

REIMBURSEMENT ACCOUNTS IN 2016

**2015 Carry Over :** You may carry over up to \$500 in contributions unused by December 31, 2015 into a Healthcare Reimbursement Account (HCRA) or Limited Purpose flexible Spending Account (LFSA) in 2016. You still must have a minimum of \$100 to open an account in 2016. If you have more than \$100 left over on December 31, 2015 it will be automatically rolled over into an account in 2016. **New in 2016** this carryover amount will be available immediately for 2016 expenses but you have until March 31, 2016 to submit 2015 expenses. If you have less than \$100 left on December 31st you must make an election to contribute in 2016 so that the total is at least \$100. If you enroll in the HSA plan the carryover will be directed to a LFSA.

**Limited Purpose Medical Flexible Spending Account (LFSA):** If you enroll in the Aetna Consumer Choice (HSA) Plan (or if you are covered under an HSA option through another source, such as a spouse), you are prohibited from also having a general purpose flexible spending account but you may enroll in the LFSA which is specifically designed to work with the Aetna Consumer Choice (HSA) Plan.

With a LFSA you may be reimbursed for dental and vision expenses for you or any of your tax dependents. After you have incurred the federally mandated amount of deductible expenses, the IRS permits you to use your LFSA to reimburse yourself for general medical expenses. The mandated amounts are \$1,300 if you are enrolled in employee only coverage and \$2,600 if you are enrolled in dependent level coverage.

Although you may use your HSA to reimburse yourself for the expenses eligible to be reimbursed by the LFSA some participants may wish to allow their HSA money to accumulate for future healthcare needs and take advantage of the additional pre-tax dollars from the LFSA to cover vision or dental expenses that are predictable for the current year.

**Dependent Care Reimbursement Account:** You have until March 15, 2016 to incur dependent care expenses and use your 2015 contributions. All 2015 claims must be submitted by March 31, 2016. The total amount between the college's dependent care subsidy and your contributions cannot exceed \$5,000.



The BWell program will be introducing the NutriSavings program in 2016. With NutriSavings you can learn more about the foods you buy, whether there are healthier alternatives and earn rewards for purchasing healthy food/beverage items.

The program works by registering your reward/loyalty cards at Shaw's, Hannaford, Rite Aid, Food City/Save a Lot and BJ's with NutriSavings. You will receive weekly savings offers from NutriSavings and then when you shop your purchases receive a health rating. Any savings or incentives you receive are deposited into an account that you can redeem for cash.

Come to the Benefits Fair on Tuesday, November 10th or the BWell lunch & Learn on Friday, November 20th and learn more about the program.

MEDICAL PLAN ELIGIBILITY:

**Changes to Domestic Partner Medical Plan Coverage:** Twenty years ago the college made the decision to support both same sex and opposite sex partners by offering medical and dental insurance at the spousal rate. Much has changed in that time, and with the passage of the Marriage Equality Act and the creation of the Affordable Care Act, the college has decided to discontinue domestic partner medical coverage effective January 1, 2016. Employees who currently cover a domestic partner under the medical plan may continue this coverage. The college is continuing domestic partner coverage for dental insurance, the new vision plan and life insurance. If you have any questions, please feel free to contact Ken Emerson in Human Resources.

**The Health Insurance Contribution Credit available in 2016.** A Health Insurance Contribution Credit will be available to those with lower household incomes who enroll in the PPO or Aetna Whole Health (ACO) Plan in 2016. Bates College employees who can provide documentation of their household income in the form of the front page of their 2014 Income Tax Return will receive a credit based on the level of their income. The amount reported on your tax return as adjusted gross is used in determining your household income.

2014 Household income	\$0 to \$30,000	\$30,001 to \$45,000	\$45,001 to \$60,000
Credit for Level of Income	30%	25%	20%



2016 Benefits Enrollment Guide

NOVEMBER 2015

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ANNUAL ENROLLMENT OVERVIEW

As we prepare to make benefit selections for 2016, there are a few important changes to note this year. Aetna will continue to service our medical and dental insurance plans in 2016. However, after a challenging year where our members filed an unusually high number of claims, Aetna informed the college that it would increase our overall rates in 2016. We worked actively and collaboratively with Aetna to minimize this increase and also to develop new plan options for members.

These changes underscore the importance for each of us to maintain a healthy lifestyle and stay atop of our healthcare issues. Over the long term, attention to wellness will help to keep our healthcare costs as low as possible, which directly influences annual insurance rates.

In 2015, Bates offered two health insurance plan options:

- The **Aetna PPO Plan** is a traditional co-pay style medical plan with hospital services subject to a deductible and cost sharing.
- The **Aetna Consumer Choice (HSA) Plan** is a plan that couples a high deductible health plan with a tax advantaged Health Savings Account.

Through Aetna, we will continue to offer these plans and add a third option designed to help you in managing your health. In addition to the PPO and HSA plans, we have added the **Aetna Whole Health (ACO) Plan**. This plan provides a lower cost option for employees, but requires use of a more limited provider network in order to access the highest level of coverage. More information on each plan and associated costs are detailed within this guide.

Another new feature in 2016 will be the addition of a **Voluntary Vision Plan**. This new plan will assist with the cost of frames, lenses or contact lenses. A preventative annual visit will still be covered under the medical plan at 100 percent.

Since there are changes and new options, please know that Human Resources will provide independent benefits counselors to help you make an informed decision about your medical coverage options in 2016.

Below is a listing of the annual enrollment open meeting schedule.

Date	Time	Location	Topic
Monday, November 9, 2015	Noon – 1:00 pm	Commons 221	Annual Enrollment Overview
Tuesday, November 10, 2015	11:00 am – 3:00 pm	Muskie	Benefits Fair and Flu Shot Clinic (Flu Shots: 10:00 am – 4:00 pm)
Thursday, November 12, 2015	Noon—1:00 pm	Commons 221	Annual Enrollment Overview
Thursday, November 12, 2015	4:45 pm – 5:45 pm	Commons 211	Annual Enrollment Overview
Monday, November 16, 2015	Noon—1:00 pm	Commons 221	Annual Enrollment Overview
Tuesday, November 17, 2015	4:15 pm – 5:15 pm	Commons 211	Annual Enrollment Overview
Wednesday, November 18, 2015	Noon – 1:00 pm	Commons 221	Group Dynamics Flexible Spending Account Meeting
Friday, November 20, 2015	9:15 am- 10:15 am	Libbey Forum	Online Enrollment Open Lab
Friday, November 20, 2015	Noon – 1:00 pm	Commons 221	What's New with BWell in 2016
Monday, November 23, 2015	Noon – 1:00 pm	Commons 221	Annual Enrollment Last Minute Questions

Tuesday, November 24, 2014 – Midnight (online enrollment ends)  
Representatives from HR will also be in the Den frequently throughout enrollment to answer your questions

Remember to enroll online beginning Monday, November 9th and ending at midnight on Tuesday, November 24th.



**Aetna Whole Health (ACO) Plan:** This is a new type of plan that has less cost sharing for services in exchange for seeking care from a smaller network of healthcare providers. The ACO provides for three tiers of reimbursement based on the provider:

- Tier 1: Providers from Intermed, Martin’s Point, Maine Health, Mid Coast and St. Mary’s
- Tier 2: Other Aetna Network Providers not in Tier 1
- Tier 3: Non-Aetna contracted providers

Plan Feature	Tier 1	Tier 2	Out-of-network
Deductible *	\$250 Ind/\$500 Fam	\$2,000 Ind/\$4,000 Fam	\$3,000 Ind/\$6,000 Fam
Out-of-pocket limit*	\$1,500 Ind/\$3,000 Fam	\$4,000 Ind/\$8,000 Fam	\$4,000 Ind/\$8000 Fam
Physician Co-pays Tier 1 PCP required	\$20 PCP/\$25 Spec.	\$40 PCP/\$45 Spec	50% after Ded PCP/SPEC
Coinsurance	20%	40%	50%
Rx	\$10/\$25/\$40	\$10/\$25/\$40	\$10/\$25/\$40 then 20%

\*deductibles and out-of-pocket limits cross accumulate across all three tiers

To join the ACO plan you are required to select a primary care physician (PCP) that is in Tier 1. By visiting Tier 1 providers your care will be coordinated between your doctor, specialists, labs and hospitals across the entire Tier 1 network.

Note however, that the new ACO plan may not be for everyone. Similar to the old HMO model if the services are offered at a Tier 1 provider you must go there to receive the higher Tier 1 level of reimbursement. If you have child away at college, with the exception of emergency services, they would need to return to a Tier 1 provider to get the higher level of reimbursement. That would also apply if you were traveling out-of-state for a significant period of time.

If the doctors or hospital you currently use are part of the Aetna Network but not one of the Tier 1 providers then you would need to consider changing providers if you were to choose the ACO Option. Aetna’s full network of doctors and hospitals are still available under both the PPO and HSA options. Under the ACO you may still visit an Aetna network provider that is not part of Tier 1 but you would have services reimbursed at the lower Tier 2 rate.

**Aetna PPO Plan:** There are some changes to the PPO that you should take into account when making your 2016 medical election.

- Physician visit co-pays are now \$25 for your primary care physician and \$35 for a specialist
- In-network deductibles increased to \$750 individual/\$1,500 Family (out-of-pocket limit remains unchanged at \$2,000/\$4,000)
- Prescription Drug co-pays for a 30-day supply are \$10 generic/ \$35 brand name/ \$50 non-preferred brand
- A 4th prescription drug tier has been added with a \$75 co-pay for specialty drugs

2016 DENTAL PLAN CONTRIBUTION RATES (FULL-TIME EMPLOYEE RATES)	
Aetna Dental Coverage Level	Your 2016 Monthly Contrib
Employee Only	\$6
EE+ Sps/Ptnr	\$27
EE + Child(ren)	\$25
Family	\$49

Vision Benefit Summary	In-Network*	Out-of-network
Lenses -Single Vision -Bifocal -Trifocal -Progressive	\$20 co-pay then 100% \$20 co-pay then 100% \$20 co-pay then 100% \$85 co-pay then 100%	Reimbursed -up to \$15 -up to \$30 -up to \$60 -up to \$30
Or Contact Lenses	100% up to \$105 allowance	Reimbursed up to \$75
Frames	100% up to \$100 allowance	Reimbursed up to \$50
Lenses Frames Or Contacts	Benefit Frequency 12 Months 24 Months 12 Months	

\* Network providers include national chains as well as local providers. Visit [www.aetnavision.com](http://www.aetnavision.com) for a list of network providers.

2016 VOLUNTARY VISION PLAN RATES (ALL EMPLOYEES RATES)	
Aetna Vision Coverage Level	Your 2016 Monthly Contrib
Employee Only	\$4.77
EE+ Sps/Ptnr	\$9.06
EE + Child(ren)	\$9.53
Family	\$14.01

**Aetna PPO Plan Continued:** The PPO continues to include the full Aetna network of doctors, hospitals and other providers and covers a full range of services, similar to 2015. Preventive services accessed in-network are still covered at 100%.

Each policy year it is a good idea to check the prescription drug formulary to see if there have been any tier changes in the drugs you are prescribed.

**Aetna Consumer Choice (HSA) Plan:** The HSA plan remains unchanged from 2015. The individual deductible is \$1,800 with an out-of-pocket maximum of \$3,000. The dependent level deductible is \$3,600 with an out-of-pocket maximum of \$6,000. Preventive care (including listed preventive drugs) is covered at 100% in-network. Aetna’s full network of doctors, hospitals and other providers are available in the HSA at the same level of coverage.

Please see the 2015 Medical Plan Options Presentation and Medical Plan Summaries on the Human Resources website for more detailed information on what services are covered and how the services are paid by Aetna under each plan. None of the plans require a referral to see a specialist however the specialist’s office may still ask you for one.

**2016 MEDICAL PLAN PAYROLL AND HSA CONTRIBUTION RATES**

The 2016 monthly payroll contribution rates for the Aetna PPO, the Aetna Whole Health (ACO) Plan and the Aetna Consumer Choice (HSA) Plan are listed below. If you choose employee coverage and contribute a minimum of \$600 you will receive an additional \$300 matching contribution into your HSA Account.

Likewise with the dependent level coverages. If you enrolled in the HSA Plan and contribute a minimum of \$1,200 to your Health Savings Account Bates will provide an additional matching contribution of \$600.

Aetna Medical Coverage Level	Aetna Consumer Choice (HSA) Plan	Aetna Whole Health (ACO) Plan	Aetna PPO Plan
Employee	\$28	\$79	\$85
Employee & Spouse	\$235	\$332	\$354
Employee & Child(ren)	\$186	\$285	\$303
Employee, Spouse & Child(ren)	\$438	\$528	\$560

Example Annual HSA Contributions	“Base” Contribution*	If You Contribute to Receive the Maximum Match	Bates Matching Contribution	Total HSA Contribution
Employee Only	\$600	\$600	50% Match to \$300	\$1,500
Employee + Dependents	\$1,200	\$1,200	50% Match to \$600	\$3,000

- **Maximum Individual Coverage Contribution rate is \$3,350 in 2016**—includes both your and Bates’ contributions (additional \$1,000 “catch up” if age 55 in 2016)
- **Maximum Dependent Level Coverage Contribution rate is \$6,750 in 2016**—includes both your and Bates’ contributions (additional \$1,000 “catch up” if age 55 in 2016)

\* Base Contributions are made in January (50%), May (25%) and September (25%)



**Coming in 2016 Payroll Deductions for NextGen College Savings Accounts**

The NextGen College Investing Plan® is Maine’s Section 529 plan that allows you to plan and invest for future higher education expenses for your family.

Opening a NextGen account for your child, grandchild (or yourself) is a real investment in the future, and NextGen offers special benefits to Maine residents, including a one-time \$200 Initial Matching Grant, a one-time \$100 Automated Funding Grant and a NextStep Matching Grant up to \$300 per year!

Come to the Benefits Fair and Learn More!

**Health Saving Account Contributions**

If you enroll in the Aetna Consumer Choice (HSA) Plan you will receive a **Base Contribution** as listed to the left.

If you contribute your own money to your Health Savings Account (HSA) the college will contribute a **50% Matching Contribution** up to a maximum of \$300 for employee only coverage and \$600 for dependent level coverage.