

2025 BENEFITS OPEN ENROLLMENT

DARTMOUTH

Benefits Office, Human Resources

OPEN ENROLLMENT:
October 21 – November 4

BENEFITS FAIR:
October 23, 11:00 a.m. – 3:00 p.m.,
Hanover Inn, Grand Ballroom

Dartmouth is proud to offer a comprehensive, flexible benefits program with a range of options to support you and your family. **The benefits Open Enrollment period will be from 8:00 a.m. Monday, October 21 through 11:59 p.m. Monday, November 4, 2024.** All changes made during Open Enrollment will be effective on January 1, 2025. This is your annual opportunity to review your benefit options for 2025, add or remove dependents, and make benefits changes.

Your 2025 Benefits

This newsletter provides an overview of plan changes for 2025, a list of resources to help you evaluate your options, and information on how to enroll. We encourage you to explore your options during Open Enrollment to ensure your benefit elections best meet your needs. For more detailed information about all of your benefits, please see all of the enrollment resources listed on [page 2](#).



KEEP READING TO LEARN ABOUT



[dartgo.org/
benefits-oe](https://dartgo.org/benefits-oe)

- › Medical Plan Changes
- › Child Care Subsidy
- › Wellness Changes
- › Enrollment Resources
- › ID Cards
- › Your Enrollment Worksheet
- › Enrolling through FlexOnline

Medical Plan Rate Changes

As previously communicated, national health care costs are increasing at a faster pace than in years past due to inflation, health care labor shortages, and new specialty prescription drugs—and this trend is expected to continue. These economic drivers resulted in a 9.4% increase to Dartmouth's total medical plan rates for next year.

In response, Dartmouth will permanently increase its medical plan rate subsidy commitment and simplify the salary tiering structure beginning January 2025. Although the amount of subsidy received will differ by annual base salary level and full-time equivalency (FTE) as it does today, many employees will experience only a slight increase or even a premium decrease; however, most full-time employees (1.0FTE) will experience an increase of no more than 6%.

Your 2025 medical plan rate will depend on your individual situation, including the plan you choose, your FTE and your tier of coverage in the plan. Access the **Benefits Plan Cost Estimator** at dartgo.org/benefits-cost-estimator to review your cost by plan and coverage tier.

2025 Changes and Resources



Other Medical Plan Changes

For the High Deductible Health Plan (HDHP), per IRS requirements:

- › In-network deductibles will increase to \$3,300 individual/\$6,600 family
- › HSA maximums for employer and employee contributions will increase to \$4,300 individual/\$8,550 family; age 55+ may contribute an additional \$1,000

Child Care Subsidy Eligibility Change

Research Associate Bs will now be eligible to participate in the Dependent Care FSA (DCFSA). If eligible, you may also enroll in the DCFSA with Child Care Subsidy to help offset eligible pre-K child care expenses. Research Fellows with children up to age 6 should contact the Benefits Office directly to enroll.

To learn more about Child Care Subsidy guidelines, including eligibility, contribution limits, eligible expenses, and taxation, see dartgo.org/child-care-subsidy.

Wellness Benefit Changes

Virgin Pulse is becoming Personify Health on January 1, 2025. The Pulse Program will remain the same, except that the option to transfer earned rewards to your bank account will end December 31, 2024 (redeeming for Visa or other gift cards, Pulse store purchases, or charity donations will continue).

Do You Need to Participate in Open Enrollment?

If you choose not to take action during Open Enrollment, most of your current benefit elections will continue with adjusted 2025 rates. **Your current Flexible Spending Account(s) (FSAs), including the Child Care Subsidy, or Health Savings Account (HSA)** will not carry over year-to-year and you must re-enroll to participate. You must also re-enroll to continue the **Dartmouth Fitness Membership at Alumni Gym** and acknowledge the waiver.

Retirement Investment Options

You may enroll and make changes to your current contributions or investment provider at any time through netbenefits.com/dartmouth.

Enrollment Resources

- › Use the **Benefits Cost Estimator** at dartgo.org/benefits-cost-estimator to determine your plan rates for 2025. You will need to know your annual base salary and FTE.
- › Attend the **Benefits Fair** at The Hanover Inn Grand Ballroom on October 23 from 11 a.m. - 3 p.m. to meet benefit vendors and ask questions, enter raffles, receive giveaways, get a flu shot, and more!
- › Sign up to attend a **live educational webinar** on October 22 or October 24, or watch a recorded version at dartgo.org/benefits-oe.
- › Sign up for a 30-minute one-on-one FlexOnline **Enrollment Assistance Session** at dartgo.org/benefits-oe.
- › Review your **2025 Benefits Guide** at dartgo.org/benefits-guide-2025.
- › For more in-depth information on each individual benefit, visit the **Dartmouth Benefits website** at dartgo.org/benefits.
- › Use the interactive tool within FlexOnline, **Ask Emma**, to make your benefit choices.



ID CARDS

Cigna will be sending new ID cards to all enrolled employees for 2025. EyeMed, Express Scripts, and Delta Dental send out new ID cards if you're newly enrolling or changing plans. Sentinel (FSA) and Fidelity (HSA) debit cards will only be mailed to those newly enrolling or whose cards will soon expire. ID cards are not sent for Cigna Voluntary benefits, nor for the VSP stand-alone Vision plan. All ID cards should arrive by mid- to late December.

The Dartmouth Fitness Membership at Alumni Gym requires enrollment each year. Log in to FlexOnline to re-elect this benefit and acknowledge the gym waiver, otherwise you will default to the Pulse Program as your 2025 wellness benefit.

Get Ready to Enroll



Enrollment Worksheet

Use this worksheet to organize your elections before enrolling on FlexOnline. You can also access at dartgo.org/enroll:

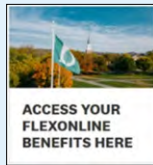
✓ BENEFIT PLAN	DEPENDENTS COVERED ON PLAN & INFO	AMOUNT
<input type="checkbox"/> MEDICAL PLAN <input type="checkbox"/> OAP <input type="checkbox"/> CCF with HRA <input type="checkbox"/> HDHP with HRA <input type="checkbox"/> HDHP with HSA	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> HRA (Dartmouth)	Automatic Dartmouth contribution with CCF and HDHP with HRA medical plan options.	(Dartmouth Contribution) \$
<input type="checkbox"/> HSA (Dartmouth)	Automatic Dartmouth contribution with HDHP with HSA medical plan.	(Dartmouth Contribution) \$
<input type="checkbox"/> HSA (Employee)	Dartmouth contribution must be included as part of the IRS annual limit.	(Annual Contribution) \$
<input type="checkbox"/> HEALTH CARE FSA (Dartmouth)	If eligible, Dartmouth contribution is automatic and is in addition to IRS annual limit.	(Dartmouth Contribution) \$
<input type="checkbox"/> HEALTH CARE FSA OR LPFSA (Employee)	Limit: \$3,200/year (subject to change per IRS guidelines).	(Annual Contribution) \$
<input type="checkbox"/> DEPENDENT CARE FSA (Employee)		(Annual Contribution) \$
<input type="checkbox"/> CHILD CARE SUBSIDY (Dartmouth)	Limit: \$5,000/year per household. Subsidy counts toward household limit. Dartmouth couples receive one subsidy.	(Dartmouth Contribution) \$
<input type="checkbox"/> DENTAL PLAN <input type="checkbox"/> High Plan <input type="checkbox"/> Low Plan	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> VISION PLAN	_____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> SUPPLEMENTAL LIFE <input type="checkbox"/> 1X <input type="checkbox"/> 2X <input type="checkbox"/> 2.5X <input type="checkbox"/> 3X <input type="checkbox"/> 4X <input type="checkbox"/> 5X <input type="checkbox"/> 6X <input type="checkbox"/> 7X <input type="checkbox"/> 8X	Options 1X – 2.5X annual salary offer guaranteed coverage for new hires. All other enrollments require the completion of a Statement of Health.	(Annual Contribution) \$
<input type="checkbox"/> DEPENDENT LIFE <input type="checkbox"/> Spouse Only <input type="checkbox"/> Child(ren) Only <input type="checkbox"/> Family	Dartmouth couples cannot cover each other and only one may cover the children.	(Per pay period cost) \$
<input type="checkbox"/> LONG TERM DISABILITY <input type="checkbox"/> 50% of Pay <input type="checkbox"/> 60% of Pay <input type="checkbox"/> 70% of Pay	There is no cost for 50% of pay but there is a cost for 60% and 70% of pay.	(Per pay period cost) \$
<input type="checkbox"/> VOLUNTARY BENEFITS <input type="checkbox"/> Hospital Care <input type="checkbox"/> Accidental Injury <input type="checkbox"/> Critical Illness	Employee-paid, optional coverage, with guaranteed issue. _____ Spouse _____ Child _____ Child _____ Child	(Per pay period cost) \$
<input type="checkbox"/> WELLNESS <input type="checkbox"/> Pulse Program <input type="checkbox"/> Lifestyle Spending Account <input type="checkbox"/> Alumni Gym	There is no cost for this benefit, but you will want to elect the option that works best for you. These benefits are considered taxable income; applicable taxes will be withheld from your paycheck.	NO COST

Get Ready to Enroll



ENROLL WITH FLEXONLINE

Access the FlexOnline system during the Open Enrollment period from October 21 – November 4, 2024:



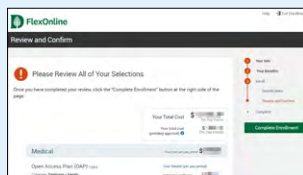
1. Go to dartgo.org/benefits-oe. Click on **Access Your FlexOnline Benefits Here**.
2. Enter your **Single Sign On** (SSO) ID and password. (HINT: This is the same ID and password you use for email.) If you have forgotten your ID or password, follow the instructions on the Web Authentication page to retrieve them.



3. Your enrollment window will be at the top of the screen. Click on the green **START YOUR ENROLLMENT** button.
4. Review the **EMPLOYEE INFORMATION**. If needed, update your address at employee.dartmouth.edu. Please click **CONTINUE** to proceed with your enrollment.
5. Review and update your **FAMILY INFORMATION**. Please click **CONTINUE** to proceed with your enrollment.
6. Answer a few **QUESTIONS** about benefits eligibility, then click **CONTINUE**.



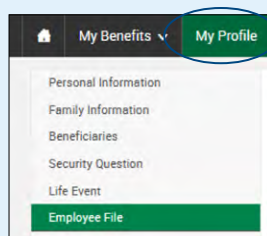
7. Use the **ASK EMMA** tool to help with the decision making process, and to learn more about each benefit.
8. On the **ENROLLMENT** page, you will add/remove coverage, add/remove dependents from coverage, and/or change plans. When done, click **CONTINUE**.
9. Review and/or update your life insurance beneficiaries on the **BENEFICIARIES** page, then click **CONTINUE**.



10. **REVIEW & CONFIRM** your choices, then click the **COMPLETE ENROLLMENT** button.

If you do not COMPLETE the event, your elections will not be saved.

11. Once you receive the message that your enrollment is complete, your elections will be saved. **Please review your final elections carefully before submitting, and remember to print and/or save a copy for your records.**
12. Don't forget to upload your dependent verification documentation by clicking on **MY PROFILE** off the main menu and then selecting **EMPLOYEE FILE**.



You may continue to log in and make changes to your 2025 elections until 11:59 p.m. on Monday, November 4. Changes cannot be made after November 4, 2024. Open enrollment is the only time outside of a qualifying event when you can make changes to plans and/or level of coverage. We encourage you to use this information to review and select the benefits that are the best for you and your family.

The information included in this newsletter constitutes a Summary of Material Modification (“SMM”) modifying some of the information contained in the Summary Plan Description (“SPD”) for The Health & Welfare Benefits Plan of Dartmouth College (the “Plan”) as of January 1, 2025. Every attempt has been made to ensure its accuracy. If there is any inconsistency between this information and Dartmouth’s Plan documents, the Plan document will always govern. Dartmouth reserves the right to modify, revoke, suspend, terminate, or change any and all such plans, benefits, policies and procedures at any time it deems necessary, with or without notice. Neither the plan nor this summary creates an employment contract nor any right to continued employment at Dartmouth. For further information regarding these changes, please contact the Benefits Office.