

# DARTMOUTH COLLEGE

## *Standard Benefits* 2011

### **Enrollment Information Booklet**

For

Research Fellows and  
Research Associate B Employees

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## Election Options for 2011

This booklet will provide an overview of the Standard and retirement benefit program offered to Research Fellows and Research Associate B employees. It contains a summary of your benefit choices and includes important reminders, changes for 2011, 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
- Life Insurance
- Health Savings Accounts

These benefits are available for Research Associate B employees only:

- Long Term Care Insurance (LTC)
- Defined Contribution Retirement Plan
- Supplemental Retirement Accounts (SRA)

### For More Information

The benefits you elect will remain in effect for the entire calendar year of 2011 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 the 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 its discretion. Change may be approved by the Board of Trustees (or its Executive Committee), the President of the College, Executive Vice President, or by another official to whom one of these has delegated the amendment power. If you have questions about these or any benefits at Dartmouth College, 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>
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 8, 2010. If you do not enroll online your 2010 elections will carry over and those amounts will apply for 2011, 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 (whichever is later) or you will be enrolled in default coverage. Default coverage is: Blue Choice (POS) 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 effective your date of hire

**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](mailto:Dartmouth.payroll@dartmouth.edu) .

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

## 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 dependent children through age 25. 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/benefit\\_comparison\\_2011.pdf](http://www.dartmouth.edu/~hrs/pdfs/benefit_comparison_2011.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](http://www.anthem.com).

<p><b>Three Medical Plans</b></p> <p>Indemnity</p> <p>Preferred Blue (PPO)</p> <p>Blue Choice (POS)</p>
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### Dental

Northeast Delta Dental offers preventive coverage at 100%, restorative at 80%, and prosthodontics at 50%. The maximum annual coverage is \$2000 for each member. The plan does not provide coverage for orthodontia. For a list of providers, visit [www.nedelta.com](http://www.nedelta.com), or contact customer service at 1-800-832-5700 .

### Life Insurance

You have options of up to 2.5 times your annual salary, not to exceed \$1,000,000 of coverage. 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 pay, unless 2.5 times your salary is \$500,000 or greater. If you elect more than 2.5 times your salary or if you wish to increase your coverage amount during open enrollment, you must complete a Statement of Health online and mail it directly to MetLife Insurance Company. The coverage change will become effective when we receive an approval notice from MetLife.

### Health Savings Account (HSA)

A Health Savings Account, or HSA, is a custodial account established to receive tax-favored contributions on behalf of eligible active employees enrolled only in a qualified high deductible health plan (Indemnity).

Amounts are contributed to an HSA on a pre-tax basis; earnings on those contributions accumulate tax-free and distributions are not subject to tax if they are used to pay for eligible medical expenses for employees and their dependents. Contributions made in one year do not have to be used to pay expenses in that year and may be carried over to pay eligible medical expenses at anytime in the future.

To be eligible to contribute to the HSA, you:

- must be enrolled in a high-deductible health plan (HDHP);
- may not be covered by a health plan that is not a HDHP;
- may not be enrolled in benefits under Medicare;

- may not be claimed as a dependent on another person's tax return and
- not enrolled in a Flexible Spending Account (FSA).

The annual HSA contribution limit is the statutory maximum contribution. For calendar year 2011, the maximum contribution for an eligible employee with individual coverage is \$3,050, and the maximum contribution for two-person or family coverage is \$6,150.

If an active employee enrolls in the HSA, they are not eligible to enroll in the Medical Care Flexible Spending Account (FSA) plan at the same time. Also, employees enrolled in an HSA may only be reimbursed for out-of-pocket health expenses up to the current balance in their account and will need to wait until deposits into the account create a sufficient balance to be fully reimbursed.

If an employee enrolls in the HSA and had an FSA in the previous calendar year, they will not be able to begin their HSA contributions until April 1. Also, they will only be able to contribute 9/12ths of the maximum annual limit.

It is also important that you hold onto receipts because the IRS may ask you to substantiate the eligibility of expenses.

### **Long-Term Care**

Dartmouth College offers access to a 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 the plan or wish to apply, please contact CNA at 1-800-528-4582 for an information packet. New hires can enroll without a Medical History Statement within 90 days of hire or notification of eligibility. You may also enroll your spouse/civil union 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 high deductible health 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). The \$2,500 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](http://www.anthem.com).

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

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

**Hearing Aid Coverage** – Hearing aids will be covered based on medical necessity. The coverage will be one hearing aid per ear each time a prescription changes or for a hearing aid which is no longer functional.

INDEMNITY MEDICAL PLAN				
Medical Plan	Amount of Deductible	Co-insurance (% paid by subscriber)	Annual Out-of-Pocket Maximum	Prescription Drug
Indemnity	\$2,500 individual \$5,000 two-person or family	N/A	\$2,500 individual \$5,000 two-person or family	Must pay up front for prescription drugs at pharmacy and request reimbursement from Anthem
Preventive Care Services are covered in full when provided by an Anthem BCBS contracted provider.				

## 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.

**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. You will be required to call Anthem Behavioral Health for precertification of services after 12 visits. If you choose to receive mental health or substance abuse treatment services from a non-participating Anthem Behavioral Health network provider, those services will be Out-of-Network.

**Prescription Drugs** – The cost of prescription drugs is \$5 for tier 1, \$25 for tier 2, or \$40 for tier 3. You may also obtain a 90-day supply by placing a mail order with Express Scripts. Call 1-866-679-0926 or visit [www.express-scripts.com](http://www.express-scripts.com).

**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 per family for the cost of joining a participating health club. Proof of exercise is required. For details call 1-800-437-9282.

**Hearing Aid Coverage** – Hearing aids will be covered based on medical necessity. The coverage will be one hearing aid per ear each time a prescription changes or for a hearing aid which is no longer functional.

Covered Services	Preferred Blue® (PPO)	
	Network	Out-of-Network
<b>Preventive Care*</b>	You pay \$0 per visit	
<b>Physician Services</b> PCP and specialist visits for non-preventive care	\$20 copay per PCP type visit \$30 copay per Specialist visit	\$1,000 deductible No more than \$3,000 per family each year and 30% coinsurance No more than \$4,000 per member each year, no more than \$12,000 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 \$5,000 per individual \$15,000 per family
<b>Lab, X-ray and ultrasound</b>	Covered in full	
<b>Outpatient Services</b> Physician and professional services, surgery, anesthesia, maternity care	Subject to: \$500 deductible per member, no more than \$1,500 per family per calendar year and 10% coinsurance No more than \$1,500 per member each year, no more than \$4,500 per family per calendar year	
<b>Inpatient Hospital Services</b>		
<b>Skilled Nursing Facility and Physical Rehabilitation Facility</b> (100 days per member per calendar year for each**)		
<b>Hospice Services</b> Subject to medical necessity		
<b>Home Health Services</b> Subject to medical necessity	Annual out-of-pocket maximum \$2,000 per individual \$6,000 per family	
<b>Physical, Occupational and Speech Therapy</b> (Combined 80 visits per member per calendar year**)	\$30 copay per visit	
<b>Emergency Room</b>	You pay \$100 for facility charges (waived if admitted) You pay deductible and coinsurance for professional services	Same as network
<b>Ambulance</b> (subject to medical necessity)	Subject to deductible and coinsurance	Same as network
<b>Chiropractic Services</b> (Maximum of 20 visits per year**)	You pay \$30 copay per visit	Subject to deductible and coinsurance
<b>Inpatient Mental Health &amp; Substance Abuse Services***</b>	Subject to deductible and coinsurance	Subject to deductible and coinsurance
<b>Outpatient Mental Health &amp; Substance Abuse Services***</b>	You pay \$20 copay per visit	Subject to deductible and coinsurance
<b>Prescription Drug</b>	<u>30 Day Retail Supply Co-payment</u> \$5 Tier 1 \$25 Tier 2 \$40 Tier 3  <u>90 Day Mail Order Supply Co-payment</u> \$10 Tier 1 \$50 Tier 2 \$80 Tier 3	
<b>Vision Care</b>	You pay \$0 per visit for an annual exam for children / biennial exam for adults	Subject to deductible and coinsurance
<b>Hearing Aid Coverage</b>	Subject to deductible and coinsurance	Subject to deductible and coinsurance
<b>Maximum Lifetime Benefit</b>	Unlimited	
<b>Fitness Reimbursement</b>	up to \$200 per family per year	

\* For more information on preventive care services please visit: <http://www.healthcare.gov/law/about/provisions/services/lists.html>

\*\* Does not apply to Indemnity

\*\*\* Care is arranged through Anthem Behavioral Health Network by calling 1-800-228-5975. In network services require a treatment plan after 12 outpatient visits.

**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). The Blue Choice chart outlines the benefits available to you in this plan. The network for Blue Choice is comprised of New England-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](http://www.anthem.com).

**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. You will be required to call Anthem Behavioral Health for precertification of services after 12 visits. If you choose to receive mental health or substance abuse treatment services from a non-participating Anthem Behavioral Health network provider, those services will be Out-of-Network.

**Prescription Drugs** – The cost of prescription drugs is \$5 for tier 1, \$25 for tier 2, or \$40 for tier 3. You may also obtain a 90-day supply by placing a mail order with Express Script. Call 1-866-679-0926 or [www.express-script.com](http://www.express-script.com).

**Annual Eye Exam** – Blue Choice provides for one annual eye exam from a network provider, subject to the specialist 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 per family for the cost of joining a participating health club. Proof of exercise is required. For details call 1-800-437-9282.

**Hearing Aid Coverage** – Hearing aids will be covered based on medical necessity. The coverage will be one hearing aid per ear each time a prescription changes or for a hearing aid which is no longer functional.

Covered Services	BlueChoice® New England (POS)	
	In Network	Out-of-Network
	No referral is required when you receive care from a participating Anthem BCBS Specialist within New England (NH, VT, MA, ME, CT, RI)	
<b>Preventive Care*</b>	You Pay \$0 per visit	
<b>Physician Services</b> PCP and specialist visits for non-preventive care	\$20 copay per visit to your PCP \$30 copay per Specialist visit	
<b>Outpatient Services</b> Including physician services rendered outside of the office visit setting, surgical services, diagnostic testing, lab, x-ray, maternity care	\$250 deductible No more than \$750 per family each year then 10% coinsurance to no more than \$1,000 per member each year	\$500 deductible No more than \$1,500 per family each year then 30% coinsurance to no more than \$4,000 per member and no more than \$12,000 per family each year
<b>Inpatient Hospital Services</b>	Total Individual out-of-pocket \$1,250 Total Family out-of-pocket \$3,750	
<b>Skilled Nursing Facility and Rehabilitation</b> (100 days per member per calendar year)		
<b>Hospice Services</b>		Some self referred benefits are subject to precertification requirements. Refer to your Subscriber Certificate for details.
<b>Home Health Services</b>		
<b>Physical / Occupational Therapy</b> (Combined 80 visits per member per calendar year)	You pay \$30 copay per visit	Total Individual out-of-pocket \$4,500 Family out-of-pocket \$13,500
<b>Speech Therapy</b> (80 visits per member per calendar year)	You pay \$30 copay per visit	
<b>Emergency Room</b>	You pay \$100 for facility charges (waived if admitted) You pay deductible and coinsurance for professional services	
<b>Ambulance</b> (subject to medical necessity)	Subject to deductible and coinsurance	
<b>Chiropractic Services</b> (Maximum of 20 visits per year)	You pay \$30 copay per visit	
<b>Inpatient Mental Health &amp; Substance Abuse Services**</b>	Subject to deductible and coinsurance	
<b>Outpatient Mental Health &amp; Substance Abuse Services**</b>	You pay \$20 copay per visit	
<b>Prescription Drug</b>	<u>30 Day Retail Supply Co-payment</u> \$5 Tier 1 \$25 Tier 2 \$40 Tier 3 <u>90 Day Mail Order Supply Co-payment</u> \$10 Tier 1 \$50 Tier 2 \$80 Tier 3	Not Covered
<b>Vision Care</b>	You pay \$0 per visit for an annual exam for adults and children. \$40 reimbursement toward eyewear	Subject to deductible and coinsurance
<b>Hearing Aid Coverage</b>	You pay \$0	Subject to deductible and coinsurance
<b>Maximum Lifetime Benefit</b>	Unlimited	
<b>Fitness Reimbursement</b>	Up to \$200 per family, per year	

\* For more information on preventive care services please visit: <http://www.healthcare.gov/law/about/provisions/services/lists.html>

\*\* Care is arranged through Anthem Behavioral Health Network by calling 1-800-228-5975. In network services require a treatment plan after 12 outpatient visits.

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

In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc., an independent licensee of the Blue Cross and Blue Shield Association.  
© Registered marks of the Blue Cross and Blue Shield Association.

## 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](http://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](http://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 (MONTHLY)		
Single	Two Person	Family
\$51.91	\$92.31	\$158.98

## PURCHASING YOUR BENEFITS

**College Contribution:** Your Standard Dollar Allowance is the College’s contribution toward your insurance benefits. This amount is based on your medical election and your full-time equivalent. Your allowance is shown on your onlin worksheet. Your Dollar Allowance depends on the level of coverage you are electing (i.e., single, two-person, or family).

**Calculate your costs:** Subtract your Dollar Allowance from the price of the health insurance premium.

**Your final costs:** This is your out-of-pocket cost. If the cost exceeds the credit, you will have a payroll deduction from your salary, which is pre-tax for Research Associate B, but after tax for Research Fellows.

MEDICAL PLAN MONTHLY PRICES			
Medical Plans	One-Person	Two-Person	Family
Option 1—No Coverage	\$0	\$0	\$0
Option 2—Indemnity	\$575.17	\$1,150.32	\$1,552.93
Option 3—Preferred Blue	\$611.13	\$1,222.21	\$1,650.00
Option 4—Blue Choice	\$597.46	\$1,198.26	\$1,617.67

COLLEGE MEDICAL CREDIT CONTRIBUTION (DOLLAR ALLOWANCE)		
One-Person	Two-Person	Family
\$573.56	\$970.59	\$1,310.31
*Part-time appointments receive pro-rated amount.		



# RETIREMENT PLANS

(For Research Associates B's only)

## 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 – 39	7%
40 and older	9%

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)

Research Associate B's 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.

## 401(a) Employer Matching Contribution

Benefit-eligible employees hired on or after July 1, 2009 who contribute to a Supplemental Retirement Account (SRA) will receive a matching contribution to their 401(a) Defined Contribution retirement account that will be proportionately distributed consistent with the employee's designated 401(a) investment directions.

The matching contribution cap is \$3,000 and eligibility for matching dollars continues for six years from the date of hire.

## 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 2011 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 2011, 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

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

Calvert  
4550 Montgomery Avenue  
Suite 1000N  
Bethesda, MD 20814  
1-800-368-2745  
[www.calvert.com](http://www.calvert.com)

Fidelity Retirement Investments  
P.O. Box 770002  
Cincinnati, OH 45277-0090  
1-800-343-0860  
[www.fidelity.com/atwork](http://www.fidelity.com/atwork)

TIAA-CREF  
P.O. Box 1259  
Charlotte, NC 28201  
1-800-842-2776  
[www.tiaa-cref.org](http://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. 7, with the Fidelity representative, call 1-800-642-7131 or visit [www.fidelity.com/atwork/reservations](http://www.fidelity.com/atwork/reservations); or with the TIAA-CREF representative, call 1-800-732-8353 or log on to [www.tiaa-cref.org/moc](http://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

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><b>What are the investment options?</b></p>	<p>Offers socially responsible portfolios, plus two non-screened funds consisting of: Calvert</p> <p><b>Equity Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Large Cap Growth Fund</li> <li>• Calvert Social Investment Fund -Equity Portfolio</li> <li>• Calvert Capital Accumulation Fund</li> <li>• Calvert New Vision Small Cap International Funds</li> <li>• Calvert Large Cap Value Fund</li> <li>• Calvert Social Investment Fund-Enhanced Equity</li> <li>• Calvert Social Index Fund</li> <li>• Calvert Mid Cap Value Fund</li> <li>• Calvert Small Cap Value Fund</li> </ul> <p><b>International Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert World Values Equity Fund</li> <li>• Calvert Global Alternative Energy Fund</li> <li>• Calvert Global Water Fund</li> <li>• Calvert International Opportunities Fund</li> </ul> <p><b>Balance and Allocation Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund-Balanced Portfolio</li> <li>• Calvert Conservative Allocation Fund</li> <li>• Calvert Moderate Allocation Fund</li> <li>• Calvert Aggressive Allocation Fund</li> </ul> <p><b>Fixed Income (Bond) Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund -Bond Portfolio</li> <li>• Calvert Income Fund</li> <li>• Calvert High Yield Bond Fund</li> <li>• Calvert Long Term Bond Fund</li> <li>• Calvert Short Term Government Fund</li> <li>• Calvert Short Duration Income Fund</li> <li>• Calvert Ultra Short Income Fund</li> <li>• Calvert Government Fund</li> </ul> <p><b>Money Market Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund -Market Portfolio</li> <li>• Calvert First Government Money Market Fund</li> </ul>	<p>For a complete list of funds available, call Fidelity. Some of Fidelity's most popular funds are:</p> <p><b>Growth and Income Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Puritan Fund</li> <li>• Fidelity Equity-Income Fund</li> </ul> <p><b>Growth Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Retirement Growth Fund</li> <li>• Fidelity Magellan Fund</li> <li>• Fidelity Capital Appreciation Fund</li> </ul> <p><b>Fixed Income (Bond) Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Capital &amp; Income Fund</li> <li>• Fidelity Intermediate Bond Fund</li> </ul> <p><b>Specialty Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Select Funds</li> </ul> <p><b>International Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Overseas Fund</li> </ul> <p><b>Money Market Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Cash Reserves Fund</li> <li>• U.S. Government Reserves Fund</li> </ul> <p><b>Asset Allocation Fund</b></p> <ul style="list-style-type: none"> <li>• Fidelity Asset Manager Fund</li> </ul>	<p>Access <a href="http://www.tiaa-cref.org/dartmouth">www.tiaa-cref.org/dartmouth</a> using their path. Investment choices for a complete listing of available investment options.</p> <p><b>Guaranteed</b> 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><b>Equity Funds (including):</b></p> <p><b>Total Stock Market Funds</b></p> <ul style="list-style-type: none"> <li>• CREF Stock (80% US/20% Foreign)</li> <li>• Equity Index (Russell 3000)</li> <li>• S&amp;P 500 Index Fund</li> </ul> <p><b>Large Cap</b></p> <ul style="list-style-type: none"> <li>• Large Cap Value</li> <li>• CREF Growth</li> <li>• Growth and Income Fund</li> </ul> <p><b>Mid Cap</b></p> <ul style="list-style-type: none"> <li>• Mid Cap Value</li> <li>• Mid Cap Growth</li> </ul> <p><b>Small Cap</b></p> <ul style="list-style-type: none"> <li>• Small Cap Equity</li> </ul> <p><b>International</b></p> <ul style="list-style-type: none"> <li>• CREF Global</li> <li>• International Equity</li> </ul> <p><b>Socially Responsible</b></p> <ul style="list-style-type: none"> <li>• CREF Social Choice (Balanced Fund)</li> <li>• Social Choice Equity</li> </ul> <p><b>Real Estate</b></p> <ul style="list-style-type: none"> <li>• TIAA Real Estate Fund (primarily real estate)</li> <li>• TIAA Real Estate Securities (real estate equities)</li> </ul> <p><b>Fixed Income</b></p> <ul style="list-style-type: none"> <li>• CREF Bond Market</li> <li>• CREF Inflation Linked Bond (TIPS)</li> </ul> <p><b>Money Market</b></p> <ul style="list-style-type: none"> <li>• TIAA-CREF Money Market</li> </ul> <p><b>Multi-Asset</b></p> <ul style="list-style-type: none"> <li>• TIAA-CREF Life Cycle Funds</li> </ul> <p><b>Guaranteed</b></p> <ul style="list-style-type: none"> <li>• TIAA Traditional</li> </ul>
<p><b>Are there any front-end load charges?</b></p>	No	No	No
<p><b>Are there any maintenance charges?</b></p>	No	No	No
<p><b>Are there any management fees?</b></p>	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.
<p><b>Can I transfer money to another company in the Dartmouth Retirement Plan?</b></p>	Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.	Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.	Yes, subject to certain limitations, and if transferee (receiving company) will accept the transfer.
<ul style="list-style-type: none"> <li>• Is there a minimum amount for such a transfer?</li> </ul>	No	No	Yes, \$1,000 or account balance, if less (restrictions apply to TIAA Traditional).
<ul style="list-style-type: none"> <li>• Is there a maximum amount for such a transfer?</li> </ul>	No	No	No
<ul style="list-style-type: none"> <li>• Are there any charges or fees for such a transfer?</li> </ul>	No	No	No
<p><b>Can I transfer funds within this company?</b></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"> <li>• Is there a minimum amount for such a transfer?</li> </ul>	No	No	Yes, \$1,000 or account balance, if less (restrictions only apply to TIAA Traditional).
<ul style="list-style-type: none"> <li>• Is there a maximum amount for such a transfer?</li> </ul>	No	No	No
<ul style="list-style-type: none"> <li>• Are there any charges/fees etc.?</li> </ul>	No	Yes, for exchanges between select portfolios and some short-term redemptions.	No
<p><b>When can I start an annuity?</b></p>	Anytime	Anytime	Anytime
<p><b>When do I receive a statement of my account?</b></p>	Quarterly	Quarterly	Quarterly
<p><b>What happens to my investment if I leave Dartmouth?</b></p>			
<ul style="list-style-type: none"> <li>• Can I cash in and pay applicable taxes?</li> </ul>	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"> <li>• Can I leave the money on deposit?</li> </ul>	Yes, subject to federal requirements.	Yes, subject to federal requirements.	Yes, subject to federal requirements.
<ul style="list-style-type: none"> <li>• Can I roll over the money to another retirement investment?</li> </ul>	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"> <li>• Can I transfer money to another company in the SRA program?</li> </ul>	Yes, if transferee (receiving company) will accept transfer.	Yes, if transferee (receiving company) will accept transfer.	Yes, if transferee (receiving company) will accept transfer.

This chart summarizes certain administrative facts about the funds available, but it is not a prospectus or other official statement about any fund. You should read the fund prospectus before choosing to invest in it.

# Dartmouth Supplemental Retirement Accounts (SRA) Comparison Summary

Questions	Calvert	Fidelity	TIAA-CREF
<p><b>What are the investment options?</b></p>	<p>Offers socially responsible portfolios, plus two non-screened funds consisting of: Calvert</p> <p><b>Equity Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Large Cap Growth Fund</li> <li>• Calvert Social Investment Fund -Equity Portfolio</li> <li>• Calvert Capital Accumulation Fund</li> <li>• Calvert New Vision Small Cap International Funds</li> <li>• Calvert Large Cap Value Fund</li> <li>• Calvert Social Investment Fund-Enhanced Equity</li> <li>• Calvert Social Index Fund</li> <li>• Calvert Mid Cap Value Fund</li> <li>• Calvert Small Cap Value Fund</li> </ul> <p><b>International Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert World Values Equity Fund</li> <li>• Calvert Global Alternative Energy Fund</li> <li>• Calvert Global Water Fund</li> <li>• Calvert International Opportunities Fund</li> </ul> <p><b>Balance and Allocation Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund-Balanced Portfolio</li> <li>• Calvert Conservative Allocation Fund</li> <li>• Calvert Moderate Allocation Fund</li> <li>• Calvert Aggressive Allocation Fund</li> </ul> <p><b>Fixed Income (Bond) Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund -Bond Portfolio</li> <li>• Calvert Income Fund</li> <li>• Calvert High Yield Bond Fund</li> <li>• Calvert Long Term Bond Fund</li> <li>• Calvert Short Term Government Fund</li> <li>• Calvert Short Duration Income Fund</li> <li>• Calvert Ultra Short Income Fund</li> <li>• Calvert Government Fund</li> </ul> <p><b>Money Market Funds</b></p> <ul style="list-style-type: none"> <li>• Calvert Social Investment Fund -Market Portfolio</li> <li>• Calvert First Government Money Market Fund</li> </ul>	<p>For a complete list of funds available, call Fidelity. Some of Fidelity's most popular funds are:</p> <p><b>Growth and Income Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Puritan Fund</li> <li>• Fidelity Equity-Income Fund</li> </ul> <p><b>Growth Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Retirement Growth Fund</li> <li>• Fidelity Magellan Fund</li> <li>• Fidelity Capital Appreciation Fund</li> </ul> <p><b>Fixed Income (Bond) Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Capital &amp; Income Fund</li> <li>• Fidelity Intermediate Bond Fund</li> </ul> <p><b>Specialty Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Select Funds</li> </ul> <p><b>International Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Overseas Fund</li> </ul> <p><b>Money Market Funds</b></p> <ul style="list-style-type: none"> <li>• Fidelity Cash Reserves Fund</li> <li>• U.S. Government Reserves Fund</li> </ul> <p><b>Asset Allocation Fund</b></p> <ul style="list-style-type: none"> <li>• Fidelity Asset Manager Fund</li> </ul>	<p>Access <a href="http://www.tiaa-cref.org/dartmouth">www.tiaa-cref.org/dartmouth</a> using their path. Investment choices for a complete listing of available investment options.</p> <p><b>Guaranteed TIAA TRADITIONAL</b> - 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><b>Equity Funds (including):</b></p> <p><b>Total Stock Market Funds</b></p> <ul style="list-style-type: none"> <li>• CREF Stock (80% US/20% Foreign)</li> <li>• Equity Index (Russell 3000)</li> <li>• S&amp;P 500 Index Fund</li> </ul> <p><b>Large Cap</b></p> <ul style="list-style-type: none"> <li>• Large Cap Value</li> <li>• CREF Growth</li> <li>• Growth and Income Fund</li> </ul> <p><b>Mid Cap</b></p> <ul style="list-style-type: none"> <li>• Mid Cap Value</li> <li>• Mid Cap Growth</li> </ul> <p><b>Small Cap</b></p> <ul style="list-style-type: none"> <li>• Small Cap Equity</li> </ul> <p><b>International</b></p> <ul style="list-style-type: none"> <li>• CREF Global</li> <li>• International Equity</li> </ul> <p><b>Socially Responsible</b></p> <ul style="list-style-type: none"> <li>• CREF Social Choice (Balanced Fund)</li> <li>• Social Choice Equity</li> </ul> <p><b>Real Estate</b></p> <ul style="list-style-type: none"> <li>• TIAA Real Estate Fund (primarily real estate)</li> <li>• TIAA Real Estate Securities (real estate equities)</li> </ul> <p><b>Fixed Income</b></p> <ul style="list-style-type: none"> <li>• CREF Bond Market</li> <li>• CREF Inflation Linked Bond (TIPS)</li> </ul> <p><b>Money Market</b></p> <ul style="list-style-type: none"> <li>• TIAA-CREF Money Market</li> </ul> <p><b>Multi-Asset</b></p> <ul style="list-style-type: none"> <li>• TIAA-CREF Life Cycle Funds</li> </ul> <p><b>Guaranteed</b></p> <ul style="list-style-type: none"> <li>• TIAA Traditional</li> </ul>
<p><b>Are there any front-end load charges?</b></p>	No	No	No
<p><b>Are there any maintenance fees?</b></p>	No	No	No
<p><b>Are there any management fees?</b></p>	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.	Yes, please refer to the prospectus.
<p><b>Can I transfer my money to another company in the SRA program?</b></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"> <li>• Is there a minimum amount for such a transfer?</li> <li>• Is there a maximum amount for such a transfer?</li> <li>• Are there any charges or fees for such a transfer?</li> </ul>	No	No	Yes, \$1,000 or account balance, if less (restrictions apply to TIAA Traditional).
<p><b>Can I transfer funds within this company?</b></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"> <li>• Is there a minimum amount for such a transfer?</li> <li>• Is there a maximum amount for such a transfer?</li> <li>• Are there any charges/fees etc.?</li> </ul>	No	No	No
<p><b>Can I take a loan from my SRA accumulation?</b></p>	No	Yes, for exchanges between select portfolios and some short-term redemptions. Yes, call Fidelity for more information.	Yes, call TIAA-CREF for more information.
<p><b>Can I withdraw money at any time other than at retirement or when I begin to draw an annuity?</b></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><b>When can I start an annuity?</b></p>	Anytime	Anytime	Anytime
<p><b>How do I make contributions to the funds?</b></p>	Salary Reduction Agreement	Salary Reduction Agreement	Salary Reduction Agreement
<p><b>When do I receive a statement of my account?</b></p>	Quarterly	Quarterly	Quarterly
<p><b>What happens to my investment if I leave Dartmouth?</b></p>			
<ul style="list-style-type: none"> <li>• Can I cash in and pay applicable taxes?</li> <li>• Can I leave the money on deposit?</li> <li>• Can I roll over the money to another retirement investment?</li> <li>• Can I transfer money to another company in the SRA program?</li> </ul>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax. Yes, subject to federal requirements.</p> <p>Yes, for further information, contact your tax advisor.</p> <p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax. Yes, subject to federal requirements.</p> <p>Yes, for further information, contact your tax advisor.</p> <p>Yes, if transferee (receiving company) will accept transfer.</p>	<p>Yes, subject to limitations, certain withdrawals will be subject to an additional tax. Yes, subject to federal requirements.</p> <p>Yes, for further information, contact your tax advisor.</p> <p>Yes, if transferee (receiving company) will accept transfer.</p>

# 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.

## **TWO-PERSON COVERAGE**

Coverage for an employee and a qualified dependent.

## **FAMILY COVERAGE**

Coverage for an employee and two or more qualified dependents.

## For More Information

### **Anthem Blue Cross and Blue Shield of NH**

1-800-437-9282

website: [www.anthem.com](http://www.anthem.com)

### **Express Scripts**

1-866-679-0926

website: [www.express-scripts.com](http://www.express-scripts.com)

### **Anthem Behavioral Health**

1-800-228-5975

### **CNA**

1-800-528-4582

website: [www.cna.com](http://www.cna.com)

### **Crosby Benefit Systems**

1-800-462-2235

website: [www.CrosbyBenefits.com](http://www.CrosbyBenefits.com)

### **Northeast Delta Dental**

1-800-832-5700

website: [www.nedelta.com](http://www.nedelta.com)

### **MetLife**

1-800-638-6420

website: [www.metlife.com](http://www.metlife.com)

### **Calvert**

1-800-368-2745

website: [www.calvert.com/investor-workplace-dartmouth.html](http://www.calvert.com/investor-workplace-dartmouth.html)

### **Fidelity Investments**

1-800-343-0860

website: [www.fidelity.com/atwork](http://www.fidelity.com/atwork)

### **TIAA-CREF**

1-800-842-2776

website: [www.tiaa-cref.org/dartmouth](http://www.tiaa-cref.org/dartmouth)

#### **Benefits Office**

Phone Number:

1-603-646-3588

Email: [Human.Resources.Benefits@Dartmouth.EDU](mailto:Human.Resources.Benefits@Dartmouth.EDU)

website: [www.dartmouth.edu/~hrs/benefits](http://www.dartmouth.edu/~hrs/benefits)

#### **Note:**

- Summary Plan Descriptions and Life Insurance Certificates are located online at [www.dartmouth.edu/~hrs/benefits/index.html](http://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