Important 2016 Benefit Information.

Open Enrollment:
October 19–November 2, 2015
Welcome to Open Enrollment for 2016

Dartmouth is proud to offer benefits that are flexible for the diverse and changing needs of our dedicated faculty and staff. We remain committed to providing employees and their family members a full range of benefits. This guide will provide you with information for evaluating options prior to enrolling in your benefits.

For detailed open enrollment information:
Go to dartgo.org/open-enrollment

For enrollment or benefits questions:
Call the Dartmouth College Benefits Office at 603.646.3588 or email us at human.resources.benefits@dartmouth.edu

To enroll online:
Go to dartgo.org/flexonline

All benefit changes must be made through the FlexOnline system by 11:59 pm on Monday, November 2, 2015 and will take effect on January 1, 2016.

2016 Benefit Options and Enhancements

Health & Vision Plan

Cigna®

In 2016, we will continue to offer three Cigna health plans to employees: Open Access Plan 1 (OAP1), Open Access Plan 2 (OAP2), and the High Deductible Health Plan (HDHP). To compare the three plans side by side, go to dartgo.org/comparison-chart-2016 to view the comparison chart.

Costs
To see how much your health plan will cost, use the Employee Medical Plan Cost Estimator at dartgo.org/medical-cost-estimator

<table>
<thead>
<tr>
<th>In-Network 2016</th>
<th>OAP1</th>
<th>OAP2</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$250</td>
<td>$500</td>
<td>$2,600</td>
</tr>
<tr>
<td>• Family</td>
<td>$750</td>
<td>$1,500</td>
<td>$5,200</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$2,250</td>
<td>$3,400</td>
<td>$4,000</td>
</tr>
<tr>
<td>• Family</td>
<td>$6,750</td>
<td>$10,200</td>
<td>$8,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</td>
<td>10%</td>
</tr>
</tbody>
</table>

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<tr>
<th>Out-of-Network 2016</th>
<th>OAP1</th>
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<tr>
<td>• Individual</td>
<td>$500</td>
<td>$1,000</td>
<td>$4,100</td>
</tr>
<tr>
<td>• Family</td>
<td>$1,500</td>
<td>$3,000</td>
<td>$8,200</td>
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<td></td>
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<tr>
<td>• Individual</td>
<td>$4,500</td>
<td>$5,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>• Family</td>
<td>$13,500</td>
<td>$15,000</td>
<td>$13,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>40%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Changes

• HDHP – No more collective accumulators on family plan. Plan will have individual deductibles
• HDHP – Individual deductible increased to $2,600 per person to comply with IRS regulations
• No plan changes to OAP1 or OAP2
• No increase in premiums for active employees in 2016
• Medical credits are based on annual salary and FTE, therefore a salary change in 2015 may impact your medical costs

The following tables include the in-network and out-of-network deductibles and coinsurance for each plan.
Vision
As part of the Cigna medical plans, Dartmouth College offers Cigna Vision Network eye care through VSP. Both OAP1 and OAP2 plans will have a $50 per member per year reimbursement for eyewear. As a reminder, you may be eligible to receive free eye glasses or contact lenses if you are enrolled in the OAP1 and OAP2 medical plans.
- Covered 100% for dependents under age 19
- Covered 100% for ages 19 and above once out-of-pocket maximum has been met for the plan year

Pharmacy Plan
CVS/caremark™
The pharmacy benefit is available to those enrolled in one of the Dartmouth College medical plans. As a reminder, you may receive a 90 day supply of a maintenance drug through CVS/caremark mail service or any CVS pharmacy. Dartmouth College offers certain preventive service benefits at no cost to you. These no-cost benefits are part of the Affordable Care Act. On January 1, 2016, CVS/caremark and the FDA will review the approved formulary list, a listing of approved medications that are covered under your prescription drug plan. Although subject to change throughout the year, if you are affected by a formulary change in 2016, CVS/caremark will notify you in writing. For more information, go to dartgo.org/pharmacy.

Changes
- Generic preventive drugs are now covered 100% for members on the HDHP

Dental Plan
Delta Dental®
To see what types of dental services are covered, go to dartgo.org/dental.
There will be a 3.42% increase to the dental premium rates in 2016.

<table>
<thead>
<tr>
<th>2016 monthly dental premiums</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$54.06</td>
</tr>
<tr>
<td>Two person</td>
<td>$96.14</td>
</tr>
<tr>
<td>Family</td>
<td>$165.55</td>
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</tbody>
</table>

Flexible Spending Accounts (FSA)
Crosby Benefits
According to IRS regulations, the 2016 annual contribution limit is $2,550 per employee for the health care FSA and $5,000 per household for the dependent care FSA.
Please note, contributions cannot be made to an HSA and FSA within the same household within the same plan year. Please consult your personal tax advisor for additional information.
Dartmouth will continue to contribute $250 to a health care FSA for all Non-Exempt staff or Exempt staff earning $60,000 or less. This amount is prorated for part-time employees. If you receive a $250 health care FSA contribution, you may also contribute the 2016 annual contribution limit of $2,550, for a total health care FSA election of $2,800.

Changes
- SEIU employees will now be eligible to participate in a dependent care FSA
- In 2015 Dartmouth removed the grace period and added a carryover feature to the health care FSA only
  - Account balance up to $500 will be carried over from your 2015 election to be used in 2016
  - New debit cards will be issued before January 1, 2016. Please discard your old debit card once your new debit card has arrived
  - Funds that carryover from 2015 to 2016 will be available on your new debit card starting April 10, 2016
  - To access 2015 funds from January 1, 2016 – April 9, 2016 please submit a paper claim requesting reimbursement for incurred expenses

The dependent care FSA will continue to offer the grace period. This means that for 2015, all employees who elected a dependent care FSA may incur expenses through March 15, 2016 and may file manual claims through March 31, 2016.
For more information about FSAs, go to dartgo.org/hsa.

Health Savings Account (HSA)
Fidelity® Investments
Enrollees in the High Deductible Health Plan (HDHP) can elect a health savings account. Per IRS regulations, 2016 annual contribution limits will remain at $3,350 for single employees and increase to $6,750 for families. Any employee who elects the HDHP will receive an HSA contribution from Dartmouth of $500 for individual coverage and $1,000 for two-person or family coverage. This amount is prorated for part-time employees. The amount that Dartmouth College contributes will go toward the 2016 contribution limits.
Please note that employees may not be enrolled in both a health care FSA and an HSA at the same time. If you are a patient of Dartmouth Health Connect, you cannot elect an HSA but will receive $500 towards your health care FSA.
For more information, visit dartgo.org/hsa.

Life Insurance
MetLife®
There will be no changes to the life insurance structure for SEIU employees.

Changes
- Dependent Life will not default for 2016. You will need to log in and specify who you want to cover on your plan
- Faculty, Exempt and Non-Exempt staff will receive an employer paid $50,000 Basic Life plan. Research Associate B’s and Research Fellows will be able to purchase a $50,000 Basic Life plan
- Increase Optional Life from 1x to 5x pay to 1x to 8x pay
- Increase Optional Life maximum from $1 million to $1.5 million
Optional Life plan will be paid with post tax dollars as of January 1, 2016 to avoid IRS imputed income.

Life credits will be going away in 2016. Non-Exempt employees will be provided a lump sum payment in early 2016 equal to 3 years of their 2015 life insurance credit.

For more information about life insurance and dependent life insurance, please go to dartgo.org/life-insurance.

Disability Benefits

Matrix Absence Management

Short-Term Disability

The Dartmouth College Short-Term Disability plan will continue with no changes in 2016. Short-term disability replaces your income while you are unable to work due to a medical issue for up to 26 weeks.

Long-Term Disability

The Dartmouth College Long-Term Disability plan has been enhanced for 2016 adding a 12 month partial benefit, equal to your elected long-term disability benefit amount, while you are still recovering from your illness but have some ability to work.

Long-term disability recipients, with a life expectancy of 12 months or less, will have the opportunity to access funds in their retirement accounts.

Supplemental Benefits

Winston Benefits

Winston Benefits counselors will be on campus from October 28 through October 30 to provide information about supplemental plans, including personal accident, hospital indemnity, critical illness and universal life. To see the dates and times and register to attend a one-on-one session, go to dartgo.org/lets-talk-benefits.

Retirement Savings

Calvert, Fidelity, TIAA-CREF

Contributing to a Supplemental Retirement Account (SRA) now will reduce your taxable income and provide for greater financial security when you retire. You can find your 2016 contribution limits on your personal enrollment page in the FlexOnline system. Representatives from Calvert, Fidelity, and TIAA-CREF are available for personal on-campus consultations throughout the year. See the schedule at dartgo.org/retirement-counseling. Sessions are limited, so appointments are recommended.

Wellness at Dartmouth

Wellness at Dartmouth promotes and inspires a culture of well-being through a variety of campus-wide individual and team-based wellness programs, events, the $200 Wellness Benefit, Dartmouth Health Connect and more. See below for details.

• $200 Wellness Benefit reimbursement for fitness facilities, exercise classes, activity tracking devices, race fees, wellness workshops and more (per family per calendar year for those enrolled in a Cigna plan through Dartmouth College)

• Dartmouth Health Connect is a primary care practice for employees and adult family members enrolled in a Cigna plan through Dartmouth College. Please note: If you are considering the High Deductible Health Plan, please refer to the HSA section of this guide to learn more about IRS restrictions to having an HSA and being a patient at Dartmouth Health Connect.

• Wellness at Dartmouth’s next MoveIT eight-week physical activity challenge begins on October 19. Registration is now open for employees and their benefit-eligible spouses at dartgo.org/moveit.

For more information about Dartmouth’s wellness initiatives, please visit dartmouth.edu/wellness.

Open Enrollment Support Sessions

If you are looking to understand your 2016 benefit options and want to find out what individual and group support sessions are available to you go to dartgo.org/lets-talk-benefits to register.

How to enroll online

To enroll in a new benefits program or make changes to your current benefits elections during open enrollment, here’s how to access your FlexOnline benefits page:

1. Go to dartgo.org/flexonline
2. Choose the link for Active Employees
3. Enter your NetID and password. (HINT: This is the same ID and password you use for email)
4. If you’ve forgotten your ID or password, follow the instructions on the Web Authentication page to retrieve them
5. Click the open enrollment tile to make 2016 elections
6. Once you’ve made your choices, click “ACCEPT” to complete enrollment

Important Reminders

Open Enrollment happens only once a year, therefore this is your only opportunity to make benefit changes, unless you have a mid-year qualifying life event.

• It is strongly recommended that you log in to FlexOnline to review your benefit elections and life insurance beneficiaries

• Beneficiary and retirement plan elections may be changed at any time

• Dependent Life will not default in 2016, this year only, you will need to log in and specify who you want to cover on your plan

• HSA and FSA elections do not default if you do not enroll. If you want to contribute, you must log in to FlexOnline and make new elections for 2016

• Per IRS regulations, contributions cannot be made to an HSA and health care FSA within the same household within the same plan year. Please consult your personal tax advisor for additional information.