Benefits Eligibility–Health & Welfare

Applies to: All employees

Policy Statement:
Regular employees are eligible for all benefits subject to the qualifying requirements of each plan. Salaried employees must be working at least part time, or 20 hours each week, and hourly employees must be in positions of at least nine consecutive months. Regular, benefits-eligible employees working less than full time receive pro-rated benefit credits according to their percentage of working full time.

Temporary employees, and regular employees working less than half time (or less than 20 hours) or less than nine months duration each year, are not benefits eligible but are eligible for workers’ compensation. They can also elect to participate in a Supplemental Retirement Account. In addition, regular employees who are not benefits eligible are covered under travel accident insurance.

Dependents
Certain benefit plans at the College provide coverage for family members of benefits-eligible employees. Family members include: spouses, children, step-children, same sex domestic partners, and children of same-sex domestic partners. The College intends same sex domestic partners to be treated in a manner fully equitable to married spouses in all aspects of College life, to the fullest extent permitted by law. The general rules and regulations governing benefits eligibility also apply to same sex domestic partners.

Information about benefits plans for all employees can be found at the following link: http://www.dartmouth.edu/~hrs/benefits/2011.html

Procedure:
The employee may add dependents to the insurance coverages upon original eligibility, during open enrollment, or when he or she has a qualifying status change. Same-sex partners must complete an Affidavit of Domestic Partnership Form, available in the Benefits Office and on the Benefits Office Web site. The form must be signed, notarized, and returned to the Benefits Office, or signed in the presence of a Benefits Office staff member, before it can be effective.

Newly hired or eligible employees must elect coverages within 30 days of their eligibility or otherwise they will be enrolled in default coverage. Newly eligible faculty and staff are invited to an initial orientation program to learn about their available benefit choices.
ERISA
An eligible employee participating in the benefits plans is entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants are entitled to: 1) receive information about a plan, 2) be informed of any exclusionary periods of coverage for preexisting conditions, 3) be provided information about all plans for which they are eligible, and 4) enjoy protection of certain employee rights. For questions about employee rights or employer duties under ERISA please contact the plan administrator or the Employee Benefits Security Administration. More detailed information about ERISA can be found at: http://www.dol.gov/ebsa/compliance_assistance.html

Documentation:
The Payroll Authorization Form is the vehicle by which employment status and benefits eligibility is identified and entered into the Human Resources Management System.

The Benefits Office Web site can be accessed at http://www.dartmouth.edu/~hrs/benefits/

The Affidavit of Domestic Partnership Form can be found at http://www.dartmouth.edu/~hrs/pdfs/domestic_partnership.pdf

Benefits summaries are located at http://www.dartmouth.edu/~hrs/benefits/2011.html

More information about ERISA can be found at http://www.dol.gov/dol/topic/health-plans/erisa.htm#doltopics