Dear colleague,

If you are actively working and either you or your spouse/partner will become eligible for Medicare in 2018, Medicare has a booklet called *Medicare & You* that will explain what you need to know about the federal Medicare program. The information below will help you understand the impact on you and your next steps as a Dartmouth College employee.  Please note: the words with blue font in this document are links to more information on that topic.

____________________________________________________________________________________

**I plan to continue working past age 65:**

- Dartmouth employees and their eligible dependents can continue to be covered on the active Dartmouth health plan until the primary subscriber (the Dartmouth employee) retires.
- You do not need to enroll in Medicare Part B (out-patient medical insurance) or Medicare Part D (prescription drug coverage) at this time if you continue working. Medicare allows you to delay your enrollment as long as you have Creditable Coverage through your employer or the employer of your spouse/partner.  *Note: COBRA coverage is not considered Creditable Coverage by Medicare.*
- **IMPORTANT:** Enrollment in Medicare Part A at this time is optional. However, you *cannot* contribute to a Health Savings Account (HSA) if you are enrolled in any part of Medicare or Social Security. To avoid a penalty, you should stop contributing to your HSA at least 6 months before you enroll in any part of Medicare or Social Security. Please see the *Medicare & You* booklet for additional details.

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**I plan to retire soon, but I am not eligible for Dartmouth retiree health coverage.**

- Contact Social Security 3 months before your last day of work to enroll in Medicare Part B (and Part A if you have not already done so) for you and any Medicare-eligible members of your household currently covered on your Dartmouth health plan.
- You can find additional information about Medicare on the Medicare website.
- Visit the Leaving Dartmouth webpage for information about how your benefits will be affected when you retire.

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If you plan to retire soon and are eligible for Dartmouth retiree health coverage, the next pages include important information to help you plan your next steps.

**Dartmouth College Retiree Health Coverage Eligibility Requirements:**

To be eligible for Dartmouth College retiree health coverage in retirement you must be at least age 55 and have at least ten consecutive years of service in a benefits-eligible position immediately before retiring.
## Dartmouth Retiree Checklist

<table>
<thead>
<tr>
<th>When</th>
<th>What</th>
<th>Who</th>
<th>Additional Comments</th>
</tr>
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<tbody>
<tr>
<td>1-2 Years before</td>
<td>Set up an appointment to review your retirement savings.</td>
<td>Fidelity or TIAA or your Financial Planner</td>
<td>Premium-free Medicare Part A coverage begins 6 months back from the date you apply for Medicare (or Social Security/Rail Road Benefits), but no earlier than the first month you were eligible for Medicare.</td>
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<tr>
<td>6 months before</td>
<td>If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), stop your HSA contributions 6 months before enrolling in any part of Medicare (or Social Security/Rail Road Benefits) to avoid a tax penalty.</td>
<td>Dartmouth’s FlexOnline benefits enrollment system. Changing your current contribution amount to the amount you have contributed to date will stop future HSA contributions.</td>
<td></td>
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<tr>
<td>3 months before</td>
<td>Enroll in Medicare Part B (and Part A if you have not already done so).</td>
<td>Social Security (800) 772-1213</td>
<td></td>
</tr>
<tr>
<td>3 months before</td>
<td>If you are eligible for Dartmouth’s retiree benefits, schedule an appointment to meet with a Benefits representative to learn about your retiree health coverage, get your temporary retiree ID card, and to complete the necessary form(s) to enroll or waive coverage.</td>
<td>The Dartmouth College HR/Benefits Office (603) 646-3744</td>
<td>If you do not want Dartmouth retiree health coverage in retirement, you must still complete an election form to waive coverage.</td>
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<tr>
<td>45 days before</td>
<td>If you want to enroll in the Dartmouth College Medicare Supplement (DCMS) plan, you must provide a copy of your new Medicare ID card, showing coverage in Medicare Part A and Part B at least 45 days before you retire.</td>
<td>The Dartmouth College HR/Benefits Office (603) 646-3744</td>
<td></td>
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<tr>
<td>1 Pay Period before</td>
<td>Provide written notice of your retirement at least 1 month before your last day of work if you are a monthly paid employee, or at least 2 weeks before your last day of work if you are a biweekly paid employee.</td>
<td>To your Supervisor or Department Head /Dean</td>
<td></td>
</tr>
<tr>
<td>Within your last week</td>
<td>Get your new retiree ID picture taken to receive your new ID card.</td>
<td>The Dartmouth Card Office McNutt Hall, 1st Floor</td>
<td></td>
</tr>
<tr>
<td>Before your last day of work</td>
<td>If you are not signed up for electronic payroll services and you want your final paycheck or paystub to be mailed directly to your home after you retire, change your Payroll mailing address</td>
<td>Dartmouth Payroll (603) 646-2697</td>
<td></td>
</tr>
<tr>
<td>Before your last day of work or any time after you retire</td>
<td>Notify Dartmouth of any changes to your mailing or residence address for any future mailings from Benefits or your retiree health providers</td>
<td>Dartmouth Payroll (603) 646-2697 or Dartmouth Benefits (603) 646-3744</td>
<td></td>
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After you have retired

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<tr>
<th></th>
<th>When you receive medical services show your new Medicare &amp; Cigna ID card(s) to make sure your claims are processed correctly. When you purchase prescription drugs show your SilverScript ID card.</th>
<th>To your medical provider or pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>After you have retired</td>
<td>You will have an opportunity to enroll in COBRA Dental and continued MetLife life insurance.</td>
<td>Crosby/WageWorks (800) 642-2235 MetLife (800) 638-6420 Both of these companies will contact you once they have received notification of your retirement date.</td>
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</table>

**Important re-employment information:**

- Once you retire, you may work full- or part-time in a temporary position for Dartmouth College for less than 9 consecutive months.
- If you work 9 consecutive months or longer, and your average hours worked equal 18.75 hours per week or more, the temporary position would need to be reviewed for reclassification as a regular, benefits-eligible position, and you would have access once again to the active employee benefits.
- Breaks in benefits-eligible service of one year or less will not cause you to lose retiree health eligibility.
- In the event you are re-employed in a benefits-eligible position after a break in service of more than one year, you would be considered a “new employee” and would forfeit your retiree health eligibility.

Employees hired on or after July 1, 2009, or who are re-employed after more than a one-year break in eligible service, will have access to the Dartmouth retiree health plans in retirement, upon satisfying the minimum age and years of service requirement, but will not receive a subsidy from Dartmouth College.

Sincerely,

Colleen Andrasko  
Retiree Benefits Administrator  
collen.e.andrasko@dartmouth.edu

**Additional helpful links:**

- Dartmouth Retiree Benefits: [dartgo.org/retirees](http://dartgo.org/retirees)
- VT Medicare Help: [http://www.cvcoa.org/health-insurance-counseling.html](http://www.cvcoa.org/health-insurance-counseling.html)
FREQUENTLY-ASKED QUESTIONS (FAQs):

How much termination notice do I need to give to my department, and what happens to my unused vacation time when I retire?
A regular, hourly employee who resigns with at least two weeks written notice or a regular, salaried employee who resigns with at least one month’s written notice is eligible to receive pay for any unused vacation and the vacation credit earned toward the next fiscal year.

When will my active employee benefits end?
All benefits will end on the last day of the month in which your benefits-eligible position ends. For example, if your last date of employment is July 10, your active employee benefits will end July 31.

When does my retiree health coverage begin?
Coverage in the Dartmouth College Medicare Supplement (DCMS) Plan will begin the first of the month following the date of your retirement, to coincide with your Medicare Part B start date. For example, if you retire on May 15 your active employee benefits will expire on May 31 and your DCMS plan and Medicare Part B would begin on June 1. Late submission of the required documents will result in a delay in your Medicare Part D prescription drug plan.

How do I enroll in Medicare?
Contact Social Security (800-772-1213) three months before your retirement date to set up your Medicare coverage. If you are drawing a monthly Social Security benefit, Social Security will automatically enroll you in Medicare Part A and Part B.

Will I still have Cigna as my medical insurance?
Your Cigna plan is your primary medical insurance while you are an active employee, but Cigna will pay second, after Medicare, once you retire and enroll in the DCMS plan.

How does the Dartmouth College Medicare Supplement (DCMS) Plan work?
In order to be enrolled in the DCMS plan the member must set up Medicare Part A and Part B through Social Security to pay as the primary health insurance in retirement. The DCMS plan will act as a secondary plan to help pay for covered services that Medicare doesn’t completely cover. The member then pays the balance, subject to the DCMS annual out-of-pocket maximum.

If I have a break in service will it affect my retiree health eligibility?
If an employee has one or more breaks in benefits-eligible service and each break is one year or less, the break(s) will not prevent eligibility for retiree benefits. The break(s) will be ignored when determining “consecutive” years of service, but the length of each break will not be counted as service. A break in benefits-eligible service lasting more than one year will interrupt an employee’s years of consecutive service and will impact eligibility.

Which insurance pays first, Medicare or my Dartmouth plan?
Medicare will pay your claims first, and then what is not covered will go to Cigna to pay second. You will pay the balance, according to your plan out of pocket maximum.
What is a 457(b) plan, and do I have one?
The 457(b) Deferred Compensation Plan is an unfunded deferred compensation plan for highly compensated employees. Strict regulations apply. If you have a 457(b) plan through Dartmouth, you must make an election within 90 days after your retirement date. Contact your 457(b) carrier before your retirement date for additional instructions. For more details, you can download the 2018 Program Description.

How do I pay Dartmouth if I owe a premium for my retiree health coverage?
If you enroll in a Dartmouth retiree health plan you will receive a monthly invoice from Dartmouth College for any unsubsidized portion of your household retiree health plan costs. The invoice will provide a remittance address, to which you can mail a check or money order. If you have a 100% subsidy and do not owe a premium for your coverage, you will not receive an invoice.

If you have any questions, please feel free to contact the Benefits Office at (603) 646-3588.