Kate Eldridge & Jill Paulson
Dartmouth Benefits Administrators
FIND YOUR NEW EMPLOYEE ORIENTATION MATERIALS AT:

http://dartgo.org/neo_benefits
Review the online 2020 Benefits New Hire Enrollment Guide
AGENDA

• **What you need to know** prior to making your benefit elections

• Health and Welfare Benefits

• **Enrolling** in Benefits

• **Changing** Your Benefits *(Qualified Life Status Change)*

• Additional Resources
Plan Year
• January 1 through December 31
• Some benefits are prorated based on your Hire Date or Eligibility Date

Eligibility
• Based on employment category and FTE
  ✓ Work at least 20 hours/week, at least 9 months/year

When Do My Benefits Begin?
• Hire Date or Eligibility Date
• **Evaluate** your health history and health care needs

• **Engage** by reading material and using resources provided to you

• **Enroll** in your benefits via FlexOnline
ENROLLING IN BENEFITS

• You have **30 days** from your **Hire Date** or **Eligibility Date** to enroll

• You will **receive an email** from the Benefits Office, letting you know when you can log-in to **FlexOnline** to enroll

• After 30 days, **you are locked-in** for the remainder of the year, **unless** you have a Qualified Life Event
What happens if you choose not to enroll in your benefits?

- **You will default** into benefit selections determined by your employment category (i.e., Staff, Faculty, etc.)
- **You will be responsible** for those benefit costs
- **You must opt** for “No Coverage” if applicable
MEDICAL PLANS

CIGNA HEALTH

Cigna Open Access Plus (OAP)

Cigna Choice Fund (CCF)

Cigna High Deductible Health Plan (HDHP)
Medical Plan Features

• National Network of Providers

• Emergency coverage internationally for personal travel

• No Referral needed for a specialist (make sure in network)

• 24-Hour Emergency Care always billed as in-network

• No pre-existing condition clauses and no lifetime maximums

• Create your Cigna account at www.mycigna.com
# IN-NETWORK PROVIDERS VERSUS OUT-OF-NETWORK PROVIDERS

<table>
<thead>
<tr>
<th>Services Provided</th>
<th>In-Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credentialed Providers</td>
<td>Yes</td>
<td>Maybe</td>
</tr>
<tr>
<td>Signed Contract</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Negotiated Rates</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Balance Billing</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Claim Submittal by Provider</td>
<td>Yes</td>
<td>Maybe</td>
</tr>
<tr>
<td>Medical Note Submittal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Medical Deductibles</td>
<td>Lower</td>
<td>Higher</td>
</tr>
<tr>
<td>Coinsurances</td>
<td>Lower</td>
<td>Higher</td>
</tr>
<tr>
<td>Out-of-Pocket Maximums</td>
<td>Lower</td>
<td>Higher</td>
</tr>
</tbody>
</table>
MEDICAL PLAN COSTS

Cost to Have Medical Plan

- Cost Per Pay Period
- Pre-Tax Payroll Deduction
- Based on Salary, FTE, Employment Category

Cost to Use Medical Plan

- Annual Deductible
- % of Coinsurance
- Copayments
- Prescriptions

= Annual Out of Pocket Maximum
# COST TO USE THE CIGNA MEDICAL PLANS

<table>
<thead>
<tr>
<th>Plan</th>
<th>OPEN ACCESS PLUS</th>
<th>CHOICE FUND</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Cost</td>
<td>No Cost</td>
<td>No Cost</td>
<td>No Cost</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Preventive Care</td>
<td>Preventive Care</td>
<td>Preventive Care</td>
</tr>
<tr>
<td>$500/$1,000</td>
<td>$1,500/$3,000</td>
<td>$2,800/$5,600</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>Deductible</td>
<td>Deductible</td>
<td>Deductible</td>
</tr>
<tr>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td>$25/$35 copays</td>
<td>$35/$50 copays</td>
<td>No Copays</td>
<td>No Copays</td>
</tr>
<tr>
<td></td>
<td>=</td>
<td>=</td>
<td>=</td>
</tr>
<tr>
<td>$2,500/$5,000</td>
<td>$4,000/$8,000</td>
<td>$4,000/$8,000</td>
<td></td>
</tr>
<tr>
<td>Out of Pocket Max</td>
<td>Out of Pocket Max</td>
<td>Out of Pocket Max</td>
<td>Out of Pocket Max</td>
</tr>
</tbody>
</table>

**J-VISA holders** are only eligible to elect the Cigna Open Access Plus Plan.
If you and spouse are Dartmouth College employees, check medical plan rates.

### Input Your Employee Information

| Employment Category                      | □ Regular Staff, Faculty or SEIU Union  
<table>
<thead>
<tr>
<th></th>
<th>□ Research Assoc. B or Research Fellow</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Salary*</td>
<td>60000</td>
</tr>
<tr>
<td>*Before overtime, 7% Special Benefit, or other pay</td>
<td></td>
</tr>
<tr>
<td>Your age (as of 1/1/2020)</td>
<td>40</td>
</tr>
<tr>
<td>(For life insurance calculation only)</td>
<td></td>
</tr>
<tr>
<td>Full Time Equivalency (FTE)</td>
<td>1</td>
</tr>
<tr>
<td>Select a Tier</td>
<td>Employee Only</td>
</tr>
</tbody>
</table>

[Enter estimate button]
Your benefit costs will be reflected in FlexOnline once you have enrolled

<table>
<thead>
<tr>
<th></th>
<th>OAP</th>
<th>CCF*</th>
<th>HDHP*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Cost</td>
<td>$822.76</td>
<td>$765.17</td>
<td>$681.27</td>
</tr>
<tr>
<td>Dartmouth Pays</td>
<td>$603.08</td>
<td>$603.08</td>
<td>$603.08</td>
</tr>
<tr>
<td><strong>You Pay</strong></td>
<td><strong>$219.68</strong></td>
<td><strong>$162.09</strong></td>
<td><strong>$78.19</strong></td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Plan Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible**</td>
<td>$500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
</tr>
</tbody>
</table>

* This plan includes an employer contribution to a tax deferred program like a Health Reimbursement Account (HRA) or a Health Savings Account (HSA)

** Deductible is the maximum deductible you will pay per member in a calendar year, until the family deductible is met.
YOUR MEDICAL COST AND YOUR PAYCHECK

<table>
<thead>
<tr>
<th>Description</th>
<th>Current</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Credit</td>
<td>603.08</td>
<td>603.08</td>
</tr>
<tr>
<td>Monthly Salary</td>
<td>5,041.67</td>
<td>5,041.67</td>
</tr>
</tbody>
</table>

**Medical Insurance Total Cost** $822.76

**MINUS**

**Medical Credit** $603.08

**Employee Pays** $219.68/pp

### HOURS AND EARNINGS

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
<th>Hours</th>
<th>Earnings</th>
<th>Current</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Credit</td>
<td></td>
<td></td>
<td>603.08</td>
<td>603.08</td>
<td></td>
</tr>
<tr>
<td>Monthly Salary</td>
<td></td>
<td></td>
<td>5,041.67</td>
<td>5,041.67</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Current</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total:</td>
<td>5,644.75</td>
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### EMPLOYER BENEFIT CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Description</th>
<th>Current</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare ER Contrib</td>
<td>68.36</td>
<td>68.36</td>
</tr>
<tr>
<td>SocSec ER Contrib</td>
<td>292.29</td>
<td>292.29</td>
</tr>
<tr>
<td>401A Fidelity ER Contrib</td>
<td>453.75</td>
<td>453.75</td>
</tr>
<tr>
<td>Total:</td>
<td>814.40</td>
<td>814.40</td>
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### UNPAID TAXABLE AMOUNTS

<table>
<thead>
<tr>
<th>Description</th>
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<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total:</td>
<td>0.00</td>
<td>0.00</td>
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</tbody>
</table>

### TAXES

<table>
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<th>Year to Date</th>
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</thead>
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<tr>
<td>Federal Tax</td>
<td>722.38</td>
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<tr>
<td>Social Security</td>
<td>292.29</td>
<td>292.29</td>
</tr>
<tr>
<td>Medicare</td>
<td>68.36</td>
<td>68.36</td>
</tr>
</tbody>
</table>

### PRE-TAX DEDUCTIONS

<table>
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<th>Description</th>
<th>Current</th>
<th>Year to Date</th>
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</thead>
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<tr>
<td>Dental</td>
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<td>57.56</td>
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<tr>
<td>Health Care FSA</td>
<td>50.00</td>
<td>50.00</td>
</tr>
<tr>
<td>Medical Ins</td>
<td>822.76</td>
<td>822.76</td>
</tr>
</tbody>
</table>

### POST-TAX DEDUCTIONS

<table>
<thead>
<tr>
<th>Description</th>
<th>Current</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Ins Post Tax</td>
<td>36.94</td>
<td>36.94</td>
</tr>
</tbody>
</table>

**Example Above:** Monthly Paid/Employee Only Coverage
Benefits are paid in advance

**Monthly**
Paid on the first day of the calendar month. (January 1st for January benefits)

**Bi-Weekly**
Paid the first two Fridays of each Calendar month. In months that have 3 pay dates, no benefit deductions will be taken from the third check.
Spend a few minutes with ALEX!

“ALEX” is an interactive online, easy to use tool, that allows you to estimate your annual health care expenses.

Does Selecting a Medical Plan Have You Stumped?

Talk to ALEX at http://dartgo.org/Alex20

ALEX is an interactive online, easy to use tool, that allows you to estimate your annual health care expenses.
• **Primary Care Practice**
• **Must be ≥18 years** of age
• **$0 Copays**
• **No** Claim Forms
• **In close proximity** to Dartmouth College (within walking distance)
• **Not** a health insurance plan
• **www.dartmouthhealthconnect.com**
This is a resource provided at no cost to you.

The Cigna Cancer Support Program will provide information, assistance and one-on-one support for patient and family.

- Reminders to get those important cancer screenings.
- Not meant to be a replacement for your physician.
- Call the 1-800 number on the back of your Cigna Medical Card to inquire about this Program.
Your one Guide team is a click away to help you:

**Understand your plan**

- Know your coverage and how it works
- Get answers to all your health care or plan questions

**Get care**

- Find an in-network doctor, lab or urgent care center
- Connect to health coaches, pharmacists and more
- Stay on track with appointments and preventive care
- Take advantage of dedicated one-on-one support for complex health situations

**Save**

- Maximize your benefits
- Get cost estimates and service comparisons to avoid surprises

Provide your SSN or Cigna ID # to reach a dedicated Dartmouth Cigna Rep.
Go to www.mycigna.com and register in anticipation of future use.

Talk directly with a board-certified doctor for help with minor, non-life-threatening conditions.

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Diarrhea
- Earaches
- Fever
- Headache
- Infections
- Insect bites
- Joint aches
- Nausea
- Pinkeye
- Rashes
- Respiratory infections
- Sinus infections
- Skin infections
- Sore throat
- Urinary tract infections

- Cold and flu
- Constipation
- Earaches
- Nausea
- Pinkeye

Health care services are delivered by American Well and MDLIVE participating doctors and not by Cigna.

Open Access/Cigna Choice = No Copay
HDHP = $55 Cost (HDHP Cost Subject to Change)
Access a board-certified doctor through video chat or phone

Register with one or both vendors

Register online
Employee registers online with one or both vendors so they are ready to use service when needed.

Step 1: Call toll-free
Employee calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888.726.3171, American Well 855.667.9722

Step 2: Speak with a coordinator
A consultation coordinator locates the next available doctor and prepares employee for the consultation.

Step 3: Speak with the doctor
Once an available doctor is located, the system automatically calls and connects the doctor to the employee.

Post-visit

Email communication
Employee can elect for consultation history to be sent to personal doctor.

By video conference

Step 1: Visit website
Employee seamlessly accesses services with a single sign-on via myCigna.com or visits each vendor’s website and mobile app directly

Step 2: Find a doctor
System helps the employee search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.

Step 3: See the doctor online
Once an available doctor is located, the system automatically connects the doctor to the patient through video.

Prescription services
Amwell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to their pharmacy.*
24/7 NURSE LINE

• This is a resource provided at no cost to you

• You can talk to a registered nurse 24/7 regarding assistance with health or treatment questions.

• You can access this benefit by calling 1-800-564-9286. This number is on the back of your Cigna ID card.

• This is a fast, convenient and less expensive resource than an Urgent or ER visit.

Avoid expensive ER visits
URGENT CARE CLINICS

ClearChoiceMD®
URGENT CARE

410 Miracle Mile
Lebanon, NH 03766
ph (603) 276-3261
fx (603) 727-4044

8AM-8PM
7 Days a Week
Adults & Children

Dartmouth-Hitchcock

URGENT CARE – Walk-in Clinics

One Medical Center Drive
Lebanon, NH 03756
(603) 650-5000
(603) 650-8034 (TTY/TTD)

18 Old Etna Road (off Route 120)
Lebanon, NH 03766
(603) 650-5000

3PM-8PM
Adults only

3PM-7PM
Adults & Children

Avoid expensive ER visits
COST TO USE THE MEDICAL PLANS

OPEN ACCESS PLUS
- $500 Deductible
- 10% Coinsurance
- $25/$35 Copays

EMPLOYER CONTRIBUTION
- Health Care FSA (HCFSA) if Eligible

EMPLOYEE CONTRIBUTION
- Health Care FSA (HCFSA)

CHOICE FUND
- $1,500 Deductible
- 10% Coinsurance
- $35/$50 Copays

EMPLOYER CONTRIBUTION
- Health Reimbursement Account (HRA)

EMPLOYEE CONTRIBUTION
- Health Care FSA (HCFSA)

HDHP
- $2,800 Deductible
- 10% Coinsurance
- No Copays

With HRA
- EMPLOYER CONTRIBUTION
  - Health Reimbursement Account (HRA)

With HSA
- EMPLOYEE CONTRIBUTION
  - Health Care Flexible Spending Account (HCFSA)
  - Cannot use Dartmouth Health Connect
FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Account

Dependent Care Flexible Spending Account
HEALTH CARE FSA (HCFSA)

HCFSA Features

- Put money aside on a **pre-tax** basis
- Use money for eligible healthcare expenses
- HCFSA Contribution Limit: **$2,750**
- **$550 carryover** at year end
- Funds are front loaded into your account
- Keep **all** receipts
- **Debit Card**
Employer Contribution $250/year (prorated based on FTE)

- Do NOT have to contribute to receive Employer Contribution

Eligibility Requirements

1. Enrolled in the Cigna Open Access Plus Plan or elected No Medical Coverage for 2020

   AND

   a. Biweekly paid or
   b. Monthly paid earning $60,000 or less annually

Your Employer Contribution is PRORATED based on your FTE
Use Pre-tax dollars to pay for:

- **Child daycare (under age 13)**
  - Before or After school programs for child(ren)
  - Au Pair for child(ren)
  - Childcare while you’re working
  - Summer day camp

- **Care of elderly or disabled adult family members**
  - Adult daycare center
  - Eldercare in your home or someone else’s
  - Eldercare while you work
Annual Contribution Limit (IRS)

- $5,000 Married Couple filing a joint tax return
- $5,000 Single Parent filing a head of household tax return
- $2,500 each for Married Couple filing tax returns separately
What Else Should I know About DCFSAs?

- **Has a 2.5-month grace period** into the following year *(March 15, 2021)* to incur expenses and those expenses must be submitted by March 31, 2021

- **Use it or lose it!**

- **Funds are available to you once payroll deducted** *(NOT front loaded)*

- **No Debit Card**

- **Per IRS guidelines, if you or spouse are going on a Leave of Absence**, contact the Benefits Office as the rules for this benefit will change.
What else should you know about FSAs?

- Strict IRS Guidelines
- Can spend on IRS Dependents Only
- Claims Reimbursement Substantiation Required
- Get informed and visit WageWorks website

How do I submit my receipts?

- Electronically via your WageWorks Account
- Manually (mail or fax)
- WageWorks Phone App (EZReceipts)

http://dartgo.org/fsa
HEALTH REIMBURSEMENT ACCOUNT (HRA)

Cigna Health
HEALTH REIMBURSEMENT ACCOUNT FEATURES

What medical plan options come with the HRA?
- Cigna Choice Fund (CCF)
- Cigna High Deductible Health Plan (HDHP)*

What is the Employer Contribution to my HRA?
- Individual: $500
- Family (2+): $1,000
  Prorated based on Hire Date

Can I contribute to my HRA? No

Can I open a Health Care Flexible Spending Account? Yes

Who controls my HRA funds? Cigna

*For those who use Dartmouth Health Connect
• **Automatically pays down** deductibles and coinsurance

• **Cannot use** for dental, vision, or copays. *You may contribute to an HCFSA to cover these expenses.*

• **Unused HRA funds** carry over at year end if you *remain* in the same medical plan

• **No debit card, No** paperwork, **No** tax filing required
HEALTH SAVINGS ACCOUNT (HSA)

Fidelity Investments
What medical plan option comes with the Health Savings Account?

• Cigna High Deductible Health Plan (HDHP)

What are the tax advantages of having an HSA?

• Triple-tax advantage

  1. Pre-tax contributions
  2. No tax on interest earned
  3. Not taxed when you withdraw money for eligible healthcare expenses

• Your HSA funds follow you throughout your lifetime

www.netbenefits.com
### HEALTH SAVINGS ACCOUNT CONTRIBUTION LIMITS

#### Annual Limits for 2020 (IRS Provided)

**Employee Contribution (can use as payroll deducted)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual limit</td>
<td>$3,550</td>
</tr>
<tr>
<td>Family (2+) limit</td>
<td>$7,100</td>
</tr>
<tr>
<td>Age 55+ Additional</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Employer Contribution (can use immediately - front loaded)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual limit</td>
<td>$ 500</td>
</tr>
<tr>
<td>Family (2+) limit</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Employer Contribution counts towards Employee Annual Limits*

*Prorated based on Hire Date*

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Benefits New Hire Enrollment Guide – Page 15
HSA IRS Restrictions while contributing:

- Neither you or spouse can be enrolled in an HCFSA.
- Not enrolled in Medicare, Medicaid or any other type of medical insurance that is not a qualified HDHP.
- You cannot be claimed as a dependent on another person’s tax return.
- Stop contributing to your HSA plan 6 months prior to enrolling in Medicare.
HEALTH SAVINGS ACCOUNT (HSA)

Other Considerations:

• You can rollover HSA funds from another account

• You can invest your HSA funds in a selection of investments through Fidelity once your balance reaches $2,000

• You can Start, Stop, Increase or Decrease your HSA annual amount anytime during the Plan Year in FlexOnline

• You cannot access care at Dartmouth Health Connect

• Consider consulting a tax professional

• If you enroll in the HDHP with an HSA, the Benefits Office will send you an email with instructions on how to activate your HSA Account at Fidelity
PRESRIPTION DRUG COVERAGE

Express Scripts
You must be enrolled in a medical plan to receive this benefit

<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>OAP</th>
<th>CCF</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail pharmacy network (up to a 30-day supply)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$7.50</td>
<td>$7.50</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Preferred brand</td>
<td>$30</td>
<td>$30</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Non-Preferred brand</td>
<td>$50</td>
<td>$50</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Home Delivery from Express Scripts Pharmacy or at CVS Pharmacy (up to 90-day supply)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$15</td>
<td>$15</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Preferred brand</td>
<td>$60</td>
<td>$60</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Non-Preferred brand</td>
<td>$100</td>
<td>$100</td>
<td>Deductible/Coinsurance</td>
</tr>
</tbody>
</table>

NOTE: 30-day scripts written for mail order will be billed at a 90-day cost
Visit www.express-scripts.com/DartmouthCollege

We're partnering with Dartmouth to manage your pharmacy benefits.

Explore your plan options.

- HDHP
- CIGNA CHOICE FUND
- OPEN ACCESS PLUS

Explore plan details

- Benefits Overview
- Price a Medicine
- Locate a Pharmacy
- Preferred Drug List
• You **must** be enrolled in a medical plan to be eligible

• **No cost** to the employee

• **Use your Cigna Vision Member ID Card**, **not** your Cigna Medical card

• To check for vision providers, make sure you’re accessing the Cigna Vision Network under the “Coverage” section on [www.mycigna.com](http://www.mycigna.com)
**NOTE:** There is no materials allowance if enrolled in the High Deductible Health Plan (HDHP)

<table>
<thead>
<tr>
<th></th>
<th><strong>OAP and CCF Plans</strong></th>
<th></th>
<th><strong>HDHP</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
<tr>
<td>Exam copay</td>
<td>$0</td>
<td>N/A</td>
<td>12 months</td>
<td>$0</td>
</tr>
<tr>
<td>Exam coinsurance (once per frequency period)</td>
<td>Covered 100%</td>
<td>Covered 70%</td>
<td>12 months</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Materials allowance**</td>
<td>Up to $50</td>
<td>Up to $50</td>
<td>12 months</td>
<td>N/A</td>
</tr>
</tbody>
</table>
DENTAL COVERAGE

Delta Dental Low Plan

Delta Dental High Plan
# Delta Dental Plan Options

<table>
<thead>
<tr>
<th>Service</th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Dental Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$50 Individual</td>
<td>No Deductible</td>
</tr>
<tr>
<td></td>
<td>$150 Family</td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services (e.g., exams, cleanings, X-Rays)</td>
<td>100% No Deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Restorative Services (e.g., fillings, extractions, root canals)</td>
<td>80% After Deductible</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative Services (e.g., crowns, bridges, implants)</td>
<td>N/A</td>
<td>50%</td>
</tr>
<tr>
<td>Annual Plan Max (per person)</td>
<td>$750</td>
<td>$5,000</td>
</tr>
<tr>
<td>Orthodontia Coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia Coinsurance</td>
<td>N/A</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Max</td>
<td>N/A</td>
<td>$2,000**</td>
</tr>
<tr>
<td>Adult Orthodontia Coverage</td>
<td>N/A</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Two Networks:
(1) PPO = Preferred Provider Organization – lowers your out-of-pocket costs
(2) Premier

Preventive Services Costs count towards the Annual Plan Maximum
LIFE INSURANCE

MetLife

Basic Life
Supplemental Life
Dependent Life
$50,000 Basic Life option paid by Dartmouth.

SEIU Employees - 2.5x annual salary after one (1) year of service at no cost to employee

Research Associate B’s and Research Fellows may purchase $50,000 Basic Life for $4.35/month

NOTE: You should compare the cost of purchasing Supplemental Life versus Basic Life as you get more coverage for less cost

Statement Of Health (SOH) not required
SUPPLEMENTAL LIFE INSURANCE

- Employees can elect 1x - 8x their annual salary, to a maximum of $1.5M

- New hires only can elect up to 2.5x their annual salary without providing a Statement Of Health

- Rates are based on age bands/$1,000 coverage

- If enrolled in Supplemental Life Insurance
  - Estate Resolution Services
  - Will Preparation Services
Note: Dartmouth married couples cannot cover each other and one spouse can cover the dependent children.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>$25,000 coverage for spouse or same sex domestic partner</td>
<td>$5.98 per month</td>
</tr>
<tr>
<td>Dependents</td>
<td>$10,000 coverage for each child</td>
<td>$2.28 per month</td>
</tr>
<tr>
<td>Family</td>
<td>$25,000 coverage for spouse or same sex domestic partner and $10,000 coverage for each child</td>
<td>$7.68 per month</td>
</tr>
</tbody>
</table>
• Identify and **Allocate** your Beneficiary(ies) for the following life insurances in FlexOnline, if applicable:

  ➢ Basic Life
  ➢ Supplemental Life
  ➢ Accidental Death & Dismemberment (AD&D)
  ➢ Business Travel Accident (BTA)
DISABILITY BENEFITS

Lincoln Financial Group

Short-Term Disability (STD)
Long-Term Disability (LTD)
SHORT-TERM DISABILITY (STD)

- Paid by Dartmouth *(receive 60% Base Salary)*
- Benefit determined by your employment category
- **STD Disability insurance** is a pay replacement benefit *(60%)* when you cannot work due to a medical condition or maternity leave

[link: dartgo.org/disability]
LONG-TERM DISABILITY (LTD)

• Benefit determined by your employment category

• If disabled beyond **26 weeks**, you **may** be eligible for Long-Term Disability

• **50% coverage** paid by Dartmouth

• Option to **buy up to 60% or 70%** coverage

[http://dartgo.org/disability](http://dartgo.org/disability)
SUPPLEMENTAL BENEFITS

Winston Benefits
SUPPLEMENTAL BENEFITS

Winston Supplemental Benefits

• Hospital Indemnity Insurance

• Personal Accident Insurance

• Critical Illness/Cancer Insurance

Not in our automated enrollment system

Contact Winston Benefits directly at

855-805-5840
ADDITIONAL BENEFITS

• Paid Time Off
• Tuition Reimbursement
• Grant-In Aid for Dartmouth Courses
• Faculty & Staff Loan Program
• Adoption Reimbursement
• Health Care Cost Hardship Program
• F/EAP Program
ENROLLING IN BENEFITS
ENROLLING IN BENEFITS

Beginning 8/1/20, you will be asked to upload supporting documentation when adding dependents to your health plans (ex. adding a new spouse requires a marriage certificate)

HEALTH & WELFARE BENEFITS
Click below to enroll, view or change your elections:

CLICK HERE TO LOG-IN
ENROLLING IN BENEFITS
Do I need to provide required documentation when adding dependents to my benefit coverages as a New Hire?  **YES**

Do I need to opt out of medical coverage, if I have medical coverage elsewhere?  **YES,** choose No Coverage
WHEN CAN I CHANGE MY BENEFITS?

- Marriage/Divorce
- Birth/Adoption of child
- Lose/Gain employment (self or dependent)
- Lose/Gain outside coverage (self or dependent)

Is there documentation required to support the qualified change? YES

How long do I have to make the change? 31 days from the Event Date

http://dartgo.org/FlexOnline
Beginning 8/1/20, you will be asked to upload supporting documentation when adding dependents to your health plans (ex. adding a new spouse requires a marriage certificate)

HEALTH & WELFARE BENEFITS
Click below to enroll, view or change your elections:
Welcome Jill, you can manage all of your health and wellness benefits right here.

Jill, you can manage all of your health and wellness benefits right here
Family Status Change

You are able to make certain changes to your benefits if you have experienced a family status change (also known as a qualified life status change).

Select the appropriate family status change, and then click **SAVE AND CONTINUE**.

- BIRTH/ADOPTION/PLACEMENT FOR ADOPTION
- DIVORCE
- EMPLOYEE GAINS ELIGIBILITY FOR OUTSIDE COVERAGE
- EMPLOYEE LOSES ELIGIBILITY FOR OUTSIDE COVERAGE
- HEALTH SAVINGS ACCOUNT CHANGE
- MARRIAGE
- DEPENDENT GAINS ELIGIBILITY FOR OUTSIDE COVERAGE
- DEPENDENT LOSES ELIGIBILITY FOR OUTSIDE COVERAGE
ADDITIONAL RESOURCES
Benefits Website

http://dartgo.org/benefits
HOW DO I UPDATE MY ADDRESS?

Check your Legal Mailing Address

- Member ID cards and benefit information will be mailed to your legal mailing address
- Check your address at your Employee Self Service

http://employee.Dartmouth.edu
QUESTIONS?

Thank you for your time!