLE-1 (1-800-272-3531) or by logging into your member website at [www.aetna.com](http://www.aetna.com) and looking under Health Programs. There is no extra cost associated with this program.

Teladoc
Teladoc provides active Aetna members and dependents, who are enrolled in the Bates College medical plan, with 24/7/365 on-demand access to U.S. board-certified doctors, pediatricians, dermatologists and behavioral health providers (psychiatrists and therapists) by phone or online. This is not meant to replace your Primary Care Physician; however, if it is after hours and you are unable to obtain an appointment with your provider, or if you are away from home you can call 1-855-Teladoc or visit [www.teladoc.com/Aetna](http://www.teladoc.com/Aetna) to request a consultation.

To save time, register on the Teladoc website prior to your consultation. There is no charge for registration.

Teladoc can diagnose, recommend treatment and prescribe medication when appropriate, for many non-emergency medical needs such as:

- Sinus problems
- Bronchitis
- Allergies
- Poison Ivy
- Cold and flu symptoms
- Respiratory infections
- Behavioral Health (*NEW*)
- Dermatology (*NEW*)

Teladoc can also provide access to quality mental health care, connecting you to an appropriate physician to fit your needs.

Please see the Medical Highlights section of this guidebook for Teladoc pricing details by medical plan.

Teladoc can diagnose, recommend treatment and prescribe medication, when appropriate, for many non-emergency medical needs such as:

- Sinus problems
- Bronchitis
- Allergies
- Poison Ivy
- Cold and flu symptoms
- Respiratory infections
- Behavioral Health
- Dermatology

Health Care Resources
Life Insurance is an important part of your financial security, especially if others depend on you for support. That’s why the College provides you with basic life and accidental death and dismemberment (AD&D) coverage at no cost to you. You also have the option of purchasing supplemental life and/or AD&D insurance.

**Basic Life and AD&D Insurance**

As an eligible employee, Bates College provides you with company paid basic life insurance in an amount that equals the greater of $50,000 or one times (1x) your annual earnings or up to a maximum of $400,000. You are also provided with an equal amount of AD&D insurance. This benefit is reduced by 35% at age 70 and by 50% at age 75.

**Supplemental Life and AD&D Insurance**

If you need additional protection beyond the basic life and AD&D insurance provided to you, you may purchase supplemental life and/or AD&D for yourself and your eligible dependents. If you elect these coverages, you will be responsible for paying 100% of the cost and will have deductions taken from your paycheck in after-tax dollars. You will not be subject to imputed income and the benefit is tax-free.

**Premiums for employee and spouse coverage**

Premiums for employee and spouse coverage are age rated and are determined based on age as of December 31st of the current year. For example, your 2020 rate will be based on your age as of December 31, 2020.

**Coverage Amount**

<table>
<thead>
<tr>
<th>COVERAGE AMOUNT</th>
<th>BENEFIT MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life / AD&amp;D</td>
<td>$400,000</td>
</tr>
<tr>
<td>Supplemental Life / AD&amp;D</td>
<td>$850,000</td>
</tr>
<tr>
<td>(combined with basic amount)</td>
<td>$200,000</td>
</tr>
<tr>
<td>(not combined with basic amount)</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

*If enrolling when initially eligible for benefits, you are automatically approved up to the guaranteed issue amount without being subject to Evidence of Insurability (EOI). Any employee or spouse amount elected over the guaranteed issue amount or outside the initial eligibility period is subject to EOI. The child amount is always guaranteed issue.*
Disability Benefits

The disability benefits provided by the College help provide financial protection if you become disabled and cannot work. Both short-term and long-term disability benefits are provided at no cost to you. These disability benefits also work with other sources of coverage to replace a certain percentage of your earnings. As a result, the disability payments you receive from our plan will be reduced by any benefits you are eligible to receive from social security, workers' compensation, retirement benefits or any other disability coverage to which you are entitled.

When Am I Considered Disabled?

You are considered disabled and eligible to receive LTD benefits if solely because of an injury or illness, you are unable to perform the material and substantial duties of your own occupation. After 24 months, you are considered disabled when, due to the same injury or illness, you are unable to perform the material and substantial duties of any occupation for which you are reasonably fitted by education, training or experience.

Short-Term Disability (STD)

STD insurance is available to staff members who have completed 6 months of service. After being totally disabled for 30 days, the STD benefit provides 75% of your normal salary or wages for up to 5 months, provided eligibility requirements are met.

Sample STD Benefit Calculation

<table>
<thead>
<tr>
<th>Gross Weekly Income</th>
<th>Benefit Amount</th>
<th>Weekly STD Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>75%</td>
<td>$375</td>
</tr>
</tbody>
</table>

Note, your weekly STD benefit will be reduced by applicable taxes including income and Social Security taxes.

Long-Term Disability (LTD)

If you remain disabled for more than 180 days, the College provides you with cash compensation to purchase LTD insurance. The plan provides a non-taxable benefit of 60% of your normal salary up to a maximum of $9,000 per month. LTD benefits are generally payable up to Normal Social Security Retirement Age; however, if you become disabled at or after age 65, benefits are payable according to an age-based schedule. Participation in the LTD benefit plan is mandatory.

Sample LTD Benefit Calculation

<table>
<thead>
<tr>
<th>Gross Monthly Income</th>
<th>Benefit Amount</th>
<th>Monthly LTD Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>60%</td>
<td>$1,200</td>
</tr>
</tbody>
</table>

Note, your LTD benefits are insured by Aetna. Premium contributions that the College makes on your behalf will be included in your gross income annually and taxed accordingly. As a result, any benefits you receive from the LTD plan are not subject to taxes.
Bates College allows employees to redirect a portion of their pay, through pre-tax payroll deductions, into flexible spending accounts (FSAs). Your FSA benefits are administered by Group Dynamic. The money that goes into your FSA is deducted from your pay before taxes are calculated. There are three types of FSAs available.

**Health Care FSA**
You may deposit up to $2,750 into a Health Care FSA. This type of FSA allows you to save money on a pre-tax basis for any IRS allowed health expenses (medical, dental and vision) not covered by insurance. Examples of eligible expenses for you, your spouse and your tax dependent children include:
- Deductibles
- Copays
- Coinsurance
- Dental Care / Orthodontia
- Eye Glasses / Contact Lenses
- Prescribed Over-the-Counter Medications
- Hearing Exams / Hearing Aids

**Limited Purpose Health Care FSA**
Due to federal guidelines concerning Health Savings Accounts (HSAs), participants in the Aetna Consumer Choice (HSA) plan are not eligible to enroll in a traditional Health Care FSA in conjunction with their HSA. Instead, a Limited Purpose Medical FSA may be established. You may deposit up to $2,750 in this FSA and initially these funds may only be used for eligible dental and vision care expenses. Once you have met the minimum deductible per IRS regulations ($1,400 for single; $2,800 for family) under the Aetna Consumer Choice (HSA) plan, you may then use your Limited Purpose FSA funds towards eligible medical expenses as well.

**Dependent Care FSA**
You may deposit up to $5,000 ($2,500 if you are married and file your taxes separately) into a Dependent Care FSA. Additionally, employees with children that are age 12 and under are eligible to receive a childcare subsidy from the College if they elect to contribute a minimum of $100. The subsidy is meant to offset childcare expenses necessary to maintain employment with the College. The subsidy varies from $43 to $325 per month and is based on total household income and the number of children. Please note, any subsidy received from the College will count towards the $5,000/$2,500 annual limit for the Dependent Care account. This type of FSA allows you to save money on a pre-tax basis for day care expenses for your child, disabled parent or spouse. Examples of eligible expenses include:
- Payments to Day Care Centers
- After-School Care
- Summer Day Camp
- Preschool Costs (up to, but not including, kindergarten)
- Elder Care

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**Health Care / Limited Purpose FSA Notes:**
- You **CANNOT** enroll in a Health Care FSA if you enroll in the Aetna Consumer Choice (HSA) plan.
- Eligible expenses must be incurred by December 31st and you have until March 31st of the following year to file a claim.
- You are permitted to carryover up to $550 of unused funds to the following plan year.

**Dependent Care FSA Notes:**
- Dependent care FSA contributions not used for expenses incurred between January 1, 2021 and March 31, 2022 will be forfeited. No rollover is permitted.
- You have until March 31st to file a claim.
Additional Benefits

Employee Assistance Program (EAP)

The Aetna Resources for Living EAP provides confidential and professional assistance at no cost to eligible employees, dependents and/or 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

The program provides unlimited telephonic counselors and advice, referrals for up to 6 face to face sessions with a nearby counselor, child and elder care referral services, legal resources and referral service, and financial counseling resources.

Call 1-888-238-6232, 24 hours a day / 7 days a week or visit www.resourcesforliving.com (User ID: 4bates and Password: bwell)

The online member website includes access to information and resources to assist with childcare, home health care, assisted living facilities, school, colleges, health, clubs, pet services and more.

Paid Time Off (PTO) Benefits for Staff Members

The College provides eligible staff members with a generous PTO package including the following types of leave:

- **Vacation Leave** (available following 6 months of employment)
  - Monthly Paid Staff: 24 days per year
  - Bi-weekly Paid Staff: 10-24 days per year (based on years of service)

- **Sick Leave**
  - 10 days per year up to a 50 day maximum

- **Personal Leave** (available following 30 days of employment)
  - 1-2 days per year (based on date of hire)

- **Holidays**
  - 12 holidays per year

- **Pandemic Leave**
  - 15 days per year for COVID-19 related absences

For more information on available Paid Time Off benefits for staff members, please refer to the Employee Handbook on the Bates Human Resources website located at http://www.bates.edu/hr/reference/employee-handbook/.

Faculty members should review the Faculty Handbook on the Bates website for complete information on leaves and release time.
Facilities Access and Cultural Programs

Free use of all facilities and cultural programs are available to employees and their immediate families. Access to these benefits is obtained with a valid Bates ID. The facilities and programs include access and use of the following:

- Fitness Center
- Swimming pool
- Indoor and outdoor track
- Ice skating rink
- Indoor and outdoor tennis courts
- B-Well programs and fitness classes
- Athletic competitions
- Library
- Many arts and cultural programs

Additional Benefits

In response to the impact of the health burden imposed by the COVID-19 Pandemic, we will suspend certain activities until further notice. When possible, we will offer fitness programs online.

Educational Assistance for Children of Employees (Rowe Fund)

Tuition assistance for children claimed as dependents for income tax purposes is available after 5 years of continuous full-time employment. The assistance is set at 10% of the Bates College annual cost as printed in the catalogue. Assistance is limited to 4 years at fully-accredited institutions that grant baccalaureate and bachelor's degrees.

Computer Purchase Program

Following 6 months of employment, employees may purchase computers, printers and related items for their personal use directly from an outside vendor. Employees then repay the College for the equipment through payroll deductions over a period of up to 24 months.

Voluntary Group Auto and Homeowner's Insurance Program

Discounts of up to 10% off Liberty Mutual's normal rates are available for auto and homeowner's insurance. You have the option to pay your premium through payroll deductions or be direct billed to your home. Participation is voluntary and there is no obligation to enroll if you receive a quote.

If you are already insured through Liberty Mutual, you will need to contact Liberty Mutual to receive your discount.

Parking

Free on-campus parking is provided on an unreserved, first-come, first-served basis in designated faculty and staff parking areas.

Rental Real Estate

The College owns several single-family homes and apartments near the campus. Rental of these properties to faculty and staff is based on the recruitment and retention needs of the College. Please contact Heather Taylor of the Treasurer's Office at 207-786-8339 for more information.
Retirement Savings Plans

Bates College realizes the importance of saving towards retirement and has established both a 403(b) plan and a pension plan to assist you in meeting your long-term financial goals. For more information regarding the College’s retirement plans, investment fund options, fund performance and prospectus information, please visit www.tiaa.org/bates.

403(b) Eligibility
All employees are eligible to contribute to the 403(b) plan from their date of hire.

403(b) Employee Contributions
Through automatic payroll deductions, you may contribute a percentage of your eligible pay on a pre-tax basis up to the lesser of the annual IRS benefit maximum or 100% of compensation (some restrictions apply for highly compensated employees). You may invest your contributions and Bates’ matching contribution in a variety of investments. Participants age 50 or older may also make additional catch-up contributions, subject to IRS regulations.

Please note that you may stop your contributions to the 403(b) plan at any time. If you wish to change your contribution amount or resume participation, you may do so at any time.

403(b) Employer Match
In response to the impact of the financial burden imposed by the COVID-19 Pandemic, effective July 1, 2020, we will suspend the employer match for the length of the fiscal year, or until further notice.

Prior to July 1, 2020, the College will match eligible employee’s contributions by one-half up to a maximum contribution of 3% of your salary. For example, if you contribute 6%, the College will contribute 3%. Eligibility for the match starts on the first of the month following one full calendar month of employment.

Savings Example
If you think you cannot afford to take money out of your paycheck each month for a retirement you can’t even imagine yet, consider this example of pre-tax savings through the 403(b) plan versus post-tax through some other savings method*.

<table>
<thead>
<tr>
<th>Pre-Tax Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Pay</td>
</tr>
<tr>
<td>$4,000</td>
</tr>
<tr>
<td>Minus Pre-Tax</td>
</tr>
<tr>
<td>Contributions to 403(b) Plan</td>
</tr>
<tr>
<td>-$500</td>
</tr>
<tr>
<td>Taxable Pay</td>
</tr>
<tr>
<td>$3,500</td>
</tr>
<tr>
<td>Minus Estimated Tax</td>
</tr>
<tr>
<td>Withholding from Pay</td>
</tr>
<tr>
<td>-$875</td>
</tr>
<tr>
<td>Minus After-Tax</td>
</tr>
<tr>
<td>Contributions to Other Savings</td>
</tr>
<tr>
<td>-$500</td>
</tr>
<tr>
<td>Spendable Pay</td>
</tr>
<tr>
<td>$2,625</td>
</tr>
<tr>
<td>Before-Tax Advantage</td>
</tr>
<tr>
<td>$125</td>
</tr>
</tbody>
</table>

*For illustrative purposes only. This illustration assumes a married participant earning $4,000 per month, who contributes $500 per month to the 403(b) Plan. It also assumes 25% tax withholding.

Pension Plan
In response to the impact of the financial burden imposed by the COVID-19 Pandemic, effective July 1, 2020, we will suspend Pension Plan contributions for the length of the fiscal year, or until further notice.

Eligibility for the Bates College pension plan starts on the first of the month following one year of employment. Under this plan, employees are guaranteed a defined contribution into the plan and the employee directs the investment of his or her contributions. Prior to July 1, 2020, the College’s contribution is 9% of your eligible wages (base salary plus overtime and shift differential).

Pre-Tax Contribution | After-Tax Contribution
---------------------|----------------------
| URVV3D               |                     |
| 0LQXV3UH7D           |                     |
| &RQWULEXWRQVWRE3ODQ  |                     |
| 7DDEO3H             |                     |
| 0LQXV(WLDPWH7D       |                     |
| :LWKKROGLQ]IRP3D     |                     |
| 0LQXV$IW7H           |                     |
| &RQWULEXWRQVW2KHU    |                     |
| 6DYLVQ              |                     |
| 6SHQGDDEO3H          |                     |
| %HIRUH7D[SGYDQWD]H   |                     |

*For illustrative purposes only. This illustration assumes a married participant earning $4,000 per month, who contributes $500 per month to the 403(b) Plan. It also assumes 25% tax withholding.

3HQVLQR3ODQ

<table>
<thead>
<tr>
<th>Pre-Tax Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>QUHVSQVWHRWKHLPSDFWRIWKHADQFDLOSEXUGHQLPSRVEG\WKH&amp;29,'3DQGHPLFH'HFWLHYX-O;ZHULO O VXVSHQG3HQVLQR3ODQFRQWULEXWLRLQVRUWKHOHQJWKRWIKABFDODHDURUXQWLOIXUWKHQRWLFH</td>
</tr>
</tbody>
</table>
| (OLJLELW)IRUWKWH%DHWV&ROOH)JSHQVLQR SODQVWWDUWRQWHRK&$UJRVRWIKHPROYKROORZQJRQHDUHRHE SODQHPSSHORIHWDUHJXUDQWVHDG&AHQFRQWULEXWLRLQWRKWH&SODQDGWKHHPSSORIHHGLUHFWVWKhQLQY FRQWULEXWLRLQV3ULWRXW&ROOH)JHOFRQWULEXWLRLQVIRXUHOLJLEOHDJHVEDHVDODU\SOXVRYHW GL'HHQWLDL0
Wellness

B-Well Program

Because the College values its employees, we are pleased to provide our wellness program. At Bates we have chosen to provide a broad focus and take a more holistic approach to wellbeing. We define wellness as the active pursuit to understand and fulfill your individual human needs—which allows you to reach a state where you are flourishing and able to realize your full potential in all aspects of life. Every person has wellness aspirations. B Well aims to support the Bates community in fulfilling their needs in seven areas.

HEALTH

Beyond the absence of mental and physical illness, health is a feeling of strength and energy from your body and mind.

MEANING

Feeling part of and contributing to something bigger than yourself. Knowing that your contributions in life matter. Having purpose in your life.

SAFETY

Knowing that you are safe from physical and psychological harm. Feeling secure enough to take calculated risks and show vulnerability. Free of concern about meeting basic life needs.

CONNECTION

Experiencing positive, trusting relationships with others. Feeling a sense of belonging, acceptance and support.

ACHIEVEMENT

Feeling you have the support, resources and autonomy to achieve your goals. Succeeding at meeting your individual goals and aspirations.

GROWTH

Feeling like you are progressing in life. Learning and being challenged to use and expand on your strengths.

RESILIENCY

Maintaining a positive outlook on life. Not to ignore challenges but to persevere through them. Feeling grateful and expressing appreciation.

Administered by Human Resources, the B-Well program promotes an array of wellness-related activities and programs to employees of Bates College. Through a combination of sponsored healthy activity and learning programs, B-Well strives to provide support and resources to employees in each stage of their journey to better health.

Services for Staff and Faculty

- Free access to Bates' state-of-the-art fitness facilities
- Monthly Lunch and Learns
- Free access to daily, professionally led fitness and yoga classes
- Coordinated physical activity and Health Programs

For more information on the B-Well program:
Visit the wellness website at: www.bates.edu/b-well.xml
Contact Mike Milliken in Human Resources: 207-753-6936 mmillike@bates.edu
## Fitness Schedule

Classes are free and open to all Bates’ employees, spouses and dependents. No need to sign up, just show up!

<table>
<thead>
<tr>
<th>Time</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:15 AM</td>
<td>Wake Up HIIT w/ Christina</td>
<td></td>
<td></td>
<td>:DNH8S+,7Z Christina</td>
<td></td>
</tr>
<tr>
<td>8:00 AM</td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
<td></td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
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<tr>
<td>11 AM</td>
<td>Lunchtime Yoga w/ Heidi Audet</td>
<td></td>
<td></td>
<td>Athletic Vinyasa Flow w/ Lydia</td>
<td></td>
</tr>
<tr>
<td>12 PM</td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
<td>Bodyweight Boot &amp; DPS Zoom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 PM</td>
<td>Slow Flow Vinyasa w/ Heidi Audet</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 PM</td>
<td>Bwell Restorative Yoga w/ Rachel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Follows Academic Schedule*

Please Note: Classes are subject to change and the current B-Well Fitness Calendar can be found at [https://www.bates.edu/b-well/calendars/](https://www.bates.edu/b-well/calendars/)
Wellness

Have you thought about quitting smoking? The decision to quit is a personal one, but you are not alone in the process. If you are currently enrolled in one of the College's Aetna medical plans, there are many tools and resources available to help you on your way, and to keep you smoke-free for life! These programs are provided at no additional cost to you and your covered dependents—it comes with your health plan!

**Nicotine Replacement Therapy (NRT)**

Boost your chance for success and get an NRT prescription from your doctor. Then fill it at a participating pharmacy. This includes:

- Nicotine gum, like Nicorette®
- Nicotine patch, like NicoDerm® CQ® and Nicotrol®
- Nicotine spray, like Nicotrol® NS
- Nicotine lozenges

**Online Coaching Program**

Aetna’s “Be Tobacco Free” online coaching program allows you to choose the steps to work toward tobacco-less living. You’ll find titles like “Make your date to quit” and “Stay on track.” They offer powerful support for any tobacco user who wants to give it up for good. Get started on the Health Dashboard page of your member website at www.aetna.com.

In addition to the resources mentioned above, below are additional resources available to everyone, whether or not you are enrolled in one of the College’s Aetna medical plans.

**Healthy Androscoggin Quit for Life**

Healthy Androscoggin works to educate about and support tobacco-free lifestyles and tobacco-free environments. This program runs every January and February. Those who attend a five week cessation class are eligible for prizes including cash awards. If you missed this program, you can always check out Healthy Androscoggin’s weekly Tobacco Support Group held Thursday evenings from 6-7pm at St. Mary’s Hospital. The group is free and no pre-registration is required. For more information, call 207-795-5990 or email info@healthyandroscoggin.org.

For more resources available to you:

- Call the Maine Tobacco Help Line at 1-800-207-1230
- Visit thequitlink.com

**In-Person Counseling**

Have a one-on-one counseling session with a wellness professional at any CVS MinuteClinic® site. Here you will talk about your health and your lifestyle and create a plan that is right for you. Sessions are 15–20 minutes each. You and any covered family members, ages 18 or older, can register at a MinuteClinic. Just show your Aetna member ID card.

**Prescription Medicine**

Fight the urge with prescription drugs approved by the U.S. Food and Drug Administration to help you quit. This includes prescriptions and over-the-counter medicine. You can receive up to a 180-day treatment regimen per rolling 12-month period. Examples include Bupropion and Chantix. Simply ask your doctor for a prescription, then make sure to have it filled at a participating Aetna pharmacy.
Notices

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

Consolidated Omnibus Budget Reconciliation Act (COBRA)

HIPAA Information Notice of Privacy Practices

Women’s Health and Cancer Rights Act

Newborn Act

If viewing a hard copy version of this benefits guidebook, please request a copy of these notices from HR.

You can also visit https://mybenefits.nfp.com/Notices/AllNotices.pdf or scan the QR code to the right.
Notices

Prescription Drug Coverage and Medicare

You should also know that if you drop or lose your current coverage with Bates College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. Starting on the last day of the month in which you were initially eligible to join, you may be penalized if you fail to enroll in Medicare Part D. This penalty continues until you are eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan. For more information, visit www.medicare.gov.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare. There are two important things you need to know about your current prescription drug coverage:

1. If you are considering joining, you should compare your current prescription drug coverage and Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

2. If you decide to join a Medicare drug plan, your current Bates College coverage will be affected. If you do decide to join a Medicare drug plan, you may pay a penalty for the time you had creditable prescription drug coverage, through no fault of your own, that was not accepted by Medicare as creditable. You will then have two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan. You should also remember to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, if accepted by Medicare, show that your coverage is Creditable Coverage. You will then have a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, any current Bates College coverage is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later provide a copy of this notice at any time.

If you are considering joining, you should compare your current prescription drug coverage and Medicare's prescription drug coverage:

- You'll receive this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage becomes available in 2006, you will get it before the period you can join in 2006.
- More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You may also be contacted directly by Medicare drug plans.
- The "Medicare & You" handbook is available at www.medicare.gov. You can also get help from the Medicare Call Center by phone at 1-800-MEDICARE (1-800-633-4227) or by TTY at 1-877-486-2048.
- If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).
- You'll get a copy of the handbook in the mail every year from October 15 through December 31; however, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.
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Contact Information

**Medical/Rx Benefits**
Aetna | [www.aetna.com](http://www.aetna.com)
Customer Service ..................................................
844.348.1463

**Hospital Indemnity Benefit**
Aetna | [www.aetna.com](http://www.aetna.com)
Customer Service ..................................................
888.772.9682

**Dental Benefits**
Aetna | [www.aetna.com](http://www.aetna.com)
Customer Service ..................................................
877.238.6200

**Vision Benefits**
Aetna | [www.aetnavision.com](http://www.aetnavision.com)
Customer Service ..................................................
877.973.3238

**Life/AD&D**
The Hartford | [www.thehartford.com](http://www.thehartford.com)
Customer Service ..................................................
888.563.1124

**Short Term Disability**
Bates College | [http://www.bates.edu/hr/reference/employee-handbook/](http://www.bates.edu/hr/reference/employee-handbook/)
Human Resources ..................................................
207.786.6176

**Long Term Disability**
The Hartford | [www.thehartford.com](http://www.thehartford.com)
Customer Service ..................................................
800.549.6514

**Flexible Spending Accounts**
Group Dynamic Inc. | [www.gdynamic.com](http://www.gdynamic.com)
Customer Service ..................................................
800.626.3539

**Claims Fax** ................................................................
207.781.3841

**Retirement Savings**
TIAA | [www.tiaa.org](http://www.tiaa.org)
Customer Service ..................................................
800.842.2776

**Employee Assistance Program (EAP)**
Aetna Resources For Living | [www.resourcesforliving.com](http://www.resourcesforliving.com)
User ID: 4bates
Password: bwell
Customer Service ..................................................
888.238.6232

**Auto & Homeowner's Insurance**
Liberty Mutual | [www.libertymutual.com](http://www.libertymutual.com)
Customer Service ..................................................
800.981.2372

**Health Savings Account**
PayFlex | [www.aetnanavigator.com](http://www.aetnanavigator.com)
Customer Service ..................................................
800.284.4885