

Summary of Material Modifications to the Dartmouth College DCMS Benefits

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the Dartmouth College Medicare Supplemental (DCMS) Medical Plan (the "Plan") that describes the Plan as of January 1, 2027.

To comply with the requirements of the Employee Retirement Income Security Act (ERISA), we are providing you with this summary of material changes and clarifications to the descriptions of Medicare benefit plan. This update is a "summary of material modifications" (SMM) required by ERISA.

All of the summaries are published on the Human Resource Benefits website (dartgo.org/benefits-legal-docs) We have posted this SMM on the benefits website in the Summary Plan Descriptions SPD.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of the SPD will govern.

2027 Plan Modification(s)

Important changes to certain benefits under the Plan will go into effect on January 1, 2027. Coverage is outlined as follows:

Medical & Pharmacy Plan Design

Dartmouth College Medicare Supplement (DCMS) Plan

DCMS Plan	2026	2027
Medical		
Deductible (individual)	\$250	\$250
Out-of-Pocket Maximum	\$450	\$900
Coinsurance	\$20%	20%
Pharmacy		
Generic (30-day / 90-day)	\$5 / \$10	\$10/ \$20
Preferred (30-day / 90-day)	\$25 / \$50	\$30 / \$60
Non-Preferred (30-day / 90-day)	\$40 / \$80	\$50 / \$100

Out-of-Pocket Maximum	\$450	\$900
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Other Important Modifications

One Medical at Dartmouth

One medical will no longer collect copays at check-in. After Cigna processes your claim, One Medical will bill you for any amount you owe.

How DCMS works with Medicare

In 2027, how the DCMS plan works with Medicare will change from the Standard Coordination of Benefits (COB) model to the Maintenance of Benefits (MOB) model. Medicare will still pay first and then the DCMS plan pays what is left of your covered costs without using a benefit reserve.

If this summary has been delivered to you by electronic means, you have the right to receive a written Summary of Material Modification and may request a copy at no charge by contacting the Benefits Office by email at Human.Resources.Benefits@Dartmouth.edu or call (603) 646-3588. Updated Summary Plan Descriptions (SPDs) reflecting these changes will be available in early 2027. Except as noted below, all other provisions of the Plan remain unchanged.

Dartmouth intends to continue the Plan benefits as described in this SMM and the SPD, but reserves the right, at its discretion, to change or even terminate all or any part of the Plan benefits offered at any time and in any manner to the extent permitted by law. As a result, this SMM is not a contract, nor is it a guarantee of your benefits.
