Summary Information

For

Research Associate B*

*Appointments of at least 9 months each year, and at least half-time.
RESEARCH ASSOCIATE B
“Research Associate B’s” 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 Associate B’s are invited to attend a comprehensive orientation program at which they receive their benefit information and enrollment materials. It is important for the employee to give their 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 Associate B’s are eligible to enroll in the Standard benefit plans effective as of their appointment date. Medical, dental, life insurance, and retirement 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.

The Flexible Benefits Plan of Dartmouth
As a Research Associate B, the money spent on benefits is not considered taxable income by the IRS (some exceptions apply).

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.

SHORT-TERM DISABILITY
Research Associate B’s are eligible for up to twenty-six weeks of disability payments for a medically certified disability. This plan replaces salary at 100% for the first eight weeks of disability and 60% for weeks nine through twenty-six. Disabilities lasting longer than twenty-six weeks may be eligible for coverage under the Long-Term Disability plan elected.

HEALTH SAVINGS ACCOUNT (HSA)
may deposit up to the following 2015 limits:

- Up to $3,350 per individual plan
- Up to $6,650 per family plan
- Plus $1,000 catch-up for those who are age 55 as of December 31, 2015.
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Deposits are non-taxable income and may be saved or used for qualified medical expenses.

Available only for those individuals enrolled in a High Deductible Health Plan.

*Due to strict eligibility guidelines, employees interested in participating in the HSA plan are encouraged to consult with a tax professional prior to enrolling*

Research Associate B’s electing the Dartmouth HDHP, will receive an employer contribution to an HSA in the amount of $500 for those electing an individual plan or $1,000 for those electing a family tiered plan, regardless of whether you make a contribution. Contributions are pro-rated for part-time employees and those who become eligible for benefits mid-year.

Note: You must waive services at Dartmouth Health Connect to contribute to the HSA plan.

**SUPPLEMENTAL BENEFITS**

Research Associate B’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.

For more information, please refer to the Medical Plan Cost Estimator at [www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/](http://www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/)

**HEALTH BENEFITS COLLEGE CONTRIBUTION**

Under the Standard plans, Research Associate B’s 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 OAP 1 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 Associate B.

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).

**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](http://www.dartmouth.edu/~hrs/docs/scf_2015.pdf).
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VACATIONS

Research Associate B’s are given 14 calendar days of vacation to use in the 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.

RETIREMENT PLAN BENEFITS

Retirement plan benefits consist of two parts: College contributions made on an employee’s behalf under the 401(a) Defined Contribution Retirement Plan and contributions voluntarily made by the employee under a 403(b) Supplemental Retirement Account (SRA). Contributions are made on a pre-tax basis and will be taxed as income when withdrawn from the plan.

Retirement plan elections may be changed at any time without a qualifying event or change in status.

401(a) DEFINED CONTRIBUTION PLAN

Under this plan Dartmouth makes regular, per paycheck, contributions based on a percentage of salary and age:

- Age 21 through age 29 - 3%
- Age 30 through age 34 - 5%
- Age 35 through age 39 - 7%
- Age 40 and older - 9%

No contributions are required from the Research Associate. There are three investment companies in which to invest the contributions: TIAA-CREF, Fidelity, and Calvert. It is necessary to continue working at the College for three years to be vested in this plan. If employment ends before achieving three years of service, the balance in the plan will be forfeited.

403(b) SUPPLEMENTAL RETIREMENT ACCOUNT

Under the Supplemental Retirement Account (SRA), Research Associate B’s may make voluntary tax-deferred contributions to increase their retirement income. These contributions belong solely to the employee - no vesting schedule applies. The amount one can tax-defer is subject to annual IRS limits. Employees have three investment companies in which to invest the contributions: TIAA-CREF, Fidelity, and Calvert.

MATCH

Benefits-eligible employees hired on or after July 1, 2009 who contribute to a Supplemental Retirement Account (SRA) will receive a matching contribution to his or her 401(a) Defined Contribution Retirement Plan which will be proportionately distributed consistent with the employee’s designated 401(a) investment directions.

Dartmouth will match voluntary contributions during the first six years of benefits-eligible employment, up to a lifetime maximum of $3,000.

If employment ends before achieving three years of service, the balance in the plan will be forfeited.

INTEREST-FREE LOANS

Research Associate B’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.
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TRAVEL ACCIDENT INSURANCE

As of the first day of employment, Research Associate B’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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