WELCOME TO DARTMOUTH COLLEGE

Donna Anzalone
Health Benefits Administrator

Kate Eldridge
Health Benefits Administrator

Phone:
(603) 646-3588

Email:
Human.Resources.Benefits@dartmouth.edu
AGENDA

• What you need to know - Available resources
• Health & Welfare Benefits
• Enrolling in Benefits
WHEN IN DOUBT...

Always start at the main Benefits Webpage

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
A WEBPAGE FOR EVERY BENEFIT

Always start at the main Benefits Webpage

Click on Health Benefits

dartgo.org/benefits
PRIOR TO ENROLLING

PLEASE REVIEW OUR NEW HIRE VIDEOS

HEALTH & WELFARE
RETIREMENT PLANS
WELLNESS

dartgo.org/neo_benefits
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
You have **30 days** from when you receive the email from HRB to make your elections.

The email will let you know when you can log-in to FlexOnline.

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 5 of the New Hire Enrollment Guide or at 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, they will be deducted from your paycheck.

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

Refer to Page 6 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.
Find monthly rates for the following benefit plans...

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

[Link to Cost Estimator](dartgo.org/benefits-cost-estimator)
The data you enter here, determines the amount that Dartmouth pays per month which is called the “Medical Credit”
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>Medical plan highlights</th>
<th>Open Access Plus (OAP)</th>
<th>Cigna Choice Fund (CCF)</th>
<th>High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Medical deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$500</td>
<td>$1,500</td>
<td>$2,800</td>
</tr>
<tr>
<td>Family</td>
<td>$1,000</td>
<td>$3,000</td>
<td>$5,600</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,500</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Family</td>
<td>$5,000</td>
<td>$8,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Family</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Office/Routine care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult preventive care</td>
<td>Covered at 100%³</td>
<td>Deductible/Coinsurance</td>
<td>Covered at 100%³</td>
</tr>
<tr>
<td>Office visit</td>
<td>$25</td>
<td>Deductible/Coinsurance</td>
<td>$35</td>
</tr>
<tr>
<td>Specialist visits</td>
<td>$35</td>
<td>Deductible/Coinsurance</td>
<td>$50</td>
</tr>
</tbody>
</table>

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

Refer to Pages 8-9 of the New Hire Enrollment Guide or go to [dartgo.org/medical](http://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**
- CHOOSE
  - $500/$1,000 in a Health Savings Account
  - Can’t use Dartmouth Health Connect

**TAX ADVANTAGE PLANS**
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

• Maximum Contribution for 2022 is $2,850

• You will be able to carry over $30-$570 from your 2022 account into the 2023 plan year

• 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 18 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.

• $5,000 per year per household

• 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 21 & 22 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

• Maximum contribution amount for 2022 individuals is $3,650, family $7,300, and individuals 55 and older can contribute an additional $1,000

• 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 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.

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

Will Preparation and Estate Planning Services

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.
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 28 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

Refer to Page 29 of the New Hire Enrollment Guide or go to dartgo.org/disability
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 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
Initiatives to Improve Health and Access

Alex

Dartmouth will continue to provide access to ALEX, an online health plan decision support tool, to help you understand the plan options and consider the best plan for you and your family.
https://www.myalex.com/dartmouth/2022 #intro
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 navigate 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
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
You have **30 days** from when you receive the email from HRB to make your elections.

After 30 days you are committed for the remainder of the calendar year, **UNLESS** you have a Qualified Life Event.

Dartgo.org/EnrollOnline
Human.Resources.Benefits@Dartmouth.edu
(603) 646-3588
dartgo.org/benefits