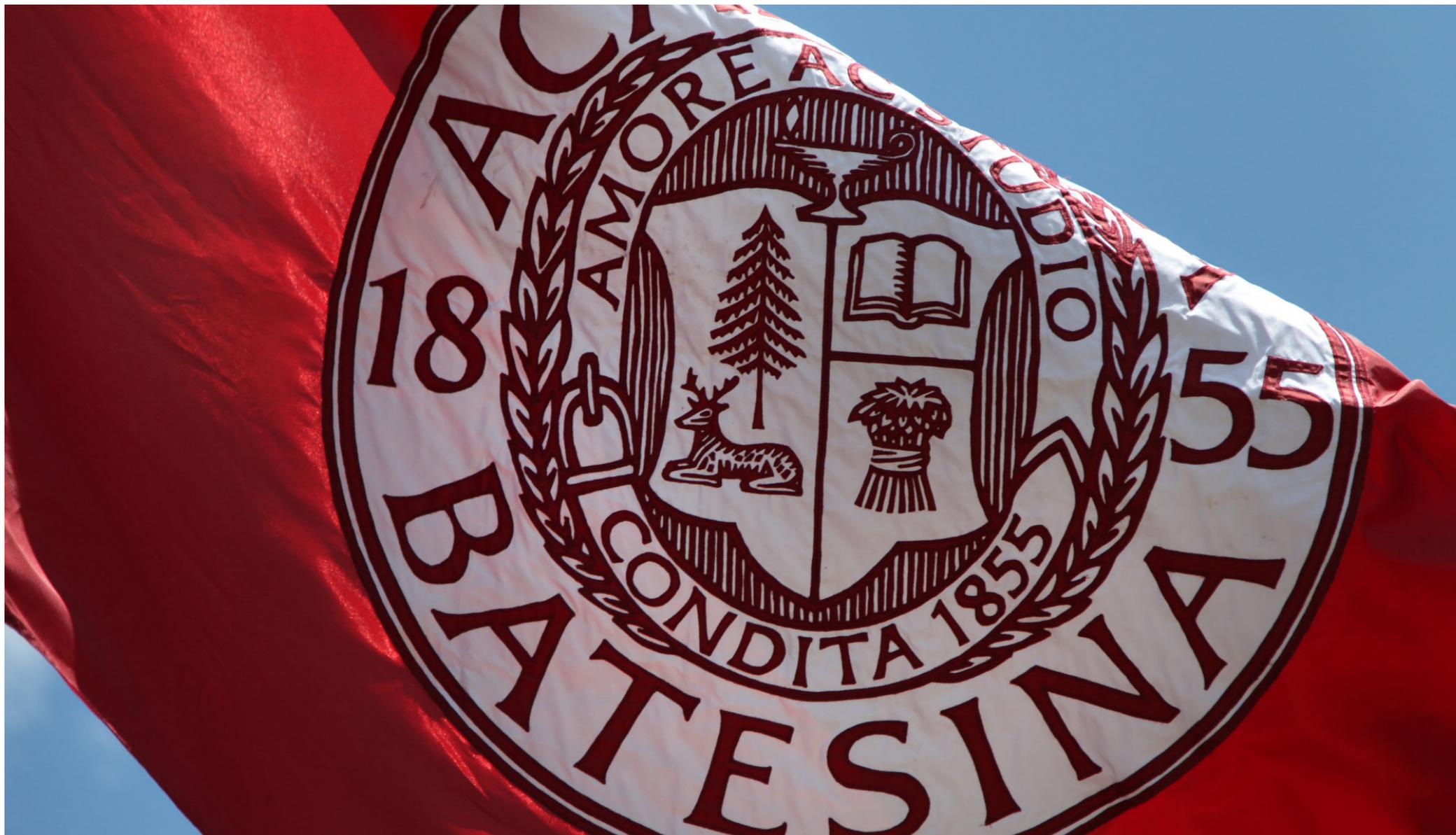


2019 Benefits Guidebook



Begin

Bates

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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.



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

31 Days

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.

*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.

Medical Plan Options

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 about them. The exams also keep your doctor updated about your health so you can receive better care if problems arise later. 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 screening and counseling
- Certain contraception and contraceptive counseling
- Breast feeding support, supplies and counseling

Medical Highlights

Aetna Plan Options	Consumer Choice (HSA)	Whole Health (ACO)		PPO
MEDICAL COVERAGE	In-Network	In-Network Tier 1	In-Network Tier 2	In-Network
Annual Deductible Individual / Family	Embedded \$2,700 / \$5,400	Embedded \$250 / \$500	Embedded \$2,000 / \$4,000	Embedded \$1,250 / \$2,500
Out-of-Pocket Maximum Individual / Family	Embedded \$3,500 / \$7,000	Embedded \$1,500 / \$3,000	Embedded \$4,000 / \$8,000	Embedded \$3,000 / \$6,000
Embedded Definition	The family deductible and out-of-pocket maximum can be met by any combination of family members, but no single individual within the family will be subject to more than the individual deductible and individual out-of-pocket maximum.			
Preventive Care	Covered at 100%	Covered at 100%		Covered at 100%
Office Visit Primary Care Physician	80% after deductible	\$20 copay	\$40 copay	\$25 copay
Office Visit Specialist	80% after deductible	\$25 copay	\$45 copay	\$35 copay
Outpatient Lab Services Diagnostic X-rays and Laboratory Tests Complex Imaging Services	80% after deductible 80% after deductible	Covered at 100% \$50 copay	60% after deductible 60% after deductible	Covered at 100% \$50 copay
Chiropractic Services	80% after deductible	\$25 copay	\$45 copay	\$35 copay
Emergency Room	80% after deductible	\$125 copay (waived if admitted)		\$125 copay (waived if admitted)
Walk-In Clinic	80% after deductible	\$20 copay	\$40 copay	\$25 copay
Hospital Services In/Outpatient Surgery and Facility Charges	80% after deductible	80% after deductible	60% after deductible	80% after deductible
Teladoc Service	80% after deductible (limited to \$40)	\$0 copay		\$0 copay
OUT-OF-NETWORK COVERAGE				
Annual Deductible Individual / Family	\$2,700 / \$5,400 (combined with in-network)	\$3,000 / \$6,000 (combined with in-network)		\$1,750 / \$3,500 (combined with in-network)
Coinsurance	60% after deductible	50% after deductible		60% – 80% after deductible
Out-of-Pocket Maximum Individual / Family	\$3,500 / \$7,000 (combined with in-network)	\$4,000 / \$8,000 (combined with in-network)		\$4,000 / \$8,000 (combined with in-network)

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.

Aetna Plan Options	Consumer Choice (HSA)	Whole Health (ACO)		PPO
Rx Coverage	In-Network	In-Network Tier 1	In-Network Tier 2	In-Network
Retail 30-Day Supply				
Generic	100% after deductible ¹		\$10	\$10
Formulary – Brand			\$25	\$35
Non-formulary – Brand			\$40	\$50
Specialty			\$40	\$75
Mail Order 90-Day Supply²	100% after deductible ¹		2x retail	2x retail
Out-of-Network Coverage				
Retail 30-Day Supply				80% after applicable copay
Generic	80% after deductible ¹			\$10
Formulary – Brand			Not Covered	\$35
Non-formulary – Brand				\$50
Specialty				\$75
Mail Order 90-Day Supply²	Not Covered		Not Covered	Not Covered

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.

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.

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

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		
Coverage Tier	Base Contribution	Additional Matching Contribution
Single	\$600	50% up to \$300
Family	\$1,200	50% up to \$600

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			
Coverage Tier	January	May	September
Single	\$300	\$150	\$150
Family	\$600	\$300	\$300

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

The maximum employee / employer combined amount that can be contributed to your HSA in 2019 is:	
Employee Only Tier	\$3,500
All Other Tiers	\$7,000

If you are over the age of 55, you can contribute an additional \$1,000 catch-up contribution.

An HSA is an excellent opportunity to save on medical expenses for you and your family; however it is important that you understand how to contribute funds to an HSA, how to withdraw funds you have contributed and what, if any, tax implications there are associated with your HSA fund.

Please 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](https://www.irs.gov/retirement-accounts/health-savings-accounts)

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.

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

Coverage Tier	Aetna Consumer Choice (HSA) Plan	Aetna Whole Health (ACO) Plan, Aetna PPO Plan, or Waivers
	Your Monthly Cost	
Employee Only	No Additional Cost	\$10.96
Employee + Spouse / DP	No Additional Cost	\$24.43
Employee + Child(ren)	No Additional Cost	\$18.78
Family	No Additional Cost	\$31.04

* 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 is not considered an admission to the hospital. You must be admitted to receive the \$1,000 benefit.

How to Submit a Hospital Indemnity Claim:

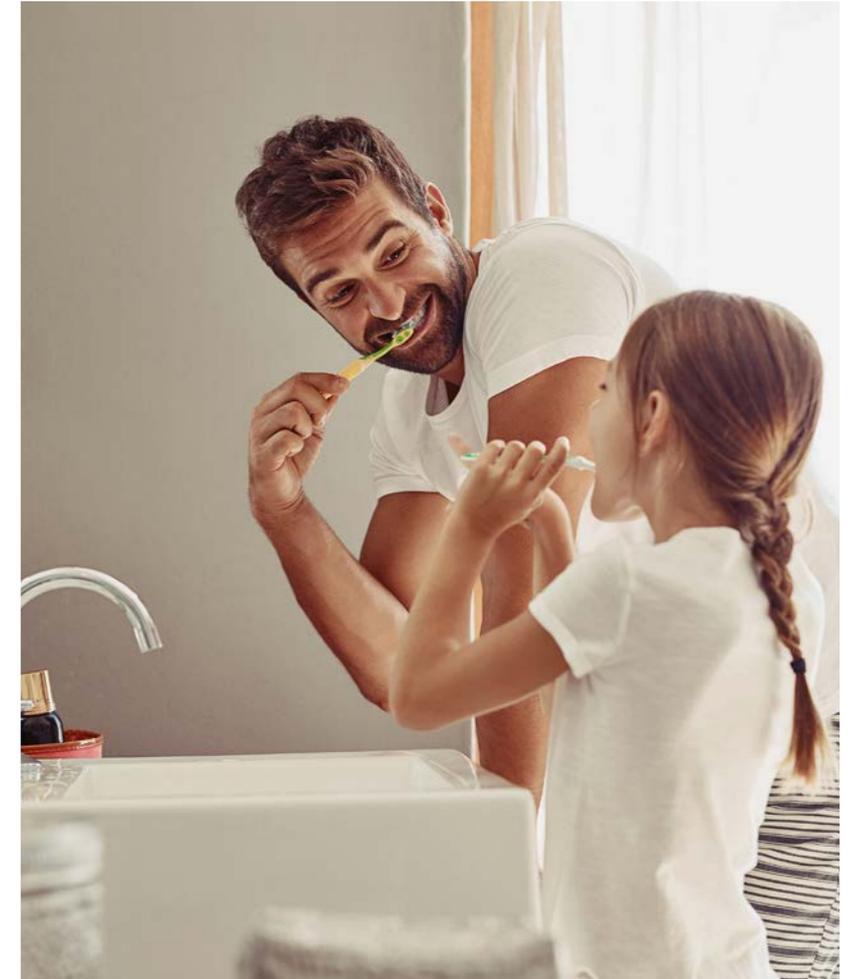
- Go to www.aetnavoluntaryforms.com.
- Click on the "Online Claim Process" link under the Aetna Hospital Plan.
- If you are enrolled in an Aetna medical plan, you will not need to provide supporting documentation—Aetna will locate your hospital admission in their claims system to verify.
- If you are 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 Plans

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	Standard Plan	Premium Plan
	In and Out-of-Network	In and Out-of-Network
Annual Deductible Individual / Family	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit	\$1,000 per member	\$1,500 per member
Preventive Services	100% (no deductible)	100% (no deductible)
Basic Services Fillings Endodontic Treatment Periodontic Treatment	80% after deductible	80% after deductible
Major Services Crowns Dentures	50% after deductible	50% after deductible
Orthodontia	Not Covered	Covered for dependent children and adults; Covered at 50%; Limited to \$2,000 per eligible participant in a lifetime



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 log on to 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.



Vision Plan

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	In-Network	Out-of-Network (reimbursed amounts)
Frequency of Services* Examination Lenses Frames	12 months 12 months 24 months	12 months 12 months 24 months
Examination	\$20 copay	up to \$20
Lenses Single Vision Bifocal Trifocal	\$20 copay	up to \$15 up to \$30 up to \$60
Frames	\$100 allowance; 20% discount on remaining balance	up to \$50
Contact Lenses Medically Necessary Elective	100% covered \$105 allowance	up to \$200 up to \$75

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 and click "Find a Provider."

*Frequency limitations are based on the most recent date of service.

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.

Medical

Aetna Consumer Choice (HSA)	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$35	\$580	\$615
Employee + Spouse	\$261	\$1,030	\$1,291
Employee + Child(ren)	\$208	\$899	\$1,107
Employee + Family	\$411	\$1,434	\$1,845
Aetna Whole Health (ACO)	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$97	\$616	\$713
Employee + Spouse	\$387	\$1,110	\$1,497
Employee + Child(ren)	\$331	\$952	\$1,283
Employee + Family	\$601	\$1,538	\$2,139
Aetna PPO	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$113	\$616	\$728
Employee + Spouse	\$419	\$1,110	\$1,530
Employee + Child(ren)	\$359	\$952	\$1,311
Employee + Family	\$648	\$1,537	\$2,185

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.

Household Income	\$0 to \$30,000	\$30,001 to \$45,000	\$45,001 - \$60,000	\$60,001+
Credit Percentage	30%	25%	20%	0%

Costs of Coverage



Dental

Aetna Standard Dental Plan	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$8.57	\$34.28	\$42.85
Employee + Spouse / DP	\$34.07	\$51.11	\$85.18
Employee + Child(ren)	\$32.94	\$49.40	\$82.34
Employee + Family	\$62.73	\$76.66	\$139.39
Aetna Premium Dental Plan	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$15.04	\$34.28	\$49.32
Employee + Spouse / DP	\$46.93	\$51.11	\$98.04
Employee + Child(ren)	\$45.37	\$49.40	\$94.77
Employee + Family	\$83.78	\$76.66	\$160.44

Vision

Aetna Vision	Your Monthly Cost	Bates Monthly Cost	Total Monthly Cost (Bates + Employee)
Employee Only	\$4.77	\$0	\$4.77
Employee + Spouse / DP	\$9.06	\$0	\$9.06
Employee + Child(ren)	\$9.53	\$0	\$9.53
Employee + Family	\$14.01	\$0	\$14.01

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 Employee Assistance 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 Healthcare Purchaser Alliance of Maine (HPA of Maine) 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 Health Advocate for benefits questions and service concerns.

Health Advocate

With Health Advocate, you will have access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefits and claims specialists.

Here is just a sample of the many services you have readily available to you with Health Advocate:

- Help finding the right doctors and hospitals
- Help obtaining services for your elderly parents and parents-in-law
- Help scheduling appointments, especially with hard-to-reach specialists
- Help when faced with serious illness or injury
- Help securing second opinions
- Help with insurance claims and billing issues
- ...and much more!

Health Advocate services extend to you, your spouse and dependent children, your parents and parents-in-law. To contact Health Advocate, call 1-866-695-8622.

HealthAdvocate
Always at your side



Healthcare Purchaser Alliance of Maine (HPA of Maine)

Did you know that you can research doctors' and hospitals' quality ratings and compare costs for various procedures? The Healthcare Purchasers Alliance of Maine (HPA of Maine) provides tools and resources to empower you to become a more informed consumer of healthcare.

The HPA of Maine is a non-profit group whose 50+ members include employers, physicians, hospitals, and health plans working together to measure and report healthcare quality.

Visit www.getbettermaine.org to see your doctors' and hospitals' rate on quality. You will also find a link to Compare Maine on the site where you can compare the average cost of many common healthcare procedures across the State.

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 smart phone 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.aetnavigators.com and click on “Sign Up Now.”

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 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 and pediatricians 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 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, urinary tract infections, respiratory infections and more, all from the convenience of your current location.

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



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 one times (1x) your annual earnings 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 are age rated and are determined based on age as of December 31st of the current year. For example, your 2019 rate will be based on your age as of December 31, 2019.



	COVERAGE AMOUNT	BENEFIT MAXIMUM	GUARANTEED ISSUE*
Basic Life / AD&D	1x annual earnings	\$400,000	\$400,000
Supplemental Life / AD&D			
Employee	1, 2, or 3x annual earnings	\$850,000 <i>(combined with basic amount)</i>	\$200,000 <i>(not combined with basic amount)</i>
Spouse	\$10,000 increments <i>(coverage only available if employee elects supplemental life)</i>	\$100,000 <i>(not to exceed 100% of employee's supplemental life amount)</i>	\$30,000
Children	\$5,000 increments	\$20,000	\$20,000

*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.

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 disability 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	
Gross Weekly Income	\$500
Benefit Amount	75%
Weekly STD Benefit	\$375

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	
Gross Monthly Income	\$2,000
Benefit Amount	60%
Monthly LTD Benefit	\$1,200

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 \$2,650 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 \$2,650 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 (\$1,350 for single; \$2,700 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. 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, kindergarden)
- Elder Care

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 \$500 of unused funds to the following plan year.



Dependent Care FSA Notes:

- Dependent care FSA contributions not used for expenses incurred between January 1, 2019 and March 15, 2020 will be forfeited. No rollover is permitted.
- You have until March 31st to file a claim.

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 <i>(available following 6 months of employment)</i>	Monthly Paid Staff: 24 days per year Bi-weekly Paid Staff: 10-24 days per year <i>(based on years of service)</i>
Sick Leave	10 days per year up to a 50 day maximum
Personal Leave <i>(available following 30 days of employment)</i>	1-2 days per year <i>(based on date of hire)</i>
Holidays	12 holidays per year

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:

- Weight room
- Swimming pool
- Indoor track
- Ice skating rink
- Racquetball / squash / tennis courts
- Library
- Many arts and cultural programs

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.





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

The College matches 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*.

	Pre-Tax Contribution	After-Tax Contribution
Gross Pay	\$4,000	\$4,000
Minus Pre-Tax Contributions to 403(b) Plan	-\$500	\$0
Taxable Pay	\$3,500	\$4,000
Minus Estimated Tax Withholding from Pay	-\$875	-\$1,000
Minus After-Tax Contributions to Other Savings	\$0	-\$500
Spendable Pay	\$2,625	\$2,500
Before-Tax Advantage	\$125	\$0

*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

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. The College contribution is 9% of your eligible wages (base salary plus overtime and shift differential).

B-Well Program

Because the College values its employees, we are pleased to provide our wellness program. This program is designed to encourage you to learn more about your overall wellness and your personal risk factors. It also provides you the tools for living a healthy lifestyle and addresses other wellness-related topics and resources. 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.

For more information on the B-Well program, visit the wellness website at www.bates.edu/b-well.xml, or contact Mike Milliken in Human Resources **207-753-6936** or 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!

Time	Monday	Tuesday	Wednesday	Thursday	Friday
8:00 – 9:00 AM	Boot Camp w/ Mike M. (Merrill)	B Well Spin* (Gray Cage)	Boot Camp w/ Mike M. (Merrill)	B Well Spin* (Gray Cage)	Boot Camp w/ Mike M. (Merrill)
11:00 – 11:45 AM	Begin to Spin (Gray Cage)	Water Aerobics w/ Johanne (Pool) Begin to Spin (Gray Cage)	Begin to Spin (Gray Cage)	Water Aerobics w/ Johanne (Pool)	
12:00 – 1:00 PM	Tone and Tighten w / Johanne (Merrill) Boot Camp w/ Mike M. (Merrill) Guided Meditation w/ Nicole (Gomes Chapel)	Zumba w/ Cynthia (Merrill) Yoga w/ Lydia (Small Dance Studio) Qi Gong w/ Don (Chase downstairs "Little Room")	Tone and Tighten w/ Johanne (Merrill) Yoga w/ Heidi (Chase Skelton) Boot Camp w/ Mike M. (Merrill)	Zumba w/ Cynthia (Merrill) Yoga w/ Lydia (Small Dance Studio)	Tone and Tighten w/ Johanne (Merrill) Boot Camp w/ Mike M. (Merrill)
4:45 – 5:45 PM			Yoga w/ Robyn (Chase downstairs "Little Room")		

*Follows Academic Schedule

Please Note: The Fitness Schedule is subject to change. Please refer to our website for the most current information.

Services for Staff and Faculty

- Free access to fitness facilities at Bates
- Free exercise prescription with a personal trainer
- Monthly Lunch and Learns
- Various exercise classes
- Coordinated physical activity programs



Wellable — Your Online Wellness Platform

The B-Well program runs optional health challenges through the Wellable platform. For those of you who have not yet created an account, you may do so at www.wellable.co

Upcoming Challenge:

“Reach the Peak”

Participants travel the globe to climb the highest mountain peaks on the seven continents of the world. For each peak a participant reaches, he or she will be entered into a raffle to win a prize. The higher the peak, the nicer the prize. Participants that reach Mt. Everest are entered into all seven raffles! Along their journey, participants receive interesting health tips about the regions of the world they visit.

Discount Fitness Device

Don't forget - for discounted fitness devices, access the Wellable device store at: <https://app.wellable.co/Wearables>



Coping with Caregiving

As a caregiver for an ailing parent, child, spouse, or other loved one, you're likely to face a host of new responsibilities, many of which are unfamiliar or intimidating. At times, you may feel overwhelmed and alone. One tip to coping is to seek out other caregivers. It helps to know you're not alone. The B-Well program sponsors a Caregiver's Support Group once a month for staff and faculty who are providing care and support, managing resources, coordinating care and are generally worrying about family members.

Eileen Fair, a Licensed Clinical Social Worker (LCSW), facilitates the group which meets at noon in 220 College Street.



Nutrition Counseling

Nutritionist Judy Donnelly offers one on one private sessions once per month at 220 College Street.



Eat Local And Healthy (CSA)

Are you interested in eating local, healthy, fresh produce throughout the year? BWell partners with local farms to provide Community Supported Agriculture (CSA) shares throughout the year.

Look for information for the summer share program typically beginning in July and continuing through October. Keep an eye out for a fall/winter program as well that begins in October and continues through March.

CSA is a good way to access fresh, healthy produce while supporting your local farms.

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!



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.



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



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. Your plan includes up to 8 sessions in a 12-month period. 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.

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.



St. Mary's Coaching Sessions

Employees are provided up to five coaching sessions at no cost through the B-Well program. These sessions can be accessed by dialing 207-777-8898.



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 or visit thequitlink.com

[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 [LINK PLACEHOLDER](#) or scan the QR code below.



Medicare Part D

Important Notice from Bates College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Bates College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Bates College has determined that the prescription drug coverage offered by Bates College's Aetna plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and 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 decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7; 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.

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

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 and drop your current Bates College coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

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 a Medicare drug plan, if you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Medicare Part D (continued)

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the Human Resources Director (whose information is provided below) for further information.

NOTE: 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 through Bates College changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Remember

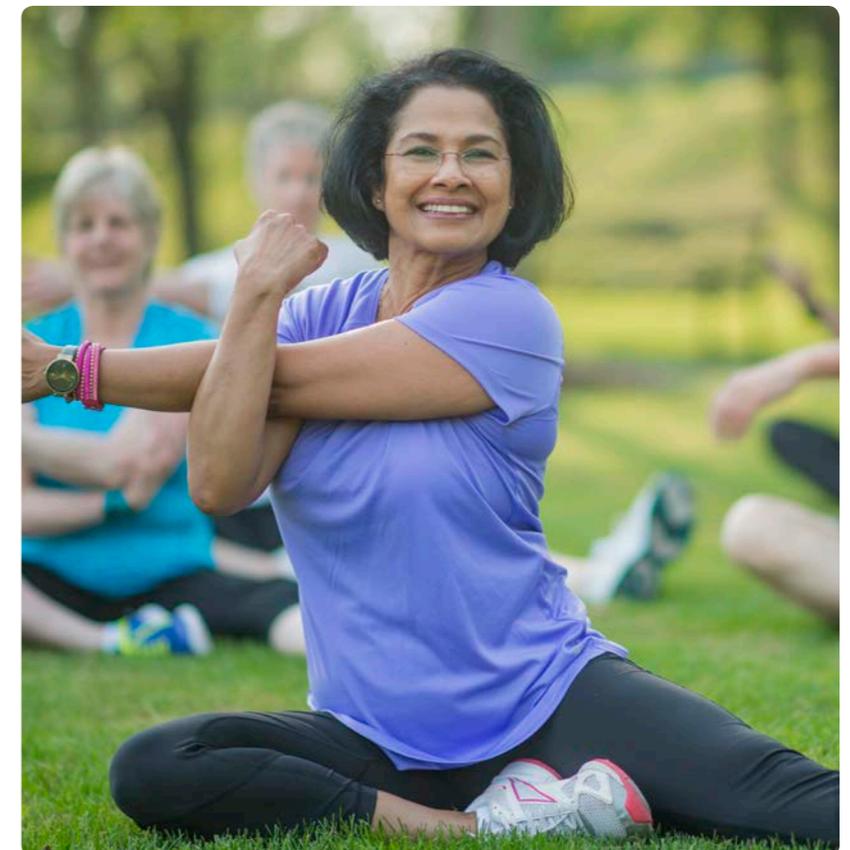
Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

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).

Name of Sender: Bates College, Human Resources

Address: 215 College Street, Lewiston, ME 04240

Phone Number: 207-786-6140



Contact Information



General Benefit Questions

Health Advocate | www.healthadvocate.com
Customer Service..... 866.695.8622

Medical/Rx Benefits

Aetna | www.aetna.com
Customer Service 855.586.6963

Hospital Indemnity Benefit

Aetna | www.aetna.com
Customer Service 888.772.9682

Dental Benefits

Aetna | www.aetna.com
Customer Service..... 877.238.6200

Vision Benefits

Aetna | www.aetnavision.com
Customer Service..... 877.973.3238

Life/AD&D

Aetna | www.aetna.com
Customer Service..... 800.523.5065

Short Term Disability

Bates College | <http://www.bates.edu/hr/reference/employee-handbook/>
Human Resources..... 207.786.6176

Long Term Disability

Aetna | www.aetna.com
Customer Service..... 877.465.0424

Flexible Spending Accounts

Group Dynamic Inc. | www.gdynamic.com
Customer Service..... 800.626.3539
Claims Fax..... 207.781.3841

Retirement Savings

TIAA | www.tiaa.org
Customer Service..... 800.842.2776

Employee Assistance Program (EAP)

Aetna Resources For Living | www.resourcesforliving.com
User ID: 4bates
Password: bwell
Customer Service..... 888.238.6232

Auto & Homeowner's Insurance

Liberty Mutual | www.libertymutual.com
Customer Service..... 800.981.2372

Health Savings Account

PayFlex | www.aetnavigators.com - link to PayFlex account
Customer Service..... 800.284.4885

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