Summary Information

For

Service Employees International Union (SEIU)

*Working at least 9 months each year, and at least twenty hours per week.*
SEIU EMPLOYEES
“SEIU employees” refers to Dartmouth employees who are members of the Service Employees International Union. SEIU employees are not exempt from overtime pay according to the Fair Labor Standards Act. SEIU employees are paid bi-weekly.

ORIENTATION PROGRAM
Once the Benefits Office receives notice of benefits eligibility, SEIU employees are invited to attend a comprehensive orientation program at which they receive their benefit information and enrollment materials. It is important for the employee to give their department correct personal information (social security number, date of birth, legal mailing address) as soon as possible after accepting the position. Absence of this information will delay an invitation to orientation.

SEIU BENEFITS
SEIU employees are eligible to enroll in the benefit plans effective as of their date of hire/eligibility. Medical, dental and retirement benefits are not activated until the online enrollment process is completed. The deadline for enrollment is the latter of 45 days from the date you become benefits eligible, or 45 days from the date you are notified you are benefits eligible.

BENEFIT OPTIONS

The Flexible Benefits Plan of Dartmouth
The money spent on benefits is not considered taxable income by the IRS (some exceptions apply).

MEDICAL
must elect one of the following:

- No coverage (must have other coverage)
- High Deductible Health Plan (HDHP) (default)
- Open Access Plan 1 (OAP1)
- Open Access Plan 2 (OAP2)

DENTAL
must elect one of the following:

- No coverage (default)
- Coverage in a comprehensive plan

LIFE INSURANCE

After one year of service, SEIU employees are given a term life policy of 2.5 times pay in coverage at no cost. In addition, Dartmouth matches this coverage with Accidental Death and Dismemberment insurance at no cost up to a maximum of $250,000. You elect the beneficiary (ies) of this plan.

DEPENDENT LIFE INSURANCE

After one year of service, SEIU employees may purchase $25,000 coverage for a spouse or same sex domestic partner and/or $10,000 for each dependent child up to the age of 26. You are the beneficiary of this plan.
SHORT-TERM DISABILITY

Short-Term Disability benefits replace salary for medically certified disabilities, beginning on day six of absence due to disability. The maximum duration of benefits for any one disability is as follows based on the employee’s continuous years of service in the union as of the last day worked prior to the disability.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Maximum Number of Weeks of STD</th>
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</thead>
<tbody>
<tr>
<td>90 days to 1 year</td>
<td>2 weeks</td>
</tr>
<tr>
<td>1 to 2 years</td>
<td>6 weeks</td>
</tr>
<tr>
<td>2+ years</td>
<td>26 weeks</td>
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</tbody>
</table>

Weeks one through eight will be paid at 100%, week nine through twenty-six weeks may be eligible for coverage under the LTD plan.

Note: For SEIU employees, Dartmouth contributes $250 to a Medical FSA annually, regardless of whether you make a voluntary contribution or not. Contributions are prorated for part-time employees and those who become eligible for benefits mid-year.

You are not eligible to contribute to the Medical Flexible Spending Account if you contribute to a Health Savings Account. This includes employer contributions made to an HSA.

LONG-TERM DISABILITY (LTD)

must elect one of the following:

After three years of service SEIU employees are provided LTD insurance:

- 60% of pay replacement (default)
- 70% of pay replacement

FLEXIBLE SPENDING ACCOUNTS (FSA)

May deposit up to the following 2015 limits:

- Up to $3,350 per individual plan
- Up to $6,650 per family plan
- Plus $1,000 catch-up for those who are age 55 as of December 31, 2015.

Deposits are non-taxable income and may be saved or used for qualified medical expenses.

Available only for those individuals enrolled in a High Deductible Health Plan (HDHP).

Note: Non-exempt staff electing the Dartmouth HDHP, will receive an employer contribution to an HSA in the amount of $500 when electing individual coverage or $1,000 for those electing family coverage. Contributions are pro-rated for part-time employees and those who become eligible for benefits mid-year.

You are not eligible to contribute to the Health Savings Account if you contribute to a Medical Flexible Spending Account. This includes employer contributions made to a Medical FSA.

Employees electing the Dartmouth HDHP who choose to forego a Health Savings account in 2015 so that they may be a patient at Dartmouth Health Connect, will be eligible for an employer contribution of up to $500 in a Medical Flexible Spending Account.
Due to strict eligibility guidelines, employees interested in participating in the HSA plan are encouraged to consult with a tax professional prior to enrolling.

SUPPLEMENTAL BENEFITS

SEIU employees can select coverage from a variety of plans offered by Winston Benefits and CNA. Winston Benefits offers AFLAC Hospital Indemnity, AFLAC Personal Accident, Boston Mutual Personal Accident, Transamerica Critical Illness/Cancer and Transamerica Universal Life Insurance/Long Term Care plans. Please visit our website at www.dartmouth.edu/~hrs/benefits/2015/supplemental.html to learn more and enroll. Dartmouth College also offers employees an additional Long Term Care plan through CNA. To learn more about this plan please visit www.dartmouth.edu/~hrs/benefits/2015/ltc.html.

HEALTH BENEFITS COLLEGE CONTRIBUTION

As part of the SEIU Union, employees receive a contribution toward their medical and life insurance benefits, which they subtract from the total cost of their premiums.

Elected Benefit Cost minus Dartmouth Contribution equals Employee Net Cost

The contribution an employee receives is dependent upon the amount of base salary, the percent of working full-time and the medical plan tier (number of people covered) elected.

Lower paid staff receive a higher contribution to cover the cost of medical coverage than higher paid employees. The contribution given by the College used to purchase benefits is pro-rated for part-time employees. For more information, please refer to the Medical Plan Cost Estimator at www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/

STATUS CHANGE EVENTS

The benefits you elect will remain in effect through December 31, 2015. You may only make changes to your benefits during the annual Open Enrollment period unless you have a qualified change in family or employment status (i.e. birth, marriage, divorce, change in hours, change in residence, etc.). If you have a qualified change, you may notify the Benefits Office using the Status Change Form available at www.dartmouth.edu/~hrs/docs/scf_2015.pdf

VACATIONS, HOLIDAYS AND PERSONAL LEAVE

VACATION

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

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days of Vacation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 5</td>
<td>10</td>
</tr>
<tr>
<td>5 to 12</td>
<td>15</td>
</tr>
<tr>
<td>12 to 20</td>
<td>20</td>
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<tr>
<td>20 or more</td>
<td>25</td>
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SUMMARY INFORMATION

2015 SEIU/Union

HOLIDAYS

Dartmouth celebrates 8 holidays per calendar year. These holidays are New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, the day before or after Christmas Day (as determined by Dartmouth).

PERSONAL LEAVE

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 pro-rated for the remainder of that year.

RETIREMENT PLAN BENEFITS

Retirement plan benefits consist of two parts: College contributions made on an employee’s behalf under the 401(a) Defined Contribution Retirement Plan and contributions voluntarily made by the employee under a 403(b) Supplemental Retirement Account (SRA). Contributions are made on a pre-tax basis and will be taxed as income when withdrawn from the Plan.

Retirement plan elections may be changed at any time without a qualifying event or change in status.

401(a) DEFINED CONTRIBUTION PLAN

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

- Age 21 through age 29 - 3%
- Age 30 through age 34 - 5%
- Age 35 through age 39 - 7%
- Age 40 and older - 9%

No contributions are required from the SEIU member. 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 years to be vested in this plan. If employment ends before achieving three years of service, the balance in the plan will be forfeited.

403(b) SUPPLEMENTAL RETIREMENT ACCOUNT

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

MATCH

Benefits-eligible employees hired on or after July 1, 2009 who contribute to a Supplemental Retirement Account (SRA) will receive a matching contribution to his or her 401(a) Defined Contribution Retirement Plan which will be proportionately distributed consistent with the employee’s designated 401(a) investment directions.

Dartmouth will match voluntary contributions during the first six years of benefits-eligible employment, up to a lifetime maximum of $3,000.

If employment ends before achieving three years of service, the balance in the plan will be forfeited.
INTEREST-FREE LOANS

SEIU members may borrow up to $1,000 interest free. This loan is intended for emergency use only. Repayment must be made within a ten-month period through payroll deductions; e.g. for a $1,000 loan, the minimum repayment is $50, based on 20 deductions. Once approved there is a two (2) year wait before an employee can apply for another loan. Applications and additional information are available at www.dartmouth.edu/~hrs/benefits/loans/index.html

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.

Please visit www.dartmouth.edu/~hrs/benefits/ for additional benefit information.

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.

Updated November 2014