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



Online Records Service



Sign into the Garnet Gateway with your Ussr ID (your Bates ID Number) and your previously selected Pin



The first time you enter the open enrollment process you will open the annual enrollment process by clicking on the Start Open Enrollment button.

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← → C û	s.edu:4502/test/bwpkdcmn.P_OpenEnr	ollment			… ♥ ☆	Q Search	
🗏 Annual Enrollment							
Open Enrollment Start Date: Oct 16, 2018 Open Enrollment End Date: Nov 20, 2018 Benefits Effective Date: Dec 23, 2018				l Re	Neec Review benefit:	d Help? s for next year	
Group Health Insurance Healthcare & Dependent Care Reimbursement Accounts Dental & Vision	Benefits Status No choices made in this group. No choices made in this group. No choices made in this group.				Detailed Inform Frequently Ask Online Tutorial	nation ted Questions	
To finalize your enrollment, click Complete when you ha	ve finished making your elections Start Open Enro	ollment		Be Br Ke S	renda Sawyer Benefits Speciali 786-6176 bsawyer@bate en Emerson Senior Director o 786-8271 kemerson@bat	s: s.edu of Human Resources te s.edu	

You are now ready to start making your elections

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

1. Review Benefits for next year: Once you have made your elections you will want to check here to make sure they are what you elected.

2. Detailed Instructions will explain the various healthcare choices you have available.

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

4. Online Tutorial...You can look at the online tutorial as many times as you need to.

5. If you still have questions at the end of this process, contact Ken or Brenda for assistance.



Complete

You are now ready to start making your elections

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

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



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

B Open Enrollment Group × → C ☆ Secure | https://dexter.bates.edu:4502/test/bwpkdcmn.P OpenEnrollmentFuncs ☆ 🖳 🖸 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 **Enrollment/Coverage Change form** to HR. Health Insurance Contribution Credit (HICC) If you enroll in the PPO or the ACO and your household Adjusted Gross Income is less than \$60,000 (from last year's tax form) you may apply for the HICC. If you qualify, you will receive a credit for 20%, 25% or 30% of the amount you contribute toward your medical plan. Hospital Indemnity Plan (HIP): This is a new plan offered in 2018. If you enroll in the Aetna Consumer Choice HSA Plan you will automatically be enrolled in this plan and Bates will cover the cost of the coverage. If you enroll in the PPO Plan, ACO Plan or opt out of medical coverage you must either elect the HIP or choose to opt out of the HIP. Make an election: Please select a health insurance plan (or opt out) first. [PPO] Aetna You have not selected this benefit deduction. [ACO] Aetna Whole Health Plan

You have not selected this benefit deduction.

[HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)

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

Select the medical plan you want and then choose the level of coverage by clicking on the My Choice button next to the level of coverage you want.

Open Enrollment Choice × В Secure | https://dexter.bates.edu:4502/test/bwpkdcmn.P OpenEnrollmentDetail?dcde=HM1 CA ☆ [ACO] Aetna Whole Health Plan If you elect the [ACO] Aetna Whole Health Plan you must also choose a Doctor in the ACO network for each person covered under the plan. Please complete and submit the Enrollment/Coverage Change form with your doctor's Provider ID. Adding dependents or changing coverage levels: remember to submit the Enrollment/Coverage Change form to HR. Your medical reimbursement account choices: If you enroll in the ACO you may also elect the Healthcare Reimbursement Account. However, if your spouse has a Health Savings Account (either at Bates or another employer) you would only be able to elect a Limited Purpose Flexible Spending Account. Aetna Hospital Indemnity Plan: New this year you may also elect the Aetna Hospital Indemnity Plan (HIP). The premium will be deducted from your check on an after-tax basis. The HIP plan provides a \$1,000 benefit should any covered member of your family have an overnight stay in the hospital. You will receive an additional \$100 for any additional day spent in the hospital or \$200 a day in the ICU. See HIP Plan details for more information. If you elect the [HSA] Aetna Consumer Choice Plan then the college will cover the cost and automatically enroll you in this plan.

Opt out of the [HIP] Hospital Indemnity Plan: If you do not elect the [HSA] Aetna Consumer Choice Plan and do not want to enroll in the HIP then you need to opt out of the [HIP] Hospital Indemnity Plan.

Make an election:

Deduction Effective as of: Jan 01, 2018

Plan	Your Contribution	Bates Contribution	My Choice
(1)-You Only	95.00	610.98	
(2)-You & Spouse	378.00	1,104.56	0
(3)-You & Child(ren)	323.00	947.76	\bigcirc
(4)-You, Spouse & Child(ren)	586.00	1,531.95	\odot



If you choose the PPO or the Whole Health (ACO)you may also choose the Health Insurance Contribution Credit. If you qualify, choose My Choice. You will have to send in a copy of your 2017 tax form along with the Health Insurance Contribution Credit Form. Note that this year you may submit your HICC Form to HR directly to HR from Docusign. If you choose to you can also attach a copy of your 2017 tax return through this secure connection.

\equiv Health Insurance Contribution Credit Application (under \$60,000 in 2017 Household Income)

If you enroll in the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$60,000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribution Credit. If you qualify, you will receive a credit bac of the amount **you contribute** toward the [PPO] or the [ACO].

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

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

Make an election: Deduction Effective as of: Dec 23, 2018 Elect Yes-I Qualify for the Credit

Add Choice

My Choice



If you choose the PPO or the Whole Health (ACO)you may also choose the New **Hospital Indemnity Plan (HIP)**. The premium will be deducted from your check on an after-tax basis. The HIP plan provides a \$1,000 benefit should any covered member of your family be admitted to stay overnight in the hospital. You will receive an additional \$100 for any additional day admitted to the hospital or \$200 a day in the ICU. If you do not want the HIP you must Opt Out of the HIP Plan.

If you elect the [HSA] Aetna Consumer Choice Plan then the college will cover the cost and automatically enroll you in this plan.

Health & Dental Insurance Opt Out of Bates Medical Plan - I am covered under other Health Insurance This benefit deduction cannot be selected as you have selected the following: [ACO] Aetna Whole Health Plan Health Insurance Contribution Credit Application (under \$60,000 in 2016) Household Income) You have not selected this benefit deduction. If you elect the PPO, ACO or opt out of coverage you must either choose the [HIP] Hospital Indemnity Plan HIP Plan or opt out of the HIP plan. You have not selected this benefit deduction. Opt out of the [HIP] Hospital Indemnity Plan You have not selected this benefit deduction.

If you add or remove a dependent from either your medical or dental plan coverage you need to complete the Enrollment/Coverage Change Form and return it to Human Resources. This can also be submitted directly to HR through the secure Docusign connection.

Www.bates.edu	/hr/files/201	5/11/hr-en	rollment-ar	nd-change-form.pd	†	
			structions: To pendent to a an you are add	enroll in a plan please c plan please complete the ding or deleting them fro	omplete all information for yo below information for each d m. If you have more than fou	Human Resources Enrollment/Coverage Change Form urself and covered dependents. To add or delete a ependent you are adding or deleting and indicate what or dependents use a 2 nd form.
	Name	e of Bates En	nployee:			Bates ID Number:
	1	Add	Delete	First:	Middle:	Last:
		• ACO	• ACO	• Male • Female	o Self	For ACO Only:
		• PPO • HSA	• PPO • HSA	DOB:	• Spouse • Partner	Doctor's name:
		 Dental Vision 	 Dental Vision 	SSN:	o Child	Provider ID:
	2	Add	Delete	First:	Middle:	Last:
		• ACO	• ACO	o Male o Female	 Self 	For ACO Only:
		• PPO • HSA	• PPO • HSA	DOB:	• Spouse • Partner	Doctor's name:
		 Dental Vision 	 Dental Vision 	SSN:	o crind	Provider ID:
	3	Add	Delete	First:	Middle:	Last:
		• ACO	• ACO	• Male • Female	• Self	For ACO Only:
		o PPO o HSA	• PPO • HSA	DOB:	• Spouse • Partner	Doctor's name:
		 Dental Vision 	 Dental Vision 	SSN:	o child	Provider ID:
	4	Add	Delete	First:	Middle:	Last:
		• ACO	• ACO	o Male o Female	• Self	For ACO Only:
		• PPO • HSA	• PPO • HSA	DOB:	• Spouse • Partner	Doctor's name:

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

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Health & Dental Insurance					
If you do nothing, your current elections will be continued effective lanuary 1st					
To change plans: 1) click on your current election 2) click on the Stop Benefit button 3) click on your submit	r benefit ch	oice 4) ma	ake your electi	on 5) cl	ick
If adding dependents or changing coverage levels remember to submit the Enrollment/Coverage	Change fo	r <mark>m</mark> to HR.			
Health Insurance Contribution Credit (HICC) If you enroll in the PPO or the ACO and your house (from last year's tax form) you may apply for the HICC. If you qualify, you will receive a credit for 20 toward your medical plan.	ehold Adjus 0%, 25% o	ted Gross r 30% of t	Income is less the amount yo	s than \$ u contri	60,00 bute
Hospital Indemnity Plan (HIP): This is a new plan offered in 2018. If you enroll in the Aetna Conserved in this plan and Bates will cover the cost of the coverage. If you enroll in the PPO Plan, ACO either elect the HIP or choose to opt out of the HIP.	sumer Choi 9 Plan or opt	ce HSA Pl t out of m	an you will aut edical coverage	omatica e you r	illy be nust
Make an election:					
[PPO] Aetna This benefit deduction cannot be selected as you have selected the following: [ACO] Aetna Whole Health Plan					
(ACO) Aetna Whole Health Plan		Plan	Your Contribution	Bat Contrib	es oution
You have asked to start this benefit in the new year		(1)-You Only	95.00		610.9
[1: Health 2: Reimbursement Accounts 3: Dental & Vision 4: Com	iplete Annu	ual Enroll	ment]		
$(1) \qquad (2)$				(3)	
				(-)	

The Dependent Care and Healthcare Reimbursement Accounts must be reentered each year. Your elections from last year are not carried over.

Personal Information Menu | Student Menu | Employee Menu | Events | Logout

Healthcare & Dependent Care Reimbursement Accounts

You must actively make an election each year in order to participate. Your current elections will not carry forward automatically.

Dependent Care: If contributing to the Dependent Care Account, you must also complete and submit the Dependent Care Subsidy Form.

Healthcare Reimbursement Account: New: unused contributions of up to \$500 can be carried over into next year, with a new filing deadline of February 28th for this year's expenses.

Limited Purpose Flexible Spending Account: If you select the [HSA] Aetna Consumer Choice Plan, this account can be used in combination with the tax advantaged Health Savings Account (HSA) to cover medical expenses for you and your tax dependents. Note: The HSA must be set up separately through Human Resources

Make an election:

O Dependent Care Reimbursement Account Contribution

You have not selected this benefit deduction.

Higher Dependent Care Subsidy Application (under \$60,000 in 2013 Household Income)

You have not selected this benefit deduction.

Healthcare Reimbursement Account Contribution

You have not selected this benefit deduction.

O Healthcare Reimbursement Account with Debit Card

You have not selected this benefit deduction.

O Limited Purpose Flexible Spending Account

You have not selected this benefit deduction.

O Limited Purpose Flexible Spending Account with Debit Card

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

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Dependent Care Reimbursement Account Cont	ribution
Annual contribution: minimum \$100, maximum \$5,000, including your annu	ual contribution and the College's Dependent Care Subsidy.
The College's contribution can be found on the Dependent Care Subsidy for	m which you will need to fill out and return to HR.
Employees whose household adjusted gross income as listed on their projous Dependent Care Subsidy.	year's tax return is less than \$60,000 may apply for a Higher
Note: You have until March 15th to use contributions from this year. To ask a free at 1-800-626-3539.	bodt your current balance please call Group Dynamic at 781-85 9 or toll
Enter an amount in either space, the other amount will automatically calculate.	
Make an election: Deduction Effective as of: Jan 01, 2018 Per Pay Period Contribution :(You have 12 pay periods per year) Total for the Year :	Be sure to complete and return the Dependent Care Subsidy Form. If your 2017 Household adjusted gross income is less than \$60,000 you can elect the Higher Dependent Care Subsidy.



If you chose to participate in the Aetna PPO or Whole Health (ACO) and your spouse (if any) does not contribute to a Health Savings Account you can elect either the Healthcare Reimbursement Account or the Healthcare Reimbursement Account with Debit Card. Enter either the per pay period amount or the annual amount you would like to contribute and hit the calculate button. The maximum you can contribute is \$2,650 in 2019.



Make an election:
Deduction Effective as of: Jan 01, 2018
Per Pay Period Contribution :(You have 12 pay periods per year)
Total for the Year :
Cback Add Choice

You have until December 31st to use contributions from this year, and until March 31st to make claims for this year. You may carry over up to \$500 remaining in your account into the new year. The carryover will occur automatically as long as you have a minimum of \$100 in your account between unused contributions from this year and any new election you make for next year. The carryover counts towards the minimum \$100 you must have to continue an account in 2016 but not towards the \$2,650 maximum. You would choose a Limited Purpose Flexible Spending Account (with or without Debit Card) if you or your spouse are having contributions made to a Health Savings Account.

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Limited Purpose Flexible Spending Account

Annual contribution: minimum \$100, maximum \$2,650.

If you select the [HSA] Aetna Consumer Choice Plan, this account can be used in combination with the tax advantaged Health Savings Account (HSA). With an LFSA you may be reimbursed for dental and vision expenses for you or any of your tax dependents. Once you've reached a <u>federally mandated</u> <u>amount</u> of medical deductible expenses you can also use the account for reimbursement of your medical expenses.

You have until December 31st to use contributions from this year, and until March 31st to make claims for this year. You may carry over up to \$500 remaining in your account into the new year. The carryover will occur automatically as long as you have a minimum of \$100 in your account between unused contributions from this year and any new election you make for next year.

Note: To ask about your current balance please call Group Dynamic at 781-8800 or toll free at 1-800-626-3539.

Switching from the HCRA: You may carry over up to \$500 remaining in your HCRA into this account in the new year. Any carry over amount will count toward the minimum, but not toward the maximum.

Health Savings Account: to make contributions from your paycheck to the tax advantaged HSA you must complete and submit the HSA Payroll Deduction form to Human Resources.

Enter an amount in either space, the other amount will automatically calculate.

Make an election:		Note: If you choose the Limited Purpose Flexible Spending
Deduction Effective as of: Jan 01, 2018		Account with Debit Card the Debit Card will work for dental
Per Pay Period Contribution :(You have 12 pay periods per year)		and vision expenses only – even if you exceed the minimum
Total for the Year :		medical deductible and are able to get reimbursement for
	alculate	general medical expenses.



Once you have completed your elections you will want to click on the (4) Complete Annual Enrollment Link.

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Healthcare & Dependent Care Reimbursement Accounts			•
Income)			1
You have not selected this benefit deduction.			
Healthcare Reimbursement Account Contribution This benefit deduction cannot be selected as you have selected the following: Limited Purpose Flexible Spending Account			
Healthcare Reimbursement Account with Debit Card This benefit deduction cannot be selected as you have selected the following: Limited Purpose Flexible Spending Account			
Limited Purpose Flexible Spending Account	Per Pay Period Contribution	Total for the Year	L
income) ave not selected this benefit deduction. Healthcare Reimbursement Account Contribution This benefit deduction cannot be selected as you have selected the following: Limited Purpose Flexible Spending Account Healthcare Reimbursement Account with Debit Card This benefit deduction cannot be selected as you have selected the following: Limited Purpose Flexible Spending Account Limited Purpose Flexible Spending Account ave asked to start this benefit in the new year			
Limited Purpose Flexible Spending Account with Debit Card This benefit deduction cannot be selected as you have selected the following: Limited Purpose Flexible Spending Account			
[1: Health 2: Reimbursement Accounts 3: Dental & Vision 4: Complete Annu	ial Enrollment] 🛛 👞		-

To submit your elections you must hit the Complete Button. B Annual Enrollment × Secure | https://dexter.bates.edu:4502/test/bwpkdcmn.P OpenEnrollment C ☆ **Annual Enrollment** Open Enrollment Start Date: Oct 13, 2017 Need Help? Open Enrollment End Date: Nov 21, 2017 Review benefits for next year Benefits Effective Date: Jan 01, 2018 **Resources:** Group **Benefits Status** 1) Health Insurance Detailed Information [HSA] Aetna Consumer Choice Plan (Includes Frequently Asked Questions Hospital Indemnity Plan) will be terminated. **Online Tutorial** [ACO] Aetna Whole Health Plan will be started in the new year. **Benefits Contacts:** 2) Healthcare & Dependent Care Limited Purpose Flexible Spending Account will be Reimbursement Accounts started in the new year. Brenda Sawver Benefits Specialist 786-6176 bsawver@bates.edu 3) Dental & Vision Bates Standard Dental Plan (\$1,000 max) will be Ken Emerson continued into the new year. Senior Director of Human Resources 786-8271 kemerson@bates.edu To finalize your enrollment, click Complete when you have finished making your elections:

Complete Restart

To review your elections you may click on the "Review benefits for next year" link with your mouse. Note Firefox and Chrome work better than IE in immediately viewing your updated elections. If they do not appear updated, go to the Employee Menu on the Garnet Gateway and click on the Benefit Statement Link and choose the next year's date from the drop down menu.

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\leftrightarrow \rightarrow C \triangle Secure http	s://dexter.bates.edu:4502/test/bwpkdcmn.P_OpenEnrollmentFuncs		☆	2		:
Open Enrollment Start Date Open Enrollment End Date Benefits Effective Date	e: Oct 13, 2017 Nov 21, 2017 Jan 01, 2018	Need Help? Review benefits for next year			•	Â
Denents Lifective Date.	561 01, 2010	Resources:				
Group Health Insurance Healthcare & Dependent Care Reimbursement Accounts Dental & Vision To finalize your enrollment, cli	Benefits Status [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan) will be terminated. [ACO] Aetna Whole Health Plan will be started in the new year. Limited Purpose Flexible Spending Account will be started in the new year. Bates Standard Dental Plan (\$1,000 max) will be continued into the new year. ck Complete when you have finished making your elections:	Detailed Information Frequently Asked Questions Online Tutorial Benefits Contacts: Brenda Sawyer Benefits Specialist 786-6176 bsawyer@bates.edu Ken Emerson Senior Director of Human Resources 786-8271 kemerson@bates.edu				

After you have completed your annual enrollment, if you need to make changes, you can click on the Reopen Open Enrollment button anytime before annual enrollment ends at midnight on Tuesday November 20th. Be sure to follow these preceding procedures and click on the complete button again to finalize and submit your new elections.

