Summary Information

For

Research Fellows*

*Appointments of at least 9 months each year, and at least half-time.
**RESEARCH FELLOWS**

“Research Fellows” are exempt from overtime pay according to the Fair Labor Standards Act, and are paid monthly.

**ORIENTATION PROGRAM**

Once the Benefits Office receives notice of benefits eligibility, Research Fellows are invited to attend a comprehensive orientation program at which they receive their benefit information and enrollment materials. It is important to give the department correct personal information (social security number, date of birth, legal mailing address) as soon as possible after accepting the position. Absence of this information will delay an invitation to orientation.

**STANDARD BENEFITS**

Research Fellows are eligible to enroll in the Standard benefit plans effective as of their appointment date. Medical, dental and life insurance benefits, are not activated until the online enrollment process is completed. The deadline for enrollment is the latter of 45 days from the date you become benefits eligible, or 45 days from the date you are notified you are benefits eligible.

**STANDARD BENEFITS PROGRAM**

The payroll deductions for these benefits are post-tax for Research Fellows.

**BENEFIT OPTIONS**

**MEDICAL**

*must elect one of the following:*

- No coverage (must have other coverage)
- High Deductible Health Plan (HDHP) *(default)*
- Open Access Plan 1 (OAP1)
- Open Access Plan 2 (OAP2)

**DENTAL**

*must elect one of the following:*

- No coverage *(default)*
- Coverage in a comprehensive plan

**LIFE INSURANCE**

*must elect one of the following:*

- No Coverage *(default)*
- $5,000 coverage
- 1 x pay in coverage
- 2 x pay in coverage
- 2.5 x pay in coverage

The maximum possible election is $1,000,000 in coverage. Dartmouth matches the elected coverage with Accidental Death and Dismemberment Insurance at no cost, to a maximum of $250,000. No personal medical information is needed for an initial election of up to 2.5 x pay in coverage if elected within the first 45 days of benefit eligibility (or date of notification, whichever is later). You elect the beneficiaries of this plan.

**SUPPLEMENTAL BENEFITS**

Research Fellow’s can select coverage from a variety of plans offered by Winston Benefits and CNA. Winston Benefits offers AFLAC Hospital Indemnity, AFLAC Personal Accident, Boston Mutual Personal Accident, Transamerica Critical Illness/Cancer and Transamerica Universal Life Insurance/Long Term Care plans.

Please visit our website at: [www.dartmouth.edu/~hrs/benefits/2015/supplemental.html](http://www.dartmouth.edu/~hrs/benefits/2015/supplemental.html) to learn more and enroll. Dartmouth College also offers employees an additional Long Term Care plan through CNA. To learn more about this plan please visit [www.dartmouth.edu/~hrs/benefits/2015/ltc.html](http://www.dartmouth.edu/~hrs/benefits/2015/ltc.html).
HEALTH BENEFITS COLLEGE CONTRIBUTION

Under the Standard plans, Research Fellows receive a contribution to their medical and life insurance benefits, which they subtract from the total cost of their premiums.

_Elected Benefit Cost minus Dartmouth Contribution equals Employee Net Cost_

The contribution amount is based on 96 percent of the cost of a single membership in the Open Access Plan 1 (OAP1) or if covering dependents, 81 percent of the OAP1 plan cost when electing the employee plus child(ren), employee plus spouse or family plans.

The contribution given by the College used to purchase benefits is pro-rated for part-time appointments. Costs for medical coverage in excess of the contribution amount are paid by the Research Fellow.

For more information, please refer to the Medical Plan Cost Estimator at www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/

STATUS CHANGE EVENTS

The benefits you elect will remain in effect through December 31, 2015. You may only make changes to your benefits during the annual Open Enrollment period unless you have a qualified change in family or employment status (i.e. birth, marriage, divorce, change in hours, change in residence, etc.). If you have a qualified change, you may notify the Benefits Office using the Status Change Form available at www.dartmouth.edu/~hrs/docs/scf_2015.pdf.

VACATIONS

Research Fellows are given 14 calendar days of vacation to use in fiscal year. The fiscal year at Dartmouth runs July through June. Appointments that begin sometime other than July 1 receive pro-rated vacation for that fiscal year.

INTEREST-FREE LOANS

Research Fellow's may borrow up to $2,000 interest free. This emergency loan is available due to a generous gift from the Gilman Foundation. The loan must be repaid within one (1) year, and once awarded there is a two (2) year waiting period before an employee can receive another loan. Applications and additional information are available at www.dartmouth.edu/~hrs/benefits/loans/index.html

TRAVEL ACCIDENT INSURANCE

As of the first day of employment, Research Fellow’s are insured for accidental death and dismemberment insurance with a life benefit of $750,000, while traveling on College business. Additionally, the College provides Supplemental Scheduled Air Business Travel Accidental Death and Dismemberment coverage with a life benefit of $750,000.

Please visit www.dartmouth.edu/~hrs/benefits/ for additional benefit information.

This Benefit Summary is not intended to be a summary plan description (SPD) as defined under ERISA law. For more information please see the certificate and SPD for each benefit plan. The College reserves the right to change these employee benefit plans and policies at its discretion. For more information, please call the Benefits Office at 603-646-3588.

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