Dartmouth is proud to offer a comprehensive, flexible benefits program with a range of options to support you and your family. **The benefits Open Enrollment period will be from 8:00 a.m. Monday, October 23 through 11:59 p.m. Monday, November 6, 2023.** All changes made during Open Enrollment will be effective on January 1, 2024. This is your annual opportunity to review Dartmouth’s robust benefits offerings, add or remove dependents, and make benefits changes. We continue to evaluate our plans to be sure we are offering a variety of programs to meet a wide range of employee needs. As a result, for 2024 we’re pleased to announce a number of new benefits.

This newsletter provides an overview of these important updates and plan changes for 2024, a list of resources to help you weigh your options, and information on how to enroll. For more detailed information about all of your benefits, please see **The 2024 Benefits Guide** at [dartgo.org/benefits-guide-2024](http://dartgo.org/benefits-guide-2024). For 2024 rates, access the **Benefits Plan Cost Estimator** at [dartgo.org/benefits-cost-estimator](http://dartgo.org/benefits-cost-estimator).

**WHAT’S NEW FOR 2024?**

Our benefits program prioritizes value, flexibility, and choice. In 2024, you can look forward to:

- New Vision Plan
- New Lifestyle Spending Account to replace the Fitness Reimbursement Wellness Benefit
- New Child Care Subsidy for children under age 6
- New Limited Purpose FSA for employees enrolled in the High Deductible Health Plan with HSA
- New and improved Voluntary Benefits through Cigna

**Do You Need to Participate in Open Enrollment?**

If you choose not to take action during Open Enrollment, most of your current benefit elections will continue with adjusted 2024 rates. Your current Flexible Spending Account(s) (FSAs) or Health Savings Account (HSA) will not carry over year-to-year and you MUST re-enroll to participate. You must also re-enroll to continue with the Dartmouth Fitness Membership at Alumni Gym (see page 2), or to participate in any of the new 2024 benefits listed on this page.

**Keep reading to learn about:**

- What’s new for 2024
- How to enroll with FlexOnline
- Your enrollment resources
Learn About 2024 Changes

The following pages provide an overview of 2024 changes. For more details, please see The 2024 Benefits Guide at dartgo.org/benefits-guide-2024.

Medical Plan Changes
Medical rates will increase by approximately 2.1%. For 2024 rates, access the Benefits Plan Cost Estimator at dartgo.org/benefits-cost-estimator.

In addition, for the High Deductible Health Plan (HDHP), per IRS requirements:

› In-network deductibles will increase to $3,200 individual/$6,400 family
› Out-of-pocket maximums will increase to $4,200 individual/$8,400 family
› If you enroll in the Health Savings Account (HSA), maximums for both employer and employee contributions will increase to $4,150 individual/$8,300 family; age 55+ may contribute an additional $1,000

Dental Plan Rate Decrease
Good news! Rates for the Dental Plan will decrease by 2.75% for 2024. There are no changes to dental plan benefits or covered services.

NEW! Vision Plan
For 2024, you will have a new option to elect vision coverage through Vision Service Plan (VSP)! This plan includes coverage for vision care and materials and allowances for contact lenses, eyeglass lenses and frames. There is a copayment for the vision exam and materials, but costs are less within the VSP network.

If you’re enrolled in a Dartmouth medical plan, please keep in mind your medical coverage includes one eye exam per covered person per year at no cost in-network through EyeMed. (The $50 allowance for contacts and glasses is being discontinued.)

NEW! Lifestyle Spending Account—Easy Reimbursement for What Keeps You Healthy
Wellness at Dartmouth includes a number of offerings to support your overall well-being. For 2024, in addition to the Pulse Program and Dartmouth Fitness Membership at Alumni Gym, Dartmouth is pleased to introduce a new Lifestyle Spending Account (LSA). This account will replace the current Fitness Reimbursement Benefit.

The LSA is a flexible benefit in which Dartmouth provides a reimbursement of up to $250 each year for a range of well-being expenses—such as gym memberships, home fitness equipment, farm shares, hobby classes, nutrition programs, and more—so that you can invest in what matters most to you.

If you choose the LSA Wellness Benefit option, Dartmouth will reimburse you up to $250 for eligible expenses such as:

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

You’ll be reimbursed for your expenses through Sentinel, our Flexible Spending Account (FSA) administrator.

For more information, please see the Frequently Asked Questions and other details on www.dartgo.org/lsa. If you have currently elected the Fitness Reimbursement Benefit and don’t take action during Open Enrollment, you will be moved to the new LSA option for 2024.

More Flexibility? We Heard You!
In the Wellness survey conducted last year, a majority of employees who responded were satisfied with Dartmouth’s Wellness Benefits. However, satisfaction was not as strong for the Fitness Reimbursement Benefit. Employees requested an expanded list of offerings that qualify, along with an easier reimbursement process.

The new LSA provides the flexibility you asked for, with a simplified reimbursement process, to be used for your choice of a wide variety of well-being expenses.
New Election Process: Dartmouth Fitness Membership at Alumni Gym

We are simplifying the election process for the Dartmouth Fitness Membership at Alumni Gym Wellness Benefit. If you currently have this benefit and wish to continue for 2024, you must take action and re-elect it during Open Enrollment to complete your gym waiver within FlexOnline. This will allow you to access Alumni Gym much sooner, and will eliminate the extra step of claiming your membership within Athletic’s ticketing system. If you elect this benefit, you will be taxed on the value ($450) in January 2024.

NEW! Child Care Subsidy

Dartmouth is pleased to expand support for employees with legal dependents (up to age 6) to help offset eligible pre-K child care expenses, such as licensed day care centers. Dartmouth will contribute up to $4,000 for eligible employees when you elect the Dependent Care Flexible Spending Account (DCFSA) for 2024. There is a limit of one Subsidy per family, regardless of the number of eligible children.

The Child Care Subsidy is based on your Dartmouth annual salary level determined during Open Enrollment:

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<tr>
<th>Annual Salary</th>
<th>Subsidy Amount</th>
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<tr>
<td>$60,000 and under</td>
<td>$4,000</td>
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<tr>
<td>$60,001 – $100,000</td>
<td>$3,000</td>
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<td>Over $100,001 – $150,000</td>
<td>$2,000</td>
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<tr>
<td>$150,001 and above</td>
<td>$1,000</td>
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DCFSAs operate according to IRS guidelines. 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). To learn more about these guidelines, including eligibility, contribution limits, eligible expenses, and taxation, see dartgo.org/child-care-subsidy.

NEW! Limited Purpose FSA (LPFSA)

Due to IRS rules, employees who participate in the HDHP with HSA medical plan cannot participate in a Health Care Flexible Spending Account (HCFSA). Dartmouth is introducing a Limited Purpose Flexible Spending Account (LPFSA).

Limits for the LPFSA are the same as for the HCFSA—a maximum of $3,050 for 2023, with the ability to roll over from $30 to $610 to the following year (2024 IRS limits to be announced). If you enroll in the HDHP with HSA, you can now choose to enroll in the LPFSA to be reimbursed for dental and vision expenses.

If you currently have a balance in the HCFSA and want to enroll in the HDHP with HSA for 2024, your year-end carryover balance in the HCFSA will automatically roll over to the LPFSA.

New and Improved Voluntary Benefits Through Cigna

Cigna will be replacing Winston Benefits as the new administrator for our voluntary benefit plans. You will now be able to choose these optional group plans at lower rates:

- Hospital Care (Indemnity) Insurance
- Accidental Injury Insurance
- Critical Illness Insurance

In addition, coverage will be enhanced if you’re enrolled in a Dartmouth medical plan. If you experience an eligible claim, Cigna will notify you to be sure you submit your claim under voluntary benefits.

Voluntary benefit plans provide an extra layer of protection if you or a covered family member are hospitalized, experience an accidental injury, or a critical illness—with a lump sum cash payment. You can use the money however you wish, to help pay medical expenses or anything else.

Review Your Enrollment Resources

Take advantage of the resources Dartmouth provides to help you make your enrollment decisions:

- Use the Benefits Cost Estimator at dartgo.org/benefits-cost-estimator to determine your plan rates for 2024. You will need to know your annual base salary and FTE.
- Attend a live educational webinar on October 24 or October 26, or watch a recorded version at dartgo.org/benefits-oe. Sign up is required.
- Use the interactive tool within FlexOnline, Ask Emma, to make your benefit choices.
- For more in-depth information on all benefits and to find in-network providers, visit the Dartmouth Benefits website at dartgo.org/benefits.
- If you need help navigating the FlexOnline system, sign up for a 30-minute one-on-one FlexOnline Enrollment Assistance Session at dartgo.org/benefits-oe.

The Retirement Plans are not part of Open Enrollment. If eligible, you may enroll or make changes at any time at netbenefits.com/dartmouth.
Access the FlexOnline system during the Open Enrollment period from October 23 – November 6, 2023:

1. Go to dartgo.org/benefits-oe. Click on Access Your FlexOnline Benefits Here.

2. Enter your Single Sign On (SSO) ID and password. (HINT: This is the same ID and password you use for email.) If you have forgotten your ID or password, follow the instructions on the Web Authentication page to retrieve them.

3. Your enrollment window will be at the top of the screen. Click on the green Start Your Enrollment button.

4. Review the EMPLOYEE INFORMATION, then click CONTINUE.

5. Review and update your FAMILY INFORMATION then click CONTINUE.

6. Answer a few QUESTIONS about benefits eligibility, then click CONTINUE.

7. Use the ASK EMMA tool to help with the decision making process, and to learn more about each benefit. When finished making all of your changes, click CONTINUE.

8. On the ENROLLMENT page, you will add/remove coverage, add/remove dependents from coverage, and/or change plans.

9. Review and update your life insurance beneficiaries if needed on the BENEFICIARIES page, then click CONTINUE.

10. REVIEW & CONFIRM your choices, then click the COMPLETE ENROLLMENT button. If you do not COMPLETE the event, your elections will not be saved.

11. Once you receive the message that your enrollment is complete, your elections will be saved. Please review your final elections carefully before submitting, and remember to print and/or save a copy for your records.

12. Don't forget to upload your dependent verification documentation by clicking on MY PROFILE off the main menu and then selecting EMPLOYEE FILE.

You may continue to log in and make changes to your 2024 elections until 11:59 p.m. on Monday, November 6. Changes cannot be made after November 6, 2023. Unless you have a qualifying life status change, you will not have another opportunity to change your benefit coverage elections until the next Open Enrollment period held each fall.

Dartmouth strives to offer comprehensive, flexible benefits plans to meet a wide range of employee needs. Take a look at all we have to offer and be sure you have the coverage you want for the upcoming year.