

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. Employees who are regularly scheduled to work at least half of the normal full-time schedule for their position for at least nine months each year are considered eligible for benefits at Dartmouth College. Regular, benefits-eligible employees working less than full time receive pro-rated benefits according to their percentage of working full time.

Temporary employees, and regular employees working less than half time 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.

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

Procedure:

The employee may add qualified dependents to the insurance coverages upon original eligibility, during open enrollment, or when he or she has a [qualifying life status change](#). Employees are presented a statement in the FlexOnline benefits enrollment system confirming the accuracy of the information entered regarding the added dependents.

Newly hired or eligible employees must elect coverages within 45 days of their eligibility or they will be enrolled in default coverage and will be unable to make changes until the next open enrollment period, unless they experience a qualifying life status change. Newly eligible employees 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

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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/>

Benefits summaries are located at

<http://www.dartmouth.edu/~hrs/benefits/>

More information about ERISA can be found at

<http://www.dol.gov/dol/topic/health-plans/erisa.htm#doltopics>