



# 2024 BENEFITS GUIDE

**DARTMOUTH**

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## Welcome to Dartmouth

We are pleased to share with you our 2024 Benefits Guide, which provides an overview of the comprehensive benefits program Dartmouth offers to help care for your and your family's physical, emotional, and financial well-being.

The Dartmouth community includes faculty and staff from diverse backgrounds, with a variety of different needs and interests. So, our Human Resources team works to provide inclusive, competitive, and flexible benefits options that offer something for everyone, along with the tools and resources you need to make the best decisions for both your personal needs and budget. I encourage you to take this opportunity to understand your options and make sure you have the right mix of coverage. For example:

- › Compare your medical plan choices. The premium you pay up front out of your paycheck is only part of the story. Use our Ask Emma decision support tool to find out which plan may offer you the lowest total expenses.
- › Take a look at the “triple tax advantage” from our Health Savings Account (HSA). It's a great opportunity to lower your taxable income today while also helping you save for the future.
- › Will you have health care or dependent care expenses that aren't covered by insurance? Then you might want to consider one of our Flexible Spending Accounts (FSAs) to reduce your out-of-pocket costs.
- › Consider life insurance to protect your family. We often underestimate these needs and fail to consider our full household budget.

We are proud of Dartmouth's inclusive, competitive, and flexible benefits options, and encourage you to take advantage of our comprehensive programs and decision support resources.

Sincerely,

*Sara Lester*

Chief Human Resources Officer

# Table of Contents

Eligibility and Enrollment.....	2
Medical Plans.....	3
One Medical at Dartmouth.....	3
Medical Plan Comparison Chart.....	4
Ask Emma Decision Support Tool.....	5
Open Access Plus (OAP) Plan.....	6
Cigna Choice Fund (CCF) Plan.....	7
High Deductible Health Plan (HDHP).....	8
Health Reimbursement Account (HRA).....	9
Health Savings Account (HSA).....	10
Flexible Spending Accounts.....	11
Health Care Flexible Spending Account (HCFSA).....	12
Limited Purpose Flexible Spending Account (LPFSA).....	13
Dependent Care Flexible Spending Account (DCFSA).....	14
DCFSA with Child Care Subsidy.....	15
Prescription Drug Coverage.....	16
Dental Coverage.....	17
Vision Coverage.....	18
Wellness at Dartmouth.....	19
Emotional Well-Being Resources.....	21
Life Insurance.....	23
Voluntary Benefits.....	24
Disability Coverage.....	25
Retirement Savings Benefits.....	26
Additional Benefits.....	27
Turning Age 65 and Becoming Medicare Eligible.....	28
Required Notices.....	29
Benefits Contacts.....	31
Benefits Terms to Know.....	32
Benefits Worksheet.....	33



# Eligibility and Enrollment

Dartmouth is proud to offer a comprehensive, flexible benefits program that provides a range of options to support you and your family.

## Plan Year

Dartmouth's benefits run on a calendar year, from January 1 through December 31. Some benefits are pro-rated based on your start date or benefits eligibility date.

## Eligibility

Employees who are regularly scheduled to work at least half of the normal full-time schedule, at least nine months each year, are considered eligible for benefits at Dartmouth. The amount that you pay for coverage may be affected by the amount of hours you work, as well as the amount of annual salary received. This is important to know when you are considering a change in hours or FTE.

- Regular, benefits-eligible employees working less than full-time benefits receive rates that are pro-rated according to their percentage of working full-time.
- Temporary employees, and regular employees working less than half-time or less than nine (9) months duration each year, are not benefits-eligible but are eligible for workers' compensation. They can also elect to participate in a Supplemental Retirement Account. In addition, regular employees who are not benefits-eligible are covered under travel accident insurance.
- Dependents – Certain benefit plans at Dartmouth provide coverage for family members of benefits-eligible employees. Family members include spouses, children and stepchildren.

## Employment Category

Dartmouth has several employment categories.

- **Exempt** – Includes Faculty (visiting or tenure track), Research Staff (Research Associate C, Research Scientist, Research Analyst, and Research Engineers), and Exempt Staff (salaried staff). These employees are exempt from overtime pay, according to the Fair Labor Standards Act.
- **Non-Exempt** – Refers to employees who are paid by the hour and are not exempt from overtime pay, according to the Fair Labor Standards Act. This includes Non-Exempt Staff, Non-Union Service Staff and IATSE Union members. This does not include SEIU members.

- **SEIU** – Refers to Dartmouth employees who are members of the Service Employees International Union. SEIU employees are paid by the hour and are not exempt from overtime pay, according to the Fair Labor Standards Act.
- **Research Associate B (RAB)** – Refers to grant- or college-funded employees (other than those on certain kinds of training grants) with an appointment of greater than nine (9) months and less than three (3) years. RABs are exempt from overtime pay, according to the Fair Labor Standards Act.
- **Research Fellow** – A postdoctoral trainee on an NRSA or T32 training grant with an appointment of at least nine (9) months and less than three (3) years. Research Fellows are exempt from overtime pay, according to the Fair Labor Standards Act. These employees' wages are not subject to Social Security or Medicare tax. All benefits for this group are paid post-tax.

## When Benefits Begin

Benefits you elect as a new employee will start on your date of hire, or the date you become benefits-eligible. Benefits elected during the Open Enrollment period will begin the following January 1.

## When You Can Make Changes

Once you have made your benefits elections, you may not make changes to most of your benefits until the following plan year due to IRS regulations. You will not have another opportunity to change your benefits coverage elections until the next Open Enrollment period held each fall, unless you have a qualifying life status change. This can be a marriage, a divorce, a birth or adoption of a child, or if you or a dependent loses or gains coverage. Your benefits change must be consistent with the life status change. You must submit a qualifying life status change through the FlexOnline system no more than 31 days after the date of the event.

You will enroll using the FlexOnline system. Before you enroll, review the information in this Guide.

**For plan cost information, access the Benefits Plan Cost Estimator at [dartgo.org/benefits-cost-estimator](https://dartgo.org/benefits-cost-estimator).**



# Medical Plans

All benefit eligible employees may choose to enroll in one of the following three Cigna medical plans:

- + Open Access Plan (OAP)** – includes a Dartmouth-funded HCFSA (if eligible)
- + Cigna Choice Fund (CCF)** – includes a Dartmouth-funded HRA
- + High Deductible Health Plan (HDHP)** – includes a Dartmouth-funded HRA or HSA

### All three medical plans offer:

- › A national network of providers (Open Access Plus/Carelink), as well as emergency coverage when traveling abroad for personal travel.
- › No referral needed to see a specialist, although precertification may be required.
- › In-network preventive care\* services covered at no cost to you. See your plan materials for a list of covered preventive care services.
- › Access to One Medical at Dartmouth (except when contributing to or receiving contributions to an HSA).
- › One routine eye exam per covered family member at no cost when using an EyeMed provider.
- › Prescription drug coverage through Express Scripts.

### CIGNA TELEHEALTH MDLIVE - A LOWER-COST, CONVENIENT OPTION

This 24/7 service allows you to connect with a board-certified physician via video chat or phone for common acute conditions such as cold/flu, headaches, earaches, etc. For urgent care, there is no office visit copay under the OAP or CCF plan, and for the HDHP, you are covered with no cost-share after you meet the deductible. Log into [myCigna.com](https://mycigna.com) and select "Find Care and Costs," then "Talk to a Doctor via Phone or Video," and then "Medical."\*\*

For an estimate of plan rates, please use the Benefits Plan Cost Estimator at [dartgo.org/benefits-cost-estimator](https://dartgo.org/benefits-cost-estimator). Dartmouth pays on average 73% of your monthly medical premiums. Some employees will pay more than 27%, others will pay less.

\* Some preventive services may not be covered. For example, immunizations for travel, any service or device that is not medically necessary, or services/supplies that are unproven (experimental or investigational).

\*\* Telehealth services are provided by third party telehealth providers and not by Cigna. Providers are solely responsible for any treatment provided. These services are separate from your health plan's provider network and services (including video chat) may not be available in all areas.

## One Medical at Dartmouth

One Medical at Dartmouth is a primary care practice for eligible employees and their dependents. Located at 7 Allen Street in Hanover, the One Medical practice is built on a mission to make getting quality care more affordable, accessible, and enjoyable through a blend of human-centered design, technology, and an exceptional team.

### Eligibility

- › All benefit eligible employees and their adult family members (age 18+) enrolled in the OAP, CCF or HDHP with HRA medical plan **are** eligible to use One Medical at Dartmouth if you wish.
- › Members who waive medical coverage or who are enrolled in the HDHP with HSA are **not** eligible to use One Medical at Dartmouth.
- › One Medical at Dartmouth is not accepting new patients in 2023. For updates on when they will be accepting new patients, visit [dartgo.org/omd](https://dartgo.org/omd). Please note: you do not have to use One Medical at Dartmouth, and you may change your primary care provider at any point during the year.

### Key benefits include:

- › A full care team dedicated to your well-being, with in-office appointments and 24/7 access to a virtual medical team
- › Longer, non-rushed appointments that start on time
- › Drop-in on-site lab services
- › App-based access for scheduling appointments, prescription requests, care team messaging, on-demand care, and more
- › \$0 copay\*\*\* (and no membership fees)

For more information, please visit [onemedical.com/dartmouth](https://onemedical.com/dartmouth) or call 603.738.1164.

\*\*\*Third party services (i.e., labs), or visits taking place outside of the Hanover location, may be billed to insurance.



# Medical Plan Comparison Chart

## Open Access Plus (OAP) Plan

## Cigna Choice Fund (CCF) Plan

## High Deductible Health Plan (HDHP)

### Medical plan highlights

	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Medical deductible</b>						
Individual	\$600	\$1,200	\$1,600	\$3,200	\$3,200	\$4,100
Family	\$1,200	\$2,400	\$3,200	\$6,400	\$6,400	\$8,200
<b>Out-of-pocket maximum<sup>1</sup></b>						
Individual	\$2,500	\$5,000	\$4,000	\$6,000	\$4,200	\$6,500
Family	\$5,000	\$10,000	\$8,000	\$12,000	\$8,400	\$13,000
<b>Coinsurance</b>						
Individual	10%	30%	10%	30%	10%	30%
Family	10%	30%	10%	30%	10%	30%
<b>Contribution from employer<sup>2</sup></b>	You may be eligible for a separate contribution in your HCFSA. Please see <a href="#">page 12</a> .			<b>HRA</b>	<b>HSA<sup>3</sup>/HRA</b>	
Individual				\$500	\$500	
Family				\$1,000	\$1,000	

### Office/routine care

	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Adult preventive care</b>	Covered at 100% <sup>4</sup>	Deductible/Coinsurance	Covered at 100% <sup>4</sup>	Deductible/Coinsurance	Covered at 100% <sup>4</sup>	Deductible/Coinsurance
<b>Telehealth/MD Live (see page 3)</b>	No cost for urgent care	N/A	No cost for urgent care	N/A	Deductible, then no cost for urgent care	Not covered
<b>Office visit</b>	\$25	Deductible/Coinsurance	\$35	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Specialist visit</b>	\$35	Deductible/Coinsurance	\$50	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Chiropractic</b>	\$25	Deductible/Coinsurance	\$35	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Physical, occupational, and speech therapies</b>	\$25	Deductible/Coinsurance	\$35	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Well-child care</b>	Covered at 100% <sup>4</sup>	Deductible/Coinsurance	Covered at 100% <sup>4</sup>	Deductible/Coinsurance	Covered at 100% <sup>4</sup>	Deductible/Coinsurance
<b>Lab, X-Ray, and diagnostic tests</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Acupuncture</b>	\$35	Deductible/Coinsurance	\$50	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Hearing aid coverage – maximum one pair for 36 months</b>	Covered at 100% <sup>4</sup>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Durable medical equipment</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance

1. Each family member pays toward their individual deductible and out-of-pocket maximum. Family limits help minimize the total amounts your family must pay in a given year.
2. Employer contributions to HRAs are available to use as of your first paycheck in January. Employer HSA contributions will be available to spend once you have activated your account with Fidelity.
3. The 2024 IRS maximums for both employer and employee contributions are \$4,150 individual/\$8,300 family. Employees aged 55 or older may make an additional catch-up contribution up to \$1,000. The maximum contribution allowed is determined by the number of months you are enrolled in the medical plan during the year. Employer and incentive contributions reduce the maximum an employee can contribute by an amount equal to the contribution.
4. Certain in-network preventive care services and well-child care services are covered at no added cost to you. You have no deductible to meet for these services.



# Medical Plan Comparison Chart (cont'd)

## Open Access Plus (OAP) Plan

## Cigna Choice Fund (CCF) Plan

## High Deductible Health Plan (HDHP)

Hospital care						
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Inpatient hospitalization</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Outpatient surgery</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Emergency room</b>	\$125	\$125	\$175	\$175	Deductible/Coinsurance	In-Network Deductible/Coinsurance
<b>Urgent care center</b>	\$50	\$50	\$50	\$50	Deductible/Coinsurance	In-Network Deductible/Coinsurance
<b>Ambulance</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
Mental health and substance abuse						
<b>Inpatient</b>	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance	Deductible/Coinsurance
<b>Outpatient</b>	\$25	\$25 after MHE benefit <sup>1</sup>	\$35	\$35 after MHE benefit <sup>1</sup>	Deductible/Coinsurance	In-Network Deductible/Coinsurance after MHE benefit <sup>1</sup>

1. Mental Health Exception (MHE) Benefit: When utilizing out-of-network mental health providers through any Dartmouth medical plan, you or your covered family members may attend up to 12 lifetime visits with an out-of-network provider at a 10% member coinsurance cost. (See [page 21](#).) **All visits beyond the initial 12 lifetime MHE visits are subject to in-network copayments on the OAP and CCF plans, and up to in-network deductible and coinsurance levels on the HDHP plan (balance billing may apply).**

## Ask Emma Decision Support Tool

Which medical plan is best for me? How much should I save in my FSAs? Is an HSA right for me? We know you have questions about the best options for you and your family.

Dartmouth offers an easy-to-use, interactive tool—Ask Emma. When you begin your enrollment in FlexOnline, you'll be prompted for some basic medical information about you and your family. Ask Emma will then make personalized benefits recommendations. Please keep in mind that your responses to Ask Emma are completely confidential and will be used only to help you with your decision-making process.



Ask Emma provides a summary of your benefits and every attempt has been made to ensure its accuracy. Cost estimates are based on national averages and may not directly reflect medical costs in your geographic area. It is important to fully utilize all of the educational tools provided to you prior to enrolling in benefits, including, but not limited to, Ask Emma. This tool may provide estimates or suggestions, but only you can elect benefits to best suit your needs. Ask Emma is not an application for enrollment. Ask Emma does not create, receive, maintain, transmit, collect, or store any identifiable end-user information.





# Open Access Plus (OAP) Plan



*Has the highest plan rates, but lowest deductible and out-of-pocket costs*

## Additional Plan Considerations

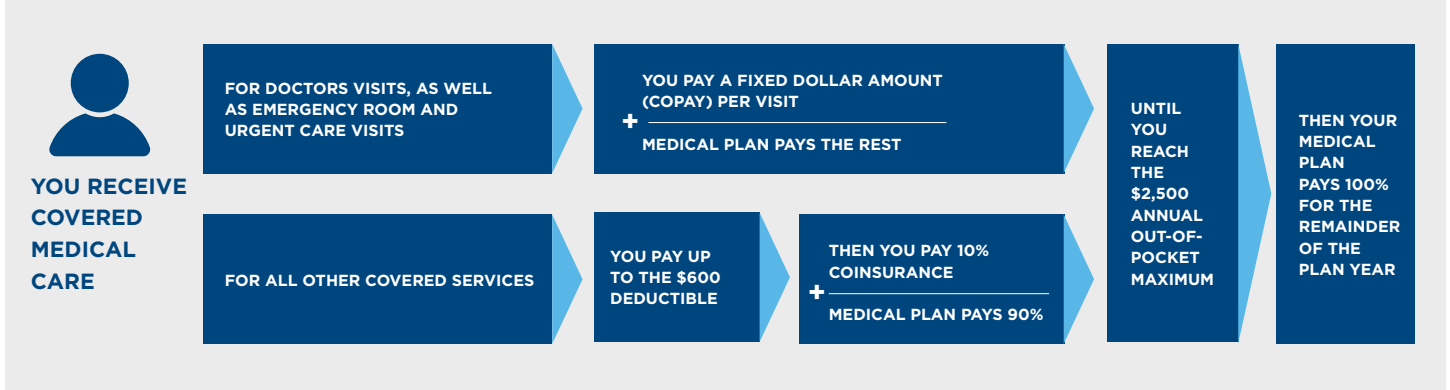
- › You pay set dollar amounts (copays) for PCP, specialist, and therapy visits, along with prescription drugs. See [page 4](#) for more information.
- › J-VISA holders are required to enroll in a special J-VISA-OAP.
- › This plan has additional hearing aid coverage.
- › One Medical at Dartmouth is available.

## TAX-ADVANTAGE PLAN CONTRIBUTIONS

If you enroll in the OAP Plan, you can also participate in a Health Care FSA (and/or **receive a Dartmouth contribution if eligible**). See [page 12](#) for eligibility.

For more information, visit [dartgo.org/medical](http://dartgo.org/medical).

## How an individual OAP Plan works (in-network)





# Cigna Choice Fund (CCF) Plan



*Has mid-level plan rates and out-of-pocket costs*

## Additional Plan Considerations

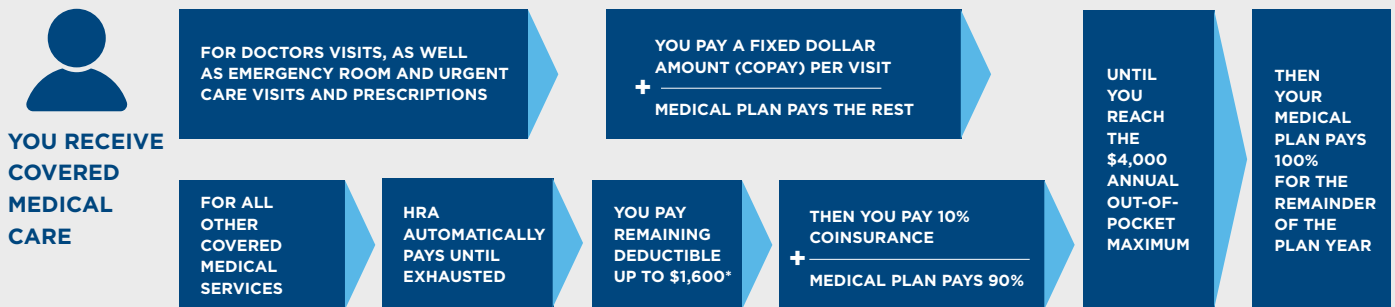
- › You pay set dollar amounts (copays) for PCP, specialist, and therapy visits, along with prescription drugs. See [page 4](#) for more information.
- › Dartmouth contributes to an HRA (see [page 9](#)).
- › One Medical at Dartmouth is available.

### TAX-ADVANTAGE PLAN CONTRIBUTIONS

If you enroll in the CCF Plan, Dartmouth contributes to an HRA, and you can also participate in a Health Care FSA.

For more information visit [dartgo.org/medical](http://dartgo.org/medical).

## How an individual CCF Plan with HRA works (in-network)



\* Your HRA contribution from Dartmouth will help pay your portion of the annual deductible each year, until the account is depleted.





# High Deductible Health Plan (HDHP)



*Has the lowest plan rates, but the potential for the highest out-of-pocket costs*

## Additional Plan Considerations

- › You pay 100% of all medical and prescription drug costs until your annual deductible has been met.
- › Dartmouth may contribute to an HRA or HSA – this is the only plan that allows HSA contributions. To see if you are eligible for an HSA, see [page 10](#).
- › One Medical at Dartmouth is available for employees with an HRA.

For more information, visit [dartgo.org/medical](http://dartgo.org/medical).

## TAX-ADVANTAGE PLAN CONTRIBUTIONS

If you enroll in the HDHP with HRA, you can also participate in a Health Care FSA. (You should only choose the HDHP with HRA if want to use One Medical at Dartmouth for your primary care, or if you are not eligible for an HSA but would still like to participate in the HDHP.)

If you enroll in the HDHP with HSA, you can enroll in the Limited Purpose FSA.

## Advantages of the HDHP with HSA

There are many advantages to enrolling in the HDHP with HSA:

- › **Your premiums are lower**, so less money is taken out of your paycheck.
- › **Dartmouth will contribute to your HSA**, which you can use to pay for eligible health care expenses including deductibles, prescription drugs, and more. You can also contribute and lower your taxable income.
- › **There is a triple tax advantage**—money is contributed tax-free, grows tax-free, and distributions used for eligible expenses are tax-free.
- › **You can invest your funds**. Your balance can be invested, similar to a 403(b) plan.
- › **Unused money rolls over from year-to-year and is yours to keep**, even if you enroll in another plan, leave, or retire. There is no “use it or lose it” with an HSA.

See [page 10](#) for more information.

## How an individual HDHP with HSA/HRA works (in-network)



\* Your HRA or HSA contribution from Dartmouth can help pay your portion of the annual deductible until the account has been depleted.



# Health Reimbursement Account (HRA)



*Funded by Dartmouth to help pay for certain medical expenses, including your deductibles and coinsurance*

## Eligibility

- › All benefits-eligible employees who elect the CCF or HDHP medical plan with HRA.

## Other Considerations

- › If you choose the CCF medical plan, your HRA dollars **cannot** be used to pay for prescription drugs or medical copays.
- › Your unused balance only carries forward into the new calendar year if you re-enroll in the same medical plan.
- › The Dartmouth contribution will change mid-year if you add or remove dependents.
- › Dartmouth contributions to the HRA are excluded from your gross income for tax purposes.
- › One Medical at Dartmouth is available.

Cigna administers and manages your HRA, and pays your providers directly. There is no action you need to take.

## TAX-ADVANTAGE PLAN CONTRIBUTIONS

You can also participate in a Health Care FSA.

## Key Benefits

<b>Which medical plan must I elect to participate?</b>	› CCF › HDHP with HRA
<b>Who can contribute to the account?</b>	HRA dollars are solely funded by Dartmouth to help reduce the amount you pay toward medical care during the year. Employees cannot contribute to this account.
<b>What is the annual Dartmouth contribution?</b>	\$500 for individuals, \$1,000 for families. (New Hires: amount is prorated year one, based on hire date.)
<b>How does it work?</b>	When you receive care, HRA dollars are automatically deducted to cover your deductible and coinsurance costs – they even count toward your out-of-pocket maximum.
<b>When are funds available?</b>	Your full HRA balance is available January 1, so you can use the funds immediately.

For more information, visit [dartgo.org/hra](http://dartgo.org/hra).

## How an HRA works



**YOU OR A DEPENDENT INCURS AN ELIGIBLE HEALTH CARE EXPENSE**

**CIGNA PROCESSES THE CLAIM AND DETERMINES IF ANY DEDUCTIBLE OR COINSURANCE IS OWED**

**IF COPAY IS OWED, YOU PAY AT TIME OF VISIT, OR RECEIVE A BILL FOR THE COPAY AMOUNT**

**IF DEDUCTIBLE OR COINSURANCE IS OWED, CIGNA PAYS DIRECTLY FROM YOUR HRA UNTIL THE FUND IS EXHAUSTED**

**YOU RECEIVE BILL FOR REMAINING DEDUCTIBLE OR COINSURANCE OWED**



# Health Savings Account (HSA)



**By contributing to an HSA, you can set aside pre-tax dollars to help pay for certain medical expenses now and/or in the future**

## Eligibility

- › All benefits-eligible Faculty, Exempt, Non-Exempt, SEIU and Research Associate B employees who elect the HDHP with HSA and who are:
  - NOT a Research Fellow or a J-VISA holder.
  - NOT enrolled in Medicare, Medicaid, or any other type health insurance that is not a qualified HDHP.
  - NOT a patient of One Medical at Dartmouth.
  - NOT being claimed as a dependent on another person’s tax return.
  - NOT enrolled in a traditional Health Care FSA (includes IRS dependents, spouses and adult children).

## Why Choose an HSA?

- › The HSA provides a triple tax advantage: money goes in tax-free, grows tax-free, and is tax-free when used to pay for eligible health care expenses.
- › You and Dartmouth contribute. You can change your contribution amount any time.
- › You choose how to invest the money in your account, and your account can grow through investment earnings or interest payments.
- › The money is always yours. You choose how to use your account, and any money left over at year end is yours to keep. You take your HSA dollars with you when you leave the plan, change jobs, or retire.
- › Administration is easy with no submission deadlines.

## Other Considerations

- › Your contributions are tax deductible. Dartmouth contributions are excluded from your gross income.\*
- › If you will be Medicare-eligible in 2024, please see [page 28](#).

## Key Benefits

<b>Which medical plan must I elect to participate?</b>	HDHP with HSA
<b>Who can contribute to the account?</b>	You and/or Dartmouth
<b>What is the annual Dartmouth contribution?</b>	\$500 for individuals, \$1,000 for families. (New Hires: amount is prorated year one, based on hire date.)
<b>What is the maximum I can contribute?*</b>	\$4,150 for individuals which includes Dartmouth contribution of \$500, and \$8,300 for families which includes Dartmouth contribution of \$1,000—plus an extra \$1,000 if you are age 55 or older.
<b>How does it work?</b>	Use your HSA to pay for eligible healthcare expenses, with the amount counting toward your HDHP deductibles and out-of-pocket maximums. You can use a Fidelity-provided debit card, or checkbook or submit claims manually.
<b>When are funds available?</b>	The Dartmouth contribution is available with your first paycheck in January and can be used once you have activated your account. Your own contributions are available as they are deposited.

For more information, visit [dartgo.org/hsa](http://dartgo.org/hsa).

\* HSA contributions and earnings are not subject to Federal taxes and not subject to state taxes in most states. A few states do not allow pre-tax treatment of contributions and earnings. Contact your tax advisor for details on your specific location.

\*\* The maximum contribution allowed is determined by the number of months you are enrolled in the medical plan during the year.

## OTHER TAX-ADVANTAGE PLAN CONTRIBUTIONS

If you contribute to a general-purpose Health Care FSA (HCFSA), IRS regulations do not permit you to enroll in the HSA. In addition, you are not eligible if your spouse or parent can claim you on their HCFSA. If you enroll in the HSA, you can participate in the Limited Purpose FSA. See [page 13](#).

## How an HSA works



**YOU OR A DEPENDENT INCURS AN ELIGIBLE HEALTH CARE EXPENSE**

**YOU RECEIVE BILL FOR DEDUCTIBLE OR COINSURANCE OWED**

**YOU PAY OUT-OF-POCKET**

**OR**

**YOU PAY WITH YOUR HSA CARD UNTIL THE FUND IS EXHAUSTED**

**THEN YOU WRITE A CHECK TO YOURSELF FOR REIMBURSEMENT**

**THEN YOU PAY OUT-OF-POCKET**



## Flexible Spending Accounts

Participating in a Health Care and/or Dependent Care Flexible Spending Account\* is a way of putting money aside tax-free throughout the year, and then using those dollars to pay for your health care or dependent care needs.

Dartmouth offers eligible employees:

- › **Health Care Flexible Spending Account (HCFSA)** for health care expenses
- › **Limited Purpose FSA (LPFSA)** for health care expenses
- › **Dependent Care Flexible Spending Account (DCFSA)** for dependent care expenses
  - **Dependent Care Flexible Spending Account (DCFSA) with Child Care Subsidy** for eligible pre-K child care expenses

You cannot start, stop, or change your annual FSA contribution outside of Open Enrollment unless you experience an IRS-defined status change (with event verification documentation), and the change is processed within 31 days of the event. Please contact the Benefits Office for more information.

\* Contributions and earnings in these accounts are not subject to federal taxes. State and local taxes may apply. For detailed information, please contact your local department of taxation and tax professional.





# Health Care Flexible Spending Account (HCFSA)



*The HCFSA allows you to use pre-tax dollars to pay eligible health care expenses*

## Eligibility

- Regular, benefits-eligible employees (excluding Research Associate Bs and Research Fellows).
- **You may also be eligible for a Dartmouth contribution of up to \$250 in an HCFSA** if you:
  - Are Non-Exempt or SEIU; or are Faculty or Exempt and make \$60,000/year or less; AND
  - Select the OAP medical plan or elect no medical coverage.

Amount is prorated based on FTE and for your first year, based on hire date.

## Other Considerations

- Some expenses require substantiation as you spend. Keep your receipts for any expense that is paid by your HCFSA.
- **All funds must be spent within the same calendar year in which they are contributed (with the exception of carryover funds). Claims must be submitted by March 31 of the following calendar year.**

## Key Benefits

<b>Who can contribute to the account?</b>	You (and Dartmouth for those who are eligible).
<b>What is the annual Dartmouth contribution?</b>	Up to \$250 in an HCFSA for those who are eligible.
<b>What is the maximum contribution?</b>	\$3,050 per calendar year. Amount is subject to change pending IRS guidelines.
<b>How are my contributions taxed?</b>	You pay no Federal, Social Security or state taxes.
<b>How does the HCFSA work?</b>	<ul style="list-style-type: none"> <li>➤ Set aside pre-tax dollars to pay for eligible medical, dental, and vision expenses.</li> <li>➤ If you are enrolled in the CCF or HDHP with HRA, use the HCFSA to help pay vision and dental expenses, copays, and additional deductible and coinsurance amounts not paid by the HRA.</li> </ul>
<b>How do I pay for eligible expenses?</b>	Use your Sentinel debit card or reimburse yourself by submitting a claim through the easy-to-use phone app.
<b>Can funds be carried over from one year to the next?</b>	Yes. You can carry over from \$30 to \$610 from your 2024 account into the 2025 plan year. <b>Balances below \$30 or above \$610 will be forfeited.</b>
<b>Do I have to re-enroll each year to contribute?</b>	Yes. You must re-enroll each year.

For more information, visit [dartgo.org/fsa](https://dartgo.org/fsa)

If you contribute to an HCFSA, IRS regulations do not permit you to enroll in the HSA. In addition, you are not eligible if you are eligible for reimbursement under your spouse's or parent's HSA.

## How an HCFSA works



If you do not provide proper substantiation in a timely manner, your Sentinel debit card will be suspended and you could forfeit funds.



# Limited Purpose Flexible Spending Account (LPFSA)



*The LPFSA allows you to use pre-tax dollars to pay eligible health care expenses if you are enrolled in the HDHP with HSA*

## Eligibility

- Regular, benefits-eligible employees (excluding Research Associate Bs and Research Fellows).

## Other Considerations

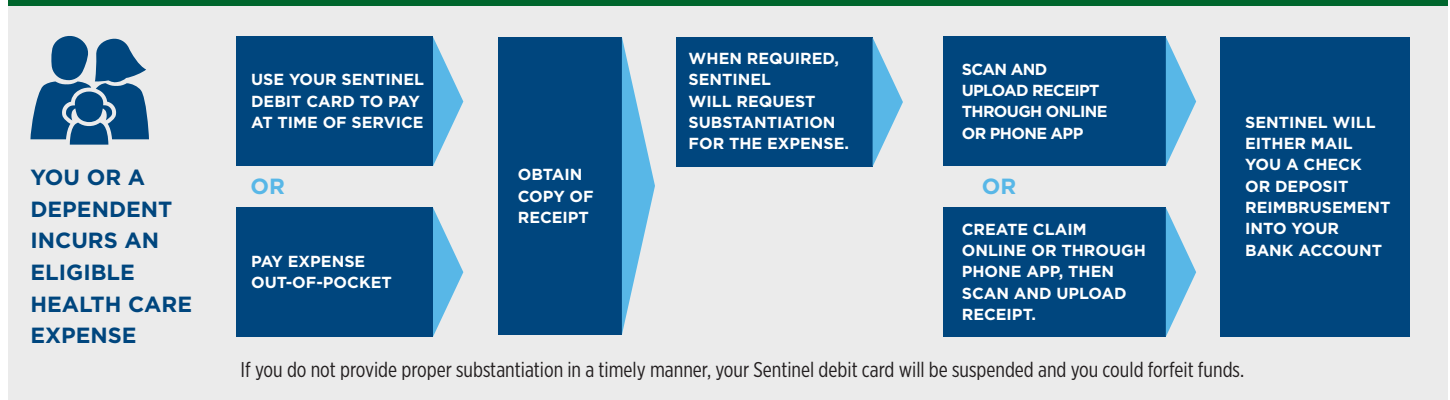
- Some expenses require substantiation as you spend. Keep your receipts for any expense that is paid by your LPFSA.
- **All funds must be spent within the same calendar year in which they are contributed (with the exception of carryover funds). Claims must be submitted by March 31 of the following calendar year.**

## Key Benefits

<b>Who can contribute to the account?</b>	You
<b>What is the maximum contribution?</b>	\$3,050 per calendar year. Amount is subject to change pending IRS guidelines.
<b>How are my contributions taxed?</b>	You pay no Federal, Social Security or state taxes.
<b>How does the LPFSA work?</b>	If you are enrolled in the HDHP with HSA, set aside pre-tax dollars in the LPFSA to pay for eligible dental and vision expenses.
<b>How do I pay for eligible expenses?</b>	Use your Sentinel debit card or reimburse yourself by submitting a claim through the easy-to-use phone app.
<b>Can funds be carried over from one year to the next?</b>	Yes. You can carry over from \$30 to \$610 from your 2024 account into the 2025 plan year. <b>Balances below \$30 or above \$610 will be forfeited.</b>  If you elect HDHP with HSA for 2024, carryover dollars will automatically be deposited into the LPFSA.
<b>Do I have to re-enroll each year to contribute?</b>	Yes. You must re-enroll each year to actively contribute.

For more information, visit [dartgo.org/fsa](https://dartgo.org/fsa)

## How an LPFSA works







# Dependent Care Flexible Spending Account (DCFSA)



*The DCFSA allows you to use pre-tax dollars to pay for child care or care for an elderly or disabled family member*

## Eligibility

- › Regular, benefits-eligible employees (excluding Research Associate Bs and Research Fellows).
- › Married couples filing separately may only contribute \$2,500 each.
- › You may NOT contribute to a DCFSA while you or a spouse are not working (i.e., leave of absence, hiatus, unemployed).

## Other Considerations

- › Qualifying dependents are children under age 13, or a child or relative who is physically or mentally incapable of self-care. For IRS guidelines, see [IRS publication 503](#).
- › If you don't use your Sentinel debit card to pay for qualifying DCFSA expenses, claims can either be submitted online through Sentinel's portal or through the phone app.
- › Sentinel is moving away from paper submission.
- › **All DCFSA funds must be spent within the same calendar year in which they are contributed. Claims must be submitted by March 31 of the following calendar year.**

## Key Benefits

<b>Who can contribute to the account?</b>	You (and Dartmouth, with a Child Care Subsidy for those who are eligible—see <a href="#">page 15</a> )
<b>What is the annual Dartmouth contribution?</b>	\$0, or if eligible for the Child Care Subsidy, up to \$4,000—see <a href="#">page 15</a> .
<b>What is the maximum contribution?</b>	\$5,000 per year per household.
<b>How are contributions taxed?</b>	You pay no Federal, state or Social Security taxes.
<b>How does it work?</b>	DCFSA funds can be used tax-free to pay qualified dependent care expense including child care, nannies after school programs, and summer camps, as well as adult day care centers for aging parents and nursing care for dependents with disabilities. Child Care Subsidy funds apply only up to a child's sixth birthday.  You will receive a Sentinel debit card to pay eligible expenses.
<b>Can funds be carried over from one year to the next?</b>	No—all funds must be used by March 31 of the following year.
<b>Do I have to re-enroll each year to contribute?</b>	Yes. You must re-enroll each year.

For more information, visit [dartgo.org/fsa](http://dartgo.org/fsa)

Non-discrimination testing is performed annually as regulated by the IRS. Some highly compensated employees may be required to reduce their annual limit once preliminary testing has been completed.

## How a DCFSA works



YOU UTILIZE A DEPENDENT CARE SERVICE

USE YOUR SENTINEL DEBIT CARD TO PAY AT TIME OF SERVICE

OR

PAY EXPENSE OUT-OF-POCKET

OBTAIN COPY OF RECEIPT

WHEN REQUIRED, SENTINEL WILL REQUEST SUBSTANTIATION FOR THE EXPENSE.

SCAN AND UPLOAD RECEIPT THROUGH ONLINE OR PHONE APP

OR

CREATE CLAIM ONLINE OR THROUGH PHONE APP, THEN SCAN AND UPLOAD RECEIPT.

SENTINEL WILL EITHER MAIL YOU A CHECK OR DEPOSIT REIMBURSEMENT INTO YOUR BANK ACCOUNT

If you do not provide proper substantiation in a timely manner, your Sentinel debit card will be suspended, and you could forfeit funds.



# DCFSA with Child Care Subsidy



**Eligible employees can receive a contribution when electing the DCFSA with Child Care Subsidy**

Dartmouth provides a contribution of up to \$4,000 for eligible employees with legal dependents (up to age 6) to help offset eligible pre-K child care expenses, such as licensed day care centers, when you elect the Dependent Care Flexible Spending Account (DCFSA) with Child Care Subsidy.

## Eligibility

- › Regular, benefits-eligible employees (excluding Research Associate Bs and Research Fellows).
- › Legal parent or guardian of a child age birth through five years (up to the child's sixth birthday).

The Subsidy is based on your Dartmouth annual salary level determined during Open Enrollment or as a new hire:

Salary Level	Subsidy Amount
\$60,000 and under	\$4,000
Over \$60,000 - \$100,000	\$3,000
Over \$100,000 - \$150,000	\$2,000
Over \$150,000 and above	\$1,000

## Election Process

- › If you do not elect the DCFSA with Child Care Subsidy during Open Enrollment or as a new hire, **you will not be able to receive the Subsidy**, or contribute to a DCFSA for the calendar year, unless you experience an IRS defined status change.
- › You must add your eligible dependent into FlexOnline when you enroll, if they are not already listed in the *Family Info* section, to receive the Child Care Subsidy.
- › Sentinel administers this benefit. You will receive a Sentinel debit card to pay for qualifying DCFSA expenses; claims can either be submitted online through Sentinel's portal or through the phone app.
- › All DCFSA funds, including the Child Care Subsidy, must be spent within the same calendar year in which they are contributed. Claims must be submitted by March 31 of the following calendar year. Any remaining Subsidy benefits are forfeited.

## IRS Guidelines

- › DCFSAs operate according to IRS guidelines. See [page 14](#).
- › You may NOT receive the Child Care Subsidy while you or a spouse are not working (i.e., leave of absence, hiatus, unemployed, etc.).
- › The IRS annual maximum amount you may contribute to a DCFSA, including both the Dartmouth Child Care Subsidy and any pre-tax contributions you choose to make, is \$5,000 for individuals or married couples filing jointly (\$2,500 for a married person filing separately).
- › If you also receive a subsidy for the Dartmouth College Child Care Center, the IRS mandates that both subsidies count towards the \$5,000 DCFSA maximum. Anything over \$5,000 will be considered imputed taxable income, and if you receive both subsidies and they exceed \$5,000 in total, you will not be able to contribute any additional funds to the DCFSA.

For more information, visit [dartgo.org/child-care-subsidy](http://dartgo.org/child-care-subsidy).





# Prescription Drug Coverage



*All three of our medical plans include prescription drug coverage through Express Scripts*

Pharmacy	OAP	CCF	HDHP*
<b>Retail pharmacy network (up to a 30-day supply)</b>			
Generic	\$8.50	\$8.50	Deductible/Coinsurance
Preferred brand	\$30	\$30	Deductible/Coinsurance
Non-preferred brand	\$50	\$50	Deductible/Coinsurance
<b>Home Delivery from Express Scripts Pharmacy or at CVS Pharmacy (up to 90-day supply)</b>			
Generic	\$17	\$17	Deductible/Coinsurance
Preferred brand	\$60	\$60	Deductible/Coinsurance
Non-preferred brand	\$100	\$100	Deductible/Coinsurance

\*Certain preventive prescriptions offered at no cost to members enrolled in the HDHP medical plan.

For more information, visit [dartgo.org/pharmacy](http://dartgo.org/pharmacy).

## FOR MEDICATION COSTS AND MORE

Call Express Scripts at **877.788.5766** or visit their website at [www.express-scripts.com/Dartmouth](http://www.express-scripts.com/Dartmouth) to check drug coverage and cost. You can also search for pharmacies, and view other plan information.

## PLEASE TAKE NOTE

- › Periodically, medications can change tier levels or be removed from the list of covered medications (the formulary). Please watch your mail for these notifications.
- › Some prescription drug coupons cannot be used in conjunction with Dartmouth's prescription drug plans. Please check with your pharmacist prior to using a coupon.
- › Dartmouth works with PillarRx to assist employees and family members who take specialty medications for complex or chronic medical conditions. If you or your covered spouse or dependent take a specialty medication through Accredo for which the Copay Assistance program is available, you will receive information directly from PillarRx.

**Note:** Participation in the PillarRx program is required to avoid 30% coinsurance if you are taking a Copay Assistance-eligible medication.



# Dental Coverage



*Dental benefits are offered through Northeast Delta Dental*

Service	Low Plan	High Plan
<b>Standard Dental Services</b>		
Annual Deductible	\$50 Individual \$150 Family	No Deductible
Diagnostic and Preventive Services (e.g., exams, cleanings, X-Rays)	100% No Deductible	100%
Basic Restorative Services (e.g., fillings, extractions, root canals)	80% After Deductible	80%
Major Restorative Services (e.g., crowns, bridges, implants)	N/A	50%
Annual Plan Max (per person)	\$1,000	\$5,000
<b>Orthodontia Coverage</b>		
Orthodontia Coinsurance	N/A	50%
Orthodontia Lifetime Max	N/A	\$2,000*
Adult Orthodontia Coverage	N/A	Yes
Monthly Rates	Low Plan	High Plan
Individual	\$35.92	\$66.17
2-Person	\$63.94	\$117.78
Family	\$109.93	\$202.48

\* \$2,000 Orthodontia Lifetime Max is separate from \$5,000 Annual Plan Max.

Both plans offer in-network discounts through the Delta Dental PPO and Premier networks. **For additional savings, PPO network providers offer deeper discounts.** To find out if your dentist is in the Delta Dental PPO or Premier network, search the directory at [www.nedelta.com](http://www.nedelta.com).

**For more information, visit [dartgo.org/dental](http://dartgo.org/dental).**



# Vision Coverage



**Vision benefits are offered through Vision Service Plan (VSP)**

Vision coverage includes an allowance toward frames or contact lenses every 12 months. Costs are lower when you receive care within the VSP network, but you also have the option to go out-of-network for some services.

VSP		
	In-Network	Out-of-Network
<b>Comprehensive Eye Exam</b>	\$15 copay Once per plan year	\$57
<b>Contact Lens Fitting</b>		
<b>Standard</b>	Covered in full after \$60 copay	Not covered
<b>Premium</b>	Covered in full after \$60 copay	Not covered
<b>Contact Lenses</b>		
<b>Conventional</b>	\$150 allowance	\$135
<b>Disposable</b>	\$150 allowance	\$135
<b>Medically Necessary</b>	\$20 copay, then covered in full	\$210
<b>Frame</b>	\$20 copay, then \$165 allowance 20% discount after allowance; \$20 towards Featured Frame Brands	\$100
<b>Standard lenses</b>		
<b>Single Vision</b>	\$20 copay then: Paid-in-full	\$47
<b>Bifocal</b>	Paid-in-full	\$79
<b>Trifocal</b>	Paid-in-full	\$130
<b>Lenticular</b>	Paid-in-full	\$130
<b>Progressive</b>	Standard: Paid-in-full Premium/Custom: \$95-175 copay	\$79
<b>Materials Frequency</b> (Contact lenses are in lieu of glasses, lenses and frame)		
	Once per plan year	Once per plan year
<b>Laser Vision Correction</b>	15% average discount	N/A
<b>Monthly Rates</b>		
Individual	\$9.47	
Employee Plus Spouse	\$17.99	
Employee Plus Children	\$18.94	
Family	\$27.83	

Please note, if you're enrolled in a Dartmouth Medical Plan, one routine eye exam is covered annually at no charge with an in-network EyeMed provider. In addition, you can also take advantage of vision discounts through Cigna Healthy Rewards®. Visit [dartgo.org/healthy\\_rewards](https://dartgo.org/healthy_rewards) for more information.

For more information, visit [dartgo.org/vision](https://dartgo.org/vision).



# Wellness at Dartmouth



**You can elect a free Wellness Benefit option, even if you waive medical coverage**

## Wellness Benefit Options

All benefits-eligible employees can elect a Wellness Benefit option. Once you elect your option, you cannot change your election until the next Open Enrollment period. If you do not make an election during Open Enrollment, you will be defaulted to your prior year option.

### › Option 1: Pulse Program

This comprehensive program provides cash rewards of up to \$400 (eligible spouses can also earn up to \$400) for participating in a variety of healthy activities, including fitness, mindfulness, sleep, and nutrition activities, challenges, and more!

### › Option 2: Lifestyle Spending Account (LSA)

The LSA is a flexible benefit that provides a reimbursement up to \$250 each year for a range of well-being expenses, such as gym memberships, fitness equipment, CSAs (farm shares), hobby classes, mindfulness apps, budget-tracking software, and more, so that you can invest in what matters most to you.

### › Option 3: Dartmouth Fitness Membership

This benefit provides a free Dartmouth Fitness annual membership valued at up to \$450 for Alumni Gym (indoor racquet and squash courts, indoor track and gymnasium, swimming pools), as well as the Zimmerman Fitness Center.

### WHAT CAN THE LSA REIMBURSE ME FOR?

You can use your LSA to be reimbursed for the following expenses to support your well-being:

- › Fitness items like exercise and sporting-related equipment, wearable devices, sports leagues, and gym memberships
- › Community Supported Agriculture (CSA)/ farm shares, nutritional programs and apps, and hobby classes such as cooking or pottery
- › Meditation and mindfulness classes and apps, alternative therapies such as reiki, and massage therapy
- › Nutritional programs and apps

**For a complete list of expenses and more information, see [dartgo.org/lsa](https://dartmouth.edu/dartgo.org/lsa).**

See the chart on the next page to learn more about these Wellness Benefit options.

## OTHER WELL-BEING RESOURCES

Dartmouth provides other resources to promote well-being, including:

- › **The F/EAP and the Headspace app** (see [page 22](#)).
- › **Omada** – If you are enrolled in a Dartmouth medical plan, if eligible, you and your adult family members can access this digital lifestyle change program to lose weight and develop long-term healthy habits.
- › **Health Stations** – Check your blood pressure, weight, and/or waist circumference at a health station location near you.
- › **Webinars** – Participate in virtual learning sessions on a variety of topics.
- › **One Medical at Dartmouth** – Take advantage if you are enrolled in a Dartmouth medical plan (see [page 3](#)).

Access [www.dartmouth.edu/wellness](https://www.dartmouth.edu/wellness) to learn more.



# Wellness at Dartmouth (cont'd)

## Wellness Benefit Options At-a-Glance



### Lifestyle Spending Account (LSA)

### Dartmouth Fitness Membership

<b>How much money can I receive per year?</b>	Up to <b>\$400</b> per year as cash rewards.	Reimbursement of <b>up to \$250</b> per year.	A value of <b>up to \$450</b> per year (\$225 if you make your election after 7/1/2024).
<b>How much additional money can my spouse receive?</b>	<b>Up to \$400 per year.</b> Spouse must be enrolled in the employee's Dartmouth medical plan to be eligible.	<b>None.</b> However, if spouse is enrolled in a Dartmouth medical plan, the spouse may share the \$250.	<b>None.</b> This option is available to active benefits-eligible employees only.
<b>What can I use the rewards/reimbursement/credit for?</b>	<b>Pulse rewards are cash</b> that can be transferred to a bank account of your choice, redeemed for a gift card or Visa cash card, used toward a purchase in the Pulse store, or donated to a charity.	<b>The reimbursement is for expenses you incur</b> for a wide range of well-being expenses, like gym memberships, fitness equipment, alternative therapies, hobby classes, and more.	<b>Receive a free Dartmouth Fitness Membership at Alumni Gym and the Zimmerman Fitness Center</b> from January 1, 2024 (or a later date) through December 31, 2024.
<b>What do I have to do to receive my reward/reimbursement/credit?</b>	<b>Engage with the Pulse program</b> to earn points that translate into cash, for activities such as participating in step-based challenges, tracking your healthy habits, reading healthy tips, attending webinars, and more!	<b>Submit receipts online</b> or via the Sentinel app for easy reimbursement.	<b>Sign up for a Dartmouth Fitness membership</b> and receive the value of a free membership through December 31, 2024.
<b>Will I be taxed on the money I receive?</b>	<b>Yes,</b> applicable taxes will be withheld from your paycheck as you and your spouse (if applicable) earn any rewards.	<b>Yes,</b> applicable taxes will be withheld from your paycheck when you or your spouse (if applicable) receive reimbursement.	<b>Yes,</b> applicable taxes will be withheld from your paycheck in January 2024, or after you make your election.
<b>Who do I contact if I have questions about the program?</b>	<b>Wellness at Dartmouth</b> with general questions ( <a href="mailto:wellness@dartmouth.edu">wellness@dartmouth.edu</a> ) and <b>Virgin Pulse support</b> with technical questions (844.394.9646).	<b>Wellness at Dartmouth</b> with general questions ( <a href="mailto:wellness@dartmouth.edu">wellness@dartmouth.edu</a> ) and <b>Sentinel</b> with submission and status questions (888.762.6088).	<b>Wellness at Dartmouth</b> with general questions ( <a href="mailto:wellness@dartmouth.edu">wellness@dartmouth.edu</a> ) and the <b>Dartmouth Fitness Membership Office</b> with specific membership and pricing questions ( <a href="mailto:athletics.sales@dartmouth.edu">athletics.sales@dartmouth.edu</a> ).





## Emotional Well-Being Resources



*It helps to have tools and resources to navigate life's challenges*

### Resources if Enrolled in the Medical Plan

If you are enrolled in a Dartmouth medical plan, there are a variety of emotional well-being resources available:

- › **Mental Health Exception** – Dartmouth offers the Mental Health Exception benefit for employees using out-of-network mental health providers. This benefit allows for out-of-network claims to be paid at 90% for a lifetime maximum of 12 mental health visits for employees and covered dependents. Regardless of who submits the claim (individual or provider), Cigna will pay 90% of the provider's charged fee and the individual will be responsible for 10% of the provider's charged fee. After the 12 lifetime Mental Health Exception visits, you'll have coverage for additional visits at the same copay and deductible/coinsurance amounts you pay for in-network visits (balanced billing may apply), in recognition of the current difficulty of receiving in-network behavioral health services in our area. For more information, please visit <http://dartgo.org/mhe>.
- › **MDLive telehealth services** offer care for behavioral/mental health care around the clock, even on weekends and holidays. Connect with quality licensed counselors and psychiatrists via video or phone. If you are enrolled in the OAP or CCF plans, no copayment applies. For the HDHP, there is no cost-share after you meet your deductible.
- › **TalkSpace online therapy** allows you to connect with a licensed behavioral therapist via text, video, and phone. If you are enrolled in the OAP or CCF plans, a copayment applies. For the HDHP, there is no cost-share after you meet your deductible.
- › **Ginger App** provides access to behavioral health coaches via text any time you need immediate support. Plus, you can access licensed therapists and psychiatrists with flexible hours, including weekends and evenings via video. If you are enrolled in the OAP or CCF plans, a copayment applies. For the HDHP, there is no cost-share after you meet your deductible.
- › **Brightline** is a national pediatric behavioral health provider that offers support for kids, teens, and parents. When you sign up for Brightline, you will immediately have access to virtual mental health care for kids age 18 months through 17 years. If you are enrolled in the OAP or CCF plans, a copayment applies. For the HDHP, there is no cost-share after you meet your deductible.
- › **iPrevail App** teaches you to boost your mood and improve mental health with on-demand coaching 24/7. Complete a brief assessment to receive a program tailored to your needs that includes interactive lessons and tools. You'll also be assigned a peer coach who is matched based on your symptoms, and join support communities focused on stress, anxiety, depression, and more. There is no cost if you are enrolled in a Dartmouth medical plan.
- › **Happify App** provides science-based activities and games 24/7 to help you manage stress and build resilience. There is no cost if you are enrolled in a Dartmouth medical plan.

Visit [mycigna.com](http://mycigna.com) for more information.







## Emotional Well-Being Resources (cont'd)

### Resources for Everybody

Whether or not you are enrolled in a Dartmouth Medical plan, these resources are available:

#### Faculty/Employee Assistance Program (F/EAP)

The F/EAP, in partnership with ComPysch/GuidanceResources, gives you and your household members confidential support and information for personal and work-life issues, at no cost to you. Services include confidential counseling (up to eight sessions per issue per year), legal support, financial information, and work-life solutions. You can access the F/EAP three ways:

**1. Call toll-free 844.216.8308**

Available 24/7, you can speak with a counseling professional who will listen to your concerns and guide you to the appropriate services, including meeting with a provider – including our on-campus provider – for in-person or virtual counseling.

**2. Visit GuidanceResources® Online at [www.guidanceresources.com](http://www.guidanceresources.com) and enter Company ID: Dartmouth**

Find timely, expert information on topics such as relationships, work, school, children, wellness, legal, financial, and other work-life issues. You can search for qualified child care and elder care, attorneys and financial planners, as well as ask questions, take self-assessments, and more.

**3. Download the GuidanceResources® Now App**

After downloading the app, tap Member Resources and enter your username and password to access services.

For more information, please visit [dartmouth.edu/eap](http://dartmouth.edu/eap).

### Headspace App

Headspace is a leading mindfulness and meditation app. Dartmouth offers free access to Headspace which includes hundreds of meditations and exercises to combat stress and help with focus, sleep, and movement. To learn more and register for your free Headspace access, visit [dartgo.org/headspace](http://dartgo.org/headspace).

### Additional Offerings

Other resources available include:

- › Webinars
- › Yoga, meditation, and mindfulness sessions
- › Relaxation recordings

Access [dartgo.org/emotionalwellbeing](http://dartgo.org/emotionalwellbeing) to learn more.





# Life Insurance



*Dartmouth offers a variety of insurance products and services*

**Brief descriptions are provided below. For additional details including rates, FAQs, and enrollment information, please visit [dartgo.org/life-insurance](http://dartgo.org/life-insurance).**

## Basic and Supplemental Life Insurance

- Faculty, Exempt, and Non-Exempt employees receive **\$50,000 basic life insurance** at no cost.
- In addition to the basic life benefit, Faculty, Exempt, and Non-Exempt employees are also eligible to elect a **supplemental group term life insurance plan** up to 8x their annual salary, to a maximum of \$1,500,000. Evidence of Insurability may be required.
- SEIU employees receive a basic life benefit of 2.5x their annual salary at no cost, after one year of eligible employment.
- Research Associate Bs and Research Fellows have the option of purchasing the \$50,000 basic life plan and/or 1–8x annual salary.
- Group term life rates are calculated based on age bands and per thousand dollars of coverage.
- Annual salary is defined as of January 1 of the plan year, and does not include bonuses, commissions, overtime pay or any extra compensation.

## Dependent Life Insurance

Plan coverage and rates:

Plan	Coverage	Rates
Spouse	\$25,000 coverage for spouse	\$5.98 per month
Dependent	\$10,000 coverage for each child	\$2.28 per month
Family	\$25,000 coverage for spouse and \$10,000 coverage for each child	\$7.68 per month

Plan guidelines do not allow Dartmouth couples to cover one another on dependent life, and only one spouse can cover the children. SEIU employees are eligible to elect dependent life after one year of eligible employment.

## Travel Assistance

Lincoln Financial Group’s TravelConnect® program provides employees with 24/7 access to a multilingual assistance coordinator who can assist with doctor referrals, transportation, prescriptions, and use of a 24/7 nurseline. This program, provided at no cost to you, also supports you in the event of a medical emergency, natural disaster, and political upheavals. Evacuation to the nearest hospital or safe haven can be arranged, or travel arrangements home can be made as needed. For general travel, LFG can assist with pre-trip travel services, lost travel documents, and legal consultation/referrals.

## Beneficiary Support and Funeral Preparation Services

Lincoln Financial Group’s LifeKeys® program allows beneficiaries of employees access to will preparation, memorial planning, grief counseling, and legal/financial consultation. Six in-person sessions will be made available, as well as unlimited phone support. In addition, Lincoln FuneralPrep provides comprehensive funeral planning services. All of these services are included with your basic and/or supplemental life coverage through Lincoln Financial Group.

**For more information and eligibility visit [dartgo.org/lifekeys](http://dartgo.org/lifekeys).**





## Voluntary Benefits



### *Voluntary benefits can provide additional financial protection*

Voluntary benefits can help with out-of-pocket expenses, for example, if your medical plan has a high deductible. You'll receive your benefit as a lump-sum cash payment to use however you wish. All benefits are separate from medical coverage and are 100% portable, which means the coverage is yours to take with you, should you leave Dartmouth for any reason.

**If you're enrolled in a Dartmouth Medical plan and experience an eligible claim, Cigna will notify you to be sure you submit your claim under Voluntary benefits.**

All benefits-eligible Dartmouth employees can choose to enroll in any of these employee-paid voluntary benefits plans:

- **Hospital Care Indemnity Insurance** – Helps pay for deductibles and coinsurance, as well as everyday living expenses due to a hospitalization.
- **Accidental Injury Insurance** – Helps pay for medical costs associated with an accidental injury.
- **Critical Illness Insurance** – Pays a lump sum benefit in the event of a diagnosis of a covered critical illness, including heart attack, stroke, invasive cancer, and end-stage renal failure.

Plan guidelines do not allow Dartmouth couples to cover one another, and only one spouse can cover the children.

Use the benefit cost estimator to determine your monthly rates for these benefits at [dartgo.org/benefits-cost-estimator](https://dartgo.org/benefits-cost-estimator).





# Disability Coverage



**Dartmouth offers disability benefits that provide income protection if an illness or injury prevents you from working**

## Short Term Disability (STD)

If you cannot work due to disability, the Short Term Disability plan can provide income replacement for up to 26 weeks. Benefits are determined by your employment category.

- **Non-Exempt employees** have an elimination period of five days, during which you can use Paid Time Off. The elimination period is the number of consecutive work days you would need to be totally disabled before benefits begin. The plan replaces salary at 100% for weeks two through eight and 60% for weeks nine through 26.
- **Exempt employees and Research Associates Bs and Cs** have an elimination period of 10 work days which is paid for by the department. The elimination period is the number of consecutive work days you would need to be totally disabled before benefits begin. The plan replaces salary at 100% for weeks three through eight and 60% for weeks nine through 26.
- **Faculty members**, please refer to the faculty handbook.
- **Research Fellows** are not eligible for this benefit.
- **For SEIU employees**, the duration of benefits depends on the number of continuous years of service as of the last day worked prior to disability.
  - Those with 90 days to one year of service receive two weeks\* of 100% salary replacement.
  - Those with one to two years of service receive six weeks\* of 100% salary replacement.
  - Those with two or more years of service receive 100% salary replacement for the first eight weeks\* and 60% for weeks nine through 26.

\* After the 5 work day elimination period

### PAID PARENTAL LEAVE

Dartmouth offers Paid Parental Leave for eligible parents. For details for Staff, please see [dartgo.org/parental-leave-policy](https://dartgo.org/parental-leave-policy), and for Faculty, please check with your Department.

## Long Term Disability (LTD)

If your disability continues beyond 26 weeks, you may be eligible for benefits through the Long Term Disability plan. Dartmouth provides 50% pay replacement at no cost to employees up to a maximum of \$15,000\* per month. During Open Enrollment, you may only increase your percentage of coverage by 10%. Please note, any pre-existing conditions diagnosed or treated during the 1-year period prior to January 1, 2024 will not be eligible for LTD coverage at the increased percentage rate. However, any new conditions diagnosed or treated after January 1, 2024 will be eligible for LTD coverage at the increased percentage rate.

- **SEIU Employees** need three continuous years of service to be eligible for LTD.
- **Research Associate Bs and Research Fellows** are not eligible for this benefit.

**For more information or questions regarding your disability benefits, visit [dartgo.org/disability](https://dartgo.org/disability).**

\* SEIU employees, refer to your contract.





# Retirement Savings Benefits



**Dartmouth provides retirement savings plans to help you build future financial security**

Retirement savings plans are not part of Open Enrollment. If eligible, you may enroll or make changes at any time through the Retirement Planning website at [dartgo.org/retirement](https://dartgo.org/retirement).

## 401(a) Defined Contribution Retirement Plan

- ▶ Dartmouth makes contributions on your behalf, with no contributions required from you.
- ▶ You direct where the contributions are invested among investment options available at the time of enrollment.
- ▶ If you do not make an election within 30 days of eligibility, you will be defaulted to a Vanguard Institutional Target Retirement Fund at Fidelity, with a target date closest to the year in which you will reach age 65.
- ▶ Contributions accumulate with interest, earnings and investment gains or losses. The resulting amount will be the source of your retirement income from the plan.
- ▶ Dartmouth contributes to your account based on your age (no contribution from you is required).

Your age	Dartmouth contribution as a % of your base salary
21 to 29	3%
30 to 34	5%
35 to 39	7%
40 or older	9%

- ▶ Participants become fully vested after three years of regular employment with Dartmouth.

For more information visit [dartgo.org/401a](https://dartgo.org/401a).

### FINANCIAL WORKSHOPS

Given the wide range of choices available to you, you may want some help making your retirement decisions. To assist you, Dartmouth offers one-on-one consultations and workshops with representatives from Fidelity and TIAA. Visit [dartgo.org/retirement-counseling](https://dartgo.org/retirement-counseling).

## 403(b) Supplemental Retirement Accounts (SRAs)

- ▶ You may make pre-tax or Roth post-tax contributions from your paycheck.
- ▶ Contributions may be changed at any time.
- ▶ You may roll over funds from a previous employer's retirement plan(s).
- ▶ Loans are available from your pre-tax account.

The annual limits are subject to change each year.

Your age	2023 contribution limit
Under 50	\$22,500
50 and older	\$30,000

IRS limits are subject to change for 2024. For more information visit [dartgo.org/sra](https://dartgo.org/sra).

## Dartmouth Matching SRA Contribution

- ▶ Employees hired on or after July 1, 2009 may receive a matching contribution from Dartmouth.
- ▶ Dartmouth will match an employee's SRA contributions for up to six years from date of hire, to a lifetime maximum of \$3,000.
- ▶ Matching contributions are directed to your 401(a) account and are subject to the same vesting requirements.
- ▶ Matching contributions will be proportionately distributed, consistent with the employee's 401(a) fund designation.

### ACCESSING RETIREMENT BENEFITS

Visit [dartgo.org/retirement](https://dartgo.org/retirement).



## Additional Benefits



*Dartmouth provides additional programs and support*

### Paid Time Off

- › **Salaried Employees** – Visit [dartgo.org/salaried-pto](https://dartgo.org/salaried-pto)
- › **Non-Exempt Employees** – Visit [dartgo.org/hourly-pto](https://dartgo.org/hourly-pto)
- › **SEIU Employees** – Refer to your union contract.
- › **Holidays and Winter Break** – Visit [dartgo.org/holidays](https://dartgo.org/holidays)
- › **Volunteer Time Off** – Visit [dartgo.org/vto](https://dartgo.org/vto)

### Educational Assistance Program

After at least one year of continuous service, benefits-eligible employees may take courses at an accredited college or university that have been pre-approved. Dartmouth will reimburse 100% of the cost of tuition, registration fees, and books, up to a maximum benefit of \$2,000 per fiscal year for successfully completed courses in which you receive a grade of C- or higher (associate or undergraduate courses) or B- or higher (graduate courses). Visit [dartgo.org/tap](https://dartgo.org/tap).

### Tuition Grant for Dartmouth Courses

Benefits-eligible employees who are actively at work for one year of continuous regular employment may be eligible to receive a tuition grant for courses at Dartmouth. Visit [dartgo.org/tap](https://dartgo.org/tap).

### Faculty and Staff Loan Program

Dartmouth offers a no-interest emergency loan program to all benefits-eligible employees. For more information, please visit [dartgo.org/employee-loans](https://dartgo.org/employee-loans) or contact the Benefits office at **603.646.3588**.

### Adoption Reimbursement

Dartmouth will contribute up to \$5,000 per calendar year for qualified expenses associated with the cost of adopting a child. For more information and submission deadlines visit [dartgo.org/adoption](https://dartgo.org/adoption).

### Health Care Cost Hardship Program

A program designed to help you with extensive medical costs. For more information visit [dartgo.org/hardship](https://dartgo.org/hardship).





# Turning Age 65 and Becoming Medicare Eligible

If you are turning age 65 in 2024 but will continue working in a benefits-eligible position, Medicare will allow you to delay your enrollment in Medicare Part B until you officially retire, without a late enrollment penalty (**enrollment in Medicare Part A is optional**). The Dartmouth active benefits plans are considered to be creditable plans, according to the Medicare Modernization Act (MMA).

If you are turning age 65 or older in 2024 and you are considering retiring in 2024, please contact Medicare three months before your retirement date to set up your Medicare coverage to begin the first of the month following the date you retire. For additional information on Medicare eligibility and enrollment periods, please visit [www.Medicare.gov](http://www.Medicare.gov).

If you qualify for the Dartmouth retiree healthcare program and are Medicare eligible, you must be enrolled in Medicare Part A and Part B effective the first of the month following your final day of active employment. You must also provide a copy of your Medicare ID card, showing coverage in Medicare A & B, to the Benefits Office at least 45 days before your retirement date in order to be effectively enrolled in the Dartmouth Medicare Supplement (DCMS) plan.

Employees will have access to the Dartmouth retiree healthcare program upon meeting the minimum eligibility requirements. You must be at least age 55 and have at least 10\* consecutive years of benefits-eligible service to qualify.

Eligibility for the Dartmouth Retiree Subsidy is only for those who were hired into a benefit eligible position PRIOR to July 1, 2009.

\* When an employee has one or more breaks in benefit-eligible service and each break is one year or less, the break(s) will be ignored when determining "consecutive" years of service, but the length of each break will not be counted as service. An interruption in benefit-eligible service lasting more than one year will break an employee's years of consecutive service.

## Health Savings Accounts (HSAs) and Medicare Enrollment

If you choose the HDHP and elect to contribute to the HSA as an active employee, you will no longer be able to do so once you enroll in Medicare. Please note: Premium-free Medicare Part A coverage begins six months back from the date you apply for Medicare (or Social Security or Railroad Retirement Board RRB benefits), but no earlier than the first month you were eligible for Medicare. **To avoid a tax penalty, you should stop contributing to your HSA at least six months before you apply for Medicare.**

For additional information regarding the Dartmouth retiree healthcare program, please visit the retiree benefits website at [dartgo.org/retirees](http://dartgo.org/retirees).

Dartmouth's Medicare Supplement plan is a self-insured group retiree medical plan. It is NOT a standardized Medicare Supplement (Medigap) plan and is NOT offered under a contract with the Federal Government. Cigna Health and Life Insurance Company is not connected with or endorsed by the U.S. government or the Federal Medicare program.

## Medicare as Primary Coverage

When using any Dartmouth health plan, where Medicare is billed as the primary insurance carrier and Dartmouth is billed as the secondary, please note that Cigna will not pay Medicare's portion if you choose to use a provider that does not accept Medicare.





## Required Notices

### Women’s Health and Cancer Rights Act (WHCRA)

In compliance with the Women’s Health and Cancer Rights Act this letter serves as your annual notification regarding benefits for mastectomies and various related services.

For any participant or beneficiary of the Plan who receives plan benefits for a mastectomy, your Group Health Plan provides coverage for performance of a mastectomy; the procedures necessary to effect reconstruction of the breast on which a mastectomy was performed; the cost of prostheses (implants, special bras, etc.) as well as physical complications of all stages of mastectomy, including lymphedema; and surgery or reconstruction of the breast on which a mastectomy was not performed in order to produce a symmetrical appearance as maybe recommended by an attending physician of any patient on whom a mastectomy has been performed.

Coverage for such surgery or reconstruction will be subject to the same deductibles and copayments that apply to mastectomies under the Plan’s current terms, which are described in your Group Health Plan Summary Plan Description.

For more information visit [dartgo.org/whcra](http://dartgo.org/whcra).

### Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed on the notice, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

For more information visit [dartgo.org/chip](http://dartgo.org/chip).

### Creditable Prescription Drug Coverage Notice

This notice is for Medicare eligible policy holders and it has information about your current prescription drug coverage with Dartmouth and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

For more information visit [dartgo.org/credible\\_coverage](http://dartgo.org/credible_coverage).

### HIPPA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact Michelle Scichilone, Executive Director, Total Rewards.

### Notice of Privacy Practices

Under the Health Insurance Portability and Accountability Act (HIPAA), Dartmouth’s health plans are required to maintain the privacy of protected health information.

For information visit [dartgo.org/hipaa](http://dartgo.org/hipaa).





# Required Notices (cont'd)

## Notice of Exchange/Coverage Options

### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employmentbased health coverage offered by your employer.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution - as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the Dartmouth Benefits Office.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Dartmouth offers multiple health plans to all benefits-eligible employees and their eligible dependents. These plans meet the minimum value standard.



<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



# Benefits Contacts

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## DARTMOUTH BENEFITS OFFICE

For questions on enrolling in your benefits.

Phone: 603.646.3588

Website: [dartgo.org/benefits](http://dartgo.org/benefits)

Email: [human.resources.benefits@dartmouth.edu](mailto:human.resources.benefits@dartmouth.edu)

Fax: 603.646.1108

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## HEALTH AND WELFARE BENEFITS

### CIGNA - Medical

Phone: 855.869.8619

Website: [Cigna.com](http://Cigna.com)

Account login: [myCigna.com](http://myCigna.com)

### CIGNA - Eye Exam

Phone: 877.478.7557

### CIGNA - Global Health Medical Benefits Abroad

Toll-free: + 1.800.243.1348

Direct (Collect calls accepted):  
+ 1.302.797.3535

Website: [cignaenvoy.com](http://cignaenvoy.com)

### EXPRESS SCRIPTS - Pharmacy

Phone: 877.788.5766

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

### SENTINEL - Flexible Spending Accounts

Phone: 888.762.6088

Website:

[www.sentinelgroup.com](http://www.sentinelgroup.com)

Claims fax: 781.213.7301

Claims address:

100 Quannapowitt Pkwy, Suite  
300 Wakefield, MA 01880

### ONE MEDICAL AT DARTMOUTH - Primary Care

Phone: 603.738.1164

Website:

[onemedical.com/dartmouth](http://onemedical.com/dartmouth)

Email: [dartmouth@onemedical.com](mailto:dartmouth@onemedical.com)

### NORTHEAST DELTA DENTAL - Dental

Phone: 800.832.5700

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

### VSP - Vision

Phone: 800-877-7195

Website: [vsp.com](http://vsp.com)

### FIDELITY - Health Savings Account

Phone: 800.544.3716

Website: [www.fidelity.com](http://www.fidelity.com)

Account login:

[www.netbenefits.com](http://www.netbenefits.com)

### LINCOLN FINANCIAL GROUP - Short and Long Term Disability, Life and Travel Insurance, Beneficiary Support and Funeral Preparation Services

Phone: 800.210.0268

Website:

[www.mylincolnportal.com](http://www.mylincolnportal.com)

### Faculty/Employee Assistance Program (F/EAP)

Phone: 844.216.8308

Website:

[www.guidanceresources.com](http://www.guidanceresources.com)

Company ID: Dartmouth

### WELLNESS AT DARTMOUTH - Wellness Benefit Options

Phone: 603.646.3706

Website:

[dartmouth.edu/wellness](http://dartmouth.edu/wellness)

Email: [wellness@dartmouth.edu](mailto:wellness@dartmouth.edu)

### CIGNA - Voluntary Benefits

Phone: 800-754-3207

Website: [MyCigna.com](http://MyCigna.com) (account)

[SuppHealthClaims.com](http://SuppHealthClaims.com) (claims)

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## RETIREMENT BENEFITS

### TIAA - Retirement

Phone: 800.842.2252

Website: [www.tiaa.org/dartmouth](http://www.tiaa.org/dartmouth)

### FIDELITY - Retirement

Phone: 800.343.0860

Website:

[www.netbenefits.com/dartmouth](http://www.netbenefits.com/dartmouth)



# Benefits Terms to Know

## Medical Plans

**Deductible:** A fixed annual dollar amount that you pay out-of-pocket during the calendar year toward health care services before the medical plan begins to pay.

**Copay:** A fixed dollar amount you pay at the time health care services or prescription drugs are received, regardless of the total charge for service. The medical plan pays the rest.

**Coinsurance:** A fixed percentage of covered health care services or prescription drug costs that you pay, after the deductible amount (if any) was paid. The medical plan pays the rest (subject to balance billing).

**Balance billing:** When a provider bills you for the difference between the allowed amount under the plan and the provider's charge. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30.

**Out-of-pocket maximum:** The most you pay before the medical plan begins to pay 100% of covered charges.

**In-network:** Health care professionals and facilities that have contracts with the medical, pharmacy, or dental plan to deliver services at a negotiated rate (discount). You pay a lower amount for those services.

**Out-of-network:** A health care professional or facility that doesn't participate in your plan's network and doesn't provide services at a discounted rate. Using an out-of-network health care professional or facility will cost you more.

## Prescription Drug Coverage

**Generics:** Generic medications have the same active ingredients, dosage, and strength as their brand-name counterparts. You'll usually pay less for generic medications.

**Preferred brands:** Preferred brand medications will usually cost more than generics, but may cost less than non-preferred brands on your plan. Also known as formulary brands.

**Non-preferred brands:** Non-preferred brand medications generally have generic alternatives and/or one or more preferred brand options within the same drug class. You'll usually pay more for non-preferred brand medications. Also known as non-formulary brands.

**Specialty medication:** A specialty medication is a prescription drug that is either a self-administered (non-diabetic) injectable medication; a medication that requires special handling, special administration, or monitoring; or, is a high-cost oral medication.

## Tax-Advantaged Accounts\*

**Flexible Spending Account (FSA):** A pre-tax employee- or employer-funded account that can be set up to reimburse you for qualified expenses:

- ▶ A Health Care (HCFSA) and Limited Purpose FSA (LPFSA) allows you to use pre-tax dollars to pay your share of eligible health care expenses not covered by your medical or dental plan.
- ▶ A Dependent Care FSA (DCFSA) allows you to use pre-tax dollars to pay for childcare or care for an elderly or disabled family member. (This may include a Child Care Subsidy contribution for eligible employees and expenses.)

**Health Reimbursement Account (HRA):** An employer-funded account that pays up to a pre-determined amount toward certain out-of-pocket medical costs. Your unused HRA funds may be carried over to the next benefit year if you remain in the same medical plan.

**Health Savings Account (HSA):** A tax-free, individually-owned savings account used to pay for your and your eligible dependents' qualified medical expenses in the current year or in future years.

## Other

**Dependent:** Certain benefits at Dartmouth allow coverage for family members of benefits-eligible employees. Family members include spouses, children, and stepchildren.

**Full-Time Equivalent (FTE):** The percentage of working full-time. FTE is often based on the number of hours worked per week and/or number of months worked per year. Some benefits are pro-rated when you work less than full-time. FTE status is assigned on your date of hire or when you experience a change in employment status.

**Plan cost/rates:** For some benefits, Dartmouth will pay the full plan cost/rate, some you will share the plan cost/rate with Dartmouth, and others you will pay the full plan cost/rate. Your share of the plan cost/rate is deducted from your paycheck.

**Single Sign On (SSO):** Allows you to use one set of log-in credentials to access multiple systems, to streamline access.

\* Contributions and earnings in these accounts are not subject to federal taxes. State and local taxes may apply. For detailed information, please contact your local department of taxation and tax professional.



# Benefits Worksheet

You can use this worksheet to organize your elections to enroll on FlexOnline:

✓ BENEFIT PLAN	DEPENDENTS COVERED ON PLAN & INFO	AMOUNT
<input type="checkbox"/> <b>MEDICAL PLAN</b> <input type="checkbox"/> OAP <input type="checkbox"/> CCF with HRA <input type="checkbox"/> HDHP with HRA <input type="checkbox"/> HDHP with HSA	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> <b>HRA</b> (Dartmouth)	Automatic Dartmouth contribution with CCF and HDHP with HRA medical plan options.	(Annual Amt Received) \$
<input type="checkbox"/> <b>HSA</b> (Dartmouth)	Automatic Dartmouth contribution with HDHP with HSA medical plan.	(Annual Amt Received) \$
<input type="checkbox"/> <b>HSA</b> (Dartmouth)	Dartmouth contribution must be included as part of the IRS annual limit.	(Annual Contribution) \$
<input type="checkbox"/> <b>HEALTH CARE FSA</b> (Dartmouth)	If eligible (see page 12), Dartmouth contribution is automatic and is in addition to IRS annual limit.	(Annual Amt Received) \$
<input type="checkbox"/> <b>HEALTH CARE FSA OR LPFSA</b> (Employee)	Limit: \$3,050/year	(Annual Contribution) \$
<input type="checkbox"/> <b>DEPENDENT CARE FSA</b> (Employee)		(Annual Contribution) \$
<input type="checkbox"/> <b>CHILD CARE SUBSIDY</b> (Dartmouth)	Limit: \$5,000/year per household Dartmouth Couples receive one subsidy	(Annual Amt Received) \$
<input type="checkbox"/> <b>DENTAL</b> <input type="checkbox"/> HIGH Plan <input type="checkbox"/> LOW Plan <input type="checkbox"/> Spouse Only <input type="checkbox"/> Child(ren) Only	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> <b>VISION</b> <input type="checkbox"/> Spouse Only <input type="checkbox"/> Child(ren) Only	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> <b>SUPPLEMENTAL LIFE</b> <input type="checkbox"/> 1X <input type="checkbox"/> 2X <input type="checkbox"/> 2.5X <input type="checkbox"/> 3X <input type="checkbox"/> 4X <input type="checkbox"/> 5X <input type="checkbox"/> 6X <input type="checkbox"/> 7X <input type="checkbox"/> 8X	Options 1X – 2.5X annual salary offer guaranteed coverage for new hires. All other enrollments require the completion of a Statement of Health.	(Annual Contribution) \$
<input type="checkbox"/> <b>DEPENDENT LIFE</b> <input type="checkbox"/> Spouse Only <input type="checkbox"/> Child(ren) Only <input type="checkbox"/> Family	Dartmouth couples cannot cover each other and only one can cover the children.	(Per pay period cost) \$
<input type="checkbox"/> <b>LONG TERM DISABILITY</b> <input type="checkbox"/> 50% of Pay <input type="checkbox"/> 60% of Pay <input type="checkbox"/> 70% of Pay	There is no cost for 50% of pay but is a cost for 60% and 70% of pay.	(Per pay period cost) \$
<input type="checkbox"/> <b>VOLUNTARY BENEFITS</b> <input type="checkbox"/> Hospital Care <input type="checkbox"/> Accidental Injury <input type="checkbox"/> Critical Illness	Employee-paid, optional coverage _____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> <b>WELLNESS</b> <input type="checkbox"/> Pulse Program <input type="checkbox"/> Lifestyle Spending Account <input type="checkbox"/> Alumni Gym	There is no cost for this benefit, but you will want to elect the option that works best for you. These benefits are considered taxable income; applicable taxes will be withheld from your paycheck. These benefits are considered taxable income; applicable taxes will be withheld from your paycheck.	NO COST



The contents of the Benefits Guide is intended only to provide information for the guidance of Dartmouth employees. The information is a summary of Dartmouth's benefits and every attempt has been made to ensure its accuracy. If there is any inconsistency between the information in this and Dartmouth's Plan documents, the Plan document will always govern. Dartmouth reserves the right to modify, revoke, suspend, terminate, or change any and all such plans, benefits, policies and procedures at any time it deems necessary, with or without notice. Neither the plan nor this summary creates an employment contract nor any right to continued employment at Dartmouth.