Orientation Program
Once the Benefits Office receives notice of the appointment, 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 appointment. Absence of this information will delay an invitation to orientation.

Standard Benefits
Research Fellows can enroll in Standard Benefits effective as of appointment date. Medical, dental, and life insurance are not activated until the FlexOnline enrollment process is completed. The enrollment deadline is 30 days from hire, date of notification, or date of orientation (whichever gives the individual the most time).

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)
- Open Access High Deductible Plan
- Open Access Plan 1 (default)
- Open Access Plan 2

Dental (may elect one of the following):
- No coverage (default)
- Coverage in a comprehensive plan

Life Insurance (may 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 within the first 30 days of employment)

Health Benefits College Contribution:
The College provides a contribution for medical insurance, which can be used to purchase any of the medical plan options. The contribution amount is based on 96 percent of the cost of single
membership in the Open Access Plan 1, or if covering dependents, 81 percent of the two-person or family membership cost for this same plan. The contribution received under Standard Benefits, used to purchase the medical plan, is pro-rated for part-time appointments. Costs for medical coverage in excess of the contribution amount are paid by the Research Fellow. A contribution is not provided for dental or life insurance, and participation is voluntary. These costs are paid with contributions from your salary.

**Status Change Events**
The benefits you elect will remain in effect through December 31, 2014. 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 [http://www.dartmouth.edu/~hrs/forms/index.html](http://www.dartmouth.edu/~hrs/forms/index.html).

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

**Supplemental Benefits**
Research Fellows 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: [http://www.dartmouth.edu/~hrs/benefits/supplemental_benefits.html](http://www.dartmouth.edu/~hrs/benefits/supplemental_benefits.html) to learn more and enroll. CNA offers employees a Long Term Care plan. To learn more about this plan please visit [http://www.dartmouth.edu/~hrs/benefits/open_enrollment/#ltc](http://www.dartmouth.edu/~hrs/benefits/open_enrollment/#ltc).

**Interest-Free Loans**
Research Fellow employees may borrow up to $2,000 interest free. This 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 wait before an employee can receive another loan. Applications and additional information are available at [http://www.dartmouth.edu/~hrs/benefits/loans/index.html](http://www.dartmouth.edu/~hrs/benefits/loans/index.html)

Please visit [http://www.dartmouth.edu/~hrs/benefits/](http://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.*

*Updated September 2013*