

Dartmouth College

Benefit Summary for SEIU Union Employees*

(Service Employees International Union)

* Working at least 9 consecutive months, and at least twenty hours per week

Orientation Program

Once the Benefits Office receives notice from the department of the new hire, Union employees are invited to attend a comprehensive orientation program at which they receive their benefit information and enrollment materials. It is important for the new hire to give their department correct personal information (Social Security number, date of birth, address) as soon as possible after accepting the position. Absence of this information will delay an invitation to orientation.

Health Benefits

Union employees are eligible to enroll in health benefits effective their hire date. Medical and dental insurance will not be activated until the FlexOnline enrollment process is completed. The window to enroll is 30 days from date of orientation.

Options:

Medical (*must elect one of the following*):

- No coverage (must have other coverage)
- \$1500 deductible Indemnity plan (***default***)
- BlueChoice (a Point of Service plan)
- Preferred Blue (a Preferred Provider Organization)

Dental (*may elect one of the following*):

- No coverage (***default***)
- Coverage in a comprehensive plan
- Orthodontia is not covered
- No waiting period

Flexible Spending Accounts (*may deposit the following*):

(deposits are non-taxable income and are used to pay for expenses in the following categories)

- Health Care - up to \$5,000
- Dependent Care - up to \$5,000 per family (day care expenses only)
- \$250 Employer contribution for full-time employees, pro-rated for part-time employees and those hired mid-year.

Health Benefits College Contribution:

Union employees receive a contribution which they subtract from the total cost of their elected health benefits:

Elected Benefit Costs *minus* Contribution *equal* Net Cost

The contribution an employee receives is dependent upon the number of people covered under the medical plan, the amount of base salary, and the percent of working full-time. The contribution given by the College, used to purchase benefits, is pro-rated for part time employees. Lower-paid staff receive more contribution to cover the cost of medical coverage for

family members than higher-paid staff.

Vacation, Personal Leave, and Holidays

Vacation

Vacation is credited at the beginning of each fiscal year (July through June), according to the number of months worked in the prior fiscal year.

1 - 5 years of service	10 days
5 - 12 years of service	15 days
12 - 20 years of service	20 days
20 or more years of service	25 days

Personal Time

Eleven days of personal leave are granted each calendar year, providing time off for personal reasons. When employment begins within the calendar year the amount is prorated for the remainder of that year.

Holidays

The College celebrates 8 holidays. These are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, the day after or before Christmas Day (as determined by the College).

Short-Term Disability

Short-Term Disability benefits replace salary for medically certified disabilities, beginning on day six of absence due to disability. Union employees earn Short-Term Disability benefits through length of service. After two consecutive years of service, union employees are eligible for up to twenty-six weeks of disability payments for a medically certified disability. Week one through eight are at 100% of pay, week nine through twenty-six replace 60% of pay. Disabilities lasting longer than twenty-six weeks may be eligible for coverage under the Long-Term Disability plan.

Long-Term Disability

After three years of service, union employees are provided Long-Term Disability insurance coverage with a 60% of pay replacement, at no cost, or may elect and pay for 70% pay replacement.

Life Insurance

After one year of service, union employees are given a term life insurance policy of 2.5 times pay in coverage at no cost. In addition, the College matches this coverage with Accidental Death and Dismemberment Insurance at no cost, up to a maximum of \$250,000. After one year of service, Union employees may purchase \$10,000 coverage for each dependent child and/or \$25,000 coverage for a spouse.

Retirement Benefits

Defined Contribution Retirement Plan

Under this plan, Dartmouth makes regular, per paycheck contributions based on a percentage of salary and age:

Age 21 to age 29 - 3%

Age 30 to age 34 - 5%

Age 35 and older - 10%

No contributions are required from the staff member and there are three investment companies in which to invest the contributions: TIAA/CREF, Fidelity, and Calvert. It is necessary to continue working at the College for three consecutive years to be vested in this plan. If employment ends before achieving three years of service, the contributions made to this plan are forfeited.

Supplemental Retirement Account

Under the Supplemental Retirement Account (SRA), employees can make voluntary tax deferred contributions to increase their retirement income. These contributions belong solely to the employee - no vesting schedule applies. The amount one can tax-defer is subject to IRS limits. Employees have three investment companies in which to invest the contributions: TIAA/CREF, Fidelity Investments, and Calvert Group.

Interest-Free Loans

Effective November 26, 2008, the loan amount available to benefits eligible SEIU Union staff has been doubled to \$1000 (less any loans already received) through May 31, 2009. The loan is intended for emergency use only. Repayment must be made within a ten-month period through payroll deductions; e.g., for a \$1000 loan, the minimum repayment is \$50.00 based on twenty deductions. Once approved, there is a two (2) year wait and before an employee can apply for another loan, and there must not be an outstanding loan balance.

Travel Accident Insurance

As of the first day of employment, employees are insured for accidental death and dismemberment insurance with a life benefit of \$750,000, while traveling on College business. Additionally, the College provides supplemental Scheduled Air Business Travel accidental death and dismemberment coverage with a life benefit of \$750,000.

This Benefit Summary is not intended to be a summary plan description (SPD) as defined under ERISA law. For more information please see the certificate and SPD for each benefit plan. The College reserves the right to change these employee benefit plans and policies at its discretion. For more information, please call the Benefits Office at 603-646-3588. 12/08