INTRODUCTIONS

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Director of Wellness, Dartmouth College
KEY MESSAGES

• The cost of our benefits and the health of the Dartmouth Community is a shared responsibility

• Take advantage of services and wellness offerings

• Take the time to evaluate your treatment and cost options for healthcare services

• Use this opportunity to review all your benefits including retirement savings

• Review your Explanation of Benefits (EOB) forms

• Keep your personal contact information up to date
WHAT’S BEEN HAPPENING

• Thank you for your feedback

• While survey results were positive we were able to identify some areas that are not meeting the needs of faculty and staff

• Dartmouth College Leadership and the College Benefits Council (CBC) have agreed to implement several key benefit changes for January 1, 2014

• While we are continuing to analyze feedback, Leadership and the CBC will continue to discuss employee feedback, and other options will be reviewed in the coming months
NEW TIER LEVELS

- Cigna Medical Plans
  - Single
  - Employee plus Child(ren) – NEW
  - Employee plus Spouse – NEW
  - Family – Employee plus spouse or domestic partner and child(ren)
## MEDICAL PLAN DESIGN FOR 2014

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>Current - 2013</th>
<th>2014 Design</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OAP 1</td>
<td>OAP 2</td>
</tr>
<tr>
<td><strong>In-Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>Family</td>
<td>$750</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td><strong>Physician Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP/Specialist</td>
<td>$20/$30</td>
<td>$20/$30</td>
</tr>
<tr>
<td>PT/OT/ST (Limits)</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Cardiac Therapy (Limits)</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Chiropractic (Limits)</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Outpatient MH/SA</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td><strong>OOP Maximum (2014 includes ALL medical copayments)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,250</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family</td>
<td>$3,750</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Out-of-Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>70%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td><strong>OOP Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$4,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td>$13,500</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Copay apply toward OOP?</strong></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

*Out-of-Network: all non-preventive services are subject to deductible and coinsurance*
GLOBAL OUT OF POCKET

- Affordable Care Act 2014
- Medical Insurance Only
- Previously Out of Pocket Max = Deductible + Coinsurance
- Now: Out of Pocket Max = Deductible + Coinsurance + Medical Copays
- 2015 to Include Prescription Drug Copays
OAP1 PLAN

• $250 deductible plan
• 10% Coinsurance
• Has the highest premiums

• Global Out of Pocket
  ✓ Individual $1,750
  ✓ 2 People $3,500
  ✓ Family $5,250
OAP2 PLAN

• $500 deductible plan
• Lower Premiums than OAP1
• Previously: Had a member coinsurance of 10%
• Now: Member coinsurance of 20%

• Global Out of Pocket
  ✓ Individual $3,000
  ✓ 2 People $6,000
  ✓ Family $9,000
HDHP Plan

• $2500 deductible plan
• Has no coinsurance

• Has the lowest premiums

• Global Out of Pocket-No changes
  ✓ Individual $2,500
  ✓ 2 People or Family $5,000
PHYSICAL THERAPY

- Previously: 8 visit limit, before medical necessity review
- Now: 24 visit limit, before medical necessity review
- Copayment still only $20/visit
- Effective January 1, 2014
VISION PROGRAM

• Medical Eye Exam vs Routine Eye Exam (see flyer): Some providers show as in network for medical exams only (ex: DHMC vision is in network for medical exams only)

• In-network visits still covered at 100%

• Now all out-of-network visits are covered at 70%, regardless of provider charges

<table>
<thead>
<tr>
<th></th>
<th>OAP1</th>
<th>OAP2</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>1 routine eye exam per year, at no cost</td>
<td>1 routine eye exam per year, at no cost</td>
<td>1 routine eye exam per year, at no cost</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
<td>N/A</td>
</tr>
<tr>
<td>Eyewear Reimbursement</td>
<td>$50 per member per year</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
DEDICATED CALL CENTER

• Now we have a dedicated call center for all Dartmouth Members 8am – 6pm EST, Monday through Friday

• Customer Service Representatives know our plans, better communication, better service

• Dartmouth’s specific number will be on the back of your new ID Card

• Still have 24/7 Customer Service Availability
DURABLE MEDICAL EQUIPMENT (DME)

- Durable Medical Equipment is provided by your Cigna plan through outside Vendors

- Your Doctor provides the appropriate vendor (see flyer) with a prescription and the vendor will make arrangements to deliver the supplies right to your door.

- If supplies are needed immediately doctor can indicate overnight delivery

- For a full list of DME providers and contact numbers, please visit www.dartmouth.edu/~hrs/docs/dme2013.pdf
## CHOOSING A MEDICAL PLAN

<table>
<thead>
<tr>
<th>(In-Network)</th>
<th>OAP1</th>
<th>OAP2</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Eyewear</td>
<td>$50 Reimbursement</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lab, X-Ray, Ultrasound</td>
<td>Subject to Deductible &amp; Coinsurance</td>
<td>Covered at 100%</td>
<td>Subject to Deductible</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Covered at 100%</td>
<td>Subject to Deductible and Coinsurance</td>
<td>Subject to Deductible</td>
</tr>
<tr>
<td>Copays</td>
<td>$20 PCP</td>
<td>$20 PCP</td>
<td>N/A</td>
</tr>
<tr>
<td>Deductible</td>
<td>$250</td>
<td>$500</td>
<td>$2,500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</td>
<td>N/A</td>
</tr>
<tr>
<td>Premiums</td>
<td>Highest Cost</td>
<td>Mid-Range</td>
<td>Lowest Cost</td>
</tr>
</tbody>
</table>
- View Your claims online
- Check your Out of Pocket Limits
- Make sure claims have been received by Cigna
- Check if items are billed properly
DENTAL INSURANCE

• Added an additional network of Dentists.
• You can continue to see your regular dentist
• If your dentist is within the PPO network, you receive greater discounted rates.
• www.nedelta.com
FLEXIBLE SPENDING ACCOUNT

• Dependent Care Maximum $5,000 per household for 2014
  ✓ Eligible expenses for childcare to age 13; and/or
  ✓ Eligible expenses for adult day services

• Medical Maximum $2,500 per individual for 2014.
  ✓ Eligible medical expenses for self; and/or
  ✓ Eligible medical expenses for IRS dependents (children to age 26)

• Must Enroll annually for employee portion through FlexOnline
MEDICAL FLEXIBLE SPENDING ACCOUNT

• Employees receiving the Employer Contribution, can now contribute a full $2,500 rather than $2,250 ($2,500EE + $250ER = $2,750 max)

• Employer Contribution Eligibility: All Non-Exempt employees and Exempt employees making less than $60,000/yr
HEALTH SAVINGS ACCT

- Must be enrolled in the High Deductible Health Plan
- Single Maximum; $3,300
- 2 Person or Family Maximum; $6,550
- Annual Catch-up contribution of $1,000 for participants over age 55
- Must enroll annually through FlexOnline
SUPPLEMENTAL BENEFITS

- Five Plan options
  - Two Accident Plans
  - Hospital Plan
  - Cancer/Critical Illness
  - Life/LTC

- Guaranteed Issue if elect during Open Enrollment 2014.

- Winston will be onsite for individual one-on-one sessions the week of Oct 21st – 25th

- Contact Winston Benefits to schedule a one-on-one session, for rates and more information: 855-805-5840 or www.voluntaryinsuranceprogram.com/DARTMOUTH
LIFE INSURANCE

- **Mid Year Qualifying Event** – Now increase one level without filling out a Statement of Health (except when crossing over 2.5 times annual salary)

- **Open Enrollment** – must do statement of health for all increases in coverage.

- Took the optional life plan out to bid, MetLife came back as best option, which also allowed us to negotiate lower premiums.
BENEFICIARIES

• Be sure to check your beneficiary’s annually

• Especially during major life changes such as Death, Divorce, Marriage or Birth of a Child

• Beneficiaries in FlexOnline are for optional life insurance only. Contact retirement vendors directly for retirement accounts.
NEW ID CARDS

• Medical Insurance – Yes, includes new call center phone number & plan name - ID numbers will not change – can still use old cards.

• Vision – Only new enrollees

• Dental – Only new enrollees

• Crosby – Only new enrollees or if your debit card is more than 3 years old

• CVS Caremark – Only new enrollees
# MEDICAL RATES

Example: Full Time Employee making $52,000 per year

<table>
<thead>
<tr>
<th>Tier</th>
<th>2013</th>
<th>2014</th>
<th>$Diff</th>
<th>2013</th>
<th>2014</th>
<th>$Diff</th>
<th>2013</th>
<th>2014</th>
<th>$Diff</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single to EE</td>
<td>$141.96</td>
<td>$142.55</td>
<td>$0.59</td>
<td>$135.76</td>
<td>$114.42</td>
<td>-$21.34</td>
<td>$112.75</td>
<td>$88.37</td>
<td>-$24.38</td>
</tr>
<tr>
<td>2P to EE+Spouse</td>
<td>$348.73</td>
<td>$376.45</td>
<td>$27.72</td>
<td>$336.32</td>
<td>$315.98</td>
<td>-$20.34</td>
<td>$290.34</td>
<td>$259.96</td>
<td>-$30.38</td>
</tr>
<tr>
<td>2P to EE+Child(ren)</td>
<td>$348.73</td>
<td>$350.19</td>
<td>$1.46</td>
<td>$336.32</td>
<td>$293.93</td>
<td>-$42.39</td>
<td>$290.34</td>
<td>$241.82</td>
<td>-$48.52</td>
</tr>
<tr>
<td>Family to EE+Child(ren)</td>
<td>$470.79</td>
<td>$350.19</td>
<td>-$120.60</td>
<td>$454.03</td>
<td>$293.93</td>
<td>-$160.10</td>
<td>$391.95</td>
<td>$241.82</td>
<td>-$150.13</td>
</tr>
<tr>
<td>Family to Family</td>
<td>$470.79</td>
<td>$507.77</td>
<td>$36.98</td>
<td>$454.03</td>
<td>$426.20</td>
<td>-$27.83</td>
<td>$391.95</td>
<td>$350.64</td>
<td>-$41.31</td>
</tr>
</tbody>
</table>

**NOTE:** A change in salary or FTE from prior year can also affect premium rates

Use the employee Medical Plan Cost Estimator to calculate your premiums
http://www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/
RATES

• For 2014 Medical Rates, please refer to the Medical Plan Cost Estimator: http://www.dartmouth.edu/~hrs/benefits/premium_cost/estimator/

• No Increase to Dental Premiums

• Decrease in premiums for Optional Life

• No Increase to Dependent Life Insurance
HEALTHCARE COST HARDSHIP PROGRAM

Provides financial assistance to Dartmouth College employees enrolled in the Cigna OAP1 or OAP2 health plan.

- Covers out of Pocket expenses (copayments, deductibles, coinsurance) exceeding 7% of household income (based on Adjusted Gross Income from previous year).
- Minimum of 1 year of continued service
- Processed only in March, June, September and December
- Administered through Crosby Benefits
- [www.dartmouth.edu/~hrs/benefits/hardship_funds/healthcare_cost_hardship_plan.html](http://www.dartmouth.edu/~hrs/benefits/hardship_funds/healthcare_cost_hardship_plan.html)
SAME SEX MARRIED COUPLES

• Defense of Marriage Act was ruled unconstitutional in June 2013.

• Federal Government now recognizing Same Sex Married Couples with benefits same as Opposite Sex Married Couples.

• Notify HR Benefits office if you are impacted by DOMA for updates.

• More Information: http://www.dartmouth.edu/~hrs/benefits/doma.html
MARKETPLACE EXCHANGE

• All Americans must be enrolled in a medical insurance plan either through an employer sponsored plan or through the state exchange

• Open Enrollment for the Exchanges begins October 1, 2013

• If someone doesn’t have coverage in 2014, they may have to pay a fee.

• The fee for 2014, is $95/adult or 1% of your income (whichever is higher) and $47.50 per child. The most a family would pay in 2014 is $285. The fee will increase every year.

OPEN ENROLLMENT

October 21, 2013 - November 4, 2013

• Group Educational Sessions - Learn about changes for 2014. Over 40 sessions held across campus between 10/2 and 10/30

• One on One Enrollment Assistance Sessions – Meet with a member of benefits team for help enrolling online, 10/21 through 11/4 across campus

• Vendor One on One Assistance - Meet directly with a specific vendor. Ask questions about your accounts, or how plans work. Across campus between 10/2 and 11/4

• Sign up through the course catalog
  http://www.dartmouth.edu/~hrs/profldev/

• Watch for more information to arrive via Hinman mail in Mid October
FALL SERVICES FAIR

- October 30th from 10:00am to 2:00pm
- Collis Common Ground
- Theme: “Don’t be caught in the Dark, know your numbers”
- Come meet the vendors, learn about your benefit plans, sign up for door prizes and lots of more.
FLEXONLINE

• Log In to FlexOnline:
  http://www.dartmouth.edu/~hrs/benefits/access/

• Single Sign on: Use Net ID and Password to Log in
  (Same ID and password that you use for email)

• Click on “Enrollment 2014”

• Those who start or become benefits eligible after
  10/21 will need to enroll in both 2013 and 2014
  benefits.
TOP 5 THINGS TO REMEMBER

1) Consider Premium Cost versus plan design

2) Review your premiums through the medical plan cost estimator

3) FSA and HSA do not rollover

4) Watch your mail for ID Cards

5) Watch for more information regarding Open Enrollment to arrive via Hinman
Creating a Culture of Health

<table>
<thead>
<tr>
<th>What we learned....</th>
<th>What we’re doing...</th>
<th>How you can help...</th>
</tr>
</thead>
<tbody>
<tr>
<td>We are stressed</td>
<td>Taking action to influence healthy changes across campus that are health supporting</td>
<td>Discover your own path to well-being</td>
</tr>
<tr>
<td>We could improve our weight</td>
<td>Introducing the importance of goal setting</td>
<td>Become a Wellness Ambassador</td>
</tr>
<tr>
<td>We could improve our good cholesterol (HDL)</td>
<td>Providing campus-wide opportunities for faculty and staff to engage in health challenges</td>
<td>Support your co-workers, your department and others on their own path to well-being</td>
</tr>
<tr>
<td>We could improve our blood pressure</td>
<td>We want to make healthy changes</td>
<td>Engage in Wellness at Dartmouth offerings</td>
</tr>
</tbody>
</table>

Achieve our shared vision....
- Healthy
- Engaged
- Visible
- Valued
Recent Decisions/Progress

• Expanding Fitness Benefit to Wellness Benefit – maintaining the current $200 reimbursement via Cigna, but expanding the types of wellness-related categories that can be submitted under the benefit, including weight management, stress management, tobacco cessation and others. Effective 1/1/14.

• Expanding Field Health Coaching – our families play an integral role in our health-related behavior change. It’s important to have them included in the discussion (when appropriate/applicable) and/or provide access to discuss their own lifestyle-related health needs. Effective 1/1/14.

• Introducing a Wellness Ambassador network – interested employees who are enthusiastic about health and well-being; believe in the strength of community and seek to foster a healthy culture within the environment around them are encouraged to apply.

• Utilizing Center for Program Design and Evaluation (CPDE) for Phase 1 Wellness Evaluation – working with partners across Dartmouth to ensure that our health improvement efforts are measured using academically rigorous methodology.

• Entering the Social Media Space for Wellness at Dartmouth – a Wellness at Dartmouth Facebook page will be introduced this fall as a communication medium to meet employees “where they already are.”
Wellness at Dartmouth — Your path to well-being starts here.

Achieving a Culture of Health

EMPLOYEE

✓ Attend Wellness at Dartmouth events
✓ Become a Wellness Ambassador
✓ Join the Wellness Advisory Board
✓ Set a Health Goal
✓ Complete pre/post surveys
✓ Engage in health challenges
✓ Participate in Health Coaching
✓ Take an active role in your health care

**Incentives will be discovered along the path to well-being!**

WELLNESS AT DARTMOUTH

✓ Enhanced “Wellness Benefit”
✓ Offering satellite FLIP classes
✓ Reducing barriers to campus facilities
✓ Offering Easy Choices (healthy options) at ’53 Commons & Athletics Events
✓ Offering healthy catering options
✓ Covering the cost of flu shots at CVS retail locations
✓ Supporting Alternative Work Arrangements
✓ Offering Healthy Department Certifications
✓ Increasing Behavioral Health Support
✓ Improving visibility of existing health-related resources across Dartmouth