

# DARTMOUTH

Benefits Office, Human Resources

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Dear colleagues,

As you may know, national health care costs are increasing at a faster pace than in the past due to inflation, health care labor shortages, and new specialty prescription drugs—and this trend is expected to continue.

If we followed the increase in market costs, next year's medical plan rates would increase by 9.4% across the board. While this is in line with a market average of 8.5% to 9.5%, we understand the potential impact of an increase of this size.

To mitigate a 9.4% increase in the employee medical rate and ensure our competitive benefit offerings, Dartmouth will permanently increase its subsidy commitment and simplify the salary tiering structure for the 2025 plan year.

This means that for almost all full-time employees, the medical plan rates will increase by no more than 6% and many of you will experience only a slight increase or even a premium decrease. Additionally, there will be no premium increase for your dental, life, long-term disability, or vision plans.

To better understand your individual costs, see the Benefits Plan Cost Estimator at [dartgo.org/benefits-cost-estimator](https://dartgo.org/benefits-cost-estimator). The 2025 Open Enrollment information will be delivered to your Dartmouth email address on Oct. 16. Open Enrollment will take place this year from Oct. 21 through Nov. 4.

Dartmouth is committed to providing competitive benefits that support our employees. We are pleased to offer this reduced premium increase and strive to make Dartmouth a great place to work.

Best regards,

Sara Lester  
Chief Human Resources Officer