NEW HIRE NAVIGATION

Use this guide to help navigate through the FlexOnline Benefits Enrollment system.

DEFAULTING OF BENEFITS

As a new employee, rehire, or if you are newly eligible for benefits, you will have 30 days from the date you become benefits eligible to log into the FlexOnline benefit enrollment system to make your personal elections for 2019, otherwise you will be defaulted into a package of benefits, determined by your employment category (i.e., Faculty, Exempt, Non-Exempt, SEIU, Research Associate B or Research Fellow). Unless you have a qualifying life status change, you will not have another opportunity to change your benefits coverage elections until the Open Enrollment period held each fall. (For default information, see page iii of the 2019 New Hire Enrollment Guide)

LOG-IN TO FLEXONLINE

Log into FlexOnline at http://dartgo.org/FlexOnline and use your dart ID and password (same as Dartmouth email) to log in.

Recommended browsers: Mozilla Firefox or Internet Explorer. Some browsers may cause troubles with various popup windows.
FROM THE MAIN DASHBOARD

As a new employee, rehire, or if you are newly eligible for benefits, you will see a button called NEW HIRE/NEWLY ELIGIBLE on the main dashboard of FlexOnline. You will need to click on this button to begin the enrollment process and complete the New Hire event. Once you complete the New Hire event you will no longer see this button on the dashboard. To begin, click on the New Hire/Newly Eligible button.

Welcome! Roll over a tile to get started.

WHAT IF I NEED TO STOP ONCE I HAVE STARTED?

Not a problem. If you need to stop once you have started the New Hire Event, just click on MY BENEFITS in the menu at the top. This will take you back out to the main dashboard. FlexOnline will save your data.
DOCUMENTS

If additional documentation is required to support your enrollment, you will be notified on the Documents page. If so, upload the documentation here and click NEXT.

Documents

No Documents Required: Click Next to continue.

MY PERSONAL INFORMATION (Part 1)

Your personal information is listed next, you may review and click NEXT.

Note: Your annual Salary will lock in for the calendar year on January 1st, unless you have a mid-year life status event, a change in FTE, a change in pay frequency or a change in your employment category.

My Personal Information

Please review the information below. If your address and/or phone number is incorrect, please click here to log in to the employee self-service system and change your legal mailing address. For any other discrepancy please call the Benefits Department at 503.644.9398.

Click the Next button to continue.

My Information

FIRST NAME  MIDDLE NAME
LAST NAME   SURNAME
DATE OF BIRTH  WORK EMAIL
MY PERSONAL INFORMATION (Part 2)

Review and confirm answers on the second page called My Personal Information (part 2). Please read each question carefully. How you answer these four questions, may affect your eligibility for certain benefits. Click NEXT when finished.

My Personal Information

Please answer the questions below. Your responses will help to determine the full benefit options available to you. Please answer “No / Not Applicable” if the question does not apply to you. Click the Next button to continue.

- Are you married or In a Same Sex Domestic Partner relationship with another Dartmouth College benefits-eligible employee? If yes, you cannot select dependent life insurance for your spouse.*
- Do you have coverage under a Dartmouth High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) through your Spouse or Same Sex Domestic Partner? If yes, you will be permitted to contribute to your own Dartmouth HSA.*
- Is your Spouse or Same Sex Domestic Partner currently confined at home under a Physician’s care, hospitalized or receiving or applying to receive disability insurance from any source? If yes, you cannot select dependent life insurance for your spouse.*
- Are you or any member of your household (IRS Dependents) contributing to a Health Savings Account (HSA), including an employer funded plan? If yes, your Health Care PSA employer contribution (if eligible) will be automatically waived.*

*Your answers to these questions may affect your eligibility for certain benefits

VIEW DEPENDENTS

If you will be covering any dependents under your medical, dental or dependent life insurance plans, you will need to add their information on the View Dependents page, by clicking on the ADD NEW DEPENDENT button.

Note 1: You cannot remove a dependent once they have been covered on a plan. You can only mark them as an Ex-Spouse/Same Sex Domestic Partner, deceased or ineligible child
**Note 2:** Adding a dependent’s information in this window does not automatically add your dependents to your insurance plans. You will do that later on the *Select Your Benefits* page.

![View Dependents](image)

**Important Notification:** STOP

Reporting requirements under the Affordable Care Act require employers to request the Social Security number (or individual taxpayer identification number), if one does not have a Social Security Number, for everyone covered under a health insurance program.

Review your dependent’s profile and update as necessary.

**Add New Dependent**

### My Dependents

<table>
<thead>
<tr>
<th>Edit</th>
<th>Name</th>
<th>Address</th>
<th>Birthday</th>
<th>SSN</th>
<th>Gender</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Male</td>
<td>Spouse</td>
</tr>
<tr>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Male</td>
<td>Child</td>
</tr>
<tr>
<td>☑</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Female</td>
<td>Child</td>
</tr>
</tbody>
</table>

**Note 3:** If you do not have Social Security numbers available at the time of enrollment, it will not stop your enrollment, you may log back in and enter them at a later date.
Add Dependent

Fill out the dependent information and click Submit to save the information.

<table>
<thead>
<tr>
<th>My Dependent</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>* FIRST NAME</td>
<td></td>
</tr>
<tr>
<td>* LAST NAME</td>
<td></td>
</tr>
<tr>
<td>* DATE OF BIRTH</td>
<td></td>
</tr>
<tr>
<td>GENDER</td>
<td>Select One...</td>
</tr>
<tr>
<td>* RELATION</td>
<td>Select One...</td>
</tr>
<tr>
<td>DEP MEDICARE ELIG</td>
<td>Select One...</td>
</tr>
<tr>
<td>MIDDLE INITIAL</td>
<td></td>
</tr>
<tr>
<td>SUFFIX</td>
<td></td>
</tr>
<tr>
<td>* SSN</td>
<td></td>
</tr>
<tr>
<td>NO SSN AVAILABLE</td>
<td></td>
</tr>
<tr>
<td>VERIFIED</td>
<td>Select One...</td>
</tr>
<tr>
<td>DEP EMAIL ADDRESS</td>
<td></td>
</tr>
</tbody>
</table>


SELECT YOUR BENEFITS

The Select Your Benefits screen shows all of the benefits that you are eligible for, based on your employment category. As you click on each benefit name, the background will be highlighted in green as seen below. Specific information about that benefit will appear on the right side of the screen; including the current plan you are enrolled in, the tier level, your cost per pay period, which dependents you currently have enrolled in that plan and the total cost of that benefit.

**My Benefits**

<table>
<thead>
<tr>
<th>Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit</td>
</tr>
<tr>
<td>Health Reimbursement Account</td>
</tr>
<tr>
<td>Health Care Flexible Spending Account</td>
</tr>
<tr>
<td>Dependent Care Flexible Spending Account</td>
</tr>
<tr>
<td>Dental</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
</tr>
<tr>
<td>Employee Life Insurance</td>
</tr>
<tr>
<td>Employee Accidental Death &amp; Dismemberment</td>
</tr>
<tr>
<td>Dependent Life Insurance</td>
</tr>
<tr>
<td>Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Short Term Disability</td>
</tr>
<tr>
<td>Long Term Disability</td>
</tr>
<tr>
<td>Faculty / Employee Assistance Program</td>
</tr>
<tr>
<td>Wellness</td>
</tr>
</tbody>
</table>

**My Bottom Line**

<table>
<thead>
<tr>
<th>Per Pay Period</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Pre-Tax Deductions</td>
<td>$351.63</td>
</tr>
<tr>
<td>Total Post-Tax Deductions</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Credits</td>
<td>($334.99)</td>
</tr>
<tr>
<td>Total Employer Contribution for HFS, HSA or HRA</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Cost of Benefits</td>
<td>$16.64</td>
</tr>
</tbody>
</table>
HOW DO I ELECT/CHANGE MY COVERAGE?

To make a change to your current election, make sure that you have selected the benefit that you want to change on the left side under My Benefits, then simply click on the green button in the upper right corner.

SELECT A PLAN

For each benefit you elect to change, you will be given a list of plan options to choose from. When making your medical, dental and life insurance elections, you will add which dependents you want covered on the next screen.

Note: The prices shown in FlexOnline are your cost per pay period and are specific to you, based on your employment category, full time equivalency, annual salary and age (if applicable). When viewing medical insurance options, you will see the full cost while selecting a plan. You will need to subtract the medical credit from this amount to determine the amount that is deducted from your pay check each pay period. The medical credit amount will calculate and be viewable, once you elect a medical plan and covered dependents.

MEDICAL COVERAGE

For the medical plan, you may elect from four medical plan options or you may elect not to take medical insurance through Dartmouth by selecting No Coverage. As a new hire/newly benefits eligible employee, if you currently have other medical insurance coverage elsewhere and do not need the Dartmouth medical insurance indefinitely or even for a short period of time, please make sure that you elect No Coverage while completing this new hire event, otherwise you will be billed for medical coverage retroactively to your date of hire/benefits eligibility date.
Medical Benefit Options

Picking the right benefit plans can be a challenge. Which medical plan is best for me? How much should I save in my flexible spending accounts? Does a health savings account make sense for me? These decisions are important, and a lot goes into making these choices for you and your family. Visit dartgo.org/ALEX19 to review your benefits with ALEX.

Coverage Options

<table>
<thead>
<tr>
<th>Select</th>
<th>Plan Name</th>
<th>Employee</th>
<th>Employee &amp; Spouse/SSDP</th>
<th>Employee &amp; Child(ren)</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>🗸</td>
<td>NO COVERAGE</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>🗷</td>
<td>HDHP WITH HSA</td>
<td>$626.15</td>
<td>$1,377.55</td>
<td>$1,064.47</td>
<td>$1,878.47</td>
</tr>
<tr>
<td>🗷</td>
<td>OPEN ACCESS PLUS PLAN (OAP)</td>
<td>$756.19</td>
<td>$1,663.63</td>
<td>$1,285.53</td>
<td>$2,268.59</td>
</tr>
<tr>
<td>🗷</td>
<td>OIGMA CHOICE FUND® PLAN (CCF)</td>
<td>$703.26</td>
<td>$1,547.15</td>
<td>$1,195.51</td>
<td>$2,109.74</td>
</tr>
<tr>
<td>🗷</td>
<td>HDHP WITH HRA</td>
<td>$626.15</td>
<td>$1,377.55</td>
<td>$1,064.47</td>
<td>$1,878.47</td>
</tr>
</tbody>
</table>

**CHOOSE COVERED DEPENDENTS**

On the next screen you will find the *Eligible Dependents* screen. This is where you will need to check the names of your dependents that you wish to cover this coming year on your plan, then click NEXT.

 Eligible Dependents

Mark the checkbox next to each dependent that you want covered under this plan. Unselect the checkbox to remove a dependent.

Next to continue.

Cover Dependents

<table>
<thead>
<tr>
<th>Select</th>
<th>Name</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>JOHN SMITH</td>
<td>Spouse</td>
</tr>
<tr>
<td>☑️</td>
<td>JAMES SMITH</td>
<td>Child</td>
</tr>
<tr>
<td>☑️</td>
<td>JULIE SMITH</td>
<td>Child</td>
</tr>
</tbody>
</table>

You will return to the *Select Your Benefits* page. Repeat this process for each benefit that you wish to change.
MEDICAL CREDIT

The medical credit is the amount that Dartmouth is paying toward your medical plan each pay period. Once you have elected a medical plan and assigned which dependents will be covered on your plan, your medical credit amount will calculate. **To determine the amount that is deducted from your paycheck each pay period, you must subtract the medical credit amount from the Medical amount.**
HEALTH REIMBURSEMENT ACCOUNT (HRA)

A Health Reimbursement Account is a Dartmouth contribution that you receive when you elect the Cigna Choice Fund (CCF) plan or the High Deductible Health Plan (HDHP) with Health Reimbursement Account (HRA). You cannot contribute your own funds to this plan. You will see the amount that you are eligible to receive in the How much am I saving? section on the right.

When changing tier levels (employee only, plus child(ren), plus spouse, family) in your HRA related medical plan, the amount of your employer contribution may change. For more information on how this benefit works visit http://dartgo.org/hra.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

If you are eligible to participate in this benefit it will appear in your list of benefits on the left. If you are eligible for the employer contribution, it will appear in the How much am I saving? section on the right, along with the amount that you have elected to contribute for the year.

To elect an amount, click on the green button. For more information on how this benefit works visit http://dartgo.org/fsa.
HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in a High Deductible Health Plan with Health Savings Account (HSA), both you and Dartmouth may be eligible to contribute to a tax free Health Savings Account. You will see the amount that you have currently elected along with the amount you are eligible to receive from Dartmouth in the How much am I saving? section on the right.

To elect an amount, click on the green button. Remember to subtract the Dartmouth HSA contribution from the annual HSA limit to determine the amount that you are allowed to contribute annually.

When changing tier levels (employee only, plus child(ren), plus spouse, family) in your High Deductible Health Plan, it is important to know that the annual amount (the limit) that you are allowed to contribute may change. Please consult your tax professional. For more information and to make sure you are eligible to contribute, please visit http://dartgo.org/hsa.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

This plan is employee funded only. Dartmouth does not contribute to this plan. The annual limit is a household limit so you must consider any amount you previously contributed through a prior employer or the amount a spouse may be contributing. To elect an amount, click on the green button. For more information on how this benefit works visit http://dartgo.org/fsa.
DENTAL INSURANCE

To select a plan; from the *Select Your Benefits* screen, click the dental plan option from the list and then click on the green **CHANGE** button.

Dental Benefit Options

Review the plans you're eligible for and make a selection. Cost shown are per pay period.

Coverage Options

<table>
<thead>
<tr>
<th>Select</th>
<th>Plan Name</th>
<th>Employee Only</th>
<th>Employee = One</th>
<th>Employee = Two or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>NO COVERAGE</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>☣</td>
<td>DENTAL LOW</td>
<td>$33.75</td>
<td>$60.07</td>
<td>$103.26</td>
</tr>
<tr>
<td>☣</td>
<td>DENTAL HIGH</td>
<td>$57.56</td>
<td>$102.47</td>
<td>$176.15</td>
</tr>
</tbody>
</table>

To compare dental plans click [here](#)

Note: Any amount of medical plan rate allotted to a Same Sex Domestic Partner and dependent children of domestic partners are paid for on a post-tax basis.

You will elect which dependents you would like to cover on the next page.

Eligible Dependents

Mark the checkbox next to each dependent that you want covered under this plan. Unselect the checkbox to remove a dependent from coverage for this plan. Click Next to continue.

Cover Dependents

<table>
<thead>
<tr>
<th>Select</th>
<th>Name</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑</td>
<td>JOHN SMITH</td>
<td>Spouse</td>
</tr>
<tr>
<td>☑</td>
<td>JAMES SMITH</td>
<td>CHILD</td>
</tr>
<tr>
<td>☑</td>
<td>JULIE SMITH</td>
<td>CHILD</td>
</tr>
</tbody>
</table>
BASIC LIFE INSURANCE

To view the amount of Basic life insurance that you are eligible for and the cost, click on the Basic Life Insurance option on the Select Your Benefits screen. SEIU employees will not see this benefit option until they have been employed for 1 full year. Research Associate B’s and Research Fellows may purchase this option by clicking on the button and electing the coverage.

EMPLOYEE SUPPLEMENTAL LIFE INSURANCE

The coverage provided, is in addition to the basic life benefit amount. As a New Hire, you may elect up to 2.5 X PAY with guaranteed approval. All others will need to complete a Statement of Health (SOH), found on your main FlexOnline dashboard. This is the only time you will be allowed this opportunity for guaranteed approval. Your rates will be displayed, based on your age and salary. Rates will increase as your age increases. The maximum benefit allowed is $1,500,000.
Enrolling in this benefit also includes complimentary Will Preparation and Estate Resolution services.

**EMPLOYEE ACCIDENTAL DEATH & DISMEMBERMENT**

This benefit is available at no cost, and will match your basic life benefit and supplemental life insurance benefit up to a maximum benefit of $250,000.
DEPENDENT LIFE INSURANCE

You may cover your spouse and/or your children on a group term life insurance plan. Click the button to add your family members to the coverage. You are the beneficiary of this plan. Take note of comments below for coverage amounts and important instructions.

BUSINESS TRAVEL ACCIDENT

Dartmouth pays the full cost of this benefit for you. You do not need to enroll. The benefit amount is $750,000.

SHORT TERM DISABILITY

Dartmouth pays the full cost of this benefit for you. SEIU Employees have a waiting period before they are eligible to use this benefit. Please refer to your New Hire Enrollment guide for details on how this benefit works.
LONG TERM DISABILITY

Dartmouth covers the full cost of this benefit for you at 50% pay replacement. If you wish to elect 60% or 70% pay replacement, click on the **CHANGE** button to see your rates specific to your annual salary and full time equivalency then select your desired coverage option and click **NEXT**.

### Coverage Options

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Option</th>
<th>Employee Cost/Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 OF PAY</td>
<td>50 of Pay</td>
<td>$0.00</td>
</tr>
<tr>
<td>60 OF PAY</td>
<td>60 of Pay</td>
<td>$9.17</td>
</tr>
<tr>
<td>70 OF PAY</td>
<td>70 of Pay</td>
<td>$18.33</td>
</tr>
</tbody>
</table>

FACULTY / EMPLOYEE ASSISTANCE PROGRAM

The F/EAP provides legal support, financial resources, work-life solutions and confidential counseling, including up to eight (8) counseling sessions per family member per issue, at no cost. You do not need to make an election.

---

**Faculty / Employee Assistance Program**

**What's my plan?**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Faculty / Employee Assistance Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Comments**

The Faculty/Employee Assistance Program (F/EAP), in partnership with Guidance Resources, is available to give you and your family members confidential support, resources and information for personal and work-life issues, at no cost to you. The F/EAP provides legal support, financial resources, work-life solutions and confidential counseling, including up to eight (8) counseling sessions per issue.

For additional information visit [www.dartmouth.edu/~eap](http://www.dartmouth.edu/~eap)
WELLNESS

Dartmouth offers three different wellness options for you to choose from. From the Select Your Benefits page, click on the button and select an option. You must elect one option, otherwise you will be defaulted into the Pulse program. There is no cost to participate.

<table>
<thead>
<tr>
<th>Coverage Options</th>
<th>Plan Name</th>
<th>Option</th>
<th>Employee Cost/Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PULSE PROGRAM</td>
<td>2019</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>FITNESS REIMBURSEMENT BENEFIT</td>
<td>2019</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>DARTMOUTH FITNESS MEMBERSHIP AT ALUMNI GYM</td>
<td>2019</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Please select your Wellness Program option for 2019. You will not be able to change this election until the next Open Enrollment period for 2020.

Option 1: The Pulse Program
- This comprehensive well-being program provides cash rewards of up to $400 per calendar year (up to $800 per family, if spouse is enrolled in Dartmouth-sponsored Cigna medical plan). New participants also receive a free activity and sleep tracking device.

Option 2: The Fitness Reimbursement Benefit
- This benefit provides a reimbursement of up to $225 per calendar year for expenses incurred for fitness memberships and exercise class fees (including online/DVD exercise classes).

Option 3: Dartmouth Fitness Membership at Alumni Gym
- This benefit provides a free Dartmouth Fitness Basic Level annual membership (value: $355) from July 1, 2019 through June 30, 2020. If you would like to upgrade to a Plus level membership, providing you with access to Zimmerman Fitness Center, you will be able to do so by paying the additional cost ($110). Please note: memberships purchased in November or December 2019 will be pro-rated (Basic level value: $235; Plus level upgrade cost: $70).

MY BOTTOM LINE

Once you have finished making your elections on the Select Your Benefits page, scroll down to the My Bottom Line section, where you will see the total of your pre and post-tax contributions. This is also where you find how much Dartmouth is contributing to your HCFSA, HRA or HSA account. Lastly, you will find the total amount that will be deducted from your paycheck each pay period. This amount does NOT include your Retirement plan contributions.
Once you have reviewed and made elections in all of your Health and Welfare benefits options on the Select your Benefits page, click the **UPDATE YOUR BENEFICIARIES** button located at the very bottom of the page.

**UPDATE YOUR BENEFICIARIES**

As a newly benefits eligible employee, you will need to elect your life insurance beneficiaries. Your dependents from the View Dependents Page will automatically appear here. You may delete them by clicking the "X" or add new beneficiaries by clicking on the **ADD NEW BENEFICIARY** button.

In addition to updating your beneficiary names in the top section, do not forget to allocate the percentage of the total benefit to each beneficiary in the My Beneficiary Allocations section below.
Once updated, click REVIEW ELECTIONS

**REVIEW ELECTIONS**

Once you have made all of your changes, you will have an opportunity to review your elections. If you find that you need to make an adjustment or made an error, you may edit the benefit by clicking on the box on the right. When finished, click SAVE ELECTIONS.

**CERTIFICATION STATEMENT**

To complete your enrollment, you will need to review the Certification Statement and then click on the button once you are ready to complete your enrollment. Prior to clicking the accept button you may still click the deny button and make changes to your elections.
NOTE: Once you confirm your elections, you may not make any changes to your plans until Open Enrollment in the fall (with a start date of January 1st), unless you have a mid-year qualifying event. For more information on qualifying events please go to dartgo.org/change-your-benefits.

Review the Statement

I certify that such statements are true, and understand that misrepresentation or omission of facts may result in services not being covered and/or a withdrawal of the change in benefits requested. In addition, providing false information or misrepresenting facts may be cause for termination of employment.

I certify that this addition/cancellation request results from a change in status as defined in accordance with the Summary Plan Description. The plan adjustments I make will become effective according to the date of the change of status. I understand that the per paycheck cost of my benefits will change in accordance with the elected changes and any adjustments will be made to the next paycheck issued.

Please note that Dartmouth engages a third party administrator (Cigna Health) to administer its medical insurance plan and the Fitness Reimbursement benefit. By electing medical insurance coverage and/or the Fitness Reimbursement wellness plan benefit, I understand that my information (including name, date of birth, address and social security number) will be shared with Cigna Health for the sole purpose of administering these benefits. I also understand that I am free to decline participation in medical insurance coverage and/or Fitness Reimbursement wellness plan benefits.

By submitting an electronic signature I agree to these conditions.
I certify that I have read and agree with these statements.

Click Accept to commit your elections.
Click Deny to return and modify your benefits.

You may need to scroll down the window to access the buttons.

Be sure to print and save a copy of your Confirmation Page as proof of your changes.
PAYROLL ADJUSTMENTS

Benefits are paid in advance at Dartmouth. A member of the benefits team will reach out to you via Dartmouth email, to notify you of any premium adjustments that are due.

MAIN DASHBOARD...You’re almost done

Once you have completed your New Hire Event, you will return to the main FlexOnline dashboard. You will now see that there are three buttons on the dashboard.

To access or update a dependents information, or to review the various pages in FlexOnline, click on See What your Benefits Offer and progress through the pages by clicking on the NEXT button.

If you have a mid-year qualifying event and you need to add or remove a dependent click on the Change Your Current Benefits button.

To review your New Hire event, or to see what benefits you were enrolled in at any given point in time, click on the Review Your Benefit History button.

Welcome! Roll over a tile to get started.
SUPPLEMENTAL LIFE INSURANCE – STATEMENT OF HEALTH

If you elected 3-8X PAY for your Supplemental Life Insurance option as a new hire, you will be prompted to complete a Statement of Health. From the main dashboard of FlexOnline, you will also see the Pending Statement of Health alert under Notifications. You will have 60-days to complete your Statement of Health. You will receive one reminder email after 30-days through your Dartmouth email account to complete this, before being denied the added coverage.

Welcome! Roll over a tile to get started.

Click on the Link to complete your Statement of Health. You will now be taken from FlexOnline into the MetLife Employee Portal. You can check on the status of your SOH at any time through this FlexOnline link.

Your Pending SOH

We currently show that you are pending Statement of Health for your Employee Life Insurance election. Please click the link below to complete your Statement of Health electronically directly with the carrier. If you believe this to be incorrect or have questions, please contact the Benefits Office at 1-603-646-3088.

• Click Here To Complete SOH for Employee Life Insurance with MetLife (04/15/2019)

If you have issues submitting your Statement of Health electronically or would prefer to submit this via a paper form, please contact the Benefits Office at the number listed above.
RETIREMENT PLAN ELECTIONS

To make your Retirement Plan Elections, click on the Retirement Plan button on the right side of the screen. You can make changes to these amounts any time throughout the year.

Welcome! Roll over a tile to get started.

You will open up to a page with a list of two options to choose from. One option is to manage the funds that Dartmouth contributes, the other option is to manage the funds that you contribute.

2019 Retirement Plans

You are eligible to participate in a retirement savings plan.

Dartmouth College provides comprehensive retirement options to help you build your retirement savings. It's important to start saving early and to save consistently. The more you are able to save during your working career, the greater your income during retirement.

You may change your retirement elections at any time throughout the calendar year. For elections to be deducted from your paycheck, they must be entered at least 10 days in advance of your paycheck date.

- 401(a) Defined Contribution Retirement Plan
- (SRA) Voluntary Supplemental Retirement Account (Pre-Tax & Post-Tax Roth)
**401(a) DEFINED CONTRIBUTION RETIREMENT PLAN**

Dartmouth College puts money into a 401(a) Defined Contribution plan each pay period that equals a percentage of your income, based on your age. You may invest these funds with either Fidelity, TIAA or a combination of both. Click on the 401(a) option.

When you click on this option in FlexOnline, you will see your percentage amount shown, and will need to enter a total of that percentage amount in the *New Election* boxes below.

You will need to set up an account with each company that you elect. Please see instructions on page 28 of this guide.
(SRA) VOLUNTARY SUPPLEMENTAL RETIREMENT ACCOUNT
Pre-Tax & Post-Tax Roth

You may contribute your own funds into a Voluntary SRA on a pre-tax basis. In your first six years of employment, Dartmouth will match your contributions into the SRA at 100% up to a maximum of a $3,000 lifetime benefit. Click on the SRA option.

CONTRIBUTION LIMIT

Each year, the IRS sets a limit for the maximum amount of money that they allow you to contribute on a pre-tax basis, into a Retirement fund. This amount is based on your age.
Your limit has been calculated for you here

This is your 2019 plan year election.

(SRA) Voluntary Supplemental Retirement Plan: Pre-tax and Post-tax Combined Contribution Limit: $23000

Contributions to an SRA are an excellent way to save. Benefit-eligible employees hired on or after 7/1/09 who contribute to an SRA will also receive an employer match to their 401(a) DC Plan (3 year vesting applies). Dartmouth will match voluntary contributions during the first six years of benefits-eligible employment, up to a lifetime maximum of $3,000.

If you enter a percentage and dollar amount for both your SRA and Roth, both elections will be deducted from your paycheck.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Current election (% of salary)</th>
<th>Current election (per pay amount)</th>
<th>New election (% of salary)</th>
<th>New election (per pay amount)</th>
<th>Click on the link to access an application</th>
<th>Application Access Code / Plan ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Pre-Tax</td>
<td>0%</td>
<td>$20</td>
<td></td>
<td></td>
<td>Fidelity Pre-Tax Application</td>
<td>89962</td>
</tr>
<tr>
<td>TIAA Pre-Tax</td>
<td>0%</td>
<td>$0</td>
<td></td>
<td></td>
<td>TIAA Pre-Tax Application</td>
<td>100292</td>
</tr>
<tr>
<td>Fidelity Roth Post-Tax</td>
<td>0%</td>
<td>$0</td>
<td></td>
<td></td>
<td>Fidelity Roth Post-Tax Application</td>
<td>89962</td>
</tr>
<tr>
<td>TIAA Roth Post-Tax</td>
<td>0%</td>
<td>$0</td>
<td></td>
<td></td>
<td>TIAA Roth Post-Tax Application</td>
<td>100292</td>
</tr>
</tbody>
</table>

My salary will be reduced by the voluntary election(s) indicated above and the College will deposit the amount I elect in my SRA in accordance with my investment instructions. I agree that I am responsible for the investment results of my choices.

If I am contributing (or have contributed this year) to another SRA (also known as a Section 403(b) custodial account or tax-sheltered annuity), Roth, or a 401(k) plan of another employer, my Dartmouth voluntary contribution limit must be reduced by these other contributions. If I have self-employment income and contribute to a qualified plan, or if I own or have voting control of a corporation and participate in its qualified plan, such contributions must be taken into account in calculating the combined SRA pre-tax and post-tax Roth contribution limit. I agree to obtain any necessary tax advice from my own advisor and, to prevent over contributions and possible related tax penalties, I agree not to elect contribution amounts that would violate any limit that applies to me.

This agreement shall be legally binding for salary earned while the agreement is in effect. I may terminate this agreement at any time by accessing the Plan’s website and changing my salary reduction election to ‘zero’. Termination will be effective for the first practicable payroll period starting after I terminate my election.

Please remember to complete the online application (using the Access Code / Plan ID above) if you do not already have an account with that newly elected company.

Enter a set dollar amount or a percentage of your pay that you would like to contribute each pay period into the desired plan and type.
NEED HELP DECIDING HOW TO INVEST YOUR FUNDS?

If you are unsure how to invest your funds, we encourage you to set up an appointment with one of our Fidelity or TIAA reps, here on campus. You can sign up for a 30 minute session at dartgo.org/retirement-counseling

SRA and 401(a) Elections and contributions can be changed at any time during the year.

SETTING UP A RETIREMENT PLAN ACCOUNT (Part 1)

Once you have made your elections, you will need to set up an account with Fidelity and/or TIAA so that you can set up your retirement plan beneficiaries as well as change your funds and monitor your accounts. To set up an account, copy or write down the “Application Access Code/Plan ID” number.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Current election (% of salary)</th>
<th>New election (% of salary)</th>
<th>Click on the link to access an application</th>
<th>Application Access Code / Plan ID</th>
<th>Modified By</th>
<th>Modified On</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>0%</td>
<td>0%</td>
<td>Fidelity Application</td>
<td>72127</td>
<td>1003n2x</td>
<td>2019-01-31</td>
</tr>
<tr>
<td>TIAA</td>
<td>9%</td>
<td>9%</td>
<td>TIAA Application</td>
<td>100290</td>
<td>1003n2x</td>
<td>2019-01-31</td>
</tr>
</tbody>
</table>

Please remember to complete the online application (using the Access Code / Plan ID above) if you do not already have an account with that newly elected company.

Now click on the “Link to access an application”
SETTING UP A RETIREMENT PLAN ACCOUNT (Part 2)

You will now be transferred to either the Fidelity or TIAA website, where you can now register for a new account. You will enter the “Application Access Code/Plan ID” in the box where the vendor asks for it (see below for each vendor)

Follow the prompts through the vendor site, to complete your account set up. This does not need to be completed immediately, but if you do not set up an account, you will be defaulted into a set of age appropriate accounts.

PLEASE BE SURE TO SAVE YOUR USERNAME AND PASSWORD FOR FUTURE ACCESS.
BENEFICIARIES

In case of divorce, marriage, birth/adoption of a child, or if you have decided to change your beneficiaries, you may change your Retirement Plan and Life Insurance beneficiaries at any time. To change your life insurance beneficiaries, you may do so by accessing the link from the main FlexOnline dashboard.

Welcome! Roll over a tile to get started.

ID CARDS

Please allow 10-14 days from the date that you make your elections to receive your ID cards. Watch your mail carefully.

- **Cigna Medical** and **Cigna Vision** will send one card per covered member.
- **Express Scripts** (Pharmacy) and **Delta Dental** will send 2 cards for the family.
- **WageWorks** (HCFSA) will send one debit card unless you order an extra.
- **Fidelity** (HSA) will not send a debit card or a check book unless you order them online.
- **Cigna** does not send an ID or debit card for the Health Reimbursement Account (HRA) as these funds are used automatically.
CONTACT US

If you have problems using the FlexOnline system or questions about your benefits, please do not hesitate to contact us at:

HUMAN RESOURCES BENEFITS OFFICE
7 Lebanon Street, Suite 203, HB 6042
Hanover, NH  03755

Telephone: (603) 646-3588
Fax: (603) 646-1108
Email: Human.Resources.Benefits@dartmouth.edu
Website: http://dartgo.org/benefits

Revised 05/29/2019