This user guide provides direction on how to navigate the FlexOnline Benefits Enrollment system during the annual Open Enrollment window. This guide will help you view, enroll in, and make changes to your current health and welfare benefits within FlexOnline.
Hold down the CTRL key and click on a link below for quick access to a specific section.

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DEFAULTING OF BENEFITS

You are not required to log-in to FlexOnline and complete the enrollment process, however if you plan to contribute to a Health Care or Dependent Care FSA or to a Health Savings Account in 2022, you must elect an amount in FlexOnline for the new plan year during the open enrollment window. All other benefits will automatically carry forward into the new plan year.

QUALIFIED LIFE EVENT

Unless you have a qualified life event (marriage/divorce, birth/adoPTION, loss/gain of coverage) you will not have another opportunity to change your benefits elections until the annual Open Enrollment period held next fall.

DEPENDENT VERIFICATION

Dartmouth requires documented proof of all newly added eligible dependents, prior to adding them to your medical, dental and dependent life insurance. Before you proceed, you will want to have supporting documentation available to upload:

- **Spouse:** To add a spouse, a copy of your marriage certificate is required.
- **Child:** To add a dependent child, a copy of the child’s birth certificate, hospital issued certificate or court documentation is required.
FlexOnline is the name of the online benefits enrollment system that Dartmouth College uses to house all of your health and welfare benefit elections.

To access your account, go to [http://dartgo.org/enrollonline](http://dartgo.org/enrollonline)

**ACTIVE EMPLOYEES**

You will be directed to log in through Dartmouth’s single sign on process. Use your Dartmouth ID and email password to log in. If you do not know your Dartmouth ID and email password, please contact the help desk at 603-646-2999.
START YOUR OPEN ENROLLMENT EVENT

Once you log in during Open Enrollment, you will open into a “Welcome to Open Enrollment” event window*. To continue with your enrollment, click on the CONTINUE button. If you want to bypass your enrollment and do something else, then click on CANCEL AND CONTINUE TO MY DASHBOARD.

*If you recently started a separate qualified life event like a marriage or birth event that has not yet been completed or approved, FlexOnline will display that event window before displaying your open enrollment event. You will need to complete that event before your open enrollment event widow will appear.

Make sure your event window says OPEN ENROLLMENT EVENT at the top so that you know which event you are completing.
THE MAIN DASHBOARD

If you find yourself on the Main Dashboard and need to get back into your open enrollment event, click on the COMPLETE NOW button in the upper right-hand corner of your screen. **DO NOT** start a qualified life event by clicking on the CHANGE YOUR CURRENT BENEFITS button.

![Main Dashboard Image]

NEED A BREAK?

If at any time you need to step away from your enrollment, click on the HOME button at the top of your window. You will be directed back to the main dashboard. Then click LOGOUT. Your elections will be **temporarily** saved. If you do not return and fully complete your open enrollment event, your elections **will not be saved** and you will remain in the same benefits that you had at the end of 2021, minus any FSA or HSA contributions.
ME

Here you will find prefilled personal information about yourself. Please be sure to check this information for accuracy.

TIP:
As you complete each page, there will be a floating button asking you if you are finished or ready to proceed. Click this button to move forward to the next page. There will be a total of eight pages to complete.

MY PERSONAL INFORMATION

The “MY PERSONAL INFORMATION” page asks three important questions about your spouse and dependents. These answers are required and may affect your eligibility for certain benefits.

★ Please answer question three based on the calendar year for which you will be enrolling (i.e. while completing your open enrollment event, if you are currently enrolled in a Health Savings account for 2021, but want to...
enroll in a different plan for 2022, answer NO, otherwise you will not be given the opportunity to enroll in a Health Care Flexible Spending Account).

**MY FAMILY**

This is where you will add information about the dependents that you will be covering on your medical, dental, and dependent life insurance plans. Former spouses and ineligible children can not be removed from this page.

To Add a dependent, click on “ADD NEW”
ADD DEPENDENT

Enter your dependent’s demographic information here. **This does not add them to your health, dental or dependent life insurance coverage.** For each new dependent that you add here and then add to either your medical or dental coverage, you will be required to upload dependent verification documentation, like a marriage certificate for a spouse, or a marriage certificate for dependent children.

**TIP:**
NO SSN is for Newborns only

**TIP:**
You may assign this dependent an address other than your own. ID Cards and insurance information for this dependent will be sent to this alternate address.
SELECT YOUR BENEFITS

This is where you will elect or change each of the various benefit coverages for you and your dependent family members. You will see a box for each benefit that you are eligible for, with its per pay period cost shown based on your currently approved coverage level.

MEDICAL RATES

The amount that you pay out of pocket, is the selected plan cost, minus the medical credit.

The medical credit is the amount of money that Dartmouth pays toward the cost of your health insurance plan. This amount may change if you have a change in tier (family) level, Full Time Equivalency (FTE), pay cycle, or employment category.

TIP:

You may use the benefit cost estimator found at http://dartgo.org/benefits-cost-estimator to determine your costs until your dependent and/or event verification documents have been approved.
MORE DETAILS

If you are not sure what plan to choose, you can click on the MORE DETAILS button to find a video about how the particular benefit works, and a comparison chart, if multiple options.

TIP:
You can find more information about all of our benefits at http://dartgo.org/benefits.

SELECTING A PLAN AND ADDING/REMOVING DEPENDENTS

Every benefit that offers more than one option, will have a CHANGE button on the front. Click the CHANGE button to select the exact plan coverage that you would like to take, and which dependents (if applicable) you would like to cover under that plan.

When you click the CHANGE button, your previously entered dependents will auto populate with a check box next to their name. You can then elect which dependents you would like cover under this benefit.
ADD DEPENDENTS

You can also add dependents here by clicking on the ADD DEPENDENTS button. This will take you back to the ADD DEPENDENTS page, and you will need to move forward again to the SELECT YOUR BENEFITS page and again click the CHANGE button.

SELECT A PLAN

Next you will select the plan that you would like to enroll in, by clicking on the SELECT button on the right.

TIP:
The amount listed is the full cost of the plan and not the amount that you will pay. You will receive a medical credit toward the plan cost. See page 17 for more information about the medical credit.
You can also compare the plans side by side, by clicking on the compare boxes and then the COMPARE PLANS buttons on the left.

**WAIVE COVERAGE**

If you do not want health insurance through Dartmouth, please click on the DECLINE COVERAGE Check box, and then click on the I’M DONE WITH MY SELECTION button.

**REVIEW YOUR SELECTION**

Next, you will be asked to review your selection. If you made any changes to the dependents or plan coverage on the previous page, you will see that the full cost amount will update, and your dependents will be listed here. Click SAVE MY ELECTION
SELECT YOUR BENEFITS PAGE

When you return to the SELECT YOUR BENEFITS page, you will either see a green UPDATED ELECTION notification or an orange PENDING ELECTION notification in the upper right corner, indicating that you made a change to this benefit. You will see the orange PENDING icon if you have a dependent that requires verification approval.

MEDICAL CREDIT

The Medical Credit tile does not have a change option because the amount calculates, and updates automatically based on your tier (family) level, annual salary, full time equivalency (FTE) and employment category.

TIP:

Use the benefits cost estimator to determine your new costs prior to approval. http://dartgo.org/benefits-cost-estimator

TIP:

If you are pending dependent verification approval, this amount will not update until your documentation is approved. Please allow three to five business days for approval.

For more information go to http://dartgo.org.medical
HEALTH REIMBURSEMENT ACCOUNT (HRA)

The Health Reimbursement Account is an employer contributed fund and is provided automatically when you elect either the CCF or the HDHP with HRA health plans. You cannot contribute to this plan.

For more information go to http://dartgo.org.hra

FLEXIBLE SPENDING ACCOUNTS

Annual employee contributions to your Health Care and Dependent Care Flexible Spending Accounts must be elected now during open enrollment and can only be changed during certain qualified life events.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

A Health Care Flexible Spending Account can be elected when you enroll in the OAP, CCF or HDHP with HRA health plan options. Click the CHANGE button to enter an annual amount you would like to contribute for the year.

Some employees may be eligible to receive an annual employer contribution of up to $250. If you are eligible, you will see a separate tile with your employer contribution amount listed.

For more information go to http://dartgo.org.fsa
If you are not seeing the HCFSA plan as an option to elect, it may be due to answering YES to question 3 on the MY PERSONAL INFORMATION page. Go back and change your answer to NO. (see page 7-8)

**DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCFSA)**

The Dependent Care Flexible Spending Account is an employee only contribution.

Please review the FSA webpage for important information about making changes outside of open enrollment, as mid-year changes can affect your ability to use your account.

For more information go to [http://dartgo.org.fsa](http://dartgo.org.fsa)

**NOTE:** Claims incurred while a parent/legal guardian is not working, are not considered eligible for reimbursement and contributions cannot be made during this time.

**HEALTH SAVINGS ACCOUNT**

The Health Savings Account (HSA) allows for both an Employer contribution and an employee contribution.

You must be enrolled in the HDHP with HSA medical plan option to participate.
You can start, stop, or change your HSA contribution at any time during the calendar year. For more information go to http://dartgo.org.hsa

**TIP:**
You cannot use Dartmouth Health Connect while contributing to or receiving employer funds in an HSA.

When enrolling in a Health Savings Account, the Benefits Office will notify you with instructions on when and how to set up your account.

**DENTAL PLANS**

Dartmouth provides two dental plan options for you and your dependents. If you do not make a change, you will default in the same coverage level that you will have on December 31st.

The cost shown, is your per pay period cost. Be sure to check the differences between the plans, prior to electing coverage.

For more information go to http://dartgo.org.dental
LIFE INSURANCE

Basic Life Insurance
Faculty, Exempt and Non-Exempt employees are eligible for $50,000 basic life option at no cost. Research Associate B’s and Research fellows pay for this benefit.

TIP: Refer to page 22 to learn more about electing beneficiaries for these benefits.

Supplemental Life Insurance
Faculty, Exempt, Non-Exempt, Research Associate B’s and Research Fellows are eligible to elect an additional 1-8 times annual salary. SEIU employees receive 2.5 times annual salary at no cost after one year of service.

Options showing \( \text{Evidence of Insurability Required.} \) will require a completed Statement of Health. Refer to page 25 for additional information on EOI.
ADDITIONAL LIFE INSURANCE OPTIONS

**Accidental Death & Dismemberment**
This is an amount of life insurance paid for by Dartmouth, totaling your Basic Life insurance and Supplemental life insurance up to a maximum of $250,000. You do not need to elect this benefit.

**Business Travel Accident**
This is an amount of travel accident coverage paid for by Dartmouth, with a life benefit amount of $750,000 while traveling on College business. You do not need to elect this benefit.

**Dependent Life**
Faculty, Exempt, Non-Exempt, are eligible to elect coverage upon hire. SEIU employees are eligible to elect this coverage after one year of service. Research Associate B’s and Research Fellows are not eligible for this benefit.

★ If you believe you are eligible for this benefit but are not seeing this benefit as an option, it may be because you answered YES to either question 1 or question 2 on the MY PERSONAL INFORMATION page (refer to page 7-8)
NOTE:
If you and your spouse are both employees at Dartmouth, you may not cover each other through Dependent Life. Only one of you may cover the dependent child(ren).

The rates below are the same for all eligible employees.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Monthly Cost</th>
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<tbody>
<tr>
<td>Spouse Only with $25,000</td>
<td>$5.95</td>
</tr>
<tr>
<td>Child Only with $25,000</td>
<td>$2.25</td>
</tr>
<tr>
<td>$25,000 Spouse $10,000/Child</td>
<td>$7.05</td>
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TIP: Refer to page 22 to learn more about electing and changing beneficiaries for your all of your life insurance options.

DISABILITY INSURANCE

Short Term Disability is paid for by the College at 60% pay replacement. Long Term Disability is paid at 50%. During the annual open enrollment period you can increase your LTD 10% up to 60% or 70%. Those over age 65, please review our webpage about length of coverage prior to buying additional LTD coverage.

For more information go to http://dartgo.org.disability
EMPLOYEE ASSISTANCE PLAN

This benefit is available to you and your family members at no cost. There is nothing to elect here.

For more information go to https://www.dartmouth.edu/eap/ or call them at 844.216.8308

WELLNESS OPTION

Dartmouth offers three different wellness options to benefits eligible employees.

Your wellness option is chosen annually, during open enrollment or as a new employee. It cannot be changed mid-year.

For more information go to http://wellness.dartmouth.edu

I’M DONE SELECTING BENEFITS

As you elect each benefit, your per pay period amount will adjust accordingly.

Once you are finished making changes and adding/removing dependents on the SELECT YOUR BENEFITS page, click on the I’M DONE SELECTING BENEFITS button.
REVIEW BENEFICIARY ALLOCATION

For each of your life insurance benefits, you will be able to allocate different life insurance beneficiaries. The dependents that you added on the MY FAMILY page will automatically show in this list. If you wish to add additional beneficiaries, click on the ADD NEW BENEFICIARY button.

CHANGE ALLOCATION

Once you have added all of the names of your beneficiaries, you will allocate the funds in each life insurance benefit. Click on the CHANGE ALLOCATION button.
Enter the percentage of total benefit that you would like to allocate to each chosen beneficiary (if any).

A secondary beneficiary is a backup beneficiary, in case the primary beneficiary is no longer living. The total for each type of beneficiary must equal 100%.

Once you have allocated beneficiaries for your first life benefit, you will have the option of copying the same allocation to any or all of the other life insurance options... OR, you can assign completely different beneficiaries to each benefit. To copy, you will click on the COPY FROM option and select the life benefit option to copy from.
You may change your beneficiary information at any time.

You will be asked to confirm the option. Click on COPY and the Percentages will auto-populate.

Once you have finished allocating your life insurance beneficiaries, click on I’M DONE WITH BENEFICIARIES.

**TIP:**
Don’t forget to also set up your Retirement Plan Beneficiaries through the separate online Retirement Plan Enrollment System.

**THE FINAL STEPS**

Your last three steps will include the following:

1. Completing your life insurance Statement of Health also called Evidence of Insurability; and
2. Uploading your dependent verification documentation; and
3. Reviewing and printing a final confirmation page.

If you do not have the information available to complete any of these steps, keep in mind that your dependents are not covered, and event changes are not complete until verification documentation is approved.
LIFE INSURANCE

If you elect to increase your life supplemental life insurance benefit during open enrollment, you will be required to complete a Statement of Health through Lincoln Financial. This is also called Evidence of Insurability. You will be notified on the VERIFICATION page if you are required to complete an EOI. Click on LINCOLN FINANCIAL EOI. You will then be taken out of the FlexOnline system and into the Lincoln Financial portal where you can complete the Statement of Health.

DEPENDENT & EVENT VERIFICATION

You will be notified on the Verification page what dependents will require verification. For each dependent listed you will be required to provide supporting documentation showing proof that they are a legal dependent.

For a list of acceptable documents, please visit http://dartgo.org/e-verification
HOW TO UPLOAD SUPPORTING DOCUMENTATION

If you are unable to copy or scan your documentation, you may take a photo of it with your smart phone and send it to yourself via email. Save the document(s) to your desktop.

You may upload your supporting documentation by clicking on the UPLOAD buttons located here on the VERIFICATION webpage.

OR if you have to log out, you can gain quick access by clicking on UPLOAD DOCUMENTATION off the main Dashboard.
Check the document type and then click on BROWSE

Locate the supporting document(s) that you saved previously on your desktop. Click on it, and click OPEN

You will see the name of the document appear, next to the browse button. Click Upload. **This may take a few minutes to upload.**
You will receive notification that the document has successfully uploaded, and the name of the document will appear under RECEIVED DOCUMENTATION.

Please allow 3-5 business days for approval. You will receive a reminder email after that point if your documentation did not successfully upload or if your documentation was denied.

YOU ARE ALMOST DONE

Once you have finished with your verifications or if you need to come back to them later, click on the I’M READY TO FINALIZE MY ELECTIONS button.
REVIEW YOUR ELECTIONS

Please take a few moments to go down the list and carefully review each benefit that you have elected.

- Do you have dependents pending approval?
- Are each of your dependents listed?
- Did you make an election in an FSA or the HSA?
- Did you want Dental coverage?
- Did you select your wellness option for the year?

**NOTE:** Beneficiary information, life insurance EOI and dependent/event verification will still be accessible from the Main Dashboard.

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**FINAL EDITS/CORRECTIONS**

If you find an error or need to make a correction, you may click on the edit pencil on the right side of the screen and it will take you back to the benefit where you can make a change.

![Edit Pencil](image)

**FINALIZING YOUR ELECTIONS**

Once you have finished reviewing your elections and making your changes, click on the SUBMIT MY ELECTIONS button on the right side of your screen.

This will then bring up your final confirmation button.

Once you click ACCEPT, this will create your final confirmation number and your benefit elections will officially be saved for Open Enrollment. Until you click this button, your elections will only be temporarily saved until the end of the open enrollment window and will then revert back to what you will have as of December 31st.

**IMPORTANT:** Make sure you complete the final confirmation step, or your changes will not be saved for next year.

![Submit My Elections](image)
PRINT/SAVE A CONFIRMATION

PRINT/SAVE YOUR CONFIRMATION

Click on the PRINT icon to print a copy of your final confirmation page. To save a copy to your computer, elect the ADOBE PDF option under the list of printers. A PDF version of the confirmation will open.

Review the document one last time, then electronically save, or print your document.
RETURN TO THE DASHBOARD

Click on the HOME button along the top to return to the MAIN DASHBOARD

CONGRATULATIONS!!

You have completed your benefits open enrollment for 2022. You can now relax for another year.