2020 Annual Open Enrollment Notification for Dartmouth College Medicare-Eligible Retirees

Open Enrollment dates: Monday, October 21, 2019 through Monday, November 4, 2019

This notification is intended for Dartmouth College Medicare-eligible retirees and their Medicare-eligible dependents. This includes important information about your retiree medical insurance plan through Dartmouth College. Open Enrollment is your annual opportunity to evaluate and make any necessary changes to your Dartmouth College Medicare Supplement (DCMS) plan. Please read this notification for important plan information.

There will be no changes to the design of your DCMS plan for 2020. If you are already enrolled and want to continue with the same coverage for 2020 there is no action required by you.

If you need to either enroll in or cancel coverage in the DCMS plan for 2020 for yourself or an eligible dependent, you may do so only during the annual open enrollment period or within 31 days after a qualifying life event. Any changes made during Open Enrollment must be entered into FlexOnline, the online benefits enrollment system, between 12:00 a.m. on Monday, October 21 and 11:59 p.m. on Monday, November 4, 2019, to be effective for January 1, 2020. Please see the “Steps for Enrolling Online” section at the end of this letter for instructions on how to sign into FlexOnline.

All Open Enrollment materials are available on the Human Resources-Benefits website at: dartgo.org/retirees Members of your household who are not eligible for Medicare but who are eligible for or enrolled in a Dartmouth College retiree medical plan will receive a separate 2020 Open Enrollment Guide explaining their enrollment options.

Please note: If you are enrolling yourself or a dependent in the DCMS plan for the first time, you must provide a current copy of the Medicare ID card, showing coverage in Medicare Part A and Part B, to the Dartmouth Benefits Office no later than November 4, 2019 in order to be enrolled for January 1, 2020.

If you need to either enroll in or cancel coverage in the DCMS plan for 2020 but you do not have access to a computer, please contact the Benefits Office in Human Resources at 7 Lebanon Street, Suite 203, Hanover, NH, 03755, or you may call 603-646-3588 to receive a paper enrollment/change form. The Benefits Office hours are Monday to Friday from 8 a.m. to 5 p.m.
2020 DCMS Premium

Effective January 1, 2020 the premium rate for the DCMS plan will be $571.50 per member per month. This new rate will be reflected on your bill effective in January 2020, which you will receive mid-January. Some members receive a subsidy from Dartmouth toward their DCMS plan premium. *If you do not owe a premium for your household Dartmouth College retiree medical insurance coverage you will not be billed.*

Prescription Drug Coverage

Your prescription drug coverage will continue with Express Scripts. Please note that there is no change to how the program coordinates with Medicare.

› Tiered drug pricing:

<table>
<thead>
<tr>
<th>RETAIL PHARMACY</th>
<th>Generic</th>
<th>Preferred Brand</th>
<th>Non-Preferred Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-30 day supply</td>
<td>$5</td>
<td>$25</td>
<td>$40</td>
</tr>
<tr>
<td>31-60 day supply</td>
<td>$10</td>
<td>$50</td>
<td>$80</td>
</tr>
<tr>
<td>61-90 day supply</td>
<td>$15</td>
<td>$75</td>
<td>$120</td>
</tr>
<tr>
<td>HOME DELIVERY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>90 day supply</td>
<td>$10</td>
<td>$50</td>
<td>$80</td>
</tr>
</tbody>
</table>

Annual out-of-pocket maximum is $450 for prescriptions

**Your Cigna Medical Plan**

Your Cigna medical plan is not changing. As a reminder, your Cigna plan is a supplement to Medicare, Part A (in-patient hospital) and Part B (out-patient medical). This means that Medicare pays toward your services first and Cigna pays second. Your Doctor then bills you for any remaining expenses.

<table>
<thead>
<tr>
<th>Medicare Supplement through Cigna</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$250</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20% (up to $200)</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum is $450 for Medical</td>
<td>$450</td>
</tr>
</tbody>
</table>
Wellness at Dartmouth

The Fitness Reimbursement Benefit will continue to be $225 per family per year and includes a reimbursement for a health club membership or a limited group of home exercise equipment and certifications only if you are enrolled in a medical plan through Dartmouth College. Visit http://www.dartmouth.edu/wellness for additional details.

Medicare Part D IRMAA for higher income beneficiaries

If you are a higher-income beneficiary based on past income you have reported to the IRS, you may be paying an Income Related Monthly Adjustment Amount (IRMAA) for your Medicare Part D prescription drug coverage. If you have been reimbursed for this amount in the past, please note that Dartmouth College will not continue reimbursing this amount. The last reimbursement the College will process will be for Calendar year 2019. Therefore, the IRMAA surcharge you pay for 2020 will not be reimbursed.

EXTRA HELP

If you are a low-income beneficiary, you may be eligible for the Medicare EXTRA HELP program to help offset prescription drug costs. If you are eligible, you should receive notice directly from the Social Security Administration. Eligibility is determined by Social Security according to income and federal low-income tables. If you think you may be eligible but have not received notice from Social Security, contact your local Social Security office or visit their website at: http://www.ssa.gov/prescriptionhelp

STEPS FOR ENROLLING ONLINE

To enroll in benefits or to make changes to your current benefit elections during Open Enrollment, here’s how to access your FlexOnline benefits page:

1. Go to dartgo.org/FlexOnline
2. Choose the link for RETIREES.
3. Enter the User ID and password (or follow the “New to this site” instructions).
4. From the welcome page, click the open enrollment tile to make your 2020 elections.
5. Once you have made your choices, click “ACCEPT” and “SUBMIT” to complete your enrollment.
6. For a printed copy of your confirmation statement, select “PRINT THIS PAGE,” then click “OK.”
7. You may continue to log in and make changes to your 2020 elections until 11:59 p.m. on Monday, November 4, 2019
8. Changes cannot be made after November 4, 2019

After reviewing your benefit elections, if you have any questions, please contact the Dartmouth College Benefits Office at 603-646-3588 or human.resources.benefits@dartmouth.edu.