2016 Benefits and Wellness Update
Joanna Mahan
Health and Welfare Administrator, Dartmouth College
Agenda

- Medical Coverage
- Prescription Coverage
- Dental Coverage
- Flexible Spending Accounts
- Health Savings Account
- Life Insurance
- Long Term Disability
- Healthcare Hardship Program
- Supplemental Benefits
- Wellness Update
- Cigna Updates
- Fall Services Fair
- FlexOnline Review
- Top 8 Things to Remember for 2016
CIGNA
HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

• $2,600 deductible – Individual only – CHANGE FOR 2016
• $5,200 deductible – EE/Child(ren), EE/Spouse & Family
• 10% Coinsurance
• NO COPAYS
• Global Out-of-Pocket Maximums (In-Network)
  $4,000 – Individual
  $8,000 – Family
• Individual accumulators on family plans – CHANGE FOR 2016
• Generic Preventive Prescriptions covered 100% – CHANGE FOR 2016
• Dartmouth continues contributions into a Health Savings Account (HSA)
• New ID Cards will have the direct line to a 24 hour nurse line

All employees enrolled in a medical plan in 2016 will receive new cards
CIGNA
OPEN ACCESS PLAN 1 (OAP1)

- No plan changes and no premium increases for 2016
  - www.dartgo.org/medical-cost-estimator

- $250 Deductible

- 10% Coinsurance

- $20 PCP/$30 Specialist/$50 Urgent Care/$100 ER – Plan Copays

- Global Out-of-Pocket Maximum (In-Network)
  - $2,250 – Individual
  - $4,500 – 2 Person
  - $6,750 – Family

- Vision hardware reimbursement – Covered 100% for dependents under 19 years of age, and for all other participants once Out-of-Pocket has been met for the plan year

- New ID Cards will have the direct line to a 24 hour nurse line

All employees enrolled in a medical plan in 2016 will receive new cards
CIGNA
OPEN ACCESS PLAN 2 (OAP2)

• No plan changes and no premium increases for 2016
  • www.dartgo.org/medical-cost-estimator

• $500 Deductible

• 20% Coinsurance

• $20 PCP/$30 Specialist/$50 Urgent Care/$100 ER – Plan Copays

• Global Out-of-Pocket Maximum (In-Network)
  ✓ $3,400 – Individual
  ✓ $6,800 – 2 Person
  ✓ $10,200 – Family

• Vision hardware reimbursement – Covered 100% for dependents under 19 years of age, and for all other participants once Out-of-Pocket has been met for the plan year

• New ID Cards will have the direct line to a 24 hour nurse line

All employees enrolled in a medical plan in 2016 will receive new cards
Moving back to individual accumulators on the High Deductible Health Plan deductible, coinsurance and out-of-pocket maximums starting 1/1/16

### In-Network

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Deductible: Individual/Family</th>
<th>Coinsurance:</th>
<th>OOP Maximum: Individual/Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDHP SINGLE</td>
<td>$2,500</td>
<td>10%</td>
<td>$4,000</td>
</tr>
<tr>
<td>HDHP 2PP/FAMILY</td>
<td>$5,000</td>
<td>10%</td>
<td>$8,000</td>
</tr>
<tr>
<td>OAP 1</td>
<td>$250/ $750</td>
<td>10%</td>
<td>$2,250/ $6,750</td>
</tr>
<tr>
<td>OAP 2</td>
<td>$500/ $1,500</td>
<td>20%</td>
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### Out-Of-Network

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<td>$13,000</td>
</tr>
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<td>$4,500/ $13,500</td>
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<tr>
<td>OAP 2</td>
<td>$1,000/ $3,000</td>
<td>40%</td>
<td>$5,000/ $15,000</td>
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<tr>
<td>HDHP</td>
<td>$4,100/ $8,200</td>
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<tr>
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<td>40%</td>
<td>$5,000/ $15,000</td>
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</table>
CVS CAREMARK
PRESCRIPTION BENEFITS

• **Generic Preventive Drugs - New to HDHP Only**
  • Dartmouth College covers generic preventive medications 100% on HDHP
  • Preventive care medications are those taken regularly to prevent certain health conditions:
    ✓ Taken by someone who has developed risk factors for a disease or condition that has not yet become a health issue;
    ✓ Taken to prevent a disease or condition that is no longer showing symptoms from occurring again; and
    ✓ Used as part of procedures providing preventive services (example: obesity, weight loss and tobacco cessation programs).

• **Voluntary Maintenance Choice Option - Reminder**
  • Allows you to fill a 90 day supply of maintenance drugs through CVS Caremark Mail Service OR at any CVS Pharmacy for the cost of a 60 day supply
    ✓ Tier 1 - $10.00  Tier 2 - $50.00  Tier 3 - $80.00

*Reminder – If you are new to CVS mail service, ask your physician’s office to initiate the process to ensure it is set up correctly.*

[www.dartgo.org/preventive-drug-list](http://www.dartgo.org/preventive-drug-list)
• No plan changes in 2016

• Monthly Premium increase of 3.42% - CHANGE FOR 2016
  • Single – $54.06
  • Two Person – $96.14
  • Family – $165.55

• Reminders
  • Expanded PPO Network available
    Employees can still utilize the Premier Network
  • When you go to a provider within the PPO network, you receive a greater discounted rate
  • Only new or changed enrollees will receive ID cards

www.dartgo.org/dental
CROSBY BENEFITS
FLEXIBLE SPENDING ACCOUNTS (FSA)

• Health Care FSA maximum is $2,550 per employee for 2016
  • Eligible health care expenses for self, spouse, and dependents under age 27
  • Employer contribution up to $250 for all nonexempt staff and exempt faculty and staff earning $60K or less
  • Employer contribution up to $500 for those HDHP participants that utilize Dartmouth Health Connect
  • Must spend 2015 funds by 12/31/2015
  • Submit reimbursements by 3/31/2016 for 2015 eligible claims
  • $500.00 maximum carryover into 2016

• Due to the new carry over benefit, all participants who had a Health Care FSA in 2015 will receive a new debit card
  • All active cards will be deactivated on Monday November 16 at 4PM
  • Current participants will receive their new cards by December 19
  • New participants starting January 1, 2016 will receive their debit cards the week of December 21 and will be active on January 1, 2016

• 2015 funds that carry over from 2015 to 2016 (max of $500) will be available on your new debit card on April 10, 2016.
  • To access your 2015 funds from January 1, 2016 – April 9, 2016 please submit a paper claim requesting reimbursement for incurred expenses.

Dependent care FSA maximum is $5,000 per household for 2016
- Eligible expenses for childcare under 13, and/or for adult day services
- SEIU employees are now eligible to participate
- Must spend 2015 funds by 3/15/2016
- Submit reimbursements by 3/31/2016 for 2015 eligible claims

Flexible Spending Accounts are a “use it or lose it” program per IRS regulation

Employees must enter the annual election amount each plan year at: www.dartgo.org/flexonline

To learn more about Flexible Spending Accounts, please visit the link below to view an educational session provided by Crosby Benefits

www.dartgo.org/fsa
Must be enrolled in a Dartmouth High Deductible Health Plan

Dartmouth contribution toward a Health Savings Account

- $500 – Individual
- $1,000 – EE/SP/DP, EE/Child(ren) & Family

2016 Contribution Limits

- $3,350 – Individual
- $6,750 – EE/SP/DP, EE/Child(ren) or Family
- $1,000 – Annual catch-up contribution age 55 & up
  - Catch-up contributions can start the year you are turning 55

Must be enrolled in Dartmouth’s HDHP to receive the employer contribution

Contributions rollover from year to year

Must elect annually through FlexOnline

www.dartgo.org/hsa
• Employee cannot be enrolled in Medicare (A,B or D)
  – Your spouse can be enrolled in Medicare

• Cannot utilize Dartmouth Health Connect as your provider when you have a Health Savings Account
  – If you remain on a HDHP and a patient at Dartmouth Health Connect, Dartmouth will put up to $500.00 into a Health Care FSA

• Cannot have a Health Care Flexible Spending Account at same time
  – No one in your household can have an FSA

• If you are covered by a HDHP with an HSA outside of Dartmouth and are eligible for the FSA contribution, please contact the benefits office so we can remove your contribution

• To learn more about Health Savings Accounts, please visit the link below to view an educational session provided by Fidelity

www.dartgo.org/hsa
NEW PLAN DESIGNS IN 2016

• All Dartflex employees (Exempt and Nonexempt)
  – New employer paid basic life insurance policy of $50,000, no more life insurance credits
    – *Nonexempt employees will receive a lump sum payment equal to 3 years of their 2015 life insurance credit*
  – New after-tax optional life insurance of 1x – 8x annual salary (*no more imputed income*)
  – Guaranteed at the level of current coverage in addition to the basic life
  – Life policy maximum increased from $1M to $1.5M

• All Standard employees (Research Associate B’s and Research Fellows)
  – New employee paid basic life insurance policy of $50,000
  – New after-tax optional life insurance of 1x – 8x annual salary (*no more imputed income*)
  – Guaranteed at the level of current coverage in addition to the basic life
  – Life policy maximum increased from $1M to $1.5M

• All SEIU employees
  – No changes to plans in 2016

[Visit www.dartgo.org/life-insurance for more information]
### NONEXEMPT

<table>
<thead>
<tr>
<th>Age</th>
<th>Salary</th>
<th>Life Policy Value</th>
<th>Employer Cost Per Month</th>
<th>Employee Cost Per Month</th>
<th>Employer Taxation Per Month</th>
<th>Current Net Monthly Cost</th>
<th>Employer Paid Basic Life</th>
<th>Life Policy Value</th>
<th>Total Life Coverage</th>
<th>New Monthly Rate</th>
<th>Net Diff Per Month</th>
<th>1X PAYMENT = 3YRS LIFE CREDIT</th>
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**EXEMPT**

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<td>$310,000</td>
<td>$28.34</td>
<td>$11.05</td>
<td>N/A</td>
</tr>
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</table>

* No Statement of Health required to keep current optional life coverage
* Statement of Health will be required for any increases to your current optional life election
* Employee's can decrease optional life to adjust premium costs and plan value
* One time payment is made to only nonexempt staff to offset the decrease in employer paid benefits for the future 3 years

[www.dartgo.org/life-insurance]
Dartmouth offers the following flat group life insurance options for your dependents

- Spouse or Same Sex Domestic Partner
  - $25,000 Term Life Policy

- Child(ren)
  - $10,000 Term Life Policy
  - One plan covers all your children

**Important Reminder** – You are required to log in to Flexonline and elect or re-elect your dependent life insurance plan options and designate which dependents you wish to cover

[www.dartgo.org/life-insurance](http://www.dartgo.org/life-insurance)
• **Travel & Accident Insurance**
  – Travel Assistance is provided and administered by AXA Assistance USA, Inc. through an arrangement with MetLife. This service offers you and your dependents:
    – Medical, travel, legal, financial and concierge services, 24 hours a day, 365 days a year, while traveling internationally or domestically. With one quick toll-free phone call to the alarm center, you will receive assistance in obtaining the help you need through more than 600,000 pre-qualified providers worldwide.

• **Estate Resolution Services**
  – You will receive the benefit of MetLife Estate Resolution Services SM (ERS) at no additional cost when you use a participating plan attorney. This valuable service gives your beneficiaries the personal support of a Hyatt Legal Plans attorney in-person or via telephone. By participating in MetLife Estate Resolution Services SM, the participating plan attorney's fees are covered for the administrator or executor of your estate.

• **Will Preparation Services**
  – Provides eligible employees and spouses face-to-face access to attorneys participating in Hyatt Legal Plans network for preparing or updating a will, living will and power of attorney. The attorney's fees are fully covered and there are no claim forms to file. You also have the flexibility of using a non-network attorney and being reimbursed for covered services according to a set fee schedule.

[www.dartgo.org/life-insurance](http://www.dartgo.org/life-insurance)
• 12 Month Partial Long Term Disability Benefit
  – Partial benefit based on your Long Term Disability elected benefit of:
    – 50% pay replacement
    – 60% pay replacement
    – 70% pay replacement
  – Provides a partial benefit for those on Long Term Disability that return to the workplace
  – This benefits has a 12 month limit
  – If on partial Short Term Disability you may qualify for partial Long Term Disability
HEALTHCARE COST HARDSHIP PROGRAM

- Provides financial assistance to Dartmouth employees enrolled in the Cigna OAP1 or OAP2 health plans **ONLY**

  **High Deductible Health Plan participants are not eligible**

- Covers out-of-pocket medical expenses (copayments, deductibles, coinsurance) ABOVE 7% of household income

  *Based on Adjusted Gross Income from previous year*

- Minimum of 1 year of continuous service at Dartmouth required

- Administered by Crosby Benefits

- Claims are processed only in March, June, September and December

[www.dartgo.org/healthcare_cost_hardship](http://www.dartgo.org/healthcare_cost_hardship)
SUPPLEMENTAL BENEFITS

- Supplemental Benefits are offered by Winston Benefits:
  - Two Accident Plans (can take only one)
  - Hospital Plan
  - Cancer/Critical Illness
  - Life/Long Term Care
- Contact Winston Benefits for rates, plan information and to enroll at 855-805-5840, or
  [www.voluntaryinsuranceprogram.com/DARTMOUTH](http://www.voluntaryinsuranceprogram.com/DARTMOUTH)

  *These plans are not visible in FlexOnline, you must enroll through Winston Benefits directly*

  *Winston will be onsite for individual one-on-one sessions Oct 28 – Oct 30*

To register please visit [www.dartgo.org/lets-talk-benefits](http://www.dartgo.org/lets-talk-benefits)
Wellness
AT DARTMOUTH
Your path to well-being starts here
Ongoing Offerings

• **$200 Wellness Benefit**
  - Maintaining the current $200 reimbursement via Cigna
  - Eligible reimbursements include fitness facility fees, race fees, exercise classes, health promoting activity devices, Weight Watchers, and much more!
  - Available to adult members of the College-sponsored Cigna health plan ($200/calendar year/family)

• **Fall MOVE IT challenge**
  - 8-week physical activity challenge takes place from October 19th – December 13th and includes weekly prize drawings, tips, ability to earn a long sleeve shirt and more!
  - Participate on a team, go solo or both. Receive a free pedometer or a $10 discount on activity tracking device at the Dartmouth Computer Store.
  - Registration is open at dartgo.org/moveit - join by October 16th for a chance to win a Fitbit Charge

• **Join Dartmouth Health Connect**
  - A primary care practice for employees and their adult family members on a College-sponsored Cigna health plan
  - The Internal Revenue Service (IRS) does not consider Dartmouth Health Connect patients who are Dartmouth employees and enrolled in Dartmouth's High Deductible Health Plan eligible to contribute to a Health Savings Account (HSA).
  - To learn more please visit: [https://www.dartmouthhealthconnect.com/](https://www.dartmouthhealthconnect.com/)
2016 Plan Year
- View your claims online
- Check your out-of-pocket limits
- Make sure claims have been received by Cigna
- Check if items are billed properly
Why is Cigna Calling me?

• Programs we may call you about:
  • Lifestyle Management
  • Health Coaching
  • Gaps in Care
  • Chronic Condition Support
  • Case Management

• Calls are private, confidential and voluntary

• Health advocates are trained as registered nurses, behavioral specialists, health educators, exercise specialists or nutritionists – all are supported by doctors
Helping you to STAY HEALTHY

• Use Cigna Healthy Rewards®* to save money on health and wellness products and services like fitness clubs, alternative medicine, vision and hearing care and more

• Online coaching programs help you maintain a healthy lifestyle

• Coverage for preventive care, including immunizations and preventive screenings

• A personal health advocate can help you prepare for office visits, improve your lifestyle, reduce your health risks, explore/choose treatment options and answer questions about health and coverage

• Programs to help you better manage stress, quit tobacco or lose weight

Contact Cigna at 1-855-869-8619 or visit www.myCigna.com
### TOBACCO CESSATION PROGRAM

- Targets physical, emotional and social addiction
- Uses strategies proven to double quit rate success:
  - Counseling and social support
  - Nicotine replacement therapy

<table>
<thead>
<tr>
<th>PHONE</th>
<th>ONLINE</th>
</tr>
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<tbody>
<tr>
<td>Welcome letter and workbook</td>
<td></td>
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<tr>
<td>Program is tailored to meet individual’s needs</td>
<td></td>
</tr>
<tr>
<td>Free home delivery of over-the-counter nicotine replacement therapy</td>
<td></td>
</tr>
<tr>
<td>Condition-specific educational materials (as appropriate)</td>
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<tr>
<td>Post-graduation follow-up calls</td>
<td></td>
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<tr>
<td>24/7 access to:</td>
<td></td>
</tr>
<tr>
<td>Articles</td>
<td></td>
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<tr>
<td>Tools</td>
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<tr>
<td>Trackers</td>
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<tr>
<td>Emails at key intervals during the quit process</td>
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<td>Free home delivery of over-the-counter nicotine replacement therapy</td>
<td></td>
</tr>
<tr>
<td>Content tailored to your needs and preferences</td>
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</tbody>
</table>
## STRESS MANAGEMENT PROGRAM

- **Addresses emotional and physical symptoms**
- **Multi-faceted approach:**
  - Job/personal relationships and stress
  - Work/life balance and time management
  - Physical activity, nutrition and sleep

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WEIGHT MANAGEMENT PROGRAM

• Focus on emotions and sensations:
  awareness of behavioral eating patterns
• Non-diet approach:
  small changes in healthy eating, activity and
  body image lead to sustainable weight loss

PHONE

• Welcome letter and workbook
• Program is tailored to meet individual’s needs
• Participants receive toolkit
• Post-graduation follow-up calls

ONLINE

• Emails at key intervals during the program
• Content tailored to your needs and preferences
• 24/7 access to:
  • Articles
  • Tools
  • Trackers
FOR SERIOUS HEALTH CONDITIONS

All Cigna health advocates are engaged in continual training and on-the-job mentoring to maximize results using Cigna’s CARE Coaching® model. Skills are broadened to include behavioral and medical clinical expertise.

- **Trust**: You are credible, and what we discuss is important to me.
- **Control**: I can control my health and well-being, and the health care system around me.
- **Capability**: Your guidance gives me realistic choices that can be practically implemented in my life.
- **Expectation**: I know how to get ahold of you if I am confused, fail at changing, get in trouble or experience a setback.
- **Knowledge**: I am as aware of my health as you are.
- **Recognition**: I know who you are and why you are contacting me.
- **Power**: I am empowered to stay healthy and vital.
- **Collaborative**:
- **Affirming**:
- **Respectful**:
- **Empowering**:
Sign up today for one-on-one meetings with Carmen Mailloux, Cigna Client Engagement Manager

Upcoming dates:

November 10, 2015 – 7 Lebanon Street, Suite 203
December 9, 2015 – 7 Lebanon Street, Suite 203

To schedule an appointment please visit: www.dartgo.org/cigna_one_on_ones
“It’s a Great Bag of Benefits.”

• October 28, 2015 from 10am to 2pm

• Alumni Hall – NEW LOCATION

• Come meet the providers and vendors, learn about your benefit offerings, sign up for door prizes and more!
• New look, new feel, new features!
  • You MUST enroll in Dependent Life, even if you already have it.
  • Please update beneficiary information with all needed info
  • Update your retirement elections for the upcoming year

• Log into FlexOnline: [http://www.dartgo.org/flexonline](http://www.dartgo.org/flexonline)

• Single sign-on: Use your Net ID and password
  *Same ID and password that you use for email*

• Click on the tile/icon called “Open Enrollment”

• Those who start or become benefits eligible after October 18 will need to enroll in both 2015 and 2016 benefits

Register for a 1:1 session at [www.dartgo.org/lets-talk-benefits](http://www.dartgo.org/lets-talk-benefits)
Welcome! Roll over a tile to get started.

603-646-3588 or Human.Resources.Benefits@Dartmouth.EDU
Select Your Benefits

Please select each benefit to view current coverage, dependents covered, and other information.

Select Change to edit your election.
Click Next Benefit to review the next benefit.
Click Next at the bottom of the screen when you have finished reviewing your benefits.

My Benefits

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<thead>
<tr>
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<tr>
<td>Credit</td>
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<tr>
<td>Dental</td>
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<tr>
<td>Employee Life Insurance</td>
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<tr>
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<tr>
<td>Employee Accidental Death &amp; Dismemberment</td>
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<td>Dependent Life Insurance</td>
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<tr>
<td>Business Travel Accident Insurance</td>
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<td>Short Term Disability</td>
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<td>Long Term Disability</td>
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<td>Health Care Flexible Spending Account</td>
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<tr>
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<td>Faculty / Employee Assistance Program</td>
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Medical

<table>
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<th>What's my plan?</th>
<th>Plan Selected for</th>
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<td>Open Access Plan 1 (OAP1)</td>
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<td>Your cost per pay period is</td>
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<tbody>
<tr>
<td>Dependents</td>
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<th>What does it cost?</th>
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603-646-3588 or Human.Resources.Benefits@Dartmouth.EDU
TOP 8 THINGS TO REMEMBER

1. Open Enrollment starts October 19, 2015 and ends at 11:59pm on November 2, 2015

2. Review your medical premiums through the Employee Medical Cost Estimator
   • [www.dartgo.org/medical-cost-estimator](http://www.dartgo.org/medical-cost-estimator)

3. Health Savings and Flexible Spending Account elections do not default at current election; you must elect amounts each year!

4. Review and update life insurance elections and beneficiaries
   *(Remember to update HSA and retirement beneficiaries with the providers directly)*

[http://www.dartmouth.edu/~hrs/benefits/](http://www.dartmouth.edu/~hrs/benefits/)
5. Watch your mail for new Crosby debit cards, medical and dental ID cards (if applicable) before Winter Break

6. Take advantage of services and wellness offerings

7. Use this opportunity to review all your benefits including retirement savings

8. If you need further support, reach out to us by phone or by scheduling a 1:1 session with a member from the benefits team at 603-646-3588 or register at www.dartgo.org/lets-talk-benefits

http://www.dartmouth.edu/~hrs/benefits/
THANK YOU