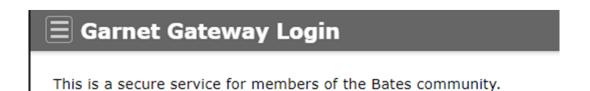
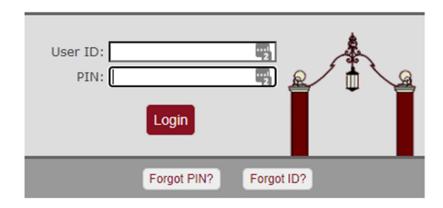
# Get to the Garnet Gateway by typing in bates.edu/g in your browser





Protect your privacy!

Don't forget to logout and close this tab or window.

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



# To-do

1 COVID-19 Testing Appointments

Sign up for a testing time that works for you!

2 Annual benefits enrollment

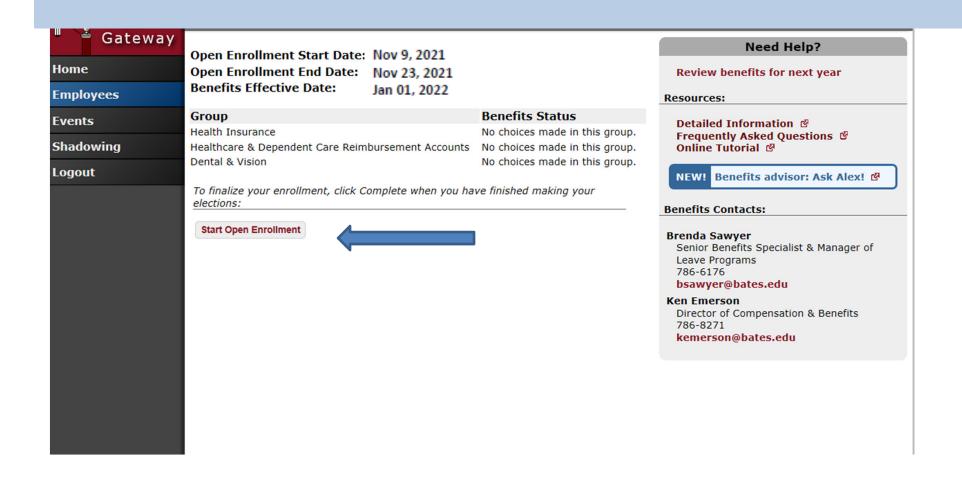
By Nov 9 choose the benefits that are right for you!

3 COVID-19 Immunization Status

--REQUIRED--

record your current vaccination status

Under "To Do" click on Annual Benefits Enrollment The first time you enter the open enrollment process you will open the annual enrollment process by clicking on the Start Open Enrollment button.



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.

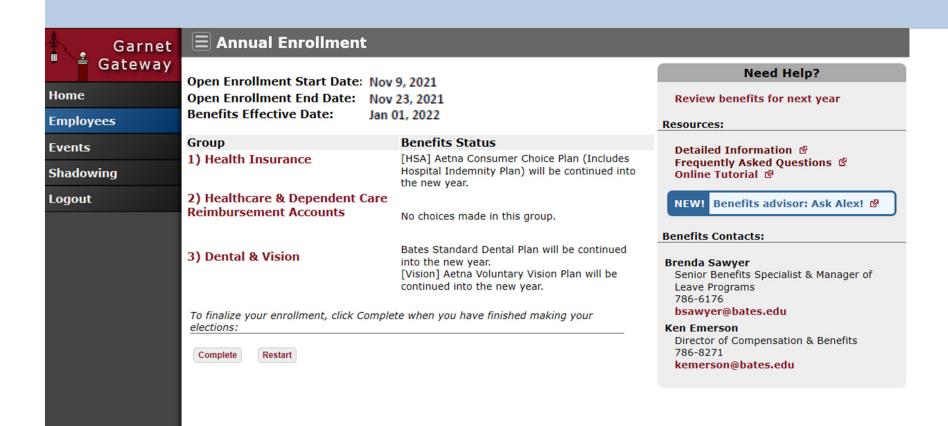
- 1. Review Benefits for next year: Once you have made your elections you will want to check here to make sure they are what you elected.
- 2. Detailed Instructions will explain the various healthcare choices you have available.
- 3. Frequently Asked Questions (FAQ) will help to answer some of the questions 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.



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.

### **Health**

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. To add a dependent you must submit documentation of their eligibility 👺 such as a birth certificate, marriage license, tax returns or other documents.

[HICC] Health Insurance Contribution Credit: 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.

[HIP] Hospital Indemnity Plan: If you elect the [HSA] Aetna Consumer Choice Plan then the college will cover the cost and automatically enroll you in this plan. If you enroll in the [PPO] or [ACO] 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: [PPO] [ACO] or [HSA] (or opt out) first.				
O [PPO] Aetna				
You have not selected this benefit deduction.				
O [ACO] Aetna Whole Health Plan				
You have not selected this benefit deduction.				
[HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)				
You have asked to terminate this benefit in the new year				
O Opt Out of Bates Medical Plan - I am covered under other He	alth Insurance			
You have not selected this benefit deduction.				
O Health Insurance Contribution Credit Application (under \$75	,000 in 2020 Household Income)			
You have not selected this benefit deduction.	⚠ Cannot be combined with HSA medical plan			

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. Then click on Add choice.

### [PPO] Aetna

Adding dependents or changing coverage levels: remember to submit the Enrollment/Coverage Change form 🔮 to HR. Documentation is required to add a dependent. 🔮

Your medical reimbursement account choices: If you enroll in this plan 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.

[HIP] Hospital Indemnity Plan: You may also elect the [HIP] Aetna Hospital Indemnity Plan. The premium will be deducted from your check on an after-tax basis. The [HIP] provides a \$1,000 benefit should any covered member of your family be admitted for an overnight stay in the hospital. You will receive an additional \$100 for any additional day you are admitted to the hospital or \$200 a day in the ICU. See [HIP] details of for more information on the definition of being admitted to the hospital.

If you do not want the optional [HIP] Hospital Indemnity Plan then please remember to Opt out of the [HIP] Hospital Indemnity Plan under Health Insurance.

### Make an election:

Deduction Effective as of: Jan 01, 2021

Plan	Your Contribution	Bates Contribution	My Choice
(1)-You Only	116.13	634.10	0
(2)-You & Spouse	431.81	1,143.69	0
(3)-You & Child(ren)	369.51	980.91	
(4)-You, Spouse & Child(ren)	667.23	1,583.47	0





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 2020 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 Adobe Sign. If you choose to you can also attach a copy of your 2020 tax return through this secure connection.

### $\equiv$ Health Insurance Contribution Credit Application (under \$75,000 in 2019 Household Income)

If you enroll in the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 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 back of 20%, 25% or 30% of the amount **you contribute** toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 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 back of 20%, 25% or 30% of the amount **you contribute** toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 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 back of 20%, 25% or 30% of the amount **you contribute** toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and your household Adjusted Gross Income is less than \$ 000 (from last year's tax form) you may apply for the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and you have a proper to the [HICC] Health Insurance Contribute toward the [PPO] or the [ACO] and you have a proper to the [HICC] Health Insurance Contribute toward the [HICC] Health Insurance Contribute toward the [HICC] Health Insurance Contribute toward the [HICC] Health Insurance

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: Jan 01,2022

Floor

Yes-I Qualify for the Credit

**Add Choice** 

**⊕**back

If you choose the PPO or the Whole Health (ACO )you may also choose the **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, \$200 a day in the ICU, or \$50 a day in a rehabilitation after a following a hospital stay. 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.

You have asked to terminate this benefit in the new year

Opt Out of Bates Medical Plan - I am covered under other Health
You have not selected this benefit deduction.

If you elect the PPO, ACO or opt out of coverage you must either choose the HIP Plan or opt out of the HIP plan.

O Health Insurance Contribution Credit Application (under \$75,000 in 2020 Household Income)
You have not selected this benefit deduction.

Cannot be combined with HSA medical plan

O [HIP] Hospital Indemnity Plan

You have not selected this benefit deduction.

Included with HSA, optional for ACO & PPO

You have not selected this benefit deduction.

Opt out of the [HIP] Hospital Indemnity Plan

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 Adobe Sign connection. To add a dependent you must also send documentation that they are an eligible dependent.



Print Your Name

### **Human Resources**

Enrollment/Coverage Change Form

Date

<u>Instructions</u>: To enroll in a plan please complete all information for yourself and covered dependents. To add or delete a dependent to a plan please complete the below information for each dependent you are adding or deleting and indicate what plan you are adding or deleting them from. If you have more than four dependents use a 2<sup>nd</sup> form.

Name of Bates Employee:				Bates ID Number:	
L	Add	Delete	First:	Middle:	Last:
	ACO     PPO     HSA     Dental     Vision	O ACO O PPO O HSA O Dental O Vision	o Male o Female  DOB: SSN:	o Self o Spouse o Partner o Child	For ACO Only:  Doctor's name:  Provider ID:
2	Add	Delete	First:	Middle:	Last:
	ACO     PPO     HSA     Dental     Vision	ACO     PPO     HSA     Dental     Vision	o Male o Female  DOB: SSN:	o Self o Spouse o Partner o Child	For ACO Only:  Doctor's name:  Provider ID:
3);	Add	Delete	First:	Middle:	Last:
	ACO     PPO     HSA     Dental     Vision	ACO     PPO     HSA     Dental     Vision	o Male o Female  DOB: SSN:	o Self o Spouse o Partner o Child	For ACO Only:  Doctor's name:  Provider ID:
Į,	Add	Delete	First:	Middle:	Last:
	ACO     PPO     HSA     Dental     Vision	ACO     PPO     HSA     Dental     Vision	o Male o Female  DOB: SSN:	o Self o Spouse o Partner o Child	For ACO Only:  Doctor's name:  Provider ID:

Signature

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.

### **⊟** Health

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. To add a dependent you must submit documentation of their eligibility 👺 such as a birth certificate, marriage license, tax returns or other documents.

[HICC] Health Insurance Contribution Credit: 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.

[HIP] Hospital Indemnity Plan: If you elect the [HSA] Aetna Consumer Choice Plan then the college will cover the cost and automatically enroll you in this plan. If you enroll in the [PPO] or [ACO] or opt out of medical coverage you must either elect the [HIP] or choose to opt out of the [HIP].

### Make an election:

- [PPO] Aetna This benefit deduction cannot be selected as you have selected the following: [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)
- [ACO] Aetna Whole Health Plan This benefit deduction cannot be selected as you have selected the following: [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)
- **Ø** [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)

Plan	Your contribution	Bates contribution
(2)-You & Spouse	268.83	1,061.15

You have asked to continue this benefit into the new year

- 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:
  [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)
- Health Insurance Contribution Credit Application (under \$75,000 in 2019 Household Income)
   This benefit deduction cannot be selected as you have selected the following:
   [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan)

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

(1)



(3)

The Dependent Care and Healthcare Reimbursement Accounts must be reentered each year. Your elections from last year are not carried over. Note that you will automatically receive a Debit Card at no cost if you sign up for either the regular Healthcare Reimbursement Account or the Limited Purpose Flexible Spending Account

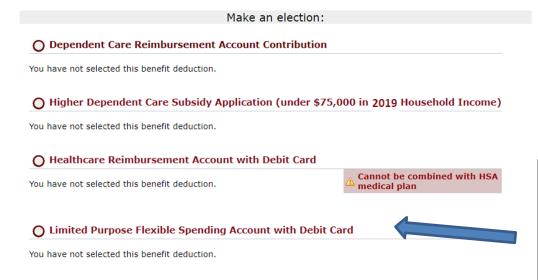
### Healthcare & Dependent Care Reimbursement Accounts

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 🔮 to HR.

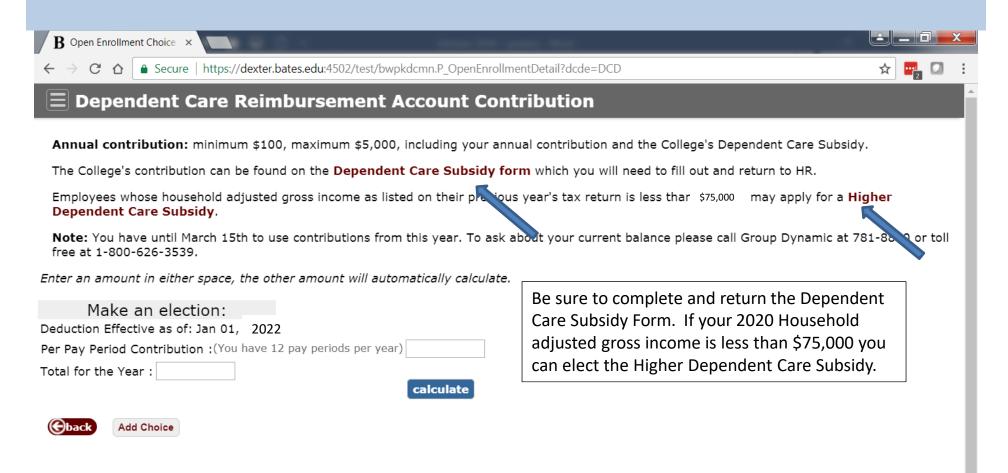
Healthcare Reimbursement Account with Debit Card: Reminder: unused contributions of ur \$550 in be carried over into next year, with a filing deadline of March 31st for this year's expenses.

Limited Purpose Flexible Spending Account with Debit Card: 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

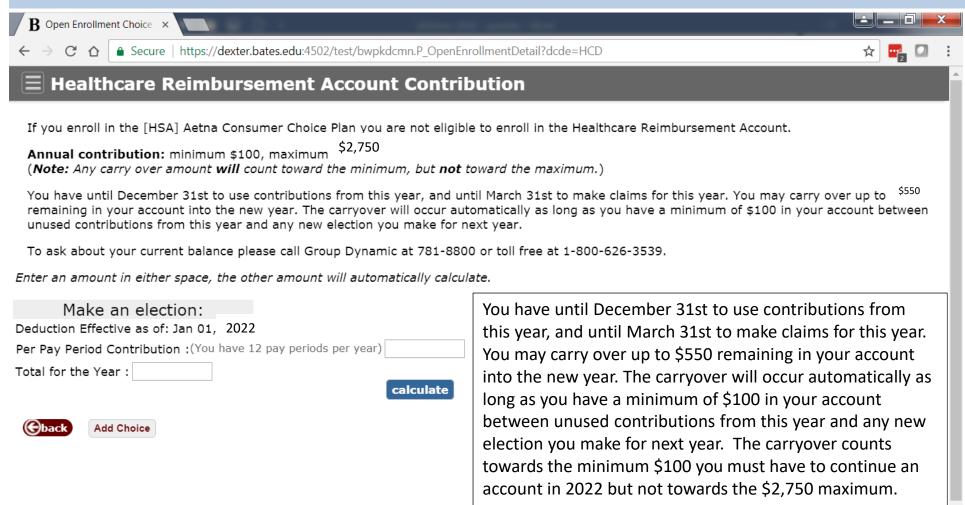


The Limited Purpose Flexible Spending Account with Debit Card are options used if you or your spouse are contributing to a Health Savings Account which you makes you ineligible to participate in the regular Healthcare Reimbursement Account.

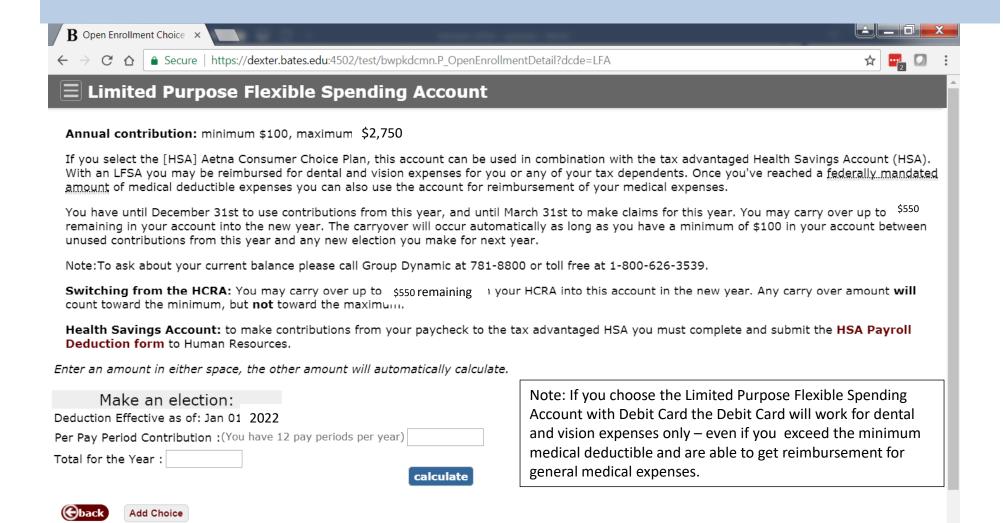
If you elect the Dependent Care Account you can either elect a per pay period amount or the annual amount and the other one will calculate. The maximum that may be contributed is \$5,000 which includes the Bates Subsidy (example you have one child an your receive a \$520 a year subsidy from the college, the most you can contribute is \$4,480).



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 \$2,750 in 2022.



You would choose a Limited Purpose Flexible Spending Account with Debit Card if you or your spouse are having contributions made to a Health Savings Account.



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

# Healthcare Reimbursement Account with Debit Card With this option you may use a "Group Dynamic Debit Card" to pay for your eligible expenses. There is no fee for the debit card. More information on the Group Dynamic Debit Card can be found at Detailed Information about Reimbursement Accounts. If you enroll in the [HSA] Aetna Consumer Choice Plan you are not eligible to enroll in the Healthcare Reimbursement Account. Annual contribution: minimum \$100, maximum \$2,750 (Note: Any carry over amount will count toward the minimum, put not toward the maximum.) 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 automatically as long as you have a minimum of \$100 in your account between un naining 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. Enter an amount in either space, the other amount will automatically calculate. Make an election: 2022 Deduction Effective as of: Jan 01, Per Pay Period Amount : (You have 12 pay periods per year) 41.67 Total for the Year : calculate Add Choice [ 1: Health | 2: Reimbursement Accounts | 3: Dental & Vision | 4: Complete Annual Enrollment ]



# To submit your elections you must hit the Complete Button.

### Annual Enrollment

Open Enrollment Start Date: Nov 9, 2021 Open Enrollment End Date: Nov 23, 2021 Jan 01, 2022 **Benefits Effective Date:** 

#### Group **Benefits Status**

1) Health Insurance [HSA] Aetna Consumer Choice Plan (Includes Hospital Indemnity Plan) will be terminated.

## 2) Healthcare & Dependent Care Reimbursement

Accounts

No choices made in this group.

### 3) Dental & Vision

Bates Standard Dental Plan will be continued into the new year. [Vision] Aetna Voluntary Vision Plan will be continued into the new year.

To finalize your enrollment, click Complete when you have finished making your elections:



### **Need Help?**

Review benefits for next year

### Resources:

**Detailed Information** Frequently Asked Questions 🗗 Online Tutorial @

NEW! Benefits advisor: Ask Alex!

### **Benefits Contacts:**

#### **Brenda Sawyer**

Senior Benefits Specialist & Manager of Leave Programs 786-6176

bsawyer@bates.edu

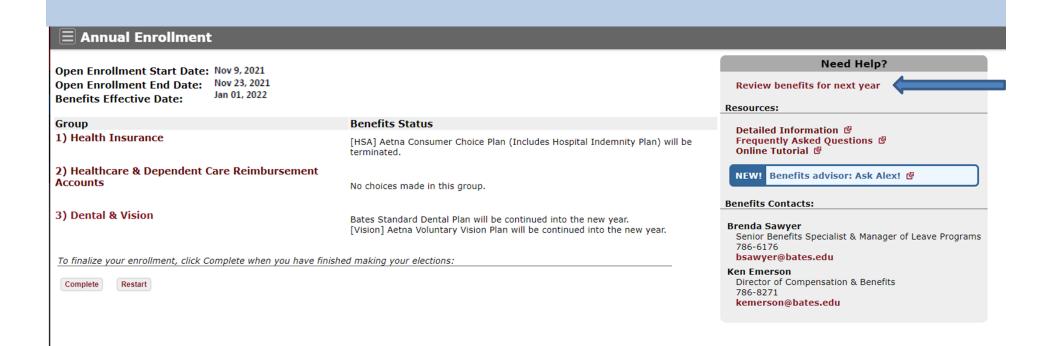
#### **Ken Emerson**

Director of Compensation & Benefits

786-8271

kemerson@bates.edu

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.



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 23rd. Be sure to follow these preceding procedures and click on the complete button again to finalize and submit your new elections.

