

# Benefits Your Way

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# Benefits Updates for 2023

## Open Enrollment

Open Enrollment for 2023 benefits is October 24 through November 7, 2022.

For 2023, we're making minimal changes to our medical benefits while focusing on what matters most: the health and well-being of you and your family, now and in the future.

## The Healthiest Population Starts with You

At Dartmouth Health, the health and well-being of our employees is a critical part of our vision of achieving the healthiest community possible. Our robust benefits package is designed to empower and support you and your family physically, emotionally, and financially. Discover benefits your way—and make choices that matter for the year ahead.

### Introducing Four Salary Bands for Health Plan Contributions in 2023

Your health plan contributions are based on your salary—which helps keep our benefits both equitable and affordable. Historically, our rates are based on three salary bands. Beginning in 2023, we are adding a fourth band, reducing the health plan costs for employees making between \$50k and \$100k. The bands are:

- Under \$50k
- \$50k to \$99,999
- \$100k to \$149,999
- \$150k and above

In each band, you will pay the same no matter which plan you elect. See [page 10](#) for your contributions in 2023. There is also a slight increase to **medical plan deductibles** on the Elevate HSA and HRA plans, in keeping with IRS requirements. See [page 8](#) for a plan comparison.

**Preventive screenings are important!** In 2023, diagnostic colonoscopies will be covered 100% in-network after the deductible.

### Enjoy an Enhanced Vision Benefit

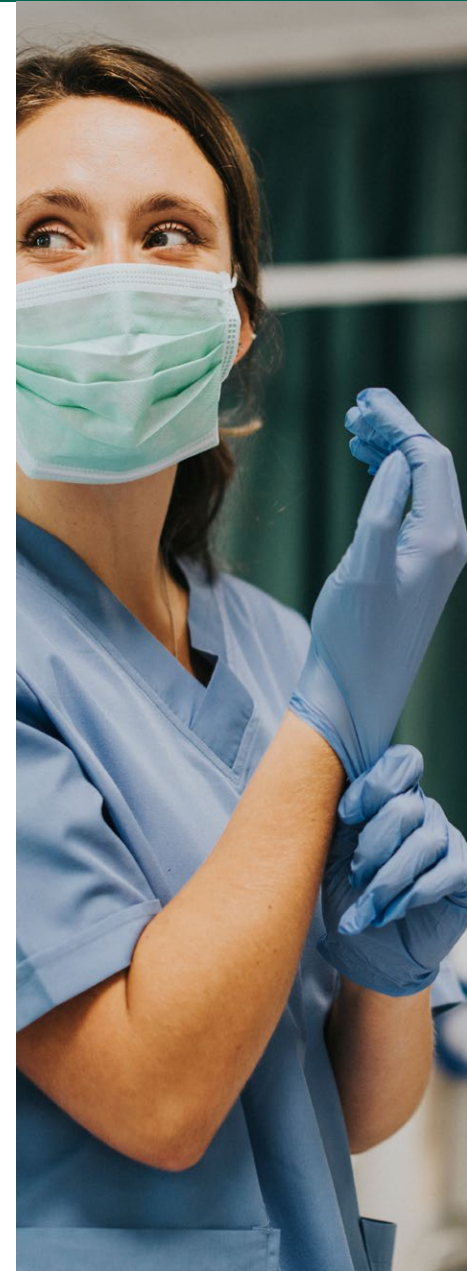
For 2023, our vision plan the allowance for frames and contacts is increasing from \$130 to \$150 each year. The vision plan also now covers eye exams with a \$10 copay in addition to the free exam for those covered in our medical plans. See [page 14](#) for details.

### Taking a Long-Term Medication? Fill a 90-day Order.

Beginning in 2023, after two 30-day fills, employees filling a maintenance medication will be required to order their prescription as a 90-day supply by mail with D-H Pharmacy Home Delivery. Maintenance medications are prescribed for long-term chronic conditions, like asthma, diabetes, and high-blood pressure. Sign up by calling 855.280.3893 to speak to a pharmacy team member.

### Do More with Your Fitness Reimbursement

Did you know you can receive up to \$200 each year towards a health club membership if you are enrolled in a Dartmouth Health medical plan and attend at least two sessions per week for 11 out of 13 consecutive weeks? In 2023, we're expanding this reimbursement to cover even more activities, including yoga studios, Zumba, spin, kickboxing, and even virtual classes!



# Benefits Overview

## Eligibility

Each position is budgeted to work a certain number of hours per week, based on a **Full Time Equivalent (FTE)** schedule.

- Although many positions regularly work more hours than budgeted, benefits eligibility and employee contributions toward health care coverage are based on **budgeted hours**, not actual hours worked.

Employees budgeted at least 0.5 FTE, and their eligible dependents, may participate in our benefits plans beginning with the employee's first day of employment.

In addition to FTE, many benefits are based on salary, including health, life, and disability buy-up insurance. Changes to your salary during the year may change your per-paycheck premiums for these benefits. You will be sent a confirmation statement if a change in salary occurs.

## Couples Enrollment Restriction (Double Coverage Rule)

If you and your spouse are both eligible to enroll in Dartmouth Health benefits, you cannot be enrolled as both an employee and dependent in health and life insurance. Either you **or** your spouse may cover your dependents in health and life insurance; you may not both cover your dependents at the same time.

## Changing Your Benefits Elections

The benefits plan year is January 1 through December 31.

Each fall during the Open Enrollment period, you have an opportunity to change your benefits elections for the upcoming plan year. The elections you make during Open Enrollment cannot be changed during the year unless you experience a **Qualified Life Event**.

## Qualified Life Event

A qualified life event is a change in your work or family status that allows you to make adjustments to certain benefits elections, depending on the nature of the life event. For example, if you get married during the year, you may add your spouse to your health care coverage or change the plan you are enrolled in.

Examples of qualified life events include:

- **Change in Status:** change in marital status, number of dependents, employment status of the employee, spouse or dependent, residence that affects benefits coverage, or change in dependent eligibility status.
- **Dependent Care Changes:** change to dependent care provider. For example, if you move out of the area and can no longer use the same day care provider.
- **HIPAA Special Enrollment Rights:** loss of other coverage due to exhaustion of a COBRA period, loss of eligibility, or if employer ends contributions to another plan under which you have coverage. In addition, HIPAA grants rights to add coverage upon marriage or a new dependent child, if previously waived.



# How to Enroll in Benefits

Our online enrollment system - BenefitConnect - gives you easy access to your benefits information, decision-support tools, and financial planning resources throughout the year.

Once you've reviewed this guide, you can enroll in your 2023 benefits by logging on to BenefitConnect using the instructions on this page.

## Steps to Enroll

1. Go to [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org). If you are logged on to the Dartmouth Health network, your sign-in will be automatic. If you are prompted to sign-in, use your Dartmouth Health Windows username and password. If you do not remember your Windows username or password, call the Dartmouth Health Computer Help Desk at 603.650.2222 to reset it. You will be required to change the new password to a confidential password.
2. Click on Enroll > Take Action > Complete New Hire/Open Enrollment Benefits
3. On the BenefitConnect home screen, a countdown will pop up on your screen. Click "Get Started" to start your enrollment process.
4. The system will guide you through adding your dependents (if needed), enrolling in benefits, and updating beneficiaries. Please note that if your address is incorrect in BenefitConnect, you will need to change it in Employee Self Service.
5. Click Save and Continue at the bottom of each page as you go through the process.
6. When you are finished enrolling, you can print a copy of your final elections for your records. You can log on to BenefitConnect to view and/or print your benefit elections at any time throughout the year.

## Enrolling Dependents

Before you log on to BenefitConnect, make sure you have the name, Social Security Number, and date of birth for each eligible dependent you wish to cover for medical, dental and/or vision coverage.

- If you do not add all of your dependent information, the system will not highlight the appropriate benefits options available to you.
- Please confirm that only eligible dependents are enrolled in our programs by keeping your dependent information up-to-date.
- Dependent Eligibility Verification: During the enrollment process you will be instructed to upload documentation such as marriage certificates or birth certificates to verify that the dependents you are adding to coverage meet the definition of an eligible dependent.

## Who is an eligible dependent?

- Legally married spouse;
- Ex-spouses, legally separated spouses, and their children until the earlier of:
  - Date you or your former spouse enter into a marriage
  - Three (3) year anniversary of the date of the divorce or legal separation
  - Termination date as established by court order
  - Date your coverage ends
  - First day of the period in which you fail to make the required contribution
  - Date the Plan is terminated
- Children (including your covered spouse's children) who are under age 26;
- Your unmarried child age 26 or older who is Permanently and Totally Disabled, whose disability began before age 26, and for whom you submit proof of Permanent and Total Disability when requested at reasonable intervals.

# If You Don't Enroll

## If You Are Benefits Eligible In 2023

All employees must log on to BenefitConnect and review your 2023 benefits: **authorization of your 2023 payroll deductions is required.**

Your 2022 medical, dental, life, and disability benefits elections will automatically carry over to 2023 (with the exception of any Health Savings Account (HSA) or Flexible Spending Account (FSA) elections). If you wish to make any changes, it is your responsibility to enroll before the end of the Open Enrollment period.

**You must confirm eligibility for the Health Savings Account (HSA) to receive an employer contribution—if eligible—and re-elect any Health Savings Account (HSA) or Flexible Spending Account (FSA) annual contributions, as these do not roll over.**

**Your coverage will be effective  
January 1 - December 31, 2023.**

## If You Are Newly Benefits Eligible In 2023

If you are hired in 2023 or become newly eligible for benefits during the 2023 calendar year, you must make your benefits elections online within 30 days of your benefits eligibility date (hire date in most cases).

If you do not make your benefits elections during the period noted above, you will be enrolled automatically only in the default benefits listed below and you will not be eligible for an HSA. You will not have the opportunity to change your benefits elections until the next Open Enrollment unless you experience a Qualified Life Event.

### Default Benefits:

- Basic Short-Term and Long-Term Disability Insurance
- Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

**Your coverage will be effective as of your  
first day of employment and will continue  
through December 31, 2023.**





# Your Medical Coverage

## Our Medical Plans

We offer medical and prescription drug plans to provide you and your family with the coverage you need.

To help you choose a plan that meets your personal needs and budget, we outline some similarities and differences between the plans.

## You Have Three Plans To Choose From:

### ElevateHealth HSA Plan

### ElevateHealth HRA Plan

ElevateHealth is an insurance partnership of Dartmouth Health, Elliot Health System, and Harvard Pilgrim Health Care. Employees who enroll in one of the two ElevateHealth plans can receive care from a network of providers and facilities primarily located in New Hampshire and Vermont—where most of our employees and their families seek care today.

Coverage is not provided for services outside the ElevateHealth network. The only exceptions are emergency room visits, services that cannot be done in the ElevateHealth network, or for a dependent child living outside NH or VT for whom you have completed an Out-of-Area Dependent Form (not needed for behavioral health, which has a national network, or for pharmacy benefits).

### Choice Health Plan

The Choice Health Plan, administered by Health Plans, Inc., offers a national network of providers. In the Choice Health Plan, you have access to the Harvard Pilgrim and UnitedHealthcare network providers.

To find out more about the network, log on to

[healthplansinc.com/d-h](https://healthplansinc.com/d-h).

All plans offer free (in-network) preventive care.

We encourage you to use your primary care provider to coordinate your health care and to seek the lowest-cost, highest value health care services and prescription drugs.



# Your Medical Coverage

## How The Plans Are The Same

- **The deduction from your paycheck is the same.** Employee premiums are based on coverage level and your base salary. Premiums do not differ based on the plan you choose.
- **The plans cover the same in-network services.** Services include preventive care (generally covered at 100%), emergency services, inpatient and outpatient care, and prescription drugs.
- **Prescription drug coverage is included.** The amount you pay depends on the plan you choose.
- **There is a deductible.** Each plan has a set amount you pay before the plan begins paying for services beyond covered preventive care. This amount complies with IRS guidelines.
- **You share in the out-of-pocket costs.** You pay coinsurance (a percentage of the cost, usually payable after the deductible) during the year with the plan.
- **You're protected by an out-of-pocket maximum.** If your medical and prescription drug costs hit this maximum, the plan will pay 100% of any additional costs for covered in-network services for the remainder of the year. This feature protects you financially, should you or one of your covered dependents experience a catastrophic illness or injury.

## How The Plans Are Different

- The ElevateHealth HSA Plan and the Choice Health Plan both include a Health Savings Account (HSA): a pre-tax account to pay for health care expenses. If access to an HSA to save and use for current and future eligible health care expenses is important to you, you may consider one of these plans.
- With the ElevateHealth HRA Plan, you'll have low copays for generic medications and there are caps on what you'll pay for brand or specialty medications. If you choose the ElevateHealth HSA Plan or the Choice Health Plan, your prescription drugs are subject to deductibles and coinsurance unless the medication is on the Preventive Drug List, in which case you will bypass the deductible and only pay coinsurance.
- The ElevateHealth Plans work best when you primarily receive care in the New Hampshire or Vermont area. The Choice Health Plan allows you to seek coverage wherever you are, and is not limited to certain states.



See a summary of your 2023  
Medical/Prescription Plans



## Register For Dartmouth Health Virtual Urgent Care Today

With Dartmouth Health Virtual Urgent Care (powered by MDLIVE), Dartmouth Health medical plan members can get non-emergency care quickly any time and from the convenience of your home, office, or wherever you might be.

Connect by phone or by video on your laptop, tablet, or smartphone. Download the Dartmouth Health Virtual Urgent Care App and create a free account so that you'll be ready when you're not feeling well. You can also access from the intranet at: [go.d-h.org/virtualurgentcare](https://go.d-h.org/virtualurgentcare)

- The cost for each appointment is \$49 for employees and family members enrolled in one of our medical plans.

# Your Medical Benefits

## Medical Plans

A broad comparison of the Dartmouth Health Medical Plans is shown here.

For a full plan summary, visit [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org)

Network:	ElevateHealth HSA Plan		ElevateHealth HRA Plan		Choice Health Plan	
	Preferred Providers Clinic Based Services	ElevateHealth Network	Preferred Providers Clinic Based Services	ElevateHealth Network	In-Network	Out-of-Network
Annual Deductible	Single: \$1,500 Family: \$3,000		Single: \$1,500 Family: \$3,000		Single: \$2,000 Family: \$4,000	Single: \$4,000 Family: \$8,000
Coinsurance	You pay 10% after deductible	You pay 30% after deductible	You pay 10% after deductible	You pay 30% after deductible	You pay 30% after deductible	You pay 50% after deductible
Out-of-Pocket Maximum	Single: \$2,400 Family: \$4,800 (includes prescription drugs)		Single: \$2,400 Family: \$4,800 (includes prescription drugs)		Single: \$3,400 Family: \$6,800 (includes prescription drugs)	Single: \$5,600 Family: \$11,200 (includes prescription drugs)
Account Funding <i>(see Reimbursement Accounts, p. 11)</i>	<b>Salary of \$49,999 or less:</b> <b>HSA:</b> Single: \$1,200; Family: \$2,400  <b>Salary of \$50,000-\$149,999:</b> <b>HSA:</b> Single: \$500; Family: \$1,000		<b>Salary of \$49,999 or less:</b> <b>HRA:</b> Single: \$600; Family: \$1,200  <b>Salary of \$50,000-\$149,999:</b> <b>HRA:</b> Single: \$200; Family: \$400		<b>Salary of \$49,999 or less:</b> <b>HSA:</b> Single: \$1,200; Family: \$2,400  <b>Salary of \$50,000-\$149,999:</b> <b>HSA:</b> Single: \$500; Family: \$1,000	



# Your Pharmacy Benefits

## Prescription Drug Plans

Your prescription drug benefits are included with your medical plan, and depend on the plan you have elected.

Days Supply	Locations	ElevateHealth HSA Plan	ElevateHealth HRA Plan	Choice Health Plan
30 Days	<ul style="list-style-type: none"> <li>D-H Pharmacy at Centerra</li> <li>D-H Pharmacy Home Delivery</li> <li>Cheshire Medical Center Pharmacy</li> <li>The Pharmacy in Bennington &amp; Manchester, VT</li> <li>Select CVS Retail Pharmacies in Southern NH</li> </ul>	Subject to deductible and 10% coinsurance	<b>Generics:</b> \$10 <b>Brand:</b> 30% coinsurance, up to \$100 <b>Specialty:</b> 50% coinsurance, up to \$200	Subject to deductible and 10% coinsurance
	<ul style="list-style-type: none"> <li>All Other Retail</li> </ul>	Subject to deductible and 30% coinsurance	<b>Generics:</b> \$15 <b>Brand:</b> 40% coinsurance, up to \$100 <b>Specialty:</b> 60% coinsurance, up to \$200	Subject to deductible and 30% coinsurance
90 Days	<ul style="list-style-type: none"> <li>D-H Pharmacy Home Delivery</li> <li>Cheshire Medical Center Pharmacy</li> </ul>	Subject to deductible and 10% coinsurance	<b>Generics:</b> \$30 <b>Brand:</b> 30% coinsurance, up to \$300	Subject to deductible and 10% coinsurance
	<ul style="list-style-type: none"> <li>OptumRx Mail Service Pharmacy</li> </ul>	Subject to deductible and 30% coinsurance	<b>Generics:</b> \$45 <b>Brand:</b> 40% coinsurance, up to \$300	Subject to deductible and 30% coinsurance
	<ul style="list-style-type: none"> <li>All Other Retail</li> </ul>	Not Available	Not Available	Not Available

## Filling a Maintenance Medication?

After two 30-day fills, employees filling a maintenance medication will be required to order their prescription as a 90-day supply by mail with D-H Pharmacy Home Delivery. Maintenance medications are prescribed for long-term chronic conditions, like asthma, diabetes, and high-blood pressure.

Sign up by calling 855.280.3893 to speak to a pharmacy team member.

## Paying for Prescriptions on an HSA Plan

Based on IRS guidelines, Health Savings Account Plans (HSAs) require that medical care and prescriptions are handled the same toward the deductible and out-of-pocket maximum: the member pays the contracted rate for prescriptions until meeting the deductible and then pays coinsurance based on the pharmacy.

In the ElevateHealth HSA Plan and the Choice Health Plan, drugs on the Preventive Drug List will bypass the deductible and only require you to pay coinsurance.

## Stick With Generics

If a brand medication is requested when a generic is available, you pay the plan copay/coinsurance for the brand medication plus the difference between the cost of the brand and generic medications. To help save money, please work with your providers to request generic when available.

# Your 2023 Employee Contributions

## Bi-Weekly Medical Premiums for Non-Tobacco Users

FTE .75 or greater, 30-40 hours per week	
Medical and Prescription Plan	ElevateHealth Plan with HSA or HRA, Choice Health Plan
Base Salary \$0 to \$49,999	
Employee Only	\$42.45
Employee + Child(ren)	\$63.65
Employee + Spouse	\$89.10
Family	\$117.50
Base Salary \$50,000 to \$99,999	
Employee Only	\$59.40
Employee + Child(ren)	\$89.10
Employee + Spouse	\$124.75
Family	\$164.50
Base Salary \$100,000 to \$149,999	
Employee Only	\$63.15
Employee + Child(ren)	\$94.75
Employee + Spouse	\$132.70
Family	\$175.00
Base Salary \$150,000 or greater	
Employee Only	\$94.55
Employee + Child(ren)	\$141.80
Employee + Spouse	\$198.55
Family	\$261.85

FTE .5 to .74	
Medical and Prescription Plan	ElevateHealth Plan with HSA or HRA, Choice Health Plan
All Salaries	
Employee Only	\$137.40
Employee + Child(ren)	\$210.30
Employee + Spouse	\$291.50
Family	\$383.20

### Tobacco Use Premium

Employees or their covered dependents (including their spouse) who use tobacco may be subject to a tobacco use premium equal to \$15 per bi-weekly pay period (\$390 per year based on 26 pay periods) per family, which will be added to their bi-weekly health care plan contributions.

The tobacco use premium will be \$15 per-pay-period regardless of the number of family members who use tobacco.

### Spousal Surcharge

If you choose to cover your spouse under one of our medical plans, and your spouse has access to group-sponsored health insurance coverage through their own employer, your 2023 medical plan premiums will be twice the standard premium for the coverage in which you choose to enroll.

The surcharge does not apply if your spouse is employed by and is benefits eligible at Alice Peck Day, Cheshire Medical Center, Dartmouth Hitchcock Medical Center and the Dartmouth Hitchcock Clinics, New London Hospital, or Visiting Nurse and Hospice for VT and NH.

These surcharges can be changed throughout the plan year. Should your circumstances change, please contact:

[DHBenefits@Hitchcock.org](mailto:DHBenefits@Hitchcock.org)

# Health Plan Savings and Reimbursement Accounts

## Employee and Employer Contributions

The HSA and HRA are special features of our health plans that permit an employer, employee, or both to contribute to health care expenses throughout the year, usually with a tax benefit.

### Health Savings Account (HSA)

We provide a base contribution to the HSA for all eligible employees who have a base salary of less than \$150,000 and who enroll in the ElevateHealth HSA Plan or the Choice Health Plan. Dartmouth Health will contribute the following amounts for 2023:

Salary Bands	HSA Employee Only	HSA All Other Coverage
\$0-\$49,999	\$1,200	\$2,400
\$50,000-\$149,999	\$500	\$1,000

You must answer the HSA eligibility questions every year in order to receive a contribution from Dartmouth Health, if eligible.

For additional details about contributions and limits and to learn how the HSA works, visit [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) > My Health > Health Savings Accounts.

#### Important notice if you are thinking of enrolling in Medicare Part A:

If you decide to enroll in Medicare Part A upon turning age 65, or due to one of Medicare's qualifying eligibility rules, you are no longer eligible to participate in the HSA. Funds are still accessible for qualified expenses; however, no new contributions are able to be made upon enrollment in Medicare. If a member defers their enrollment in Medicare Part A, they are able to continue contributions to their HSA account. If you enroll in Medicare Part A after turning age 65, the Medicare coverage will be retroactive to the lesser of 1) the first day of your birthday month, or 2) 6 months.

### Health Reimbursement Account (HRA)

If you enroll in the ElevateHealth HRA Plan and earn a base salary of less than \$150,000, Dartmouth Health contributes to your HRA to help you pay for eligible expenses subject to your medical plan deductible and coinsurance. We will contribute the following amounts for 2023:

Salary Bands	HRA Employee Only	HRA All Other Coverage
\$0-\$49,999	\$600	\$1,200
\$50,000-\$149,999	\$200	\$400

For additional details about contributions and limits and to learn how the HRA works, visit: [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) > My Health > Health Reimbursement Accounts.

#### Please note:

Our contributions will be deposited into your account as a lump-sum deposit in the first paycheck of the year. If you are a new hire or you are newly benefits eligible in 2023, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility.



# Flexible Spending Accounts

## Two Types of Spending Accounts

We offer two Flexible Spending Accounts: one to cover health care expenses for you and your family, and the other to pay for childcare or eldercare while you work. Spending Accounts are administered by HealthEquity.

## Health Care Reimbursement Account (HCRA)

The HCRA is a pre-tax savings account available to employees who waive health care coverage, enroll in the ElevateHealth HRA Plan, or enroll in our Resident/Fellow Medical PPO plan.

The HCRA can be used to pay for eligible health care, dental, or vision expenses that are not covered by insurance.

The maximum amount you may contribute to your HCRA is \$2,850.

## Dependent Care Reimbursement Account (DCRA)

The DCRA is a pre-tax savings account for eligible elder and childcare expenses so that you and your spouse can work, obtain gainful employment, or attend school full time.

Your day care or elder care provider must provide you with their Social Security Number (SSN) or Tax Identification Number (TIN) in order to receive reimbursement for your expenses. The child or adult must be an eligible dependent according to IRS rules.

You may contribute up to \$5,000 for your family (or \$2,500 if married and filing separate tax returns).

**NOTE:** You can only participate in the DCRA if you earn less than the highly compensated limits. For the 2023 plan year, an employee who earned more than \$135,000 in 2022 is considered a highly compensated employee.

**Unused FSA balances do not roll over at the end of the year: funds you do not use are forfeited. You have 90 days past a termination date or December 31st to submit for reimbursement.**

**You must elect to participate in an FSA each Open Enrollment period if you wish to contribute the following year.**

# Dental Benefits

We offer two dental options for you and your eligible dependents through Northeast Delta Dental.

For more information, visit [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) > My Health > Dental Insurance, or call 603.223.1234.

Here is how much you pay bi-weekly for each plan:

Plan Features	Basic Dental	Enhanced Dental
Deductible	Single: \$50 Family: \$150	Single: \$25 Family: \$75
Preventive Care	100%, no deductible (2 annual cleanings)*	100%, no deductible (2 annual cleanings)*
Basic Restorative Care (Fillings, Extractions, Root Canals)	Plan pays 50%, after deductible	Plan pays 80%, after deductible
Major Restorative Care (Crowns, Dentures, Bridges)	Plan pays 50%, after deductible	Plan pays 50%, after deductible
Orthodontia	Plan pays 50%, no deductible, lifetime maximum benefit of \$2,000 per covered member	Plan pays 50%, no deductible, lifetime maximum benefit of \$2,000 per covered member
Annual Maximum Benefit	\$1,000 per covered member	\$1,500 per covered member

\* Subject to the annual maximum.

Dental Coverage Level	Employee Bi-weekly Contribution	
	Basic Dental	Enhanced Dental
Employee	\$2.62	\$5.77
Employee + Child(ren)	\$11.01	\$21.99
Employee + Spouse	\$11.01	\$21.99
Family	\$20.96	\$41.39

## Enhanced Dental Double-Up Max

Members may double their annual maximum by accumulating \$250 a year in additional benefits for use in the future. Northeast Delta Dental must have paid a claim for either an oral exam or a cleaning during a calendar year and may not exceed a threshold of \$500 per member.

Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.



# Vision Benefits

We offer vision coverage for eyewear through DeltaVision.

You can search for in-network providers at [eyemedvisioncare.com](http://eyemedvisioncare.com). Click on “Find a Provider” and choose “Access” from the “Choose Network” drop-down menu.

Here is how much you pay bi-weekly for vision coverage:

The DeltaVision plan covers frames, lenses, and contacts—as well as eye exams if you are not enrolled in a health plan. The plan provides the following in-network benefits.

Plan Features	Vision Benefit
Exams	\$10 copay if not covered by medical
Frames	\$150 allowance every 24 months, then 20% off the balance.
Lenses	Available once every 12 months, you pay a \$10 copay for standard plastic lenses, including bifocal and trifocal, and the plan pays the balance. Additional copays apply to other lens options, like UV coating, tinting, and scratch resistance.
Contacts	\$150 allowance every 12 months (in lieu of spectacle lenses). In addition to the allowance, you also receive 15% off any balance payable for non-disposable contacts.
Laser Vision Correction—LASIK or PRK	15% off retail price or 5% off promotional price.

Vision Coverage Level	Employee Bi-weekly Contribution
Employee	\$2.39
Employee + Child(ren)	\$4.52
Employee + Spouse	\$4.66
Family	\$7.05

**Find additional discount options at: [benefits.dartmouth-health.org](http://benefits.dartmouth-health.org). Discounts do not apply for benefits provided by other group benefit plans.**



# Income Protection: Disability

In addition to the traditional benefits outlined in this guide, we offer many other programs. Some of these are made available to you at no cost—and for others, you'll pay the full cost for extra protection for you and your family. These options round out your entire benefits package.

## Staff Short-Term And Long-Term Disability Insurance

We provide Short-Term Disability (STD) and Long-Term Disability (LTD) insurance at no cost to you through Sun Life Financial. Both provide income protection for non-work-related injuries or illnesses.

Disability payments are considered taxable income and may be offset by Social Security Disability, Workers' Compensation, pension payments, or any other group disability insurance payments that you are eligible to receive. Sun Life Financial determines eligibility and medical necessity for STD and LTD.

### Short-Term Disability (STD) Insurance

- 70% of your base salary, for a maximum of 24 weeks
- Staff STD benefits begin following a 14-day elimination period. You will use available earned time to provide income during this elimination period. In order to be eligible for STD coverage, you must begin STD on the 15th full day of missed work.

### Long-Term Disability (LTD) Insurance

- 50% of your base salary, to a maximum of \$15,000 per month
- Sun Life Financial will determine eligibility and medical necessity for LTD. If approved, LTD payments are paid by Sun Life on a monthly basis and begin immediately following the date STD payments end.

## LTD Insurance “Buy-Up” Options

In addition to the LTD benefits provided to you at no cost, our benefits program offers two “buy-up” options. If you choose one of these options, you are responsible for paying the entire cost of the “buy-up” coverage through after-tax payroll deductions.

Evidence of Insurability (EOI) may be required.

### The buy-up options are as follows:

- 60% of your base salary, to a maximum of \$15,000 per month
- 66 2/3% of your base salary, to a maximum of \$15,000 per month

# Income Protection: Life and AD&D

Life and AD&D insurance provide for you and your family should the worst occur. In addition to the free basic coverage provided by Dartmouth Health, you may purchase supplemental coverage for yourself and your dependents.

## Staff Life and AD&D Insurance Benefits

We provide Basic Life and Accidental Death and Dismemberment (AD&D) insurance—administered by Sun Life Financial—to offer financial protection for you and your family if you die or become seriously injured while you are employed with us.

The following Life and AD&D Insurance benefits are provided to eligible employees at no cost to you:

### Basic Life Insurance

- 1 x annual salary up to \$200,000

### Accidental Death and Dismemberment (AD&D) Insurance

- 1 x annual salary up to \$200,000

## Staff Supplemental Life and AD&D Insurance

In addition to the Basic Life and AD&D Insurance provided to you at no cost, you can purchase Supplemental Life and AD&D Insurance for yourself and your eligible dependents. Any changes you make while on Leave of Absence will not take effect until you are back at work. Some levels of coverage will require you to provide evidence of your good health—Evidence of Insurability (EOI).

### Staff Supplemental Life Coverage Options

- Enroll in coverage up to five times your annual salary, in one-half salary increments, up to \$1,500,000

### Spouse Life/AD&D Insurance Coverage Options

- Enroll in coverage up to \$100,000, in \$5,000 increments, subject to EOI. If your spouse is employed within the Dartmouth Health system and is benefit eligible, you may not elect the spousal life benefit.

### Dependent Child(ren) Life Insurance Coverage Options

- Enroll in coverage in the amount of \$5,000 or \$10,000. One premium covers all of your eligible children. If you and your spouse are both employed within the Dartmouth Health system and are benefit eligible, only one of you can elect the Dependent Child(ren) benefit.

### Evidence of Insurability (EOI)

When you are first eligible to enroll in Life Insurance, you may elect up to \$500,000 with no EOI. During Open Enrollment, you may increase your coverage by one times your annual salary, without EOI, up to a maximum of \$500,000.

**Under the plan provisions, employee Basic and Supplemental Life/AD&D insurance coverages reduce by 50% at age 70.**

# Retirement

We know the importance of preparing for the future to ensure financial security for you and your family. Eligible employees may save for retirement by making voluntary contributions to the Dartmouth-Hitchcock Employee Investment Plan through the 403(b) Plan, 403(b) Roth After-Tax Plan, or a combination of both.

## Investing for the Future

You may save up to 100% of your income, subject to the IRS annual maximums, in the 403(b) plan. You may make changes to your contributions at any time throughout the year through T. Rowe Price.

Dartmouth Health also makes contributions to the 401(a) Plan on your behalf:

- Employees who elected the new plan design during the retirement choice opportunity in 2019, as well as all employees hired after September 23, 2019, will receive contributions of 4 percent of base pay into the 401(a) Plan account each pay period. In addition, these employees will also receive a matching contribution of 50 percent of up to 4 percent of pay they save, for a total employer contribution opportunity of 6 percent of pay.
- Employees who elected the legacy plan design during the retirement choice opportunity in 2019 receive base contributions ranging between 1 percent and 7 percent of pay each period, plus between 1 percent and 5 percent of pay over the Social Security Wage Base (\$155,100 in 2021). Base contributions are determined using a points system, based on an employee's age, vesting service as of January 1, and pay, deposited each pay period into the 401(a) Plan account.

## Fifty or Over?

If you are age 50 or older in 2023, you may also make “catch-up” contributions, subject to IRS annual contribution limits.

## Learn More

To learn more about the retirement plans offered to you as a Dartmouth Health employee, and the contributions Dartmouth Health will make to your retirement plan, visit: [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) > My Retirement & Income Protection and browse the Retirement pages.





## Work/Life

We offer programs to help you live well and take care of yourself.

Whether you're looking to get fit or stay fit, trying to find family care, or need help managing debt, we are your partner in achieving physical, financial, and total well-being.

Get started at:  
[benefits.dartmouth-health.org](https://benefits.dartmouth-health.org)

### Well-Being Programs

Dartmouth Health Office of Employee Wellbeing  
Optum Behavioral Health  
KGA Life Services

### Education

Take control of your student loan debt  
Tuition reimbursement benefits

### Financial Protection

Financial Fitness Advisors  
Identity Theft Coverage  
Figo Pet Insurance

### Advanced Care Planning Assistance

Plan for your future health care needs

### Virtual Care

Dartmouth Health Virtual Care, powered by MDLive

### Discount Programs

Check out these discounts and offers



# Resident/Fellow Benefits

The benefits on this page apply to benefits-eligible Residents/Fellows in place of the benefits described elsewhere in this guide.

Residents/Fellows are eligible for one Dartmouth Health medical plan: the \$0 Deductible PPO Plan. This page provides an overview of your coverage, as well as the Resident/Fellow bi-weekly contributions for coverage under this plan.

## Medical/Prescription Insurance

Plan Features	In-Network	Out-of-Network
Deductible	\$0	Single: \$300; Family: \$600
Coinsurance	N/A	40% after deductible
Out-of-Pocket Maximum	Single: \$1,800; Family: \$3,600 (includes prescription drugs)	
<b>In-Network Benefits Coverage Highlights</b>		
Preventive Care	Plan pays 100% of eligible services	
Routine Eye Exam	Plan pays 100%, one routine eye exam per member, per year	
<b>Pharmacy Benefits</b>		
30 Days	<ul style="list-style-type: none"> <li>D-H Pharmacy at Centerra</li> <li>D-H Pharmacy Home Delivery</li> <li>Cheshire Medical Center Pharmacy</li> <li>The Pharmacy in Bennington, VT &amp; Manchester, VT</li> <li>Select CVS Retail Pharmacies</li> </ul>	Generic: \$5 Brand Name: \$25 Non-Preferred: \$50
	<ul style="list-style-type: none"> <li>All Other Retail</li> </ul>	Generic: \$10; Brand: \$50; Non-Preferred: \$75
90 Days	<ul style="list-style-type: none"> <li>D-H Pharmacy Home Delivery</li> <li>Cheshire Medical Center Pharmacy</li> </ul>	Generic: \$10 Brand Name: \$50 Non-Preferred: \$100
	<ul style="list-style-type: none"> <li>OptumRx Mail Service Pharmacy</li> </ul>	Generic: \$30 Brand Name: \$100 Non-Preferred: \$150
	<ul style="list-style-type: none"> <li>All Other Retail</li> </ul>	Not Available

Resident/Fellow 2023 Medical Contribution Rates	Bi-Weekly Non Tobacco User
Employee	\$42.45
Employee + Child(ren)	\$63.65
Employee + Spouse	\$89.10
Family	\$117.50

## Resident/Fellow Benefits

### Tobacco Use Premium

Employees or their covered dependents (including their spouse) who use tobacco may be subject to a tobacco use premium equal to \$15 per bi-weekly pay period (\$390 per year based on 26 pay periods) per family, which will be added to their bi-weekly health care plan contributions.

The tobacco use premium is \$15 per pay period, regardless of the number of family members who use tobacco.

These surcharges can be changed throughout the plan year. Should your circumstances change, please contact:

[DHBenefits@Hitchcock.org](mailto:DHBenefits@Hitchcock.org).

### Spousal Surcharge

If you choose to cover your spouse under one of our medical plans, and your spouse has access to group-sponsored health insurance coverage through their own employer, your 2023 medical plan premiums will be twice the standard premium for the coverage in which you choose to enroll.

The surcharge does not apply if your spouse is employed by and is benefits eligible at Alice Peck Day, Cheshire Medical Center, Dartmouth Hitchcock, New London Hospital, or Visiting Nurse and Hospice for VT and NH.

### Short-Term Disability (STD) Insurance

The 2023 benefits program provides Residents/Fellows with STD coverage equal to 100% of base salary for up to 90 days. This benefit begins immediately following Sun Life Financial's determination of disability.

Please contact the Benefits Office at 603.653.1400 to initiate a claim.

### Long-Term Disability (LTD) Insurance

The 2023 benefits program provides Residents/Fellows with basic LTD coverage equal to 80% of base salary, to a maximum benefit of \$3,750 per month. Sun Life Financial determines eligibility and medical necessity for LTD.

If approved, LTD payments begin immediately following the date STD payments end.





# Resident/Fellow Benefits

## Life Insurance Benefits

The 2023 benefits program provides Residents/Fellows with the following Life and AD&D Insurance at no cost.

### Resident/Fellow Basic Life Insurance

- 1x salary to a maximum of \$100,000

### Resident/Fellow Accidental Death and Dismemberment (AD&D) Insurance

- 1x salary to a maximum of \$100,000

Under the plan provisions, Resident/Fellow Basic Life/AD&D Insurance coverage reduces by 50% at age 70.

## Flexible Spending Accounts

As a Resident/Fellow, you may be eligible for our Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA) accounts.

For details on these accounts, visit:

[benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) >  
My Health > Flexible Spending Accounts.

## Dartmouth-Hitchcock Employee Investment Plan: 403(B) Plan

Residents/Fellows are eligible to participate in the Dartmouth-Hitchcock Employee Investment Plan—403(b) Plan. You may save up to 100% of your income per year, subject to IRS maximums, through:

- 403(b) Pre-tax contributions,
- 403(b) Roth After-tax contributions, or
- A combination of both types of savings.

The 2022 IRS contribution limit is \$20,500 for employees under age 50. Employees age 50 or older during the year are able to save up to an additional \$6,500 in “catch-up” contributions. Note that 2023 limits have not been released as of publication post date.

### Employer Match

Residents/Fellows are eligible for employer matching contributions of 50 percent on up to 4 percent of employee pay saved, for a maximum match of 2 percent.

Matching contributions are made into your Dartmouth-Hitchcock Retirement Plan - 401(a) Plan each pay period that you contribute to the 403(b) Plan.

Matching contributions vest based on a three-year vesting service schedule. Employees earn one year of vesting service for each calendar year in which they are credited with at least 1,000 hours.

# Physician and Advanced Practice Provider Benefits

The following apply to benefits eligible Physicians and Advanced Practice Providers in place of the benefits described elsewhere in this guide.

## Physician And Advanced Practice Provider Short-Term And Long-Term Disability Insurance

Dartmouth Health provides Short-Term Disability (STD) and Long-Term Disability (LTD) Insurance at no cost to you through Sun Life Financial. Both STD and LTD provide income protection for non-work related injuries or illness.

STD and LTD payments may be offset by Social Security Disability, Workers' Compensation, pension payments, or any other group disability insurance payments that you are eligible to receive. Both STD and LTD payments are considered taxable income.

### Short-Term Disability (STD) Insurance

- The 2023 benefits program provides Physicians and Advanced Practice Providers with STD coverage equal to 100% of base salary for up to 26 weeks.
- Sun Life Financial determines eligibility and medical necessity for STD.

This benefit begins immediately following determination of disability. Please contact the Benefits Office at 603.653.1400 to initiate a claim.

### Long-Term Disability

- 50% of your base salary, to a maximum of \$15,000 per month
- Sun Life Financial determines eligibility and medical necessity for LTD. If approved, LTD payments are paid by Sun Life on a monthly basis and begin immediately following the date STD payments end.

### Long-Term Disability Insurance “Buy-Up” Options

In addition to the LTD benefit provided to you at no cost, Dartmouth Health's 2023 benefits program offers two “buy-up” options. If you choose one of these options, you are responsible for paying the entire cost of the “buy-up” coverage through after-tax payroll deductions. In addition, Evidence of Insurability (EOI) may be required. The buy-up options are as follows:

- 60% of your base salary, to a maximum of \$15,000 per month
- 66 2/3% of your base salary, to a maximum of \$15,000 per month

# Physician Benefits

The following apply to benefits eligible Physicians in place of the benefits described elsewhere in this guide.

## Physician Life Insurance

The 2023 benefits program provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance through Sun Life Financial. The following Life and AD&D benefits are provided to Physicians at no cost.

Physician Basic Life Insurance	Physician AD&D Insurance
Equal to \$200,000	Equal to \$200,000

IRS rules allow an employer to provide up to \$50,000 of life insurance to an employee, tax free. The cost of coverage for any amount over \$50,000 is subject to taxation, or “imputed income.”

## Physician Supplemental Life Insurance

For added financial protection, select Supplemental Life Insurance options for individual and dependent coverage through Sun Life Financial.

Group-Rated	Age-Rated
Available in \$100,000 increments, up to \$1,500,000, subject to EOI.	Available in \$50,000 increments, up to \$1,000,000, subject to EOI. (Closed group - no new participants.)

For more details on these plans, visit [benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) > My Retirement & Income Protection > Life and AD&D Insurance.

### Changing Supplemental Plans

If a Physician is enrolled in Sun Life Financial Age-Rated coverage, you may switch to Sun Life Financial Group-Rated coverage later. However, once enrolled in Sun Life Financial Group-Rated coverage, Physicians may not switch to Sun Life Financial Age-Rated coverage

**Physician Basic Life and AD&D Insurance coverage and Group-Rated Supplemental Life Insurance coverage reduces by 50% at age 70.**



# Important Reminders

As you consider your benefits needs for the coming year, here are a few things to keep in mind.

## My Benefits Portal

**Benefits.dartmouth-health.org** has all the details you need to make the most of the benefits Dartmouth Health has to offer, including contact information for our vendors. It's also mobile-friendly, so you can get the information you need when and where you need it most!

## Keep Your Beneficiaries Up To Date!

We know life changes (birth, marriage, divorce, death) are inevitable, but when these changes occur, it's important to keep your beneficiary designations current.

Go to **benefits.dartmouth-health.org** today to update your beneficiaries in BenefitConnect. To update your beneficiary for your retirement plan, go to **benefits.dartmouth-health.org** > Retirement & Income Protection, and select any of the retirement plans.

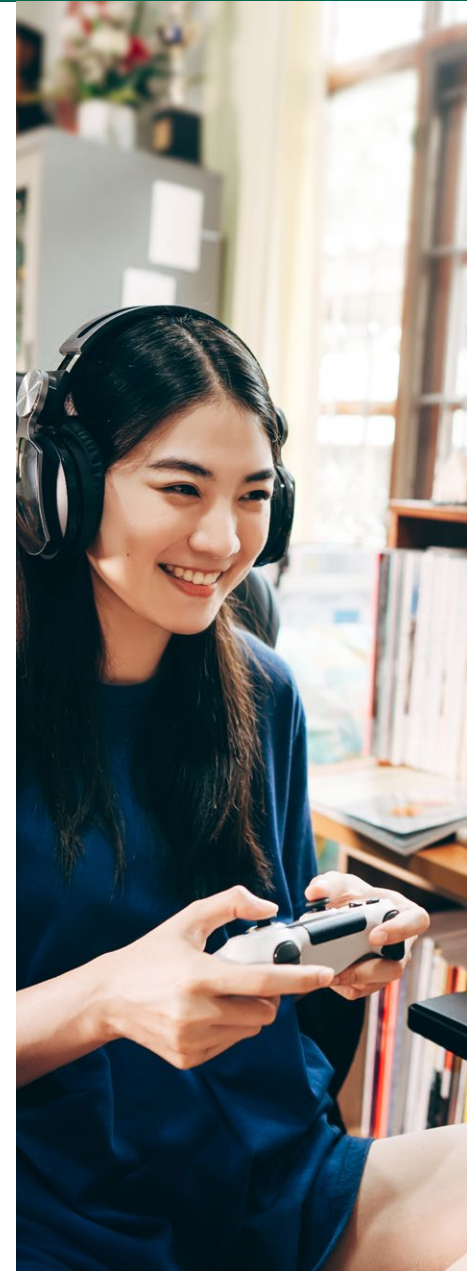
## Plan Documents And Summary Plan Descriptions

This Guide to Your Benefits provides a brief summary of benefits plans effective January 1 – December 31, 2023. The Plan Documents and Summary Plan Descriptions (SPDs) fully describe the plans. If there is any discrepancy between this summary and the official Plan Documents, the official Plan Documents will govern. Dartmouth Health intends to operate the plans indefinitely, but reserves the right to change the levels and types of benefits, or otherwise terminate the plans, in whole or in part, at any time, at its sole and absolute discretion. To view SPDs, visit **benefits.dartmouth-health.org** or the Benefits section of the Dartmouth Health intranet. You may request a printed version by contacting the Benefits Administration office:

### Benefits Administration Office

One Medical Center Drive  
Lebanon, NH, 03756  
603.653.1400

**DHBenefits@Hitchcock.org**



# Key Resources

[Benefits.dartmouth-health.org](https://benefits.dartmouth-health.org) has all the details you need to make the most of your benefits. However, if you need to contact a benefits vendor directly, please see the contact information on this page.

## Health

### Health Plans

Medical coverage  
[healthplansinc.com/d-h](https://healthplansinc.com/d-h)  
866.471.5550

### RxBenefits

Pharmacy Benefits Administrator  
[optumrx.com](https://optumrx.com)  
800.334.8134

### Optum Behavioral Health

Behavioral Health Services  
[liveandworkwell.com](https://liveandworkwell.com)  
(Access Code: Dartmouth)  
855.409.7026

### HealthEquity

Health spending and  
health reimbursement accounts  
[healthequity.com](https://healthequity.com)  
866.346.5800

### Delta Dental

Dental coverage  
[nedelta.com/Home](https://nedelta.com/Home)  
603.223.1000

### DeltaVision

Vision plan  
[eyemedvisioncare.com](https://eyemedvisioncare.com)  
866.723.0513

### Dartmouth Health Virtual Urgent Care

[www.dartmouth-hitchcock.org/  
patients-visitors/virtual-urgent-care](https://www.dartmouth-hitchcock.org/patients-visitors/virtual-urgent-care)  
833.599.0477  
or text dmployee to 635483

### D-H Pharmacy Home Delivery

Phone: 855.280.3893  
Fax: 855.302.4715

## Income Protection

### Sun Life Financial

Filing a disability or leaves claim  
[sunlife-ams.com](https://sunlife-ams.com)  
Leave and STD: 844.236.5180  
Life Insurance and LTD: 800.247.6875

### Allstate Identity Protection

Identity theft protection  
[myaip.com](https://myaip.com)  
800.789.2720

## Retirement

### T.Rowe Price

Retirement plans  
[rps.troweprice.com](https://rps.troweprice.com)  
800.922.9945

### Financial Fitness Advisors

One-on-one financial counseling  
[info@ffadvisors.org](mailto:info@ffadvisors.org)  
877.846.8792

## Work/Life

**Dartmouth Health  
Employee Assistance Program  
(EAP)** 603.650.5819

**KGA Employee Assistance Program**  
[my.kgalifeservices.com](https://my.kgalifeservices.com)  
(Company Code: Dartmouth)  
800.648.9557

**Office of Employee Wellbeing  
Lifestyle Improvement Program**  
[employees.dartmouthhitchcock.org/  
livewellworkwell.html](https://employees.dartmouthhitchcock.org/livewellworkwell.html)  
603.650.5900

**Figo**  
Pet insurance  
[bit.ly/3zWhlwR](https://bit.ly/3zWhlwR)  
844.493.4130