

Dartmouth Health Benefits, Your Way.

> Enrolling in Benefits

> Residents/Fellows

> Physicians/APPs

> Key Resources



Alice Peck Day Memorial Hospital
Cheshire Medical Center
Dartmouth Hitchcock Medical Center
Dartmouth Hitchcock Clinics
New London Hospital

YOUR 2025 BENEFITS GUIDE:
OPEN ENROLLMENT

Benefits Updates for 2025

Open Enrollment

Open Enrollment for 2025 benefits (beginning January 1, 2025) is October 21 through November 4, 2024.

Get Started with the Upgraded Benefit Connect:

To get started, log in to the Benefits Portal at benefits.dartmouth-health.org and explore the new features.

After completing your Open Enrollment elections, please take a moment to complete our survey. Your feedback is invaluable in helping us continue to improve your experience.

The Healthiest Population Starts with You

At Dartmouth Health, we're committed to supporting the health and well-being of our employees. Our robust benefit package makes programs and services available to employees, supporting you and your family physically, emotionally, and financially.

Introducing the Upgraded Benefit Connect System

We are excited to announce the launch of our upgraded benefit enrollment system, known as Benefit Connect. Key features include:

- **User-Friendly Interface:** Experience a modern, easy-to-navigate design that simplifies benefit elections.
- **Plan Comparison:** Easily compare medical and dental plans to find the one that best suits your needs.
- **Mobile Accessibility:** Access your benefits on-the-go with our mobile-friendly interface, ensuring you can manage your benefits anytime, anywhere.
- **Text Messaging Alerts:** Opt-in to text message alerts to stay informed with Open Enrollment reminders.

We're Expanding the Dartmouth Health System Network

Valley Regional Hospital is now part of the Dartmouth Health network—along with select primary care and other providers. You can find providers and services at:

anthem.com/dartmouth-health.

Identity Theft Protection now through Norton LifeLock

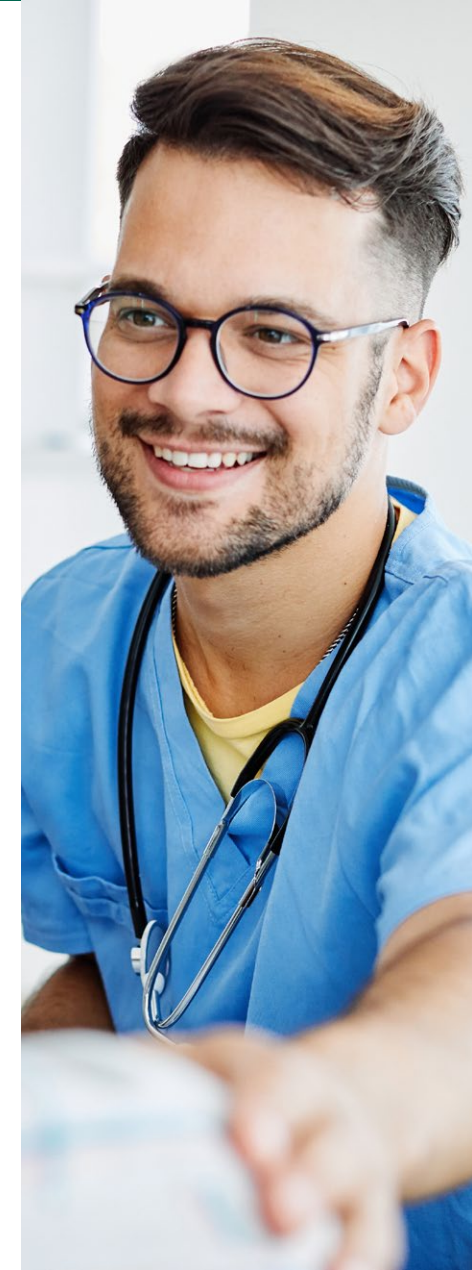
For 2025, Identity Theft Protection plans are available through Norton LifeLock providing comprehensive, all-in-one protection against threats to your identity, devices, and privacy. Learn more on page 24.

New Reduced Spousal Premium

In 2025, employees will pay less than previous years, with an additional \$50 per pay period to cover a spouse who is offered medical coverage through their employer.

Discover New Voluntary Benefits that Supplement Your Medical Plans

You can now purchase Critical Illness, Hospital Indemnity and Accident Insurance from Unum for additional financial protection. If you enroll, these supplemental benefits pay money directly to you for certain serious illnesses, hospital stays and covered accidental injuries. See page 16 for more information.



Eligibility

Eligibility

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

Employees budgeted at least 0.5 FTE (20 hours per week), and their eligible dependents, may participate in our benefits plans beginning with the employee's first day of employment. Benefits eligibility and employee contributions are based on budgeted hours and not actual hours worked.

In addition to FTE, many benefit premiums 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. Please note that your retirement contributions will also be affected by a change in salary.

If you change to a benefit ineligible status (less than 0.5 FTE) or terminate employment, all benefits will end on the date of status change or termination of employment (last day worked).

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 or life insurance. Either you **or** your spouse may cover the other and any dependent children on health and/or 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 benefit 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 benefit elections, depending on the nature of the life event. Please note that life events must be completed within 30 days of the event occurring. For example, if you get married during the year, you may add your spouse to your healthcare coverage or change the plan you are enrolled in, within 30 days of the effective date of the marriage. If a life event requires you to add or remove a dependent, the Benefits Office will request proof of the change (ex: marriage certificate).

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 daycare 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 is now easier to navigate than ever. Benefit Connect gives you easy access to your benefits information, decision-support tools, and financial planning resources throughout the year, along with plan comparisons, text alerts, and more.

Review this guide and then enroll in your 2025 benefits by logging on to Benefit Connect using the instructions on this page.

Steps to Enroll

1. Go to 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 Take Action > Enroll > Complete New Hire/Open Enrollment
3. On the Benefit Connect home screen, a banner will appear. Click “Enroll Now” 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 Benefit Connect, you will need to change it in Employee Self Service.
5. Click Next to advance to next screen.
6. When you are finished enrolling, you can print a copy of your final elections for your records. You can log on to Benefit Connect to view and/or print your benefit elections at any time throughout the year. A copy of your 2025 benefit elections will also be mailed to your home once open enrollment has closed.

Enrolling Dependents

Before you log on to Benefit Connect, 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, or to name as a beneficiary for your life and AD&D insurance 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 any new dependents you are adding to coverage meet the definition of an eligible dependent. You have 60 days from the date you complete your enrollment to provide this information or your dependent will be removed from the plan and will not be able to be added without a qualifying life event.

Who is an eligible dependent?

- Legally married spouse;
- 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.

Naming beneficiaries:

It is important to name a beneficiary/beneficiaries for your life insurance benefits. Make sure you have the pertinent information such as name, address, date of birth and social security number.

If You Don't Enroll

If You Were Enrolled in Dartmouth Health Benefits in 2024

Log on to Benefit Connect and review your 2025 benefits.

Your 2024 medical, dental, life and disability benefit elections will automatically carry over at 2025 rates shown in Benefit Connect. If you are not enrolled in a benefit in 2024, you will not be enrolled in 2025.

If you are enrolled in one of the HSA medical plans, 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 (HCRA or DCRA) annual contributions. These will not automatically continue into the next calendar year.

Your coverage will be effective January 1 - December 31, 2025.

If You Become Newly Benefit Eligible In 2025

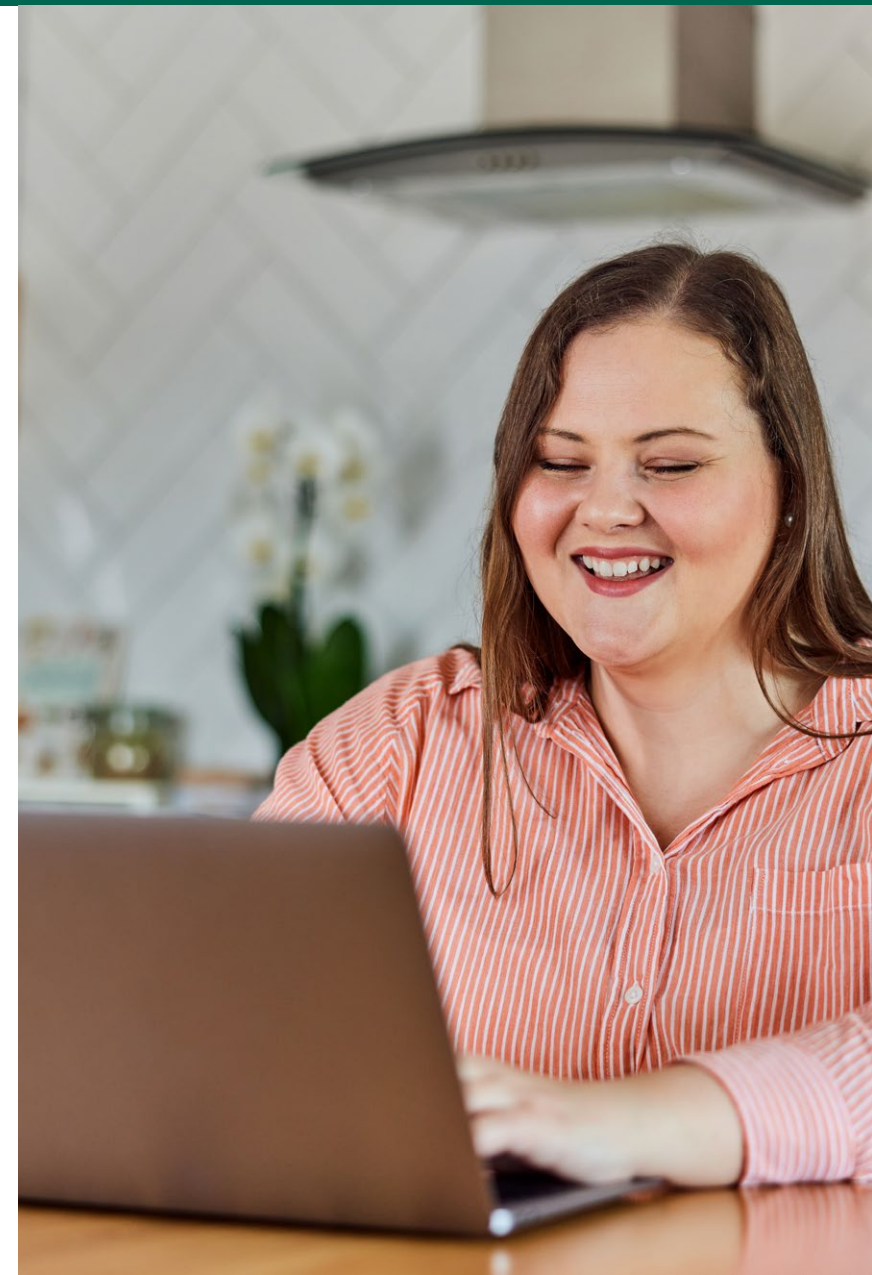
If you become newly eligible for benefits during the 2025 calendar year, you must make your benefit elections online within 30 days of your benefit eligibility date.

If you do not make your benefit 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 or FSA. You will not have the opportunity to change your benefit 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 benefit status change.



Your Medical Coverage

Our Medical Plans

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

You Have Two Plans To Choose From:

HSA Plan

The HSA Plan is our system-wide High-Deductible Health Plan. It features lower plan premiums, in- and out-of network coverage, and lower costs when you use Dartmouth Health providers and services.

The HSA Plan is matched with a Health Savings Account that allows you to save for eligible medical, dental and vision expenses, pre-tax.

- An **Out-of-Area HSA Plan** is available to employees who live outside of New Hampshire and Vermont. This plan replaces the HSA Plan for employees living in eligible states.

PPO Plan

The PPO Plan features higher plan premiums balanced by greater coverage at Dartmouth Health: you will pay copays for most services when you receive care at Dartmouth Health facilities and providers. It covers both in- and out-of-network care.

To find out more about the Anthem and Dartmouth Health networks, log on to anthem.com/dartmouth-health.

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

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

Did You Get a Call from Primary Care?

If you are covered by one of our health plans and have diabetes or other chronic conditions, a Dartmouth Health Care Manager may reach out to help you manage your conditions, and assist you with a care plan. If you receive a call from Primary Care, take a few minutes to talk!



Overview of Medical Plans

Plan Feature	HSA Plan	PPO Plan
Medical Administrator	AmeriBen	AmeriBen
Provider Network	Anthem/BCBS	Anthem/BCBS
Who Can Enroll	Eligible employees living in New Hampshire and Vermont. Employees outside of these states have the option to enroll in the Out-of-Area HSA Plan, instead.	All eligible employees, regardless of residence.
Coverage	Access to a national network of services when traveling, or for dependents in college, as well as out-of-network coverage. Enhanced benefits when Dartmouth Health providers and facilities are used.	Access to a national network of services when traveling, or for dependents in college, as well as out-of-network coverage. Enhanced benefits when Dartmouth Health physicians and facilities are used.
Preventive Services	Covered 100% in-network	Covered 100% in-network
Paying for Medical Care	Medical visits are applied first to the plan deductible, after which you pay coinsurance.	You pay a copay for most services. High-Tech Imaging, Out-Patient Surgery, and Inpatient Admissions are applied first to the plan deductible, after which you pay applicable copay.
Family vs. Individual Deductibles	Family coverage includes a single family deductible. Plan begins paying benefits once any combination of covered family members have met the family deductible.	Family coverage includes both a family and individual deductible. Plan begins paying benefits for any individual once they meet their individual deductible.
Pharmacy Network	OptumRx, with enhanced benefits at Dartmouth Health Pharmacies, including Home Delivery	OptumRx, with enhanced benefits at Dartmouth Health Pharmacies, including Home Delivery
Paying for Prescription Drugs	Medications are applied first to the plan deductible, after which you pay coinsurance. Medications that are on the Preventive Drug List bypass the deductible and you only pay coinsurance.	You will pay a copay at Dartmouth Health Pharmacies. Otherwise, medications are applied first to the network deductible, after which you pay coinsurance.
Tax Advantaged Accounts	If you are eligible, per IRS regulations, you can open a Health Savings Account. Depending on your salary and eligibility, you may receive a quarterly contribution from Dartmouth Health.	You can open a Flexible Spending Account.



Get support from doctors, therapists, and psychiatrists any time with LiveHealth Online.

Using LiveHealth Online, you can have a video visit with a board-certified doctor, psychiatrist, or licensed therapist from your smartphone, tablet, or computer.

- See a board-certified doctor 24/7, no appointment necessary. It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection, or another common health issue.
- Visit a therapist (in seven days or less) or psychiatrist (under four weeks). Get help with anxiety, depression, grief, panic attacks, and more. Schedule online or call 1.888.548.3432 from 8 a.m. to 8 p.m, seven days a week.

Sign up today! Go to livehealthonline.com or download the app and register on your phone or tablet.

You, and/or your dependents, must be enrolled in one of the medical plans to be eligible for this benefit. Outside of the medical plan, Dartmouth Health also offers a wide array of wellness services and behavioral health services. See pages 21 and 22 for more information.

The Dartmouth Health Network

Seamless, accessible and affordable care at Dartmouth Health

The Dartmouth Health Network provides a tier of providers and services that offer lower costs on our HSA and PPO plans.

Within both of our medical plans, you will receive the greatest benefit when you use the Dartmouth Health Network. The network includes providers and services offering seamless, accessible and affordable care at Dartmouth Health.

Dartmouth Health Network Includes:

- Alice Peck Day Memorial Hospital
- Cheshire Medical Center
- Dartmouth Hitchcock Clinic
- Dartmouth Hitchcock Medical Center
- Mt. Ascutney Hospital and Health Center
- New London Hospital
- Newport Health Center
- Southwestern Vermont Health Care
- Valley Regional Hospital (effective 7/1/2024)
- Visiting Nurse and Hospice for Vermont and New Hampshire
- Select primary care and other providers*

If you have any questions about the medical plans, you can reach out to the AmeriBen Designated Customer Care Team at 888.235.4713, open 6:30am to 8:30pm.

* See details on [My Benefits Portal](#) (My Health > Medical Plans > Find a Provider)



To find a provider or service in the Dartmouth Health Network, visit: anthem.com/dartmouth-health



Your Medical Benefits

Medical Plans

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

Go to [Benefit Connect](#) and use the Plan Comparison tool for more detail.

For a full plan summary, visit benefits.dartmouth-health.org

More information can be found at: [MyAmeriben.com](https://myameriben.com)

Network:	HSA Plan			PPO Plan		
	Dartmouth Health Network	Anthem Health Network	Out-of-Network	Dartmouth Health Network	Anthem Health Network	Out-of-Network
Annual Deductible*	Employee Only: \$1,650 Family Coverage: \$3,300	Employee Only: \$2,000 Family Coverage: \$4,000	Employee Only: \$4,000 Family Coverage: \$8,000	Individual: \$250 Family: \$500	Individual: \$2,000 Family: \$4,000	Individual: \$4,000 Family: \$8,000
You Pay:	You pay 10% coinsurance after deductible	You pay 30% coinsurance after deductible. You pay 10% coinsurance after deductible for outpatient behavioral health services	You pay 50% coinsurance after deductible	You pay \$20 copay for PCP and behavioral health services, \$35 copay for specialists, \$125 copay after deductible for outpatient surgery, \$250 copay after deductible for inpatient care	You pay \$40 copay for PCP, \$60 copay for specialists, 30% coinsurance after deductible for outpatient surgery and inpatient care, \$20 copay for outpatient behavioral health services	You pay 50% coinsurance after deductible
Out-of-Pocket Maximum	Single: \$3,300 Family: \$6,600	Single: \$4,000 Family: \$8,000	Single: \$8,000 Family: \$16,000	Single: \$1,750 Family: \$3,500	Single: \$4,000 Family: \$8,000	Single: \$8,000 Family: \$16,000
HSA Employer Contribution from Dartmouth Health	Salary of \$49,999 or less: Single: \$1,100; Family: \$2,200 Salary of \$50,000-\$99,999: Single: \$750; Family: \$1,500 Salary of \$100,000-\$149,999: Single: \$500; Family: \$1,000 Salary of \$150,000 and above: no funding <i>(see Health Savings Accounts, page 12)</i>			Not Eligible for an HSA or funding by Dartmouth Health <i>(see Flexible Spending Accounts, page 13, for additional options)</i>		
	Out-of-Area HSA Plan					
Live outside of Vermont or New Hampshire?	Eligible employees who live outside of New Hampshire or Vermont will be given the option to elect the Out-of-Area HSA Plan instead of the HSA Plan . Under this plan, all covered services in the Anthem Health Network are covered as though they were part of the Dartmouth Health Network (see HSA Plan, above.)					

* About Deductibles

On the HSA Plan: Family coverage includes a single family deductible. Plan begins paying benefits once any combination of covered family members have met the deductible. **On the PPO Plan:** Family coverage includes both a family and individual deductible. Plan begins paying benefits for any individual once they meet their individual deductible, **or** once any combination of covered family members have met the family deductible.

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	HSA Plan (including Out-of-Area)	PPO Plan
30 Days	<ul style="list-style-type: none"> D-H Pharmacy at Centerra D-H Pharmacy Home Delivery Cheshire Medical Center Pharmacy Dick Hall's House Pharmacy The Pharmacy in Bennington & Manchester, VT Select CVS Retail Pharmacies in Southern NH 	Subject to Dartmouth Health Network deductible and 10% coinsurance	Generic: \$10 copay Preferred Brand: \$30 copay Non-Preferred Brand: \$50 copay Specialty: \$100 copay
	<ul style="list-style-type: none"> All Other Retail 	Subject to Anthem Network deductible and 30% coinsurance	Subject to Anthem Network deductible and 30% coinsurance
90 Days	<ul style="list-style-type: none"> D-H Pharmacy Home Delivery Cheshire Medical Center Pharmacy Dick Hall's House Pharmacy 	Subject to Dartmouth Health Network deductible and 10% coinsurance	Generic: \$20 copay Preferred Brand: \$60 copay Non-Preferred Brand: \$100 copay Specialty: N/A
	<ul style="list-style-type: none"> OptumRx Mail Service Pharmacy 	Subject to Anthem Network deductible and 30% coinsurance	Subject to Anthem Network deductible and 30% coinsurance
	<ul style="list-style-type: none"> All Other Retail 	Not Available	Not Available

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.

Filling a Maintenance Medication?

After two 30-day fills, employees filling a maintenance medication are required to order their prescription as a 90-day supply by mail with D-H Pharmacy Home Delivery, or in person at the Cheshire Medical Center Pharmacy or Dick Hall's House Pharmacy (Hanover, NH). 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 D-H pharmacy team member.

D-H Pharmacy Home Delivery can mail to the following states: Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, and Washington. If you reside in a state not listed here, you will need to sign up for mail order through OptumRx at [optumrx.com](https://www.optumrx.com) or by phone at 800.334.8134.

Paying for Prescriptions on an HSA Plan

Based on IRS guidelines, Health Savings Account Plans (HSAs) require that medical care and prescriptions are both applied 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.

On the HSA Plans, drugs on the Preventive Drug List will bypass the deductible and only require you to pay coinsurance.

Your 2025 Employee Contributions

Biweekly Medical Premiums for Non-Tobacco Users

Medical and Prescription Plan	FTE .75 or greater, 30-40 hours per week			FTE .5 to .74, 20-29 hours per week		
	HSA Plan	Out-of-Area HSA Plan	PPO Plan	HSA Plan	Out-of-Area HSA Plan	PPO Plan
Base Salary \$0 to \$49,999				All Salaries		
Employee Only	\$45.42	\$50.36	\$49.70	\$137.97	\$152.98	\$150.95
Employee + Child(ren)	\$68.10	\$75.55	\$74.54	\$206.87	\$229.47	\$226.42
Employee + Spouse	\$95.34	\$105.77	\$104.36	\$289.57	\$321.25	\$316.99
Family	\$125.72	\$139.51	\$137.66	\$381.87	\$423.75	\$418.13
Base Salary \$50,000 to \$99,999						
Employee Only	\$56.50	\$62.64	\$61.81			
Employee + Child(ren)	\$84.74	\$93.97	\$92.72			
Employee + Spouse	\$118.67	\$131.56	\$129.81			
Family	\$156.49	\$173.53	\$171.22			
Base Salary \$100,000 to \$149,999						
Employee Only	\$67.57	\$74.93	\$73.93			
Employee + Child(ren)	\$101.38	\$112.39	\$110.89			
Employee + Spouse	\$141.99	\$157.34	\$155.25			
Family	\$187.25	\$207.54	\$204.78			
Base Salary \$150,000 or greater						
Employee Only	\$101.17	\$112.18	\$110.69			
Employee + Child(ren)	\$151.73	\$168.27	\$166.03			
Employee + Spouse	\$212.45	\$235.57	\$232.44			
Family	\$280.18	\$310.73	\$306.61			

Due to rounding, rates may vary slightly from what you see on your paycheck.

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 biweekly pay period (\$390 per year based on 26 pay periods) per family, which will be added to their biweekly healthcare plan contributions.

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

Spousal Premium

If your spouse has access to group-sponsored health insurance coverage through their employer and you choose to cover your spouse under our medical plans, you are subject to an additional spousal premium of \$50 per biweekly pay period (\$1,300 per year based on 26 pay periods).

This additional premium 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, Mount Ascutney Hospital and Health Center, New London Hospital, or Visiting Nurse and Hospice for VT and NH.

These additional premiums can change throughout the plan year. Should your circumstances change, please contact:

DHBenefits@Hitchcock.org

Using the Health Savings Account (HSA Plan)

Employee and Employer Contributions

The Health Savings Account is a special feature of the HSA Plan that permits an employer, employee, or both to contribute to healthcare expenses throughout the year with a tax benefit.

The Health Savings Account is administered by HealthEquity.

If you are enrolled in the HSA Plan with an HSA account and you switch medical plans to the PPO Plan, any balance in your HSA account remains available to use for future qualified expenses. However, once you are no longer enrolled in the HSA Plan, you will incur a \$3.95 per month maintenance fee that will be deducted from your HSA account by Health Equity unless your HSA account balance is \$2,500 or more.

Health Savings Account (HSA)

Features of an HSA:

With the HSA Plan, you're eligible to contribute money to a Health Savings Account. This is a tax-advantaged savings account you can use to help pay for eligible healthcare expenses (medical, dental and vision). You can build up the money in your account and use it for future expenses, even during retirement.

- **You decide how much to contribute** each pay period (up to the federal limits) to your HSA, and can change that amount at any time.
- **It works like a bank account.** Use account funds to pay for eligible healthcare expenses by using your debit card when you receive care, or submit a claim for reimbursement for payments you've made.
- **It's triple tax-advantaged.** Your contributions are made on a pre-tax basis, earnings on your contributions are tax-free and you are not taxed when you use your HSA to pay for eligible health care expenses.
- **It's your money.** Unused funds carry over each year - you can earn tax-free interest on your HSA balance.
- **Invest in your future.** If your HSA balance is \$2,000 or more, you can invest this money by working directly with Health Equity similar to the way you invest in funds with the retirement plan. Please note Health Equity may charge fees for this service.

For additional details about contributions and limits and to learn how the HSA works, visit benefits.dartmouth-health.org > My Health > Health Savings Accounts.

Dartmouth Health Contributions:

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 HSA Plans. You must answer the HSA eligibility questions every year in order to receive a contribution from Dartmouth Health, if eligible. Dartmouth Health will contribute the following amounts for 2025:

Salary Bands	HSA Employee Only	HSA All Other Coverage
\$0-\$49,999	\$1,100	\$2,200
\$50,000-\$99,999	\$750	\$1,500
\$100,000-\$149,999	\$500	\$1,000
\$150,000 and above	\$0	\$0

Employer contributions will be deposited into your account every three months starting with the first pay period in January. If you are a new hire or you are newly benefits eligible in 2025, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility and quarterly thereafter.

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 lessor of 1) the first day of your birthday month, or 2) 6 months.

Flexible Spending Accounts

Two Types of Spending Accounts

We offer two Flexible Spending Accounts: one to cover healthcare 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 Flexible Spending Account (FSA)

The **Health Care Reimbursement Account (HCRA)** is an FSA: a pre-tax spending account available to employees who waive healthcare coverage, enroll in the PPO Plan, or enroll in our GME Resident/Fellow Medical PPO Plan.

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

The annual maximum amount you may contribute to your HCRA is \$3,200.

Examples of eligible expenses:

- Office visits
- Prescription drugs
- Hospital stays and lab work
- Speech/occupational/physical therapy
- Dental and vision care

Dependent Care Flexible Spending Account (FSA)

The **Dependent Care Reimbursement Account (DCRA)** is an FSA: a pre-tax spending account for eligible elder and childcare expenses so that you and your spouse can work, obtain gainful employment, or attend school full time.

Your daycare 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).

Examples of eligible expenses:

- Childcare up to age 13
- Adult day care
- After school programs, up to age 13
- At-home elder care

NOTE: You can only participate in a DCRA if you earn less than the highly compensated limits. For the 2025 plan year, an employee who earned more than \$155,000 in 2024 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.
- Keep documentation of how you used the money in these accounts for tax purposes.

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 > My Health > Dental Insurance, or call 1.800.832.5700

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.

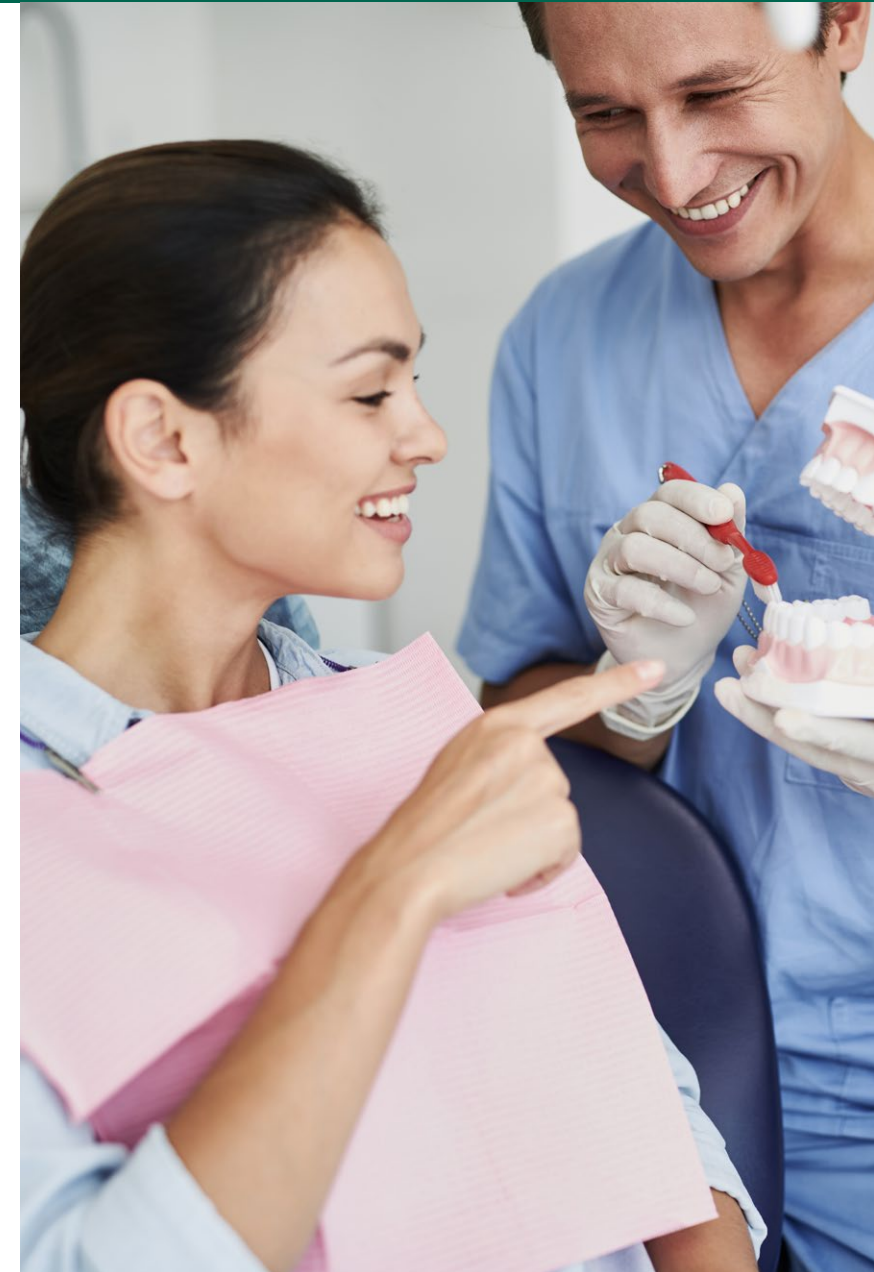
Here is how much you pay biweekly for each plan:

Dental Coverage Level	Employee Biweekly Contribution	
	Basic Dental	Enhanced Dental
Employee	\$2.70	\$5.96
Employee + Child(ren)	\$11.36	\$22.69
Employee + Spouse	\$11.36	\$22.69
Family	\$21.62	\$42.70

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.

Click on “Find a Provider” and choose “Access Network” from the “Choose Network” drop-down menu.

The DeltaVision plan covers frames, lenses, and contacts. Eye exams are covered on our medical plans; if you are not covered on our medical plans, the vision benefit also covers an annual exam, at an in-network provider, with a \$10 copay. 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.

Here is how much you pay biweekly for vision coverage:

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



Supplemental Voluntary Benefits

Supplemental Medical Benefits through Unum can help you pay for expenses not covered by your health insurance for you or your covered dependents. These voluntary benefits can even cover non-medical expenses such as lost wages, groceries, and travel.

These benefits are purchased during Open Enrollment. You can view rates and enroll on Benefit Connect.

Please note that these plans are not a replacement for medical insurance. Dartmouth Health does not sponsor or subsidize supplemental benefits.

Learn more at:
benefits.dartmouth-health.org

Group Critical Illness Insurance

Group Critical Illness Insurance can pay money directly to you or your covered dependents when diagnosed with certain serious illnesses, such as a heart attack, stroke, cancer, major organ failure, or infectious diseases.

You can choose a lump-sum benefit up to \$40,000 that's paid directly to you at the first diagnosis of a covered condition. You do not have to be terminally ill to receive benefits.

Health Screening Benefit

The plan provides a \$75 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a cancer screening, total cholesterol blood test, mammogram, immunizations and more.

Group Hospital Insurance

Group Hospital Insurance can pay benefits that help you or your covered dependents with the costs of a covered hospital visit. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

This coverage provides a \$1,000 lump-sum benefit (up to four times per year) to you when you are confined in the hospital for a minimum of 20 hours.

Health Screening Benefit

The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a cancer screening, total cholesterol blood test, mammogram, immunizations and more.

Group Accident Insurance

Group Accident Insurance can pay you or your covered dependents money for covered accidental injuries and their treatment. Benefit amounts are based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries like concussions to more serious events like surgery.

The plan covers accidents that occur on or off the job, so you have 24-hour coverage.

Income Protection: Leaves of Absence

In addition to the traditional benefits outlined in this guide, we offer programs to round out your entire benefits package.

Some of these benefits 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.

Learn more at: benefits.dartmouth-health.org

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 consecutive calendar day elimination period. You will use available earned time to provide income during this period. To be eligible for STD coverage, you must begin STD on the 15th consecutive 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

Paid Parental Leave

Two consecutive weeks of Paid Parental Leave are provided for eligible employees following the birth or adoption of a child. This is in addition to other applicable leave and disability benefits for which you may be eligible. If you are having a baby or adopting a child, please reach out to DHLeaves@Hitchcock.org for more information on benefits available to you and to apply for a leave.

Birth of Child

Upon the birth of a child, we offer a comprehensive leave benefit to help new parents maintain financial security and focus on their growing family without worrying about their income. The birth parent employee is eligible for income protection provided under the STD Plan as well as the Paid Parental Leave described above. The non-birth parent employee is offered income protection under the Paid Parental Leave offered by Dartmouth Health.



See page 26
for Resident/
Fellow STD and
LTD Benefits



See page 28
for Physician/
APP STD and LTD
Benefits

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.

Learn more at: benefits.dartmouth-health.org

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
- 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.”

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.



See page 29 for Physician Life Insurance Benefits

Income Protection: Retirement

Dartmouth Health cares about your retirement. Therefore, we offer you the opportunity to contribute to a 403(b) plan to which Dartmouth Health may contribute.

Learn more at:
benefits.dartmouth-health.org

Employer Contribution to Retirement Plans

Employees receive a base employer contribution equal to 4% of biweekly pay (up to the IRS annual compensation limit), plus a biweekly matching contribution of 50% on up to 4% of pay saved—for a maximum matching contribution of 2% of pay.

Employer base and matching contributions are vested 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 1,000 hours worked.

Employee Contributions

In addition to contributions that Dartmouth Health makes to your retirement account, eligible employees may save for retirement by making voluntary contributions to the Dartmouth Health 403(b) Plan.

If, within 30 days of your date of hire, you do not contact Vanguard to make an election, you will be auto-enrolled with a 4% pre-tax contribution deducted from your paycheck which will be invested into an age-based State Street Target Retirement Fund. In addition, with the Vanguard Automatic Increase Service, your contribution will automatically increase by 1% each year until your contribution reaches a maximum of 10%.

To opt out of the auto-enrollment or auto-increase, employees must contact Vanguard at 1-800-523-1188 or log into your account at Vanguard.com/retirementplans.

Your contributions—and any associated investment earnings—are vested immediately. That means they're yours to keep, even if you should leave Dartmouth Health.

You may save up to 100% of your income, subject to IRS annual maximums,* through:

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

403(b) Roth contributions are taxed in the year they are saved. The investment income on Roth 403(b) contributions remains tax free if you leave your money in a Roth account for at least five years from the first year of contribution and you are at least age 59 1/2 at the time of distribution.

*The 2024 IRS contribution limit is \$23,000 for employees under age 50. Employees, age 50 or older, during the year are able to save up to an additional \$7,500 in “catch-up” contributions in the 403(b) Plan. The 2025 limits have not been announced by the IRS at the publication of this guide.

Work/Life: Time Off

Support your overall health and well-being with Dartmouth Health time off benefits.

Learn more at: benefits.dartmouth-health.org

Time Off

Dartmouth Health understands the importance of rest and relaxation as part of living a healthy lifestyle. That's why we offer paid time off benefits for all eligible employees.

Time off benefits differ based on employee group and system member.

To learn more, visit: [Time Off](#)



Work/Life: Well-being

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

Dartmouth Health works diligently to create and sustain a culture where employee wellness, efficiency of practice, and personal and professional fulfillment are valued and supported at every level. Visit the benefits portal to find a full range of programs available to you.

Lifestyle Improvement Program

The Lifestyle Improvement Program helps you and your significant other with your personal well-being through a variety of wellness programs and services, including health coaching, education, challenges and local resources and team/project consultation. Programs focus on: exercise and movement; nutrition and healthy eating; stress management; and weight management.

ManageWell

ManageWell is the Dartmouth Health employee wellness portal to Lifestyle Improvement Program well-being activities and resources. Log in to discover a variety of programs and tools that you can access anywhere, anytime.

Health and Wellness Coaching

Health and Wellness Coaches are experts trained to assist in meeting your health goals and achieving personal growth. At no cost to you, other than your commitment, a coach will guide you to meet your wellness goals.

Health Screening

This is an in-person service provided at DHMC only, by appointment. Health and wellness coaching can include point-of-care screening: measuring blood pressure, total cholesterol, HDL, blood glucose, and if desired, height, weight, and waist circumference.

Employee Assistance Program

Dartmouth Health offers an Employee Assistance Program (EAP) to all employees to assist them with meeting the unique needs of healthcare workers. Across the system, EAP services offer support to you and your household members, age 18 or older. Each person is eligible for up to six sessions per issue per year at no cost.

Dartmouth Health partners with Kathleen Greer & Associates, KGA, to provide EAP services, including access to free 24/7 telephonic support from professional counselors. The counselors will assess your needs and connect you with the appropriate specialists. KGA also offers:

- **Legal assistance:** a 30-minute consultation with an attorney.
- **Financial consultation:** a 30-minute consultation with a financial advisor.
- **Online resources:** related to depression, work conflicts, parenting, child or elder care needs, stress reduction, and much more.

DHMC and the Clinics also have access to an in-house EAP for in-person or virtual support.

Work/Life: Mental Health and Family Benefits

Learn more at:
benefits.dartmouth-health.org

Employee Mental Health and Wellness Resources

New, easy-to-access resources to support you when you need it. A quick reference to **Resources to Support Mental Wellness**, linking to a variety of mental health and wellness resources. Indicates what is available by system member.

Employee Wellness Mental Health Resources with descriptions and links gives a brief description of the services available, along with links and phone numbers where available.

COBALT

COBALT offers exclusive access to mental health services: it is a one-stop behavioral health and wellness resource brought to you by Dartmouth Health Behavioral Health Solution. Developed by Dartmouth Health employees for Dartmouth Health employees, the program provides dedicated access to confidential behavioral health appointments with clinicians tailored to your needs.

Services available include:

- Individual therapy/mental health counseling (available to employees 18+ living in VT, NH or MA)
- Medication evaluation and management
- Education and support groups
- Self-guided resource library
- Lifestyle improvement
- Crises resources

Adoption Assistance

Dartmouth Health seeks to support efforts to provide children with nurturing, permanent families through adoption, and recognizes the significant financial cost associated with adopting a minor child. It is the practice of Dartmouth Health to provide a \$5,000 benefit to full and half-time benefit-eligible employees who have six (6) or more consecutive months of service at the time of application for assistance and who adopt an eligible child. Please see Adoption Assistance Policy for details.

Adoption Assistance is available to employees at DHMC and Clinics, Cheshire Medical Center, and New London Hospital.

Employee Discount Program

D'Perks is a discount program, offered in conjunction with the Upper Valley Business Alliance, for all employees of the Dartmouth Health system. This program is part of your employee benefits and includes national brand discounts as well as discounts and offers from businesses located in the Upper Valley, Monadnock region, Sunapee region, Concord, Manchester, greater Nashua areas and Vermont.

D'Perks offers discounts on everything from car rentals, vacation planning and major retailers to goods and services that you use every day to gifts from local shops.

For details, visit [D'Perks Website](#)

Work/Life: Loan Repayment and Tuition Reimbursement

Learn more at:
benefits.dartmouth-health.org

RN Education Loan Repayment Program

This Program provides a maximum total payment of \$20,000 over four (4) years to specific loan agency (or agencies) on behalf of the employee for outstanding loan balance(s). Eligible payments will be made on an annual basis based on service and remaining loan balance.

Current employed full or half-time, benefit-eligible Registered Nurses in positions that require an RN license, who have outstanding federal student loans (direct subsidized or direct unsubsidized) or private student loans (non-federal loans, made by a lender such as a bank, credit union, state agency, or a school) for a nursing degree program, which loans are not in default, are eligible to participate in the program.

To enroll, eligible employees must submit a complete application to the Benefits Department.

For full details, see the RN Education Loan Repayment Program Policy.

Tuition Reimbursement

Dartmouth Health encourages personal and professional growth and provides tuition reimbursement for benefits-eligible staff who are enrolled in a certificate or degree-granting program at an accredited college or university.

The tuition reimbursement benefit details vary by system member.

Dartmouth Hitchcock Clinic (DHC) Staff and APPs and Cheshire Medical Center (CMC) Staff:

- Full-time 30-40 hours per week: \$3,000 per calendar year
- Part-time 20-29 hours per week: \$1,500 per calendar year

For full details see the Dartmouth-Hitchcock Tuition Reimbursement Policy and CMC Tuition Reimbursement Policy.

Alice Peck Day Hospital (APD):

The maximum dollar amount per fiscal year is \$3,000 per employee. The total amount available in the tuition reimbursement fund may vary and will be dependent on budgetary requirements.

Employee must be a regular full-time employee for twelve consecutive months or a regular part-time employee for twenty-four consecutive months.

For full details see the APD Tuition Reimbursement Program Policy.

New London Hospital (NLH):

- Full-time 30-40 hours per week: \$3,000 per calendar year
- Part-time 20-29 hours per week: \$1,500 per calendar year

For full details see the NLH Education and Tuition Reimbursement Policy.

Work/Life: Additional Benefits

Dartmouth Health offers the benefits on this page as voluntary options, 100% employee funded.

Norton LifeLock Identity Theft Protection

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

Identity theft insurance monitors multiple gateways into your identity and credit and alerts you of fraudulent activity. Cost is \$3.69 for employee only, or \$6.91 for family coverage (biweekly)

Covered services include:

- Credit reports and monitoring
- Bank account takeover monitoring
- Criminal bookings monitoring
- Credit application monitoring
- Real time authorization notifications
- Change of address monitoring
- Child social security number monitoring
- Full service identity restoration services and more!

Pet Insurance

We offer pet insurance coverage through Figo that can help you focus more on your pet's health and less on the cost. You can enroll at any time with a 10% discount. Key features of the plan:

- Reimbursement for your pet's unexpected medical costs
- Figo Pet Cloud mobile app to manage your pet's records, and connect with a live vet 24/7
- Pet tag with digital pet profile, allowing anyone who finds your pet to group text your family

Various coverage options are available.

Travel Assistance

by Sun Life Financial & Assist America

We are pleased to offer Emergency Travel Assistance to our employees. As an active employee enrolled in our basic life insurance plan, you and your immediate family are members of Assist America and are entitled to its services, including:

- Medical consultation, evaluation, and referral
- Hospital admission
- Critical care monitoring
- Lost prescription assistance
- Legal and interpreter referrals
- Emergency medical evacuation

See page 31 for contact information.

Resident/Fellow Benefits (GME employees only)

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 biweekly 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)	
In-Network Benefits Coverage Highlights		
Preventive Care	Plan pays 100% of eligible services	
Routine Eye Exam	Plan pays 100%, one routine eye exam per member, per year	
Pharmacy Benefits		
Supply	Location	\$0 deductible plan
30 Days	<ul style="list-style-type: none"> D-H Pharmacy at Centerra D-H Pharmacy Home Delivery Cheshire Medical Center Pharmacy Dick Hall's House Pharmacy The Pharmacy in Bennington, VT & Manchester, VT Select CVS Retail Pharmacies 	Generic: \$5 Brand Name: \$25 Specialty / Non-Preferred: \$25
	<ul style="list-style-type: none"> All Other Retail 	Generic: \$10; Brand: \$50; Non-Preferred: \$50
90 Days	<ul style="list-style-type: none"> D-H Pharmacy Home Delivery Cheshire Medical Center Pharmacy Dick Hall's House Pharmacy 	Generic: \$10 Brand Name: \$50 Non-Preferred: \$50
	<ul style="list-style-type: none"> OptumRx Mail Service Pharmacy 	Generic: \$30 Brand Name: \$100 Non-Preferred: \$100
	<ul style="list-style-type: none"> All Other Retail 	Not Available

Resident/Fellow 2025 Medical Contribution Rates *	
	Biweekly Non Tobacco User
Employee	\$45.42
Employee + Child(ren)	\$68.10
Employee + Spouse	\$95.34
Family	\$125.72

Due to rounding, rates may vary slightly from what you see on your paycheck.

See next page for additional premiums that may apply.

Resident/Fellow Benefits (GME employees only)

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 biweekly pay period (\$390 per year based on 26 pay periods) per family, which will be added to their biweekly healthcare plan contributions.

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

Spousal Premium

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, you are subject to an additional spousal premium of \$50 per biweekly pay period (\$1,300 per year based on 26 pay periods).

This additional premium 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, Mount Ascutney Hospital and Health Center, New London Hospital, or Visiting Nurse and Hospice for VT and NH.

Short-Term Disability (STD) Insurance

The 2025 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.

Long-Term Disability (LTD) Insurance

The 2025 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.

Paid Parental Leave

Two consecutive weeks of Paid Parental Leave are provided for eligible employees following the birth or adoption of a child. This is in addition to other applicable leave and disability benefits for which you may be eligible.

If you are having a baby or adopting a child, please reach out to DHLeaves@Hitchcock.org for more information on benefits available to you and to apply for a leave.

Birth of Child

Upon the birth of a child, we offer a comprehensive leave benefit to help new parents maintain financial security and focus on their growing family without worrying about their income. The birth parent employee is eligible for income protection provided under the STD Plan as well as the Paid Parental Leave described above. The non-birth parent employee is offered income protection under the Paid Parental Leave offered by Dartmouth Health.

Tobacco and Spousal premiums can be changed throughout the plan year. Should your circumstances change, please contact: DHBenefits@Hitchcock.org.

Resident/Fellow Benefits (GME employees only)

Life Insurance Benefits

The 2025 benefit 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
- IRS rules allow employers 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.”

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 and Dependent Care Flexible Spending Accounts (FSAs).

For details on these accounts, visit:

benefits.dartmouth-health.org

> My Health > Flexible Spending Accounts.

Vacation and Flex Time

Dartmouth Health recognizes the need for, and importance of, providing a Resident with time away from their training program for vacation, sickness, or other personal reasons. For information regarding time off benefits, see:

Time Away from Training



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 2025 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.
- Alice Peck Day Physicians and Advanced Practice Providers: Details regarding pay replacement will be provided on an individual basis directly to each APD Physician or Advanced Practice Provider.

This benefit begins immediately following determination of disability.

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 2025 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

Paid Parental Leave

Two consecutive weeks of Paid Parental Leave are provided for eligible employees following the birth or adoption of a child. This is in addition to other applicable leave and disability benefits for which you may be eligible.

If you are having a baby or adopting a child, please reach out to DHLeaves@Hitchcock.org for more information on benefits available to you and to apply for a leave.

Birth of Child

Upon the birth of a child, we offer a comprehensive leave benefit to help new parents maintain financial security and focus on their growing family without worrying about their income. The birth parent employee is eligible for income protection provided under the STD Plan as well as the Paid Parental Leave described above. The non-birth parent employee is offered income protection under the Paid Parental Leave offered by Dartmouth Health.

Physician Benefits

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

Physician Life Insurance

The 2025 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, there are 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 > 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 life insurance beneficiaries in Benefit Connect.

To review or update your beneficiaries on your 403(b) retirement plan, go to **Vanguard.com/retirementplans**.

Plan Documents And Summary Plan Descriptions

This Guide to Your Benefits provides a brief summary of benefits plans effective January 1 - December 31, 2025. 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 the benefits portal. 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

Anthem/Ameriben

Medical coverage
anthem.com/dartmouth-health
Designated care team:
888.235.4713

RxBenefits

Pharmacy Benefits Administrator
optumrx.com
800.334.8134

HealthEquity

Health Savings Accounts (HSA),
Healthcare Reimbursement Account
(HCRA) and Dependent Care
Reimbursement Account (DCRA)
healthequity.com
866.346.5800

Delta Dental

Dental coverage
nedelta.com/Home
800.832.5700

DeltaVision

Vision plan
eyemedvisioncare.com
866.723.0513

LiveHealth Online

livehealthonline.com
888.548.3432

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
Leave and STD: 844.236.5180
Life Insurance and LTD: 800.247.6875

Assist America: Worldwide

Emergency Travel Assistance
800.872.1414 within the USA
609.986.1234 outside the USA
www.assistamerica.com
medservices@assistamerica.com

Unum

Group Critical Illness, Hospital
Indemnity, Accident Insurance
unum.com
App: MyUnum for Members
1.866.752.7432 (10/21-11/4, 2024)
1.800.635.5597 (effective 1/1/25)

Norton LifeLock

[gendigital.com/us/en/partner/
employee-benefits/premier-plan/](https://gendigital.com/us/en/partner/employee-benefits/premier-plan/)
[gendigital.com]
800.607.9174

Retirement

Vanguard

Vanguard.com/retirementplans
800.523.1188

Work/Life

KGA Employee Assistance Program

my.kgalifeservices.com
(Company Code: Dartmouth)
800.648.9557

Dartmouth Health Employee Assistance Program (EAP)

603.650.5819
(Dartmouth Hitchcock Medical
Center and Clinics Only)

Employee Wellness Department

[employees.dartmouth-hitchcock.org/
livewellworkwell.html](https://employees.dartmouth-hitchcock.org/livewellworkwell.html)
603.650.5900

COBALT

dartmouth-health.cobalt.care/sign-in

Figo

Pet insurance
bit.ly/3zWhlwR
844.493.4130