This user guide provides direction on how to navigate the FlexOnline Benefits Enrollment system. You can view, enroll in, and make changes to your health and welfare benefits within FlexOnline.
Click on a link below for quick access to a specific section.

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FlexOnline is the name of the online benefits enrollment system that Dartmouth College uses to house all of your benefit elections. To access your account, go to 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.

**DARTMOUTH RETIREE’S**

Retiree’s will be directed to a login page where they will need to use a sequence of name, and other personal information to log in.
Each time you log in to FlexOnline you will begin at the main Dashboard. The **HOME** button will always bring you back to the main Dashboard.

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**CHANGE YOUR CURRENT BENEFITS**

If you have a qualified life event and need to make changes to your benefits outside of Open Enrollment, you will click here (Refer to page 9 for more information on Qualified Life Events)

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**CURRENT BENEFITS**

This button will show you a listing of all the benefits that you are currently enrolled in. (Refer to page 37 for more information)

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**BENEFIT HISTORY**

This button will provide a historical list of events and the benefits you elected for each event. (Refer to page 38 for more information)
RESOURCES
The RESOURCES button provides contact information on all of our benefit vendors.

VIDEO LIBRARY
The VIDEO LIBRARY has an excellent selection of short educational videos about how the various benefits work and important things to think about as you make your benefit elections.

UPLOAD DOCUMENTATION
You will be asked to upload supporting documentation when adding dependents (ex. Marriage certificate when adding a new spouse). The UPLOAD DOCUMENTATION button provides quick access to the platform for uploading this documentation. (Refer to page 28 for more information)
HELP

The Help button will provide information on how to reach the Dartmouth Benefits Office.

CALCULATORS

There are three CALCULATORS available, to help you figure out the amount of money you might need to put in your FSA for the year and/or how much life insurance you may need. (Refer to page 19 for more information)

EN

This is a language button. Currently English is the only option.

MAIN MENU

Use the MAIN MENU option to navigate to various areas throughout the FlexOnline system.

LOGOUT

The LOGOUT button will log you out of the FlexOnline system. Changes are saved as you go, and will not be lost prior to completing your event(s).
DEFAULTING OF BENEFITS

You will have **30 days** from the date you become benefits eligible to make your benefit elections for the current calendar year, otherwise your window will close and 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).

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 each fall. (For more information refer to page 9)

DEPENDENT VERIFICATION

Dartmouth requires documented proof of all eligible dependents, prior to adding them to your benefit plans*. 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.

*Approval of documentation can take up to three business days. Once approved, dependents will be covered retroactive back to your event/hire date.
THE MAIN DASHBOARD

The first time that you log into FlexOnline, you will be on the Main FlexOnline Dashboard and will see a notification in the lower right corner of the screen letting you know that you have items to complete. Click on this notification to start enrolling in your benefits.

Don’t forget to check out the video library for educational video’s about each of your benefits.

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. Your elections will be automatically saved. Do not proceed through to the end of the event. Finalizing your event will close the window and you will not be able to get back in.

LET’S BEGIN

Please proceed to page 12 to continue with your enrollment.
Most benefits cannot be changed once you have made your annual election, unless you have a qualified life event. For more information about qualified life events (QLE), please visit our website at http://dartgo.org/change-your-benefits

RATES
Your new medical credit amount and other benefit costs will not be updated in FlexOnline until your dependent and event verification documents have been approved. Please allow three business days for review.

THE MAIN DASHBOARD
From the Main Dashboard of FlexOnline, you will click on the CHANGE YOUR CURRENT BENEFITS button to start your qualified life event (QLE).
SELECT THE EVENT

Next you will select an event from the list that best matches your qualified life event.

**TIPS:**
- Use the **EMPLOYEE LOSES/GAINS COVERAGE** option when the employee is being added or removed to/from coverage, and use the **DEPENDENT LOSES/GAINS COVERAGE** option when only dependents will be added or removed to/from coverage.
- **HSA CHANGE EVENTS** can be made at any time without a qualified life event.

EVENT DATE

In most cases, the event date will be the actual date of the event (i.e. date of marriage, divorce finalized, childs date of birth, adoption finalized, etc.)

However, when losing or gaining outside coverage, your event date will be the first day that your outside coverage either ends or begins.

**TIPS:**
- Events cannot be run with future dates, only up to 31 days in the past.
- When dropping medical/dental coverage at Dartmouth, coverage will end on the last day of the month. Keep this in mind when starting coverage elsewhere.
ME

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

If your address is incorrect, you may update your Legal Mailing Address at: http://employee.dartmouth.edu

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.

MY PERSONAL INFORMATION

This page asks three questions about your spouse and dependents. These answers are required and may affect your eligibility for certain benefits.
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.

ADD DEPENDENT
Enter your dependent’s demographic information here. This does not add them to your health, dental or dependent life insurance coverage.

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 the page where you will elect all of the various benefits for you and your dependent family members. You will find a box for each benefit that you are eligible for.

**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, and employment category. (Refer to page 17 for more information)

**TIP:**

You may use the benefit cost estimator found at [http://dartgo.org/benefits-cost-estimator](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](http://dartgo.org.benefits).

SELECTING A PLAN AND ADDING/REMOVING DEPENDENTS

You will 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.

The plan(s) you select will remain in place through the remainder of the calendar year.

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.
If you would like to take a health insurance plan through Dartmouth, please check the box next to the name of the plan that you would like to enroll in for the remainder of the calendar year, as shown in the example below. Then click on I AM DONE WITH MY SELECTION.

### 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.

### NOTE:
You will default to the Cigna Choice Fund Plan with individual coverage unless you choose another option.

### CHOOSE YOUR DEPENDENTS

On the CHOOSE YOUR DEPENDENTS page, you will select the specific family members that you want to cover on your plan. These names will always auto populate from the list of dependents that you added on page 12.
REVIEW YOUR SELECTION

Each time you elect a benefit, you will be asked to take a moment to review your selection. Please note that if you require dependent or event verification, your medical credit amount will not update until the documentation is uploaded and approved. This can take up to three business days.

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

SELECT YOUR BENEFITS PAGE

When you return to the SELECT YOUR BENEFITS page, you will see a green checkmark in the upper right corner, indicating that you made a change to this benefit. You will see the orange PENDING icon until your dependent and event verification documentation has been uploaded and approved.
MEDICAL CREDIT

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

TIP:
If you have a pending medical event that requires approval, this amount will not update until your documentation is approved.
Please allow three business days for approval.

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

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

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
DENTAL PLANS

Dartmouth provides two dental plan options for you and your dependents. 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

CHOOSE DEPENDENTS

Add the dependents that you want to cover.
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 25 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 **Evidence of Insurability Required** will require a completed Statement of Health. Refer to page 28 for additional EOI information.
LIFE INSURANCE

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.

TIP: Refer to page 25 to learn more about electing beneficiaries for this benefit.

TIP: You are the beneficiary for this benefit.

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 any applicable child(ren) through the dependent life plan.

Dependent Life
Faculty, Exempt, Non-Exempt, 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.

Plan: Accidental Death & Dismemberment
Cost: $0.00
Effective Date: 09/01/2020

Plan: Decline Coverage
Cost: $0.00
Effective Date: 09/01/2020
CHANGES TO TAX ADVANTAGE PLANS

Increasing, reducing, or stopping your tax advantage plan contributions during the middle of a plan year, can affect your ability to access funds.

Please refer to our webpage on qualified life events to ensure that you fully understand how your funds will be impacted. [http://dartgo.org/change-your-benefits](http://dartgo.org/change-your-benefits)

**NOTE:** When making changes to your annual tax advantage plan contribution during a qualified life event, FlexOnline is no longer able to properly recalculate your per pay period amount.

**CALCULATORS**

Don’t forget about the calculators on the main menu. They can help you determine how much to contribute to a tax advantage plan.

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**TIP:** You can also use this calculator to determine annual HSA contributions, as well as total estimated deductible, copay and coinsurance costs for the year.
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.

Some employees may be eligible to receive an annual employer contribution up to $250.

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

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 to your annual DCFSA contribution, as certain changes can affect your ability to use your account.

For more information go to 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 (HSA)

The Health Savings Account allows 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.

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.

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.hsa

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.

When you are finished here, 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 back on page 12 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 option, 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 and event 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 you may complete them at a later time. But keep in mind that your dependents are not covered, and event changes are not complete until documentation is approved.
LIFE INSURANCE

If you elected an amount of life insurance above 2.5 times your annual salary as a new hire or if you increased your life insurance during a qualified life event, you may be required to complete a Statement of Health through MetLife. This is also called Evidence of Insurability. You will be notified here if you are required to complete an EOI. Click on METLIFE EOI.

You will be taken to a webpage within the MetLife system. Click on the COMPLETE ONLINE NOW button to get started. You will have 90 days to complete your MetLife Statement of Health.
DEPENDENT & EVENT VERIFICATION

You will be notified on the Verification page what dependents and events will require verification.

For each dependent listed you will be required to provide supporting documentation showing proof that they are a legal dependent.

If an event is listed, you will need to upload supporting documentation showing proof that the event occurred. New Hires do not need to show proof of hire.
**SUPPORTING DOCUMENTATION**

Below is a list of acceptable documentation for dependent and event verification.

<table>
<thead>
<tr>
<th>EVENT DESCRIPTION</th>
<th>REQUIRED (Yes/No)</th>
<th>DOCUMENT DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hire Event</td>
<td>Yes</td>
<td>• Add a Spouse (see Marriage event)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Add a Child Dependent (See Birth/Adoption/Placement for Adoption event)</td>
</tr>
<tr>
<td>Marriage</td>
<td>Yes</td>
<td>• Marriage Certificate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• IRS Tax Return form for Married filing jointly couples showing both Spouses information</td>
</tr>
<tr>
<td>Birth/Adoption/Placement for Adoption</td>
<td>Yes</td>
<td>• Birth Certificate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Hospital Issued Certificate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Court Documents</td>
</tr>
<tr>
<td>Divorce</td>
<td>No</td>
<td>No documentation required</td>
</tr>
<tr>
<td>Employee and/or Dependent Loses Eligibility for Outside Coverage</td>
<td>Yes</td>
<td>• Coverage Cancellation Notice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Confirmation Statement that Includes End Dates of Outside Coverage</td>
</tr>
<tr>
<td>Employee and/or Dependent Gains Eligibility for Outside Coverage</td>
<td>Yes</td>
<td>• Copy of Insurance Card</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Confirmation Statement that Includes Start Dates of Outside Coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Document Showing Other Coverage with Start Dates</td>
</tr>
<tr>
<td>Health Savings Account Change</td>
<td>No</td>
<td>No documentation Required</td>
</tr>
</tbody>
</table>

**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.
This process is the same for both Dependent and Event Verification. Click on the UPLOAD DOCUMENTATION button.

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.

You will receive notification that the document has successfully uploaded, and the name of the document will appear under RECEIVED DOCUMENTATION.

Click CLOSE WINDOW when you have finished uploading documents.

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.
Please take a few moments to go down the list and carefully review each benefit that you have elected. Once you click on the SUBMIT MY ELECTIONS button you will not be able to make any changes to your benefit elections.

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

**REMEMBER:**
When making changes to annual contributions in tax advantage plans mid-year, the per pay period amount may not calculate correctly.
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.

FINALIZING YOUR ELECTIONS
When finished, click on the ACCEPT button at the bottom.

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

TIP
No changes can be made once you click ACCEPT.
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.

RETURN TO THE DASHBOARD

Click on the HOME button along the top to return to the MAIN DASHBOARD.
CURRENT BENEFITS

For a quick view of your current benefits, click on the CURRENT BENEFITS button on the MAIN DASHBOARD.

This will bring up a list of the benefits that you are currently enrolled in, where you can see your current costs, plan coverages, covered dependents and assigned beneficiaries.
BENEFIT HISTORY

Dartmouth has a record of your benefit elections dating back to 2015. To view your benefit elections at a historical point, you may access this data through the **BENEFIT HISTORY** button on the **MAIN DASHBOARD**.

Click on the event to open a statement showing all benefits that you were enrolled in at that time. For events prior to 8/3/2020, click on the link at the bottom. You may need to access through employee single sign on.

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