

Online Enrollment:

1) When can I enroll Online? Online enrollment will open on Monday, November 20th and will end at midnight on Wednesday, December 6th.

2) How do I enroll Online? Access is through the Garnet Gateway. Go to the "To Do" section of the main menu and click on the link to *Annual Enrollment*.

3) Can I start my enrollment and finish it later? Yes, you may start your enrollment and come back later to complete it. You will receive an email reminding you to complete your enrollment. **Important** - your enrollment elections will not be sent to Human Resources until you hit the *Complete* button.

4) Will there be training on how to enroll Online? Yes, there is a tutorial you can view with screen shots of how to enroll. There will also be an opportunity to schedule an appointment with a Human Resources Representative to ask questions.

5) What can I enroll in Online? You may enroll in or make changes to your medical, dental and vision plans, the reimbursement accounts as well as the Hospital Indemnity Plan.

6) How do I elect the Health Insurance Contribution Credit? You are eligible to receive the credit off the amount of your contribution to the Aetna PPO or Whole Health (ACO) Plans if your Household Adjusted Gross Income as listed on your 2022 income tax return is less than \$75,000. Click on the *Health Ins Contribution Credit* option and click on the *Add Choice* button. You will receive an email reminding you to turn in your 2022 tax return to Human Resources or you can simply attach it to the Health Insurance Contribution Credit Form and submit it through the secure AdobeSign connection.

7) How do I indicate I will be applying for a higher level of Dependent Care Subsidy? Click on the *Higher Dep Care Subsidy* option and click on the *Add Choice* button. You will receive an email reminding you to turn in a *Dependent Care Subsidy Form* and your 20202 tax return to Human Resources or you can simply attach it to the Dependent Care Subsidy form when you submit it through the secure AdobeSign connection.

8) How do I change my Life Insurance? You must contact Human Resources at benefits@bates.eud to change your life insurance elections.

9) How do I change the dependents I cover under the plans? You may add or delete dependents covered under your medical and dental insurance by making the applicable coverage level elections (1)-You Only, (2)-You & Spouse, (3)-You & Child(ren), (4)-You, Spouse & Child(ren), (5)-You & Domestic Partner, (6)-You, Partner & Child(ren) and submitting a completed *Enrollment/Coverage Change Form* to Human Resources through the secure AdobeSign connection. If you are adding new dependents to your plan elections in 2024 you will need to submit documentation to confirm their eligibility. Examples of documentation include birth certificates, marriage licenses, applicable court orders, etc. For a full listing of eligible dependents and the documents that will be required, please see the [Required Dependent Documentation Listing](#).

10) Will my current medical plan option carry forward into 2024? Yes, your current elections will carry forward into 2024. To change medical plan options you must first cancel your current election. then to enroll in a different coverage: 1) click on the Health & Dental Insurance Group; 2) click on your current election and choose cancel benefit; 3) click on the medical plan option you want to enroll in; 4) click on your level of coverage; 5) click on the Add Choice button.

11) I will be covered under the Aetna Consumer Choice (HSA) Plan do I also need to enroll in the Hospital Indemnity Plan (HIP)? No, with your election of the Aetna Consumer Choice HSA plan you will automatically be enrolled in the Aetna Hospital Indemnity Plan (HIP) at the same level of coverage. The premium will be deducted from your check on an after-tax basis but you will also receive a credit in your paycheck for the same amount. The HIP plan provides a \$1,000 benefit should any member be admitted to the hospital for an overnight stay (please see HIP plan brochure for definition of Admission). You will receive an additional \$100 for any additional day admitted to the hospital or \$200 a day in the ICU.

12) May I enroll in the Hospital Indemnity Plan (HIP) if I am not covered under the HSA Plan? Yes, you may also elect the HIP if you are covered under the ACO or PPO or even if you opt out of the Bates medical plan. 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 the hospital for an overnight stay (please see HIP plan brochure for definition of Admission). 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 unit following a hospital stay. If you do not want to enroll in the HIP we ask that you elect to Opt Out of the HIP.

13) Will my dental plan election carry forward into 2024? Yes, your current election in the Standard or Premium Dental Plan will continue unless you stop it and instead choose the other Dental Plan option. To change dental plan options you must first cancel your current election. then to enroll in the other Dental Plan: 1) click on the Dental & Vision Insurance Group; 2) click on your current election and choose cancel benefit; 3) click on the Dental Plan option you want; 4) click on your level of coverage; 5) click on the Add Choice button.

14) How do I elect the GDI Debit Card for my Healthcare Reimbursement Account? In 2020 a GDI Debit Card was automatically issued *at no cost to you* when you enrolled in either the Healthcare Reimbursement Account of the Limited Purpose Flexible Spending Account. If you make a new election in 2024 you will automatically receive a debit card. If you have the GDI Debit card in 2023 and wish to continue to use a card in 2024, please do not throw your card away. The same card will be reloaded with your new elections in 2024 at no cost.

15) How do I view what my 2024 benefit elections will cost? When you enter the online enrollment system you have the option of "*Confirm My Benefits*". This takes you to your 2024 Benefits Statement.

16) What if I want to change my elections after I have hit the "*Complete*" button and submitted my elections to Human Resources? You may make changes any time before the annual enrollment period closes on Wednesday, December 6th at midnight. Go back to the Garnet Gateway and select the option "*Reopen online Enrollment*" on the annual enrollment menu.