CHANGING YOUR BENEFITS

Use guide to help navigate through the FlexOnline Benefits Enrollment System, when you experience a qualified life status change event.

WHAT IS A LIFE STATUS CHANGE EVENT?

A qualifying life status change event is typically one where you lose or have an opportunity to take medical coverage elsewhere due to a major life event like the birth or adoption of a child, a marriage or divorce, or a dependent loses or gains a job with benefits. A change in hours, salary or position within Dartmouth, are not considered qualifying events. For more information on making changes to your benefits please visit our webpage at http://dartgo.org/change-your-benefits

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.

FROM THE MAIN DASHBOARD

Start an event by clicking on the “Change your Current Benefits” button on the main dashboard of FlexOnline:
SELECT AN EVENT

Select an event in the Life Status Change screen.

EVENT DATE

Enter the Event Date and click NEXT.

a. When adding dependents or coverage, use the date that the new coverage needs to start
b. When dropping dependents or coverage, use the date of the event, keeping in mind that the Dartmouth coverage will continue through the end of the month.
ATTESTATION PAGE

Check the box, stating that you agree that the event is true and accurate and click NEXT.

Agree to Requirements:

☐ I agree to the Life Status Change details listed above. In addition, I certify that such statements are true, and understand that misrepresentation or omission of facts called for in this enrollment 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. By agreeing to this selection as your electronic signature, I agree to these conditions. I certify that I have read and agree with these statements.

DOCUMENTS

If additional documentation is required to support your change, 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

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

If you are adding a new spouse, baby or dependent to your plan, you will need to add their profile information on the View Dependents page, by clicking on the 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 here does not automatically add them to your insurance plans. You will do that on the “Select Your Benefits” page.

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.
SELECT YOUR BENEFITS

To add or remove medical coverage, click on “Medical” in the list of benefits, under “My Benefits”, then click on the “CHANGE” button.

Note: The dollar amount shown for medical, is the full cost, and you will need to subtract the medical credit from this amount to determine the out-of-pocket amount. The medical credit amount will adjust once you elect a medical plan and covered dependents.

MEDICAL BENEFIT OPTIONS PAGE

Qualified Life Status Change Events do not allow for switching between Dartmouth medical plans in the middle of a plan year. They only allow you to add and/or remove dependents, or add and remove coverage. If you are only adding or removing a dependent, ignore this page and click “NEXT”.
CHOOSE COVERED DEPENDENTS

Check or uncheck the names of your dependents that you are adding or removing from your plan on the “Eligible Dependents” page and click NEXT.

You will return to the Select your Benefits page. Repeat this process for each benefit that you wish to change.
DENTAL BENEFIT OPTIONS PAGE

Qualified Life Status Change Events do not allow for switching between Dartmouth dental plans in the middle of a plan year. They only allow you to add and/or remove dependents, or add and remove coverage. If you are only adding or removing a dependent, ignore this page and click NEXT.

TAX SAVINGS ACCOUNTS

Reducing Annual Contribution Amounts - Be sure that when you are reducing the annual contribution on a Health Care FSA, a Health Savings Account or a Dependent Care Flexible Spending Account, that you do not elect an amount that is LESS THAN the amount you have already contributed year to date. Do not elect $0.00

Health Care Flexible Spending Accounts – Not all life events will allow you to add, remove or make changes to your HCFSA account during a mid-year qualifying life event. Typically the type of event you have, drives what you are able to do. For example, a birth or a marriage will only allow you to increase your annual contribution, while a divorce or death will only allow for decreasing your annual contribution.

Health Reimbursement Accounts – When changing tier levels in your HRA related medical plan, the amount of employer contribution may change. Please contact your health insurance company for more information.

Health Savings Accounts – You may change the amount that you contribute to your HSA at any time during the year by running an HSA change, or you can change the amount during most other life events in FlexOnline. When changing tier levels 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 the new allowed amount.

EMPLOYEE SUPPLEMENTAL LIFE INSURANCE

Some life events will allow you to increase your life insurance one level without having to complete a Statement of Health. The only exception is when you are crossing over the 2.5X pay level. **Example**, when increasing from 1X pay to 2X pay or from 3X pay to 4X pay you do not need to complete a Statement of Health, however, when increasing from 2.5X pay to 3X pay you will have to complete a Statement of Health. You will also have to complete the Statement of Health when requesting to increase more than one level, like from 3X pay to 5X pay.

DEPENDENT LIFE INSURANCE

You may add or remove dependents from your dependent Life Insurance plan during most qualified life events.

DISABILITY INSURANCE

You are not able to change your Disability Insurance option during a mid-year life status change event. You may only increase this one level during the annual Open Enrollment period in the fall.

WELLNESS

You are not able to change your Wellness plan option during a mid-year life status change event. You may only change this option during the annual Open Enrollment period in the fall.
Once you have reviewed and made elections in all of your Health and Welfare benefits options on the Select your Benefits page, click the NEXT button located at the very bottom of the page.

**UPDATE YOUR BENEFICIARIES**

A qualified life status change event is a good time to review your life insurance beneficiaries. Your dependents from the View Dependents Page will appear here. You may delete them by clicking the X or add new beneficiaries by clicking on the ADD NEW BENEFICIARY button.

### My Beneficiaries

<table>
<thead>
<tr>
<th>Edit</th>
<th>Delete</th>
<th>Name</th>
<th>Relationship</th>
<th>Address</th>
<th>Date of Birth</th>
<th>SSN</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑</td>
<td></td>
<td>JOHN Q. PUBLIC</td>
<td>Parent</td>
<td>123 MAIN ST. HANOVER NH 03755</td>
<td>09/12/1946</td>
<td></td>
</tr>
<tr>
<td>☑</td>
<td></td>
<td>JILL A. PUBLIC</td>
<td>Parent</td>
<td>123 MAIN ST. HANOVER NH 03755</td>
<td>10/26/1946</td>
<td></td>
</tr>
<tr>
<td>☑</td>
<td></td>
<td>JOHN SMITH</td>
<td>Spouse</td>
<td>987 MAIN ST. LEBANON NH 03756</td>
<td>10/25/1908</td>
<td></td>
</tr>
</tbody>
</table>

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

### My Beneficiary Allocations

#### Primary Beneficiaries

<table>
<thead>
<tr>
<th>Name</th>
<th>Percent Allocation</th>
<th>Date Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN SMITH</td>
<td>100%</td>
<td>05/05/2017</td>
</tr>
</tbody>
</table>

#### Secondary Beneficiaries

<table>
<thead>
<tr>
<th>Name</th>
<th>Percent Allocation</th>
<th>Date Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN Q. PUBLIC</td>
<td>50%</td>
<td>05/05/2017</td>
</tr>
<tr>
<td>JILL A. PUBLIC</td>
<td>50%</td>
<td>05/05/2017</td>
</tr>
</tbody>
</table>
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 and then ACCEPT once all benefits have been reviewed and updated.

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.

SUPPLEMENTAL LIFE INSURANCE – STATEMENT OF HEALTH

If you made an increase to your Supplemental Life Insurance that require a Statement of Health, 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 1-603-646-3888.

- 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.

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.

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