

UNDERSTANDING YOUR PAYROLL BENEFIT DEDUCTIONS

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Benefit Deductions

Dartmouth collects benefit premiums from your paycheck in advance, for the upcoming month.

- **Monthly** paid employees will pay for their Dartmouth benefits on the first day of each month, and those benefits will cover the month that follows. Example: your January benefits are deducted from the January 1st paycheck.
- **Biweekly** paid employees will pay for their Dartmouth benefits out of the first two paychecks in each month. Example: January benefits might be paid on January 3rd and January 17th. Benefits will not be deducted from the January 31st paycheck, or whenever there is a third paycheck in the calendar month.

Retroactive Collection of Benefit Premiums

New Hires and faculty/staff who have changes in Full-Time Equivalency or pay frequency, may experience a retroactive catch up of premium deductions in a future paycheck.

- **New Hires** - For example, a monthly paid employee who is hired on June 15th, may see 1.5x the amount of regular benefit premiums taken out of their July 1st paycheck covering 15 days in June and all 31 days of July.
- **FTE Change** - For example, a monthly paid faculty member has a decrease in FTE from 1.0 to 0.5 on June 15th. They already paid premiums for June in their June 1st paycheck, but their premiums will increase on June 15th. Additional premiums will be deducted from their July 1st paycheck to adjust for the new higher monthly rate, and to collect for the additional 15 days in between June 15th and June 30th.

- **Pay Frequency Change** – For example, a biweekly (hourly) paid employee takes a new monthly (salaried) position on June 15th, they already paid half a month of premiums in their June 6th paycheck. However, benefits will not be deducted from their final biweekly check paid on June 20th. Instead, 1.5 months of benefit premiums will be deducted from their first monthly paycheck on July 1st.

NOTE: the information and the associated dollar amounts in this document are for educational purposes only, they do not represent your actual costs. To determine your actual benefit costs, please visit dartgo.org/benefits-cost-estimator

Medical Insurance Costs

Your Medical insurance deductions are represented in two different sections of your paycheck:

- Pre-Tax Deductions (Medical Ins):** The full cost of your Dartmouth medical insurance is shown under the “Pre-Tax Deductions” section of your paycheck. This is not the amount that you are paying.

Note: Biweekly paid employees can multiply this amount by 2 to get the monthly cost.

TAXES			PRE-TAX DEDUCTIONS		
Description	Current	Year to Date	Description	Current	Year to Date
Federal Tax	690.21	4,989.26	Dental	68.04	544.32
Social Security	323.03	2,434.14	Health Care FSA	237.50	1,900.00
Medicare	75.54	569.27	LTD Flex Ex	15.76	126.08
VT State Tax	208.53	1,512.17	Medical Ins	1,758.60	14,068.80
			SRA EE Contrib	50.00	400.00

- Hours & Earnings (Medical Credit):** The Medical Credit is the amount that Dartmouth College pays each pay period toward the cost of your medical insurance and can be found under the “Hours and Earnings” section of your paycheck.

TAX DATA:				
Filing Status	Exemptions	Additional	Vacation Balance	
Federal	0.00	0.00	Personal Leave:	
Vermont	0.00	0.00		
HOURS AND EARNINGS				
Description	----- Current -----			Year to Date
	Rate	Hours	Earnings	
Medical Credit			1,276.51	10,212.08
Monthly Salary			6,013.44	45,687.41

To determine your net out-of-pocket cost, you will need to deduct the medical credit

In the above example the net cost is:
Medical Ins- \$1,758.60-

amount from the full (Medical Ins) amount shown in the PRE-TAX DEDUCTIONS section above.

Medical Cred- \$1,276.51
 Net cost: **\$482.09**

Pre-Tax Deductions

Dental, Vision, Long Term Disability Insurance (LTD), Health Savings Account (HSA), Flexible Spending Account (HCFSA, DCFSA, LPFSA) and SRA Employee Retirement Contributions can be found under the “Pre-Tax Deductions” section of your paycheck:

TAXES			PRE-TAX DEDUCTIONS		
Description	Current	Year to Date	Description	Current	Year to Date
Federal Tax	690.21	4,989.26	Dental	68.04	544.32
Social Security	323.03	2,434.14	Health Care FSA	237.50	1,900.00
Medicare	75.54	569.27	LTD Flex Ex	15.76	126.08
VT State Tax	208.53	1,512.17	Medical Ins	1,758.60	14,068.80
			SRA EE Contrib	50.00	400.00

These benefits and your medical insurance are deducted on a pre-tax basis, prior to taxes being calculated, reducing the amount of taxes that you would otherwise pay each pay period.

Post-Tax Deductions

Supplemental Life Insurance, Dependent Life Insurance, Voluntary Benefits and Roth Employee Contributions can be found under the “Post-Tax Deductions” section of your paycheck:

PRE-TAX DEDUCTIONS			POST-TAX DEDUCTIONS		
Description	Current	Year to Date	Description	Current	Year to Date
Dental	68.04	544.32	Dep Life Post Tax	7.68	61.44
Health Care FSA	237.50	1,900.00	Life Ins Post Tax	14.11	112.88
LTD Flex Ex	15.76	126.08			
Medical Ins	1,758.60	14,068.80			
SRA EE Contrib	50.00	400.00			

These benefits will be deducted on a post-tax basis, meaning that they are deducted after taxes have already been calculated and deducted from each paycheck.

401A Employer Retirement Contributions

There is usually a delay in processing 401(a) employer contributions. Once you select your investment provider, these funds (and any retroactive amounts owed) will be calculated and included in your next available paycheck. 401(a) contributions can be found in the “Employer Benefit Contributions” section of your paycheck:

Check Number:	2114616798	
Check Date:	08/01/22	
Pay Period:	07/01/22 - 07/31/22	
EMPLOYER BENEFIT CONTRIBUTIONS		
Description	Current	Year to Date
Medicare ER Contrib	75.54	569.27
SocSec ER Contrib	323.03	2,434.14
401A ER Contrib	541.21	4,111.84
Total:	939.78	7,115.25
UNPAID TAXABLE AMOUNTS		
Description	Current	Year to Date

These employer contributions are not taxed as wages.

HSA Contributions

HSA contributions can not be deducted from your paycheck until you have opened your Fidelity account. Watch your Dartmouth email for an invite to open your account. Once your account is open, your one-time employer and regular employee contributions will be deposited into the next available paycheck.

Accessing your Paycheck

You can access copies of your paychecks and W-2 forms at any time through the [Employee Self Service System](#). Use your single sign on ID and password to log in (Same ID and password used to access your Dartmouth email).

Other frequently asked questions

- **I have medical coverage through my spouse or another plan, do I need to elect medical insurance during my new hire window?**
 - You will need to log in to FlexOnline and decline the auto enrolled employee only CCF medical coverage within the 30-day enrollment window. If you lose the outside coverage at a future date, you may qualify to enroll in coverage within 30 days of losing that coverage.
- **I am still within my 30-day enrollment window and have changed my mind about my plan selection(s). Can I still make a change, and if so how?**

- If you are still within your 30-day enrollment window, you may still make a change. Log in to FlexOnline and click on the green enrollment button at the top. When you get to the enrollment page, change the desired plan selection. Keeping in mind this may change your eligibility for tax-advantage plans and that payroll deductions based on your initial election may have already been taken. Your payroll deductions will be adjusted in an upcoming paycheck, and new ID cards may need to be sent.

➤ **I need to see a doctor/dentist but don't have my insurance card(s) yet. What do I do?**

- Do NOT cancel the appointment. It can often take 2-3 weeks for insurance ID cards to arrive. Contact the Benefits office at Human.Resources.Benefits@dartmouth.edu or by phone at 603-646-3588 and we can help get your ID card information for your appointment.