NEW EMPLOYEE ORIENTATION

2022 Health & Welfare Benefits
WELCOME TO DARTMOUTH COLLEGE

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AGENDA

• What you need to know

• Health & Welfare Benefits

• Enrolling in Benefits
WHEN IN DOUBT...

Always start at the main Benefits Webpage

dartgo.org/benefits
A WEBPAGE FOR EVERY BENEFIT

Always start at the main Benefits Webpage

Click on Health Benefits

dartgo.org/benefits
FROM THE MAIN BENEFITS PAGE

Click on New to Dartmouth

Click Orientation Information

Find all the information you will need for NEO
PRIOR TO ENROLLING

PLEASE REVIEW OUR NEW HIRE VIDEOS

HEALTH & WELFARE
RETIREMENT PLANS
WELLNESS

dartgo.org/neo_benefits

DARTMOUTH

Medical
Dental
Tax Adv.
Life Ins.
Disability

TIAA
Fidelity

Pulse
Fitness Reimb.
Alumni Gym
Review your
2022 BENEFITS
NEW HIRE
ENROLLMENT GUIDE

Access the guidebook at
dartgo.org/neoguide
BENEFITS ELIGIBILITY

• Benefits begin as of your hire date or the date you became benefits eligible.

• Plan years go January 1 through December 31
  • Benefits you elect now carry through December 31st
  • Some benefits are prorated based on your Hire Date or Eligibility Date

• Benefit eligibility is based on employment category and FTE
  • You must work at least 20 hours/week, at least 9 months/year

Refer to Page 4 of the New Hire Enrollment Guide or at dartgo.org/neoguide
ENROLLING IN BENEFITS

• You have **30 days** from your **Hire Date** or **Eligibility date** to make your elections.

• You will **receive an email** from the Benefits Office, letting you know when you can log-in to [FlexOnline](http://dartgo.org/neoguide).

• After 30 days you cannot make changes for the remainder of the calendar year, **UNLESS** you have a Qualified Life Event (birth, marriage, etc).

Refer to Page 4 of the New Hire Enrollment Guide or at [dartgo.org/neoguide](http://dartgo.org/neoguide)
DEFAULTING OF BENEFITS

If you do not log in, or if you miss your 30-day window...

• **You will default** into a selection of benefits determined by your employment category, including a single person medical plan.

• **You will be responsible** for the cost of those benefits.

• **Log in to FlexOnline** and **Elect** DECLINE COVERAGE if you do not want the default coverage.

Refer to Page iv of the New Hire Enrollment Guide or at dartgo.org/neoguide
QUALIFIED LIFE EVENT

If you do not need Dartmouth’s benefits right now...

• **NOW-** Log-in to [FlexOnline](#) and **Elect** DECLINE COVERAGE, if you do not want the default coverage.

• **LATER-** Loss of coverage elsewhere is considered a Qualified Life Event for adding coverage at Dartmouth. Once you lose your other coverage:
  
  • **Log in to** [FlexOnline](#) and **complete** an “Employee Loses Outside Coverage” event.
  
  • Proof of coverage loss is required (loss date must match event date)
  
  • Event must be completed within **30-days** of your coverage loss.
MEDICAL INSURANCE

CIGNA HEALTH

Cigna Open Access Plus (OAP)
Cigna Choice Fund (CCF)
Cigna High Deductible Health Plan (HDHP)

For more information go to dartgo.org/medical
**MEDICAL PLAN COMPARISON**

<table>
<thead>
<tr>
<th></th>
<th>Open Access Plus (OAP)</th>
<th>Cigna Choice Fund (CCF)</th>
<th>High Deductible Health Plan (HDHP)</th>
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<tr>
<td><strong>Medical plan highlights</strong></td>
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<td>In-Network</td>
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<td>Medical deductible</td>
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<tr>
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<tr>
<td>Individual</td>
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<td>30%</td>
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<tr>
<td>Family</td>
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<td>Adult preventive care</td>
<td>Covered at 100%¹</td>
<td>Deductible/Coinsurance</td>
<td>Covered at 100%¹</td>
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<tr>
<td>Specialist visits</td>
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<td>Deductible/Coinsurance</td>
<td>$50</td>
</tr>
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</table>

**J-VISA holders** are only eligible to elect the Open Access Plus Plan

Refer to Pages 10-11 of the New Hire Enrollment Guide or go to dartgo.org/medical
ADDITIONAL PROGRAMS THROUGH CIGNA

• **Telehealth through Cigna** – low cost or no cost phone/zoom visits with an in-network provider.

• **Cancer Support Program** - Free support program for enrolled members with cancer

• **Omada** – A free support program for enrolled adults at risk for pre-diabetes and/or heart disease.

• **Cigna One Guide** – Enhanced customer service when calling the number on your Cigna ID card and entering your SSN

• **24/7 Nurse Line** – Triage your care, by talking to a registered nurse 24/7 at no cost.
Find monthly rates for the following benefit plans...

- Medical Plan Options
- Dental Plan Options
- Supplemental Life Insurance
- Long Term Disability

[link](dartgo.org/benefits-cost-estimator)
The data you enter here, determines the amount that Dartmouth pays per month.

For more information about the plans, visit https://dartgo.org/medical.
TAX ADVANTAGE PLANS

FLEXIBLE SPENDING ACCOUNTS (FSA)

HEALTH REIMBURSEMENT ACCOUNTS (HRA)

HEALTH SAVINGS ACCOUNTS (HSA)
DARTMOUTH WILL GIVE YOU MONEY TO HELP PAY MEDICAL EXPENSES

**OPEN ACCESS PLUS**
- **AUTO**
  - $250 in a Health Care Flexible Spending Account
  - Must meet eligibility

**CIGNA CHOICE FUND**
- **AUTO**
  - $500/$1,000 in a Health Reimbursement Account

**HIGH DEDUCTIBLE HEALTH PLAN**
- **CHOOSE**
  - $500/$1,000 in a Health Reimbursement Account
- **OR**
  - $500/$1,000 in a Health Savings Account

**TAX ADVANTAGE PLANS**
- Can’t use Dartmouth Health Connect
HEALTH REIMBURSEMENT ACCOUNT

CIGNA HEALTH

For more information go to dartgo.org/hra
HEALTH REIMBURSEMENT ACCOUNT

• Comes automatically with CCF and HDHP w/ HRA medical plans

• Employer Contribution only

• Pays only for deductible related services

Refer to Page 13 of the New Hire Enrollment Guide or go to dartgo.org/hra
FLEXIBLE SPENDING ACCOUNTS

SENTINEL BENEFITS

Health Care FSA

Dependent Care FSA

For more information go to dartgo.org/fsa
HEALTH CARE FLEXIBLE ACCOUNT

• Those enrolled in OAP, CCF, HDHP w/ HRA medical plans or when waiving coverage may contribute

• Employer contribution for eligible members electing OAP or waiving coverage

• Pre-tax deductions can be used to pay for a variety of medical, dental and vision related services.

• Use it or lose it benefit

Refer to Page 19 of the New Hire Enrollment Guide or go to dartgo.org/fsa
DEPENDENT CARE FLEXIBLE ACCOUNT

• Pre-tax deductions can be used to pay for child and adult day care services including summer day camps, after school programs, etc.

• Employee contribution only

• Use it or lose it benefit

Refer to Page 20 of the New Hire Enrollment Guide or go to dartgo.org/fsa
FLEXIBLE SPENDING ACCOUNTS

• You will receive a debit card from Sentinel Benefits called the Benny card.

• The **Benny card** can be used to pay for eligible FSA expenses for your HCFSA and/or DCFSA

Refer to Pages 19 & 20 of the New Hire Enrollment Guide or go to dartgo.org/fsa
HEALTH SAVINGS ACCOUNT

FIDELITY-HSA

For more information go to dartgo.org/hsa
HEALTH SAVINGS ACCOUNT

• You may contribute when electing HDHP w/ HSA medical plan

• Employer and Employee Contribution options

• Pre-tax deductions can be used to pay for a variety of medical, dental and vision related services.

• Invest your funds, which will go with you for life

• Cannot use Dartmouth Health Connect (provider’s office)

Refer to Page 14 of the New Hire Enrollment Guide or go to dartgo.org/hsa
CIGNA VISION

CIGNA-VSP

For more information go to dartgo.org/vision
CIGNA VISION - VSP

- Vision coverage is included with your medical plan

- No enrollment required in FlexOnline

- One free eye exam per year, when using VSP in-network vision providers

Refer to Page 22 of the New Hire Enrollment Guide or go to dartgo.org/vision
PRESCRIPTION DRUG COVERAGE

EXPRESS SCRIPTS

For more information go to dartgo.org/pharmacy
**PRESCRIPTION DRUG COVERAGE**

- Prescription drug coverage is included with your medical plan

- No Enrollment required in FlexOnline

- Pay copays on OAP & CCF, pay full price on HDHP until annual deductible is met.

Refer to Page 21 of the New Hire Enrollment Guide or go to dartgo.org/pharmacy
DENTAL INSURANCE

DELTA DENTAL

High Plan
Low Plan

For more information go to dartgo.org/dental
DENTAL INSURANCE

• High Plan
  • Includes Orthodontia and a $5,000 annual plan maximum

• Low Plan
  • Does not include Orthodontia or Major Restorative Services
  • Includes a $1,000 annual plan maximum
  • Lower Cost plan

Refer to Page 23 of the New Hire Enrollment Guide or go to dartgo.org/dental
LIFE INSURANCE

Lincoln Financial Group

Basic Life Insurance

Supplemental Life Insurance

Dependent Life Insurance

For more information go to dartgo.org/life-insurance
BASIC LIFE INSURANCE

- $50,000 basic life option for faculty, exempt and non-exempt employees

- SEIU employees please refer to your union contract.

Refer to Page 26 of the New Hire Enrollment Guide or go to dartgo.org/life-insurance
SUPPLEMENTAL LIFE INSURANCE

• You can elect 1x to 8x annual salary to a maximum of $1.5M

• Electing more than 2.5X annual salary as a new hire, requires Evidence of Insurability (EOI)

• SEIU employees refer to your union contract

Refer to Page 26 of the New Hire Enrollment Guide or go to dartgo.org/life-insurance
DEPENDENT LIFE INSURANCE

- $25,000 coverage for spouse
- $10,000 coverage per child (no additional cost)

Dartmouth couples cannot cover each other and only one spouse can cover the child(ren)

Refer to Page 26 of the New Hire Enrollment Guide or go to dartgo.org/life-insurance
DISABILITY INSURANCE

LINCOLN FINANCIAL

Short Term Disability

Long Term Disability

For more information go to dartgo.org/disability
SHORT TERM DISABILITY

• Short-Term disability is a pay replacement benefit when you cannot work due to a medical condition or maternity leave

• Benefit determined by your employment category. Refer to your booklet for details.

• The College pays the cost of this benefit
LONG TERM DISABILITY

• When you are out of work past 26 weeks, due to a medical condition, approved LTD offers 50% income replacement at no cost to you.

• Benefit determined by your employment category. Refer to your booklet for details.

• Buy up to 60% or 70% coverage

Refer to Page 27 of the New Hire Enrollment Guide or go to dartgo.org/disability
SUPPLEMENTAL BENEFITS

WINSTON BENEFITS

Hospital Indemnity Insurance
Personal Accident Insurance
Critical/Illness/Cancer Insurance

For more information go to dartgo.org/supplemental
SUPPLEMENTAL BENEFITS

• These are not health insurance plans
• You do not enroll for these benefits in FlexOnline
• These benefits are not administered by Dartmouth
• Premiums are deducted pre-tax from your paycheck

Contact Winston Benefits directly at

855-805-5840

Refer to Page 27 of the New Hire Enrollment Guide or go to dartgo.org/supplemental
OTHER BENEFITS

• Paid Time Off
• Educational Assistance Program
• Tuition Grant for Dartmouth Courses
• Faculty and Staff Loan Program
• Adoption Reimbursement
• Health Care Cost Hardship Program
• Faculty/Employee Assistance

Refer to Page 29 of the New Hire Enrollment Guide or go to dartgo.org/benefits
HOW TO ENROLL
ENROLLING IN BENEFITS

Click here to access and change your retirement contributions

Click here to access and enroll in your Health and Welfare benefits

Click here to view step-by-step instructions on how to access and manage your TIAA and/or Fidelity retirement accounts

Click here to view step-by-step enrollment instructions

Dartgo.org/EnrollOnline
This guide contains...

- Instructions on how to log in/access FlexOnline
- How to maneuver around the main Dashboard
- Where & how to start and complete your new hire enrollment
- How to start and complete a Qualified Life Event
- Where to access a library of educational videos
- How to complete & upload event and dependent verification
- How to review historical elections

Refer to the FlexOnline Navigation User Guide at dartgo.org/flexnavguide
START YOUR ENROLLMENT

When you log in to FlexOnline for the first time, you will see that you have 1 item to complete: This is called your “New Hire” event. You will click on the gray rectangle in the lower right below to begin.

There are eight pages to complete

Refer to Page 7 of the FlexOnline Navigation User Guide at dartgo.org/flexnavguide
SELECT YOUR BENEFITS

Benefits and rates listed are specific to your current FTE, Annual Salary and Employment Category.

Use the change button to enroll in a plan.

This is the fourth of eight pages.

Refer to page 13 of the FlexOnline Navigation User Guide at dartgo.org/flexnavguide
When adding dependents to your medical and dental insurance plan(s) you will be required to provide proof of legal dependents and Qualified Life Events.

**Dependent Verification** will be required the first time you are adding them to a medical or dental plan (birth certificate, marriage certificate, etc.).

**Event Verification** is required when completing a Qualified Life Event. (Insurance card, letter of coverage loss. Your FlexOnline event date must match the loss/gain of coverage date.)

Refer to page 26 of the FlexOnline Navigation User Guide at dartgo.org/flexnavguide
QUALIFIED LIFE EVENTS

• Once your 30-day New Hire window closes you are locked-in to your elected benefits for the remainder of the calendar year unless you have a QLE.

• QLE’s must be completed within 31 days of the event date.

Refer to page 9 of the FlexOnline Navigation User Guide at dartgo.org/flexnavguide
• You have **30 days** from your **Hire Date** or **Eligibility date** to make your elections.

• You will **receive an email** from the Benefits Office, letting you know when you can log-in to [FlexOnline](https://dartgo.org/EnrollOnline)

• After 30 days you are locked-in for the remainder of the calendar year, **UNLESS** you have a Qualified Life Event.
Human.Resources.Benefits@Dartmouth.edu
(603) 646-3588
dartgo.org/benefits
DARTMOUTH HEALTH CONNECT

- A primary care practice available to employees and their adult dependents enrolled in a Dartmouth Health plan
- No copays
- Must be >= 18 years of age
- Within walking distance to Campus
- Not a Health Insurance plan

Visit their website at dartmouthhealthconnect.com

Refer to Page 12 of the New Hire Enrollment Guide or go to dartgo.org/neoguide