

2024 Annual Open Enrollment for Dartmouth College Medicare-Eligible Retirees

Open Enrollment dates: Monday, October 23, 2023, through Monday, November 6, 2023

There will be no changes to the design of your Dartmouth College Medicare Supplemental (DCMS) Plan for 2024.

If you are already enrolled and want to continue with the same coverage for 2024, there is no action required by you.

If you need to either enroll in or cancel coverage in the DCMS plan for 2024 for yourself or an eligible dependent, you may do so only during the annual open enrollment period or within 31 days after a qualifying life event. **Any changes made during Open Enrollment must be entered into FlexOnline, the online benefits enrollment system, between Monday, October 23 and Monday, November 6, 2023. Any changes will be effective January 1, 2024.** Please see the “Steps for Enrolling Online” section at the end of this letter for instructions on how to sign into FlexOnline.

All Open Enrollment materials are available on the Human Resources-Benefits website at: dartgo.org/retirees **Members of your household who are not eligible for Medicare but who are eligible for or enrolled in a Dartmouth College medical plan will receive a separate 2024 Open Enrollment Guide explaining their enrollment options.**

Please note: If you are enrolling yourself or a dependent in the DCMS plan for the first time, you must provide a current copy of the Medicare ID card, showing coverage in Medicare Part A and Part B, to the Dartmouth Benefits Office no later than November 6, to be enrolled for January 1, 2024.

If you need to either enroll or cancel coverage in the DCMS plan for 2024 but you do not have access to a computer, please contact my office at 603-646-3744. The Benefits Office hours are Monday to Friday from 8:00am-5:00pm. HR walk-in hours are from 8:30am-noon and 1:00-4:30pm.

2024 DCMS Premium

Effective January 1, 2024, the premium rate for the DCMS plan will be \$728.14 per member per month. This new rate will be reflected on your bill effective in January 2024, which you will receive mid-January. You may receive a subsidy from Dartmouth College toward your Retiree Health premium, based on age and years of benefit-eligible service*. Your specific subsidy percentage would have been communicated

to you in a letter from the Benefits Office at the time that subsidy percentage was calculated. If you need to confirm your subsidy percentage, please [contact the Benefits Office](#).

If you do not owe a premium for your household, you will not get a bill from Dartmouth College.

*Employees hired on or after July 1, 2009, or who are re-employed after more than a one-year break in eligible service, have access to the Dartmouth retiree health plans in retirement, upon satisfying the minimum age and years of service requirement, but do not receive a subsidy from Dartmouth College.

Medical Coverage

Your Cigna medical plan is not changing. As a reminder, your Cigna plan is a supplement to Medicare, Part A (in-patient hospital) and Part B (out-patient medical). This means that Medicare pays toward your services first and Cigna pays second. Your doctor then bills you for any remaining expenses.

Medicare Supplement through Cigna	
Deductible	\$250
Coinsurance	20% (up to \$200)
Annual out-of-pocket maximum is \$450 for Medical	\$450*

*Deductible does not apply towards co-insurance.

Prescription Drug Coverage

Your prescription drug coverage will continue with Express Scripts. Please note that there is no change to how the program coordinates with Medicare. However, changes in the formulary (list of covered medications) might occur.

› Tiered drug pricing:

Medicare Part D Prescription Drug Coverage through Express Scripts			
RETAIL PHARMACY	Generic	Preferred Brand	Non-Preferred Brand
1-30 day supply	\$5	\$25	\$40
31-60 day supply	\$10	\$50	\$80
61-90 day supply	\$15	\$75	\$120
HOME DELIVERY			
90 day supply	\$10	\$50	\$80
Annual out-of-pocket maximum is \$450 for prescriptions			

Wellness Benefit

The Fitness Reimbursement Benefit will continue to be \$225 per year and includes a reimbursement for fitness facility memberships and exercise class fees (including apps, online and DVD exercise classes). You must be enrolled in a medical plan through Dartmouth College to be eligible for this benefit. Visit <http://dartgo.org/fitness-benefit-retirees> for additional details.

Medicare Part D IRMAA for higher income beneficiaries

If you are a higher-income beneficiary based on past income you have reported to the IRS, you may have to pay an Income Related Monthly Adjustment Amount (IRMAA) for your Medicare Part D prescription drug coverage even though you have prescription coverage through Dartmouth.

Extra Help

If you are a low-income beneficiary, you may be eligible for the Medicare EXTRA HELP program to help offset prescription drug costs. If you are eligible, you will receive a notice directly from the Social Security Administration. Eligibility is determined by Social Security according to income and federal low-income tables. If you think you may be eligible but have not received notice from Social Security, contact your local Social Security office or visit their website at: <http://www.ssa.gov/prescriptionhelp>

Change of Address or Other Information

You must notify the Benefits Office if you change your address or if any of the information about your spouse or other eligible dependents changes. If your mailing address is a P.O. Box, Medicare requires a physical address on file as well. Please make sure the Benefits Office has your current mailing and physical address.

Death Benefit

Retirees of Dartmouth College who retired on or prior to December 31, 2010, have a \$5,000 Death Benefit (family members are not eligible for coverage). Please complete a new Beneficiary Form if you want to update your beneficiaries. This form can be obtained by calling the Benefits Office at **603.646.3588**, or online at dartgo.org/hrforms. Mail the completed form to Office of Human Resources, 7 Lebanon St., Suite 203, Hanover, NH 03755.

If you have any questions regarding the information contained in this letter, please contact me directly at (603) 646-3744 or Susan.M.Sanborn@dartmouth.edu.

Best,

Susan

Susan Sanborn
Benefits Administrator
7 Lebanon Street, Suite 203
Hanover, NH 03755-2112
(603) 646-3744 Direct Dial

ENROLL WITH FLEXONLINE

Access the FlexOnline system during the Open Enrollment period from October 23 – November 6, 2023:



1. Go to dartgo.org/retirees
2. Click on **Access your Retiree Benefits**

Log In

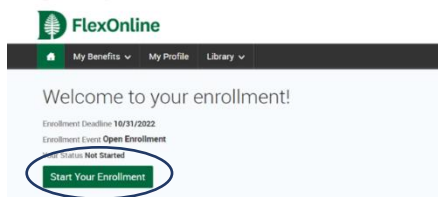
Username

Password

[Forgot Password](#)

3. Enter your Dartmouth ID*
(Found on your monthly invoice).
4. Enter your Password
(Last four digits of your Social Security Number).
5. Create a new password and security questions.

*If your Dartmouth ID starts with the letter "D", do not enter the "D"



6. Your enrollment window will be at the top of the screen. Click on the green **Start Your Enrollment** button.
7. Review the **DEMOGRAPHICS** information, then click **CONTINUE**.
8. Review and update your **FAMILY INFORMATION** then click **CONTINUE**.

Medicare Medical WAIVED

You have waived this benefit.

Completed

Retiree Wellness

PLAN Fitness Reimbursement Benefit

Completed

9. On the **ENROLLMENT** page, you will add/remove coverage and/or add/remove eligible dependents from coverage.
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.**

IMPORTANT NOTE:

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.