

DARTMOUTH

Benefits Office, Human Resources

7 Lebanon St., suite 203

Hanover, NH 03755

603-646-3588

human.resources.benefits@dartmouth.edu

2025 Annual Open Enrollment for Dartmouth College Medicare-Eligible Retirees

Open Enrollment dates: Monday, October 21, 2024, through Monday, November 4, 2024

There will be no changes to the design of your Dartmouth College Medicare Supplemental (DCMS) Plan for 2025.

If you are already enrolled and want to continue with the same coverage for 2025, there is no action required by you.

If you need to either enroll in or cancel coverage in the DCMS plan for 2025 for yourself or an eligible dependent, you may do so only during the annual open enrollment period or within 31 days after a qualifying life event. **Any changes made during Open Enrollment must be entered into FlexOnline, the online benefits enrollment system, between Monday, October 21 and Monday, November 4, 2024. Any changes made will be effective January 1, 2025.** Please see the “Steps for Enrolling Online” section at the end of this letter for instructions on how to sign into FlexOnline.

All Open Enrollment materials are available on the Human Resources-Benefits website at: dartgo.org/retirees **Members of your household who are not eligible for Medicare but who are eligible for or enrolled in a Dartmouth College medical plan will receive a separate 2025 Open Enrollment Guide explaining their enrollment options.**

Please note: If you are enrolling yourself or a dependent in the DCMS plan for the first time, you must provide a current copy of the Medicare ID card, showing coverage in Medicare Part A and Part B, to the Dartmouth Benefits Office no later than November 4, to be enrolled for January 1, 2025.

If you need to either enroll or cancel coverage in the DCMS plan for 2025 but you do not have access to a computer, please contact my office at 603-646-3744, Monday to Friday from 8:00am - 5:00pm. HR walk-in hours are from 8:30am-noon and 1:00pm - 4:30pm.

2025 DCMS Premium

Effective January 1, 2025, the premium rate for the DCMS plan will be **\$792.61** per member per month. This new rate will be reflected on your bill effective in January 2025, which you will receive in mid-January. You may receive a subsidy from Dartmouth College toward your Retiree Health premium, based on age and years of benefit-eligible service. Your specific subsidy percentage would have been

communicated to you in a letter from the Benefits Office at the time that the subsidy percentage was calculated. If you need to confirm your subsidy percentage, please [contact the Benefits Office](#).

You will get a bill from Dartmouth College if you have a monthly premium amount to pay for the Supplemental Plan.

If a premium is due, you will receive a monthly statement from Dartmouth College Accounts Receivable. To continue your coverage through Dartmouth, the current monthly statement amount must be remitted monthly. Partial payments cannot be accepted.

Medical Coverage

Your Medicare Parts A & B are primary, and your Cigna medical retiree coverage will not change for plan year 2025. This means that Medicare pays toward your services first and Cigna pays second. Your doctor then bills you for any remaining expenses. As a reminder, your Cigna plan is a supplement to Medicare, Part A (in-patient hospital), and Part B (out-patient medical).

Medicare Supplement through Cigna	
Deductible	\$250
Coinsurance	20% (up to \$200)
Annual out-of-pocket maximum is \$450 for Medical	\$450*

*Deductible does not apply towards co-insurance.

Prescription Drug Coverage

Reminder - Your enrollment in the DCMS plan includes your prescription coverage (Medicare Part D). Your prescription drug coverage will continue with Express Scripts. Please note that there is no change to how the program coordinates with Medicare. However, changes in the formulary (the list of covered medications) might occur.

› **Tiered drug pricing:**

Medicare Part D Prescription Drug Coverage through Express Scripts			
RETAIL PHARMACY	Generic	Preferred Brand	Non-Preferred Brand
1-30 day supply	\$5	\$25	\$40
31-60 day supply	\$10	\$50	\$80
61-90 day supply	\$15	\$75	\$120
HOME DELIVERY and/or CVS Retail Pharmacies			
90 day supply	\$10	\$50	\$80
Annual out-of-pocket maximum is \$450 for prescriptions			

Wellness Benefit

The Fitness Reimbursement Benefit will continue to be \$225 per year and includes a reimbursement for fitness facility memberships and exercise class fees (including apps, online and DVD exercise classes).

You must be enrolled in a medical plan through Dartmouth College to be eligible for this benefit. Visit <http://dartgo.org/fitnessbenefit> for additional details.

Medicare Part D IRMAA for higher income beneficiaries

If you are a higher-income beneficiary based on past income you have reported to the IRS, you may have to pay an Income Related Monthly Adjustment Amount (IRMAA) for your Medicare Part D prescription drug coverage even though you have prescription coverage through Dartmouth.

Extra Help

If you are a low-income beneficiary, you may be eligible for the Medicare EXTRA HELP program to help offset prescription drug costs. If you are eligible, you will receive a notice directly from the Social Security Administration. Eligibility is determined by Social Security according to income and federal low-income tables. If you think you may be eligible but have not received notice from Social Security, contact your local Social Security office or visit their website at: <http://www.ssa.gov/prescriptionhelp>

Change of Address and Other Notifications

You must notify the Benefits Office if you change your address or if any information about your spouse or other eligible dependents changes. If your mailing address is a P.O. Box, Medicare requires a physical address on file as well. **Please make sure the Benefits Office has your current mailing and physical address.** Please contact my office at 603-646-3744. The Benefits Office hours are Monday to Friday from 8:00am-5:00pm. HR walk-in hours are from 8:30am-noon and 1:00pm-4:30pm.

Death Benefit

Retirees of Dartmouth College who retired on or prior to December 31, 2010, have a \$5,000 Death Benefit (family members are not eligible for coverage). Please complete a new Beneficiary Form if you want to update your beneficiaries. This form can be obtained by calling the Benefits Office at **603.646.3588**, or online at dartgo.org/hrforms. Mail the completed form to the Office of Human Resources, 7 Lebanon St., Suite 203, Hanover, NH 03755.

If you have any questions regarding the information contained in this letter, please contact me directly at (603) 646-3744 or Susan.M.Sanborn@dartmouth.edu.

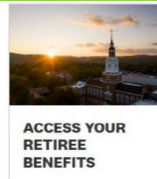
Best,

Susan

Susan Sanborn
Benefits Administrator
7 Lebanon Street, Suite 203
Hanover, NH 03755-2112
(603) 646-3744 Direct Dial

STEPS FOR ENROLLING ONLINE

To enroll in or make changes to your benefits elections, access the FlexOnline benefits page:



1. Go to dartgo.org/retirees
2. Click on **ACCESS YOUR RETIREE BENEFITS**

Log In

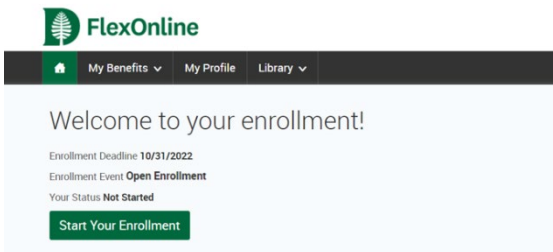
Username

Password

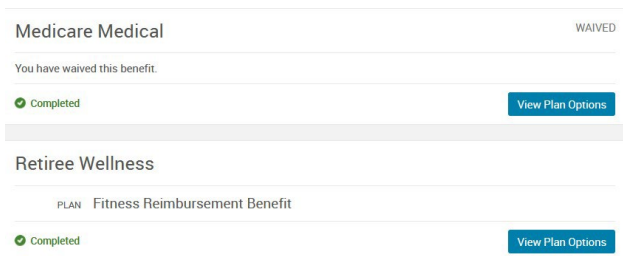
[Forgot Password](#)

3. Enter your Dartmouth ID* (Found on your monthly invoice).
4. Enter your Password (Last four digits of your Social Security Number).
5. Create a new password and security questions.

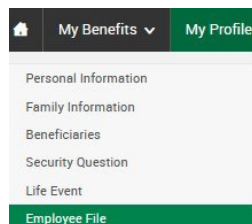
*If your Dartmouth ID starts with the letter "D", do not enter the "D"



6. Your enrollment window will be at the top of the screen. Click on the green **Start Your Enrollment** button.
7. Review **DEMOGRAPHICS INFORMATION**, then click **CONTINUE**.
8. Review and update your **FAMILY INFORMATION** then click **CONTINUE**.



9. On the **OPEN ENROLLMENT** page, you will add/remove coverage, add/remove dependents from coverage and/or change plans.
10. **REVIEW & CONFIRM** your choices, then click the **COMPLETE ENROLLMENT** button.
11. Once you receive the message that your enrollment is complete, your elections will be saved. Please **PRINT** and **SAVE** a copy of the confirmation page for your records.



12. Don't forget your dependent verification by clicking on **MY PROFILE** from the main menu and then selecting **EMLOYEE FILE**. You may upload documentation here.

You may continue to log in and make changes to your 2025 elections until 11:59 pm on Monday, November 4, 2024. Changes cannot be made November 5, 2024

The information included in this notice constitutes a Summary of Material Modification ("SMM") modifying some information contained in the Summary Plan Description ("SPD") for the Health & Welfare Benefits Plan of Dartmouth College ("the Plan") as of January 1, 2025. Every attempt has been made to ensure its accuracy. If there is any inconsistency between the information in this notice and Dartmouth's Plan documents, the Plan document will always govern. Dartmouth reserves the right to modify, revoke, suspend, terminate or change any and all such plans, benefits, policies and procedures at any time it deems necessary, with or without notice. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the Benefits Office.