

DARTMOUTH COLLEGE

Dartflex/Retirement Benefits 2009

Enrollment Information Booklet

for

Faculty, Exempt and Non-Exempt Staff,
and IATSE Union Employees

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Election Options for 2009

This booklet provides an overview of the Dartflex and retirement benefit programs offered to eligible employees of Dartmouth College. It contains a summary of your benefit choices and includes important reminders, changes for 2009, and information about how to enroll online.

Your Choices

Open Enrollment is held once each fall. This gives you the opportunity to choose the benefits that are right for you and your family for the upcoming year. You can make elections or changes to the following options:

- Medical Insurance
- Dental Insurance
- Long-Term Disability
- Life Insurance
- Dependent Life Insurance
- Medical FSA
- Dependent Care FSA
- Long-Term Care
- Defined Contribution Retirement Plan
- Supplemental Retirement Account (SRA)

For More Information

The benefits you elect will remain in effect for the entire calendar year of 2009 unless you have a qualified change in family or employment status. You can find more information about Dartmouth's benefits at <http://www.dartmouth.edu/~hrs/benefits/>.

This booklet is not a Plan document. Instead, it is a summary of coverage and benefits under the Plans. Not every limitation or detail of any of the Plans is included in this booklet. Every attempt has been made to provide concise and accurate information. However, if there is a discrepancy between this booklet and the official Plan document for any of the Plans or the Certificate of Coverage issued by Anthem Blue Cross and Blue Shield of NH, Northeast Delta Dental, or MetLife Insurance Company, the Plan document or Certificate of Coverage shall control.

The College has a right to change or terminate these benefits at any time at its discretion. Change may be approved by the Board of Trustees (or its Executive Committee), the President of the College, Executive Vice President of the College, or by another official to whom one of these has delegated the amendment power. If you have questions about these or any Dartmouth College benefits, call the Benefits Office at 1-603-646-3588.

How to Enroll

Enrollment in six easy steps:

1. Review this booklet for important plan information.
2. Review the FlexOnline Guide.
3. Go to the Benefits home page at <http://www.dartmouth.edu/~hrs/benefits> then link to the FlexOnline page at <http://benefits.dartmouth.edu> or <https://secure10.aliquantSERVICE.net/dart/>.
4. Enter your Log ID and PIN (which for new users is the last four numbers of Social Security number).
5. Enter and confirm your elections.
6. Print your confirmation statement.

Other important points

Deadline: During Open Enrollment, you must go online and complete your enrollment by November 17, 2008. If you do not enroll online your 2008 elections will carry over and those amounts will apply for 2009, with the exception of the FSAs. The IRS requires that those contribution amounts be elected on an annual basis.

New Hire: If you are a new hire, you must elect benefits within thirty (30) days from your date of hire or attendance at Orientation or you will be enrolled in default coverage. Default coverage is: Indemnity medical plan, 50% coverage for long-term disability, \$5,000 of life insurance coverage, and the Fidelity Freedom Fund for your Defined Contribution Retirement Plan monies. If you have medical coverage elsewhere, you should elect “no coverage” or you will be defaulted into Dartmouth’s medical plan.

Address Changes: Anthem Blue Cross and Blue Shield of New Hampshire and Northeast Delta Dental receive your address electronically from Dartmouth College. If your address changes, please notify the Dartmouth Payroll Office by calling 603-646-2697 or by email at Dartmouth.payroll@dartmouth.edu.

To change your address with the Investment Companies, contact them directly at their toll-free number.

Dependent Student: If you have a dependent that has reached the age of 19 and is enrolled full-time in an accredited college (twelve credits per semester), you must complete a Student Recertification online each year during Open Enrollment. If you do not recertify the student, coverage will automatically end effective December 31, 2008.

If your dependent graduates or discontinues student status, you must contact the Benefits Office. An extension of coverage via COBRA will be available at that time.

Notes of Interest

Dependent Certification

You must re-enroll dependents each year in order for coverage to continue into the coming year.

- Medical Insurance and Dependent Life Insurance: You may enroll a qualified dependent child between the ages of 19 and 25 who is enrolled full-time in an accredited secondary school, college, or university. You must certify student status each year in order for coverage to continue into the next calendar year.
- Dental Insurance: You may enroll a qualified dependent child between the ages of 19 and 26.

Flexible Spending Accounts

You must make new FSA (Medical and Dependent Care) elections during each annual Open Enrollment period. If you do not re-enroll, your FSA elections will terminate on December 31, 2008.

Last year, you received a debit card for the medical flexible spending account. Please remember to keep your debit card because future medical FSA elections will be added to that card. It is also important that you hold on to receipts because Crosby Benefits may ask you to substantiate the eligibility of the expense. For those not interested in using the debit card option, you may still request direct reimbursement with Crosby Benefits using the paper form.

Frequently Asked Questions

Refer to http://www.dartmouth.edu/~hrs/pdfs/benefits_faq.pdf for answers to frequently asked benefits related questions.

Your Benefit Options

Levels of Coverage. You may choose individual, two-person, or family coverage for medical, dental, or dependent life insurance. Two-person or family coverage includes your spouse/civil union partner, same-sex domestic partner, and unmarried dependent children up to age 19 or up to age 25 if full-time students (age 26 for dental). Please refer to the Summary Plan Description for further details regarding eligible dependents and the tax implications of domestic partner coverage.

Medical

Dartmouth offers three different health plan choices covering medical needs ranging from catastrophic to preventive and routine care. You may elect the Indemnity plan; Preferred Blue, a Preferred Provider Organization (PPO) plan; or Blue Choice, a Point of Service (POS) managed care plan. See www.dartmouth.edu/~hrs/pdfs/anthemcomparison09.pdf. All plans are administered by Anthem Blue Cross and Blue Shield of New Hampshire. The customer service line for Anthem is 1-800-437-9282, or you may visit their website at www.anthem.com.

Three Medical Plans

Indemnity

Preferred Blue (PPO)

Blue Choice (POS)

Dental

Northeast Delta Dental offers preventive coverage at 100%, restorative at 80%, and prosthodontics at 50%. The maximum annual coverage is \$2,000 for each member. The plan does not provide coverage for orthodontia. For a list of providers, visit the Delta website at www.nedelta.com, or contact customer service at 1-800-832-5700.

Long-Term Disability

Dartmouth College covers 50% of pay replacement protection at no cost to you. You may elect additional coverage in the amounts of 60% or 70%. As a new hire, you may elect any level of coverage. During Open Enrollment you may increase your coverage by increments of 10 (e.g. 50% to 60%, 60% to 70%) up to the ultimate maximum of 70%.

Life Insurance

The College automatically provides you with \$5,000 of life insurance coverage. You have additional options of up to five times your annual salary, not to exceed \$1,000,000. The College also provides Accidental Death and Dismemberment coverage equal to your life insurance coverage up to \$250,000. The first time you elect life insurance at Dartmouth College, you are not required to provide information about your health for any amount of coverage up to 2.5 times annual salary, unless 2.5 times your salary is \$500,000 or greater. If you elect more than 2.5 times your annual salary or if you wish to increase your coverage amount during Open Enrollment, you must complete a Statement of Health and mail it directly to MetLife Insurance Company. The coverage change will become effective when we receive an approval notice from MetLife.

The rates for life insurance are listed below. Up to 2.5 times annual salary are based on a flat group rate of .112 per thousand per month. Optional life rates for amounts above 2.5 times salary are shown on the following table.

Age	Mo. Rate/\$1K
Less than age 45	\$0.030
45-49	\$0.044
50-54	\$0.080
55-59	\$0.122
60-64	\$0.195
65-69	\$0.648
70+	\$1.05

Dependent Life

A Statement of Health is not required for dependent coverage. The coverage amounts are \$25,000 for spouse or same-sex domestic partner and \$10,000 for each child. Note that there are imputed income tax implications for this election. Please refer to the Summary Plan Description for details.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow you to pay for uninsured medical or dependent care (children under the age of 13 or elderly parents who are your legal dependents) expenses with pre-tax dollars. Each eligible employee may sign up for a Medical FSA or Dependent Care FSA during the Open Enrollment period (or after a qualifying change of status). Eligible employees who are hired after the beginning of a plan year may elect to participate within a specified time period. Please note that expenses incurred prior to the date of enrollment are not eligible for reimbursement.

The Flexible Spending Accounts are a calendar year benefit beginning in January and ending in December. For the Medical FSA, Dartmouth extends a “grace period” allowing **you to have until March 15 of the following year to incur claims for the previous plan year.** During the grace period, January 1, 2009 through March 15, 2009, funds for the previous plan year will be exhausted before the new plan year elected funds are used to pay for qualifying expenses. Once the grace period is over, March 15, 2009, only the current year elected funds will be available to pay for qualifying expenses.

The Dependent Care FSA may be used to pay the costs of eligible day care expenses. Eligible expenses are only for **children under age 13 or other dependents whom are disabled** and incapable of caring for

themselves. Your Dependent Care FSA will remain open for three months after the end of a plan year to reimburse expenses incurred late in the year.

Federal law requires that any amount left in a FSA at the end of the three-month claims carryover period be forfeited. **Any money remaining in your account for which claims are not filed by March 31 of the following year will be forfeited, as per IRS regulations.** Therefore, please estimate your 2009 expenses carefully. For a list of eligible expenses please visit the Crosby Benefits website at www.crosbybenefits.com.

Additional Benefit for Non-Exempt Staff

For Non-Exempt full-time staff Dartmouth contributes \$250 to a Medical FSA account annually, regardless of whether you make a voluntary contribution. Part-time employee and new hire contributions are prorated. All Medical FSA rules stated above apply to this account.

Long-Term Care

Outside of the Dartflex plan, Dartmouth College offers access to Long-Term Care coverage through CNA Insurance Company. This coverage is available at group rates and is paid for through post-tax payroll deductions. If you are interested in learning more about this plan or wish to apply, please call CNA at 1-800-528-4582 for an information packet. New hires may enroll without a Medical History Statement within 30 days of hire or notification of eligibility. You may also enroll your spouse/civil union partner, same sex domestic partner, parents, parents-in-law, grandparents, and grandparents-in-law with the required Medical History Statement. This is a portable plan.

Medical Plans

Indemnity Plan

An Indemnity Medical Plan is a fee-for-service plan in which subscribers are responsible for paying a deductible for medical expenses. When the out-of-pocket maximum is reached, this plan pays covered expenses at 100% up to the Maximum Allowable Benefit (MAB). Please note that mental health and substance abuse treatment have a coinsurance of 20% once the deductible is reached. The \$1,500 deductible is an accumulation of the MAB for eligible expenses.

Important Features

Maximum Allowable Benefit (MAB) – Medical claims covered by the plan are paid according to the Maximum Allowable Benefit, determined by Anthem Blue Cross and Blue Shield of NH (Anthem BCBSNH). When services are received outside the state of New Hampshire network, Anthem BCBSNH will use the Maximum Allowable Benefit of that state’s Blue Cross organization to determine the appropriate payment.

Participating Provider – Subscribers are protected from paying charges over and above

the MAB when they receive services from a participating provider. For up-to-date information on participating providers, call Anthem BCBSNH at 1-800-437-9282 or visit their website at: www.anthem.com.

Three Month Carry Over of Deductible – Medical expenses incurred in the last three months of a calendar year (October, November, December) which were applied toward the covered member’s Indemnity plan deductible, will also count toward that member’s deductible in the following calendar year.

Mental Health and Substance Abuse Treatment – Unlike other covered expenses, covered mental health and substance abuse treatment is paid at 20% coinsurance of MAB after members have met their deductible. There is no out-of-pocket maximum for these expenses.

Prescription Drugs – Prescription drugs are covered the same as any other eligible expense and are processed by WellPoint NetRx. You pay the full cost of your prescription up front and are reimbursed the MAB by Anthem BCBSNH after you have met your deductible.

INDEMNITY MEDICAL PLAN				
Medical Plan	Amount of Deductible	Co-insurance (% paid by subscriber)	Annual Out-of-Pocket Maximum	Prescription Drug
Indemnity	\$1,500 individual \$3,000 two-person or family	N/A*	\$1,500 individual \$3,000 two-person or family	Must pay up front for prescription drugs at pharmacy and request reimbursement from Anthem
*The coinsurance amount is 20% for mental health and substance abuse treatment after you have met your annual Out-of-Pocket maximum.				

Preferred Blue (PPO)

Preferred Blue is a Preferred Provider Organization (PPO). The PPO is similar to an Indemnity plan in that participants coordinate their own care and are not required to get a referral from a primary care physician (PCP). The PPO allows access to a national network of doctors, hospitals, and other care providers.

Important Features

Maximum Allowable Benefit – Services are covered up to the Maximum Allowable Benefit (MAB). Network providers agree to accept the MAB as payment in full. However, if you receive services from an Out-of-Network provider, it is your responsibility to pay the difference between the MAB and the provider's charge.

Referrals – The PPO plan offers members the ability to see any specialty In-Network physician without a referral from a PCP.

In-Network – Those providers who participate in the health benefit plan's provider network. A PPO requires members to use In-Network participating providers to receive the highest reimbursement.

Out-of-Network – Refers to providers who do not participate with the health benefit plan. PPO members may go Out-of-Network but will likely be responsible for some additional costs.

Mental Health and Substance Abuse

Services – To receive In-Network benefits for these services, you must call Anthem Behavioral Health at 1-800-228-5975. They will refer you to a network provider. If you choose to receive mental health or substance abuse treatment services from a non-Anthem Behavioral Health network provider, those services will be Out-of-Network. You will still be required to call Anthem Behavioral Health for pre-certification of services.

Prescription Drugs – The cost of prescription drugs is \$5 for generic, \$15 for formulary brand, or \$30 for non-formulary brand. You may also obtain a 90-day supply at these rates by placing a mail order with WellPoint NetRx. Call 1-800-962-8192.

Routine Eye Exam – Preferred Blue provides coverage for one routine eye exam per year for each member 18 years old or younger and one exam every two years for members 19 years old or older.

Fitness Incentive – A Preferred Blue subscriber may receive up to \$200 reimbursement for the cost of joining a participating health club. Proof of exercise is required. For details call 1-800-437-9282.

Covered Services	Preferred® Blue (PPO)	
	In-Network	Out-of-Network
Physician Services Office visit, specialist visit, physical exam, routine GYN visit, well child office visit (2 years and older) Well baby office visit (under 2 years old)	\$15 copay per visit	\$500 deductible No more than \$1,500 per family each year 20% coinsurance No more than \$1,000 per member each year, no more than \$3,000 per family per calendar year Some out-of-network benefits are subject to precertification requirements. Refer to your Subscriber Certificate for details Annual out-of-pocket, maximum \$1,500 per individual \$4,500 per family
Childhood immunizations	You pay \$0	
Medical Services Medical exam, injections (including allergy injections) Lab, X-ray and ultrasound	\$15 per visit Covered in full	
Outpatient Services Physician and professional services, surgery, anesthesia, delivery of baby Inpatient Hospital Services Semi-private room and board Physician in-hospital care, maternity care, surgery, anesthesia, lab, X-ray, CT scan, MRI, medical supplies, medication and physical, occupational and speech therapy	Subject to: \$250 deductible per member, no more than \$750 per family per calendar year Covered at 100% after the deductible is met	
Skilled Nursing Facility and Physical Rehabilitation Facility (100 days per member per calendar year for each**)	You pay \$0	
Hospice Services	You pay \$0	
Home Health Services Subject to medical necessity	You pay \$50	
Physical, Occupational and Speech Therapy (Combined \$5,000 per member per calendar year**)	\$15 copay per visit	
Emergency Room	You pay \$75 (You pay \$0 if admitted)	
Ambulance (subject to medical necessity)	Deductible/Coinsurance	
Chiropractic Services (Maximum of 20 visits per year**)	You pay \$15	Subject to deductible and coinsurance
Inpatient Mental Health & Substance Abuse Services*	Subject to deductible and coinsurance	Subject to deductible and coinsurance
Outpatient Mental Health & Substance Abuse Services*	You pay \$15 when arranged through ABH	Subject to deductible and coinsurance
Prescription Drug	Mail order benefits available for 90 day supply at co-payment listed below	
	<u>30 Day Supply Co-payment</u> \$5 Generic \$15 Formulary Brand \$30 Non-Formulary Brand	
Vision Care	\$15 copay	\$15 copay
Maximum Lifetime Benefit	unlimited	
Fitness Reimbursement	up to \$200 per family per year	

* Care is arranged through Anthem Behavioral Health (ABH) by calling 1-800-228-5975

** PPO Only

This chart is intended for summary purposes only. Please refer to your Subscriber Certificate for details.

Blue Choice

Blue Choice is a managed care, Point of Service (POS) plan. If you elect Blue Choice, you must select a Primary Care Physician for you and your dependent(s) in order to receive network benefits. The Blue Choice chart outlines the benefits available to you in this plan. The network for Blue Choice is comprised of NH and VT based providers.

Important Features

Primary Care Physician (PCP) – If you elect Blue Choice, you must call Anthem Blue Cross and Blue Shield within 30 days of enrollment to choose a Primary Care Physician (PCP) for you and any family members covered under the plan. To choose your PCP or to find out about In-Network physicians, call 1-800-437-9282 or visit www.anthem.com.

Mental Health and Substance Abuse Services – To receive benefits arranged by your Primary Care Provider, you must call Anthem Behavioral Health at 1-800-228-5975.

They will refer you to a network provider. You are not required to consult your PCP for these services. If you choose to receive substance abuse treatment or mental health services from a non-Anthem Behavioral Health provider, these services are covered Out-of-Network. You are still required to call Anthem Behavioral Health for pre-certification of services.

Providers outside the network are subject to Maximum Allowable Benefit (MAB).

Prescription Drugs – The cost of prescription drugs is \$5 for generic, \$15 for formulary brand, or \$30 for non-formulary brand. You may also obtain a 90-day supply at these rates by placing a mail order with WellPoint NetRx. Call 1-800-962-8192.

Annual Eye Exam – Blue Choice provides for one annual eye exam from a network provider, subject to the \$10 office visit co-payment, and a \$40 reimbursement toward frames, lenses, and contacts prescribed in conjunction with the eye exam.

Fitness Incentive – A Blue Choice subscriber may receive up to \$200 reimbursement for the cost of joining a participating health club. Proof of exercise is required. For details call 1-800-437-9282.

Covered Services	BlueChoice [®] + (POS)			
	In-Network		Out-of Network	
	What you pay when your PCP provides/arranges your care	What you pay when you receive care from a BlueChoice Specialist without a referral from your PCP		
Physician Services Office visit, specialist visit, physical exam, well child office visit (2 years and older) Well baby office visit (under 2 years old)	\$10 copay per visit	\$25 copay per visit	\$300 deductible No more than \$900 per family each year 20% coinsurance No more than \$1,200 per member each year Some self referred benefits are subject to precertification requirements. Refer to your Subscriber Certificate for details. Individual out-of-pocket \$1,500 Family out-of-pocket, per year \$4,500	
Routine Gyn Visit**	You pay \$0	You pay \$0		
Childhood immunizations	You pay \$0	You pay \$10		
Other physician services, surgical services, inpatient medical care, diagnostic testing, lab, x-ray, maternity care	You pay \$0	\$150 deductible No more than \$450 per family each year 20% coinsurance No more than \$900 per member each year Individual out-of-pocket \$1,050 Family out-of-pocket, per year \$3,150		
Outpatient Services	You pay \$0			
Inpatient Hospital Services	You pay \$0			
Skilled Nursing Facility and Rehabilitation (100 days per member per calendar year)	You pay \$0			
Hospice Services	You pay \$0			
Home Health Services Subject to medical necessity	You pay \$0			
Physical and Occupational Therapy (Combined \$5,000 per member per calendar year)	You pay \$0			
Speech Therapy (\$5,000 per member per calendar year)	You pay \$0			
Emergency Room	You pay \$50 (\$0 if admitted)			\$50 copay — (\$0 if admitted)
Ambulance (subject to medical necessity)	You pay \$0			You pay \$0
Chiropractic Services** (Maximum of 20 visits per year)	N/A	You pay \$10		
Inpatient Mental Health & Substance Abuse Services*	You pay \$0 when arranged through ABH	N/A		
Outpatient Mental Health & Substance Abuse Services*	You pay \$10 when arranged through ABH			
Prescription Drug	Mail order benefits available for 90 day supply at co-payment listed below			
	30 Day Supply Co-Payment \$5 Generic \$15 Formulary Brand \$30 Non-Formulary Brand			
Vision Care**	Annual exam for adults and children. \$40 reimbursement toward eyewear.			
Maximum Lifetime Benefit	Unlimited			
Fitness Reimbursement	Up to \$200 per family, per year			

* Care is arranged through Anthem Behavioral Health (ABH) by calling 1-800-228-5975

** No Primary Care Physician referral needed.

This chart is intended for summary purposes only. Please refer to your Subscriber Certificate for details.

Dental Plan

Northeast Delta Dental offers preventive coverage at 100%, restorative at 80%, and prosthodontics at 50%. Annual coverage is up to \$2,000 for each member. The plan does not provide coverage for orthodontia. For a list of providers, visit www.nedelta.com or call 1-800-832-5700.

Important Features

This plan does not have a deductible. There is no waiting period for coverage. Benefits are paid at a co-insurance amount, based on the “Usual, Reasonable, and Customary” (UCR) charge established by Northeast Delta Dental.

When members go to a dentist in the Northeast Delta Dental network, they are protected from paying any amount over and above the “Usual, Reasonable, and Customary” charge. To find out if a dentist is in the Northeast Delta Dental network, visit www.nedelta.com or call your dentist’s office.

PREMIER DENTAL PLAN			
Dental Services	Amount Covered by Insurance	Your Cost	Annual Maximum
Diagnostic/Preventative care	100%	0%	\$2,000 total per person per calendar year
Basic Restorative care	80%	20%	
Major Restorative/ Prosthodontics	50%	50%	
Orthodontia	no coverage		

DENTAL COST			
	Single	Two Person	Family
ANNUAL	\$605.28	\$1,076.40	\$1,853.76
MONTHLY	\$50.44	\$89.70	\$154.48
BI-WEEKLY	\$25.22	\$44.85	\$77.24

PURCHASING YOUR BENEFITS

College contribution: Your Dollar Allowance is the College’s contribution toward your insurance benefits. This amount is based on your full-time equivalent (FTE) and your annual salary. Your allowance is calculated and shown on your online worksheet. Use the Dartflex Dollar Allowance according to the level of coverage you are electing (no coverage, single, two-person, or family).

Calculate your costs: Subtract your Dollar Allowance from the Medical Plan Price.

Your final costs: This is your out-of-pocket cost (or refund, if applicable). If the cost exceeds the credit, you will have a payroll deduction. If the credit exceeds the cost, you could receive a refund of up to \$800 post-tax annually. This will be issued on a per pay period basis of \$66.67 monthly or \$33.33 biweekly. New hires, part-time employees and employees with less than 12 months of service receive a prorated amount.

ANNUAL MEDICAL PLAN PRICES			
	\$1500/\$3000 Deductible	Preferred Blue	Blue Choice
Single	\$6,381.00	\$6,780.00	\$6,628.32
Two-person	\$12,761.88	\$13,559.52	\$13,293.84
Family	\$17,228.64	\$18,305.52	\$17,946.84
MONTHLY MEDICAL PLAN PRICES			
	\$1500/\$3000 Deductible	Preferred Blue	Blue Choice
Single	\$531.75	\$565.00	\$552.36
Two-person	\$1,063.49	\$1,129.96	\$1,107.82
Family	\$1,435.72	\$1,525.46	\$1,495.57
BI-WEEKLY MEDICAL PLAN PRICES			
	\$1500/\$3000 Deductible	Preferred Blue	Blue Choice
Single	\$265.88	\$282.50	\$276.18
Two-person	\$531.75	\$564.98	\$553.91
Family	\$717.86	\$762.73	\$747.79

ANNUAL COLLEGE CONTRIBUTION (DOLLAR ALLOWANCE)				
Annual Salary	No Coverage	One-Person Coverage	Two-Person Coverage	Family Coverage
\$20,000 or Less	\$800.00	\$6,479.19	\$12,762.04	\$17,228.95
\$21,000 to \$59,000	\$800.00	\$6,479.19 minus \$18.56 per \$1,000 over \$20,000	\$12,762.04 minus \$90.40 per \$1,000 over \$20,000	\$17,228.95 minus \$122.04 per \$1,000 over \$20,000
\$60,000 or More	\$800.00	\$5,736.82	\$9,146.13	\$12,347.41

RETIREMENT PLANS

Introduction

Dartmouth contributes to either a Defined Contribution or Defined Benefit plan on your behalf. Only the College may make contributions to this account. In addition, you may voluntarily contribute to a Supplemental Retirement Account (SRA).

Participants in the Defined Contribution and Supplemental Retirement Accounts (SRA) direct where the contributions are invested from among three Investment Companies: Calvert, Fidelity, and TIAA-CREF. Each of these companies offers a variety of investment options designed to meet your individual investment needs.

Defined Contribution Retirement Plan

Eligibility

- *403(b) Defined Contribution Plan for Dartmouth College Faculty and Staff.* Employees who are classified as faculty members and exempt staff, hired before January 1, 1989. Employees participating in this plan were grandfathered when the 401(a) Defined Contribution Plan was established in 1989.
- *401(a) Defined Contribution Plan for Dartmouth College Faculty and Staff.* Employees who are classified as benefits eligible, with the exception of employees grandfathered in the 403(b) plan, grandfathered in the Defined Benefit retirement plan, or employees classified as Research Fellows.

Refer to the Summary Plan Description for further information on eligibility.

Contributions

Dartmouth makes regular contributions on the participant's behalf. The contribution amount is based on base salary and increases with age.

Age	Percentage of Base Salary
21 – 29	3%
30 – 34	5%
35 and older	10%

Increases are effective the first pay period after your birthday.

Defined Benefit Retirement Plan

The Defined Benefit retirement plan was designed to provide you with monthly benefits. Dartmouth makes contributions based on your earnings.

Eligibility

Effective January 1, 2006, this plan only covers eligible grandfathered employees.

Refer to the Summary Plan Description for further information on eligibility.

Vesting

Vesting means ownership of the monies Dartmouth contributed to your retirement account. Participants become fully vested after three years of regular employment at Dartmouth. Participants terminating employment with less than three years of service will forfeit the Dartmouth contribution. If a participant is re-employed before six years have elapsed, the amount forfeited will be reinstated.

In addition, a participant is fully vested at all times on or after attaining age 65, or upon permanent disability, regardless of years of employment.

Supplemental Retirement Account (SRA)

All employees are eligible to participate in this tax-deferred retirement plan. You do not pay income taxes on the contributions or earnings until you begin withdrawing money from your account. Participation in this plan is voluntary but highly recommended.

Contribution Amounts

- **Minimum Amount.** The minimum amount you can contribute to a SRA is \$16 per month or \$192 per year.
- **Maximum Voluntary Pre-Tax Contributions.** You may contribute the lesser of 100% of pay or a fixed amount determined by the IRS each year. Your 2009 contribution limit is reflected on your personal enrollment page on the FlexOnline system found at <http://benefits.dartmouth.edu> under “Retirement Elections”.
- **Age 50+ Catch-Up Contributions.** If you are age 50 or older before the end of 2008, you may make an additional “catch-up” contribution to your SRA. The “catch-up” amount is determined by the IRS each year.
- **15-Year Special Catch-Up.** You may be eligible to make an additional contribution called a “15 Year Special Catch-Up” if you have 15 or more years of service at Dartmouth. If you are eligible, this Special Catch-Up amount will be displayed on your Retirement Plan Elections page on the FlexOnline enrollment.

Contributions Outside the Dartmouth Plan

The contribution limits described here consider only your pay and contributions related to your employment at Dartmouth. **If you actively contribute to retirement accounts of another employer, please be aware that the legal contribution limits remain the same regardless of how many plans you aggregate. It is your responsibility to ensure your own legal compliance. It is also your responsibility to notify the Benefits Office if you have additional retirements account(s) contributions with which your Dartmouth SRA contributions must aggregate.**

Investing Your Contributions

Investment Companies. You may invest your SRA funds in annuities and custodial accounts issued or maintained by one or more of the following:

Calvert
4550 Montgomery Avenue
Suite 1000N
Bethesda, MD 20814
1-800-368-2745
www.calvert.com

Fidelity Retirement Investments
P.O. Box 770002
Cincinnati, OH 45277-0090
1-800-343-0860
www.fidelity.com/atwork

TIAA-CREF
730 Third Avenue
New York, NY 10017
1-800-842-2776
www.tiaa-cref.org

You decide where to invest from among fund options offered by each of these companies. **Dartmouth and the Plan Administrator are not responsible for your investment choices or the investment results achieved.** For guidance on investment options, contact the investment companies directly.

You may also schedule a private on-campus consultation with an investment company representative during one of their regular visits. To schedule a meeting with the Calvert representative, call 1-800-327-2109 ext. 6 or visit www.calvert.com/saveatworkmeetcalvert.html; with the Fidelity representative, call 1-800-642-7131 or visit www.fidelity.com/atwork/reservations; or with the TIAA-CREF representative, call 1-603-653-5142 or log on to www.tiaa-cref.org/moc.

Changing Investments

You may reallocate your investments within the same company or transfer them to one of the other two investment companies.

- **New Contributions.** Once you have enrolled in a retirement plan, you may redirect contributions to each of the different investment companies at any time. You'll need to complete a new online election at <http://benefits.dartmouth.edu>. The change will be effective the next appropriate pay cycle.
- **Transferring Investments Among Options in the Same Investment Company.** To reallocate existing contributions, you must contact the investment company directly.
- **Transferring to a Different Investment Company.** Contact the Benefits Office for information on how to transfer existing contributions to one of the other investment companies.

Your Elections

1. Review this booklet for important plan information and changes.
2. Log on to FlexOnline at <http://benefits.dartmouth.edu> and click on Retirement Elections to complete your election. If you are opening a new account with a different investment company, make sure you complete the appropriate online new account application.

Dartmouth College's Defined Contribution Plan Comparison Summary

Questions	Calvert	Fidelity	TIAA-CREF
<p>What are the investment options?</p>	<p>Offers socially responsible portfolios, plus two non-screened funds consisting of:</p> <p>Growth & Income Fund</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Balanced Portfolio <p>Growth Funds</p> <ul style="list-style-type: none"> • Calvert Large Cap Growth Fund • Calvert Social Investment Fund -Equity Portfolio • Calvert Capital Accumulation Fund • Calvert New Vision Small Cap <p>International Funds</p> <ul style="list-style-type: none"> • Calvert World Values Equity Fund • Calvert Global Alternative Energy Fund <p>Fixed Income (Bond) Funds</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Bond Portfolio • Calvert Income Fund <p>Money Market Funds</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Market Portfolio • Calvert First Government Money Market Fund <p>Indexed Fund</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund (CSIF) • Calvert Social Index Fund 	<p>For a complete list of funds available, call Fidelity. Some of Fidelity's most popular funds are:</p> <p>Growth and Income Funds</p> <ul style="list-style-type: none"> • Fidelity Puritan Fund • Fidelity Equity-Income Fund <p>Growth Funds</p> <ul style="list-style-type: none"> • Fidelity Retirement Growth Fund • Fidelity Magellan Fund • Fidelity Capital Appreciation Fund <p>Fixed Income (Bond) Funds</p> <ul style="list-style-type: none"> • Fidelity Capital & Income Fund • Fidelity Intermediate Bond Fund <p>Specialty Funds</p> <ul style="list-style-type: none"> • Fidelity Select Funds <p>International Funds</p> <ul style="list-style-type: none"> • Fidelity Overseas Fund <p>Money Market Funds</p> <ul style="list-style-type: none"> • Fidelity Cash Reserves Fund • U.S. Government Reserves Fund <p>Asset Allocation Fund</p> <ul style="list-style-type: none"> • Fidelity Asset Manager Fund 	<p>Access www.tiaa-cref.org/dartmouth using their path. Investment choices for a complete listing of available investment options.</p> <p>Guaranteed TIAA TRADITIONAL - Fixed dollar annuity that guarantees a return of principal and a specified rate of interest. In addition, there is an opportunity for growth through dividends, which have been declared for the last 45 years.</p> <p>Equity Funds (including):</p> <p>Total Stock Market Funds</p> <ul style="list-style-type: none"> • CREF Stock (80% US / 20% Foreign) • Equity Index (Russell 3000) <p>Large Cap</p> <ul style="list-style-type: none"> • Large Cap Value • CREF Growth <p>Mid Cap</p> <ul style="list-style-type: none"> • Mid Cap Value • Mid Cap Growth <p>Small Cap</p> <ul style="list-style-type: none"> • Small Cap Equity <p>International</p> <ul style="list-style-type: none"> • CREF Global • International Equity <p>Socially Responsible</p> <ul style="list-style-type: none"> • CREF Social Choice (Balanced Fund) • Social Choice Equity <p>Real Estate</p> <ul style="list-style-type: none"> • TIAA Real Estate Fund (primarily real estate) • TIAA Real Estate Securities (real estate equities) <p>Fixed Income</p> <ul style="list-style-type: none"> • CREF Bond Market • CREF Inflation Linked Bond (TIPS)
<p>Are there any front-end load charges?</p>	<p>No</p>	<p>No</p>	<p>No</p>
<p>Are there any maintenance charges?</p>	<p>No</p>	<p>Yes, varies subject to plan assets.</p>	<p>No</p>
<p>Are there any management fees?</p>	<p>Yes, please refer to the prospectus.</p>	<p>Yes, please refer to the prospectus.</p>	<p>Yes, please refer to the prospectus.</p>
<p>Can I transfer money to another company in the Dartmouth Retirement Plan?</p>	<p>Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.</p>	<p>Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.</p>	<p>Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.</p>
<ul style="list-style-type: none"> • Is there a minimum amount for such a transfer? 	<p>No</p>	<p>No</p>	<p>Yes, \$1,000 or account balance, if less (restrictions apply to TIAA Traditional).</p>
<ul style="list-style-type: none"> • Is there a maximum amount for such a transfer? 	<p>No</p>	<p>No</p>	<p>No</p>
<ul style="list-style-type: none"> • Are there any charges or fees for such a transfer? 	<p>No</p>	<p>No</p>	<p>No</p>
<p>Can I transfer funds within this company?</p>	<p>Yes, via internet or phoning Calvert.</p>	<p>Yes, via internet or phoning Fidelity.</p>	<p>Yes, via internet or phoning TIAA-CREF.</p>
<ul style="list-style-type: none"> • Is there a minimum amount for such a transfer? 	<p>No</p>	<p>Yes, \$250 or account balance, if less.</p>	<p>Yes, \$1,000 or account balance, if less (restrictions only apply to TIAA Traditional).</p>
<ul style="list-style-type: none"> • Is there a maximum amount for such a transfer? 	<p>No</p>	<p>No</p>	<p>No</p>
<ul style="list-style-type: none"> • Are there any charges/fees etc.? 	<p>No</p>	<p>Yes, for exchanges between select portfolios and some short-term redemptions.</p>	<p>No</p>
<p>When can I start an annuity?</p>	<p>Anytime</p>	<p>Anytime</p>	<p>Anytime</p>
<p>When do I receive a statement of my account?</p>	<p>Quarterly</p>	<p>Quarterly</p>	<p>Quarterly</p>
<p>What happens to my investment if I leave Dartmouth?</p>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax.</p>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax.</p>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax.</p>
<ul style="list-style-type: none"> • Can I cash in and pay applicable taxes? 	<p>Yes, subject to federal requirements.</p>	<p>Yes, subject to federal requirements.</p>	<p>Yes, subject to federal requirements.</p>
<ul style="list-style-type: none"> • Can I leave the money on deposit? 	<p>Yes, for further information, contact your tax advisor.</p>	<p>Yes, for further information, contact your tax advisor.</p>	<p>Yes, for further information, contact your tax advisor.</p>
<ul style="list-style-type: none"> • Can I roll over the money to another retirement investment? 	<p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, if transferee (receiving company) will accept transfer.</p>
<ul style="list-style-type: none"> • Can I transfer money to another company in the SRA program? 	<p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, if transferee (receiving company) will accept transfer.</p>

This chart summarizes certain administrative facts about the funds available, but it is not a prospectus or official statement about any fund. You should read the fund prospectus before making your selection.

Dartmouth Supplemental Retirement Accounts (SRA) Comparison Summary

Questions	Calvert	Fidelity	TIAA-CREF
<p>What are the investment options?</p>	<p>Offers socially responsible portfolios, plus two non-screened funds consisting of:</p> <p>Growth & Income Fund</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Balanced Portfolio <p>Growth Funds</p> <ul style="list-style-type: none"> • Calvert Large Cap Growth Fund • Calvert Social Investment Fund -Equity Portfolio • Calvert Capital Accumulation Fund • Calvert New Vision Small Cap <p>International Funds</p> <ul style="list-style-type: none"> • Calvert World Values Equity Fund • Calvert Global Alternative Energy Fund <p>Fixed Income (Bond) Funds</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Bond Portfolio • Calvert Income Fund <p>Money Market Funds</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund -Market Portfolio • Calvert First Government Money Market Fund <p>Indexed Fund</p> <ul style="list-style-type: none"> • Calvert Social Investment Fund (CSIF) • Calvert Social Index Fund 	<p>For a complete list of funds available, call Fidelity. Some of Fidelity's most popular funds are:</p> <p>Growth and Income Funds</p> <ul style="list-style-type: none"> • Fidelity Puritan Fund • Fidelity Equity-Income Fund <p>Growth Funds</p> <ul style="list-style-type: none"> • Fidelity Retirement Growth Fund • Fidelity Magellan Fund • Fidelity Capital Appreciation Fund <p>Fixed Income (Bond) Funds</p> <ul style="list-style-type: none"> • Fidelity Capital & Income Fund • Fidelity Intermediate Bond Fund <p>Specialty Funds</p> <ul style="list-style-type: none"> • Fidelity Select Funds <p>International Funds</p> <ul style="list-style-type: none"> • Fidelity Overseas Fund <p>Money Market Funds</p> <ul style="list-style-type: none"> • Fidelity Cash Reserves Fund • U.S. Government Reserves Fund <p>Asset Allocation Fund</p> <ul style="list-style-type: none"> • Fidelity Asset Manager Fund 	<p>Access www.tiaa-cref.org/dartmouth using their path. Investment choices for a complete listing of available investment options.</p> <p>Guaranteed TIAA TRADITIONAL - Fixed dollar annuity that guarantees a return of principal and a specified rate of interest. In addition, there is an opportunity for growth through dividends, which have been declared for the last 45 years.</p> <p>Equity Funds (including):</p> <p>Total Stock Market Funds</p> <ul style="list-style-type: none"> • CREF Stock (80% US/20% Foreign) • Equity Index (Russell 3000) <p>Large Cap</p> <ul style="list-style-type: none"> • Large Cap Value • CREF Growth <p>Mid Cap</p> <ul style="list-style-type: none"> • Mid Cap Value • Mid Cap Growth <p>Small Cap</p> <ul style="list-style-type: none"> • Small Cap Equity <p>International</p> <ul style="list-style-type: none"> • CREF Global • International Equity <p>Socially Responsible</p> <ul style="list-style-type: none"> • CREF Social Choice (Balanced Fund) • Social Choice Equity <p>Real Estate</p> <ul style="list-style-type: none"> • TIAA Real Estate Fund (primarily real estate) • TIAA Real Estate Securities (real estate equities) <p>Fixed Income</p> <ul style="list-style-type: none"> • CREF Bond Market • CREF Inflation Linked Bond (TIPS)
<p>Are there any front-end load charges?</p>	No	No	No
<p>Are there any maintenance fees?</p>	No	Yes, varies subject to plan assets.	No
<p>Are there any management fees?</p>	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.
<p>Can I transfer my money to another company in the SRA program?</p>	Yes, if transferee (receiving company) will accept the transfer.	Yes, if transferee (receiving company) will accept the transfer.	Yes, if transferee (receiving company) will accept the transfer.
<ul style="list-style-type: none"> • Is there a minimum amount for such a transfer? 	No	Yes, \$250 or account balance, if less.	Yes, \$1,000 or account balance, if less (restrictions apply to TIAA Traditional).
<ul style="list-style-type: none"> • Is there a maximum amount for such a transfer? 	No	No.	No
<ul style="list-style-type: none"> • Are there any charges or fees for such a transfer? 	No	No	No
<p>Can I transfer funds within this company?</p>	Yes, via internet or phoning Calvert.	Yes, via internet or phoning Fidelity.	Yes, via internet or phoning TIAA-CREF.
<ul style="list-style-type: none"> • Is there a minimum amount for such a transfer? 	No	Yes, \$250 or account balance, if less.	No
<ul style="list-style-type: none"> • Is there a maximum amount for such a transfer? 	No	No	No
<ul style="list-style-type: none"> • Are there any charges/fees etc.? 	No	Yes, for exchanges between select portfolios and some short-term redemptions.	No
<p>Can I take a loan from my SRA accumulation?</p>	No	Yes, call Fidelity for more information.	Yes, call TIAA-CREF for more information.
<p>Can I withdraw money at any time other than at retirement or when I begin to draw an annuity?</p>	Subject to federal restrictions, some withdrawals incur additional tax: see a tax advisor.	Subject to federal restrictions, some withdrawals incur additional tax: see a tax advisor.	Subject to federal restrictions, some withdrawals incur additional tax: see a tax advisor. Partial withdraw minimum: \$1,000 each month.
<p>When can I start an annuity?</p>	Anytime	Anytime	Anytime
<p>How do I make contributions to the funds?</p>	Salary Reduction Agreement	Salary Reduction Agreement	Salary Reduction Agreement
<p>When do I receive a statement of my account?</p>	Quarterly	Quarterly	Quarterly
<p>What happens to my investment if I leave Dartmouth?</p>			
<ul style="list-style-type: none"> • Can I cash in and pay applicable taxes? 	Yes, subject to limitations, certain withdrawals will be subject to an additional tax.	Yes, subject to limitations, certain withdrawals will be subject to an additional tax.	Yes, subject to limitations, certain withdrawals will be subject to an additional tax.
<ul style="list-style-type: none"> • Can I leave the money on deposit? 	Yes, subject to federal requirements.	Yes, subject to federal requirements.	Yes, subject to federal requirements.
<ul style="list-style-type: none"> • Can I roll over the money to another retirement investment? 	Yes, for further information, contact your tax advisor.	Yes, for further information, contact your tax advisor.	Yes, for further information, contact your tax advisor.
<ul style="list-style-type: none"> • Can I transfer money to another company in the SRA program? 	Yes, if transferee (receiving company) will accept transfer.	Yes, if transferee (receiving company) will accept transfer.	Yes, if transferee (receiving company) will accept transfer.

Glossary of Benefit Terms

BENEFICIARY

An individual designated by the employee to receive proceeds from the employee's life insurance or retirement plans.

CHANGE IN STATUS

A life event such as marital status change, birth or death of a dependent, dependent eligibility change, or job status change, that allows an employee to change benefit elections at a time other than Open Enrollment.

COBRA (CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT)

A federal law that allows employees and their dependents to continue insurance coverage after a qualifying event such as a loss of eligibility or termination of employment. Cost is total premium rate plus an administration fee.

CO-INSURANCE

After the deductible has been paid, this is a percentage the member pays for covered services.

CO-PAYMENT

A fixed dollar amount you pay for certain services under a managed care plan or Preferred Provider Organization.

DEDUCTIBLE

The annual out-of-pocket payment that you make before the plan begins to pay for your health care.

DEPENDENT

An individual such as a child, same-sex domestic partner, or spouse/civil union partner that is eligible for coverage under the employee's insurance plans.

IMPUTED INCOME

If the employer provides a medical and/or dental benefit to someone other than a legal dependent as defined by federal law, the value of the benefit provided is taxable income. Additionally, the value of group term life insurance in excess of \$50,000 and dependent life insurance is taxable.

INDEMNITY PLAN

Plan in which subscribers pay a set deductible before the plan covers any health care costs. Participants also pay a coinsurance amount for certain ongoing services.

MANAGED CARE/POINT-OF-SERVICE PLAN (BLUE CHOICE)

A plan that has a fixed co-payment and requires that a Primary Care Provider be designated. It has a network of preferred providers, and deductibles for Out-of-Network services.

NETWORK

Hospitals and providers having a contracted agreement with a health plan company to make covered services available to members.

OUT-OF-NETWORK

Services received from a non-participating provider. These services require deductible and co-insurance payments.

OUT-OF-POCKET MAXIMUM

The deductible amount added to your co-insurance maximum. Once the out-of-pocket maximum is met, covered services are paid at 100% of the allowed charge for the rest of the calendar year. Co-payment requirements will continue to apply.

PREFERRED PROVIDER ORGANIZATION (PPO)

A PPO health insurance plan has a network of participating providers who are local, national and international. This plan has a fixed co-payment amount for In-Network medical expenses and deductible and co-insurance for Out-of-Network expenses.

PRIMARY CARE PROVIDER (PCP)

A physician who coordinates health services (including referrals) for an employee or covered dependent. Also known as a Primary Care Physician.

REFERRAL

The approved authorization or recommendation from your Primary Care Provider for medical services.

SINGLE COVERAGE

Coverage for an employee only.

For More Information

Anthem Blue Cross and Blue Shield of NH

1-800-437-9282

website: www.anthem.com

WellPoint NetRx

1-800-962-8192

website: www.wellpointnetrx.com

Anthem Behavioral Health

1-800-228-5975

CNA

1-800-528-4582

website: www.cna.com

Crosby Benefit Systems

1-800-462-2235

website: www.CrosbyBenefits.com

Northeast Delta Dental

1-800-832-5700

website: www.nedelta.com

MetLife

1-800-638-6420

website: www.metlifeeasier.net

Calvert

1-800-368-2745

website: www.calvert.com

Fidelity Investments

1-800-343-0860

website: www.netbenefits.com

TIAA-CREF

1-800-842-2776

website: www.tiaa-cref.org/dartmouth

Benefits Office

Phone Number:

1-603-646-3588

Email: Human.Resources.Benefits@Dartmouth.EDU

website: www.dartmouth.edu/~hrs

Note:

- Summary Plan Descriptions and Life Insurance Certificates are located online at www.dartmouth.edu/~hrs/benefits/index.html or you may contact the Benefits Office to request a printed version.
- The plans maintain a privacy notice which provides a complete description of your rights under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). For a copy of the notice please contact the Benefits Office. If you have questions about the privacy of your health information, contact the privacy official (Benefits Office).



HR The Office of Human Resources
at Dartmouth College
7 Lebanon Street • Suite 203 • Hanover • New Hampshire • 03755-2112