Dear colleague,

You are receiving this letter because either you or your spouse/partner will be turning 65 soon and may become eligible for Medicare. 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 retiree. Please follow the steps leading up to the date you become Medicare eligible. Please note: the words with blue font in this document are links to more information on that topic.

Dartmouth Retiree Checklist

<table>
<thead>
<tr>
<th>When</th>
<th>What</th>
<th>Who</th>
<th>Additional Comments</th>
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<tbody>
<tr>
<td>6 months before the month you turn 65</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>Contact your personal HSA provider to stop HSA contributions.</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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<td>3 months before the month you turn 65</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>
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<td>45 days before the month you turn 65</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 your coverage begins.</td>
<td>The Dartmouth College HR/Benefits Office (603) 646-3744</td>
<td>You want your DCMS coverage to begin the same day your Medicare Part B coverage begins, the first day of your 65th birth month, or the 1st of the month prior if your birthday falls on the 1st.</td>
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<td>at least 3 weeks prior to receiving mail at your new address</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 Benefits (603) 646-3744 or 3588</td>
<td></td>
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<tr>
<td>Beginning the month you turn 65</td>
<td>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.</td>
<td>To your medical provider or pharmacy</td>
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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 20 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.
- 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.
- Breaks in benefits-eligible service of one year or less will not cause you to lose 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. Listed below are some frequently asked questions. Please contact the Benefits Office at 603-646-3588 or human.resources.benefits@dartmouth.edu if you have questions that are not addressed in this letter. We are happy to help!

Sincerely,
Colleen Andrasko
Retiree Benefits Administrator

Additional helpful links:
- Dartmouth Retiree Benefits: dartgo.org/retirees
- Medicare website: http://www.medicare.gov
- NH Medicare Help: http://www.nh.gov/servicelink/
- VT Medicare Help: 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.