DARTMOUTH
Benefits Office, Human Resources

WELCOME TO DARTMOUTH | 2026

Welcome to Dartmouth, where faculty and staff from diverse backgrounds contribute to a vibrant and supportive community. Our comprehensive benefits reflect this commitment and are designed to help you and your family thrive.

Keep reading to understand, choose, and enroll in your benefits. Scan the QR code or visit **dartgo.org/new-to-benefits** to learn more.

This guide provides an at-a-glance overview of Dartmouth's benefits and retirement enrollment resources, including key actions, timelines, and programs that may require your attention.

Dartmouth offers a wide range of benefits designed to support you and your family, including:

- Medical and Prescription Drug Coverage
- Dental Coverage
- Vision Coverage
- Tax-Advantaged Accounts—including plans with an employer contribution
- Child Care Subsidy
- Paid Parental Leave
- Employer-Incentivized Wellness Benefit Options
- Life Insurance (Basic and Supplemental)
- Disability Insurance (Short and Long Term)
- Voluntary Supplemental Insurance Coverages
- Retirement Plan Options
- And much more

ENROLLMENT CHECKLIST

- [ ] Participate in New Employee Orientation at **dartgo.org/neosignup**
- [ ] Review Dartmouth's benefits plans using the 2026 Benefits Guide at **dartgo.org/benefits-guide-2026** and the New Hire webpage at **dartgo.org/new-to-benefits**
- [ ] Review benefit rates at **dartgo.org/benefits-cost-estimator**
- [ ] If helpful, complete the FlexOnline enrollment worksheet at **dartgo.org/flexonline-instructions**
- [ ] Gather your dependent and beneficiary information, including Social Security numbers, marriage and birth certificates, addresses, and phone numbers
- [ ] Use the Emma tool to get a medical plan recommendation
- [ ] **Waive or change your medical coverage if you do not want the employee only Cigna Choice Fund medical plan**
- [ ] Set up your retirement account(s), choose your 401(a) investment provider, select contribution rate and provider for your SRA (if enrolling), and allocate your investments at **netbenefits.com/dartmouth**

1 Participate in New Employee Orientation

You will receive an email inviting you to attend Dartmouth's New Employee Orientation (NEO) program within your first 30 days of benefits eligibility. NEO information can be viewed live over Zoom at a specified time during which you can ask questions of the presenter, or by watching a series of video-on-demand presentations. **It's important that you participate!** If you have not yet received this email, please contact Human Resources at 603.646.3411 or at **Human.Resources@dartmouth.edu**.

2 Choose and enroll in your benefits within 30 days

As a benefits-eligible employee, you can choose from four medical plans, two dental plans, a vision plan, and more. You will have 30 days from your date of hire or benefits eligibility to log in to the FlexOnline benefits enrollment system to make your elections. Important notes:

- Your benefits begin on your date of hire or benefits eligibility
- You may add your spouse and/or eligible dependents, so be prepared to submit dependent verification documents (i.e., marriage certificate, birth certificate); see **page 5**. Please note a spousal surcharge of $100 per month may apply if you cover a spouse with access to group medical coverage through their own employer, or a spouse that is retired and has access to a medical plan through their former employer. The surcharge is deducted from your paycheck on a pre-tax basis. The surcharge does not apply when both spouses work for Dartmouth. Learn more at **dartgo.org/spousal-surcharge**
- Benefit rate information is available at **dartgo.org/benefit-cost-estimator**

If you do not take action to make a medical benefit election within 30 days from the date of hire or benefits eligibility, you will be automatically enrolled in the Cigna Choice Fund (with HRA) with individual coverage and responsible for paying employee medical rates. You will also be enrolled in other employer-paid benefits as determined by your employment category. For more information on auto enrollment, please visit **dartgo.org/benefits-auto-enroll**.

If you do not want or need medical coverage through Dartmouth, you must actively waive coverage in the FlexOnline system within 30 days.

3 Choose a Wellness benefit option

As a benefits-eligible employee, you can choose one Wellness benefit from two employer-funded choices, even if you waive medical coverage. The Wellness benefit option is a separate benefit you actively elect in FlexOnline to help you meet your well-being goals. **If you do not elect a Wellness benefit within 30 days from your date of hire or benefits eligibility**, then the Lifestyle Spending Account will be elected for you. For more information, visit **dartgo.org/wellnessbenefits**.

Keep in mind you can still choose a Wellness benefit option even if you waive medical coverage.

4 Review your Retirement Plan benefits

Dartmouth's retirement program is designed to help employees build toward future financial security. There are two plans: **the 401(a) Defined Contribution Plan** and the **Supplemental Retirement Accounts (SRAs)**.

- ***401(a) Defined Contribution Plan***
  All benefits-eligible employees are automatically enrolled into the **401(a) Plan**. Dartmouth contributes between 3%–9% of your eligible compensation to your account with each paycheck. The percentage varies based on your age. You become fully vested in the 401(a) plan after three years of employment. If you leave Dartmouth without having reached three years of service, 401(a) contributions are forfeited.

Your age	Dartmouth contribution as a % of your base salary
21 to 29	3%
30 to 34	5%
35 to 39	7%
40 or older	9%

  During the first 30 days following your date of hire or eligibility, use the **NetBenefits** retirement enrollment system to choose either Fidelity or TIAA as your investment provider, designate your beneficiaries and select your fund choices. You can change your investment providers and funds at any time.

- ***Supplemental Retirement Accounts (SRAs)***
  The **SRA** is a 403(b) retirement savings plan. The SRA Plan provides you with the option to make voluntary contributions on a pre-tax basis, a Roth post-tax basis, or a combination of both. You may contribute up to the IRS contribution limits ($24,500 for 2026, with higher limits for those age 50 and older). You can start, stop, increase or decrease your contributions at any time.

Dartmouth offers the IRS's "Super Catch-up" in the SRA. Employees who are ages 60–63 during the year will have a higher catch-up limit of at least $11,250, above and beyond the regular IRS contribution limit.

Individuals who are age 50 and older and who earned $150,000 or more in FICA wages in 2025 (box 3 on Form W-2) are required by the IRS to designate their catch-up contributions as Roth post-tax. Dartmouth will monitor your contributions and automatically apply the Roth designation if required.

How to Enroll: Use the **NetBenefits** retirement enrollment system to choose either Fidelity and/or TIAA as your investment provider, determine how much you want to contribute from each paycheck (flat dollar amount or percentage), designate your beneficiaries, and select your fund choices.

If you do not select your provider or investment options, you will be defaulted to a Vanguard Target Date Retirement Fund (TDF) at Fidelity, with a target date closest to the year in which you will reach age 65. For more information on the plans, the investment providers, or to enroll and manage your account(s), visit **dartgo.org/retsavings-userguide**.

5 Understand what to expect after you enroll

- **Benefits Start Date**: Unless your union benefits package has a waiting period, most Dartmouth benefits will begin on the date that you become benefits eligible.
- **Outside Coverage**: If you have coverage elsewhere, you may want to waive the Dartmouth coverage(s) so that you are not charged for them. Losing outside medical, dental, and/or vision coverage through COBRA, the marketplace, or your former employer is considered a qualified life event, allowing you to enroll in Dartmouth coverage (see step 6 below).

  Based on your benefit selections, you should receive medical/vision, pharmacy, and/or dental plan ID cards within seven to ten days after you complete your enrollment.
- **Upcoming Appointments:** Please do not cancel upcoming appointments. If you need medical, pharmacy, or dental services prior to receiving your ID card(s), contact the Benefits Office at 603.646.3588 or at **Human.Resources.Benefits@dartmouth.edu**.
- **Payroll Deductions**: You will pay for Dartmouth benefits in advance each month. Once you complete your FlexOnline enrollment, Dartmouth may need to deduct multiple pay periods of premiums from an upcoming paycheck. Please financially prepare for this. For information on when and how rates are deducted from your paycheck, visit **dartgo.org/benefit-deductions**.

Hired after October 1? If you are hired (or become benefits-eligible) on October 1 or later, you will complete your enrollment and will also need to complete your enrollment for the following year in FlexOnline. Please be sure to complete and carefully review both calendar year enrollments prior to your enrollment deadlines.

Questions? Contact the Benefits Office at 603.646.3588 or Human.Resources.Benefits@dartmouth.edu.

6 Life events—changes to your benefits

You can update or change your benefits within 31 days of a qualifying life event. Dartmouth is required to follow federal and state regulations governing the administration of your health and welfare benefits.

You can make certain changes to your benefit elections as a new hire, during the open enrollment period each year, or if you experience a qualifying life event.

Your benefits change must be consistent with the qualifying life event, which includes but are not limited to:

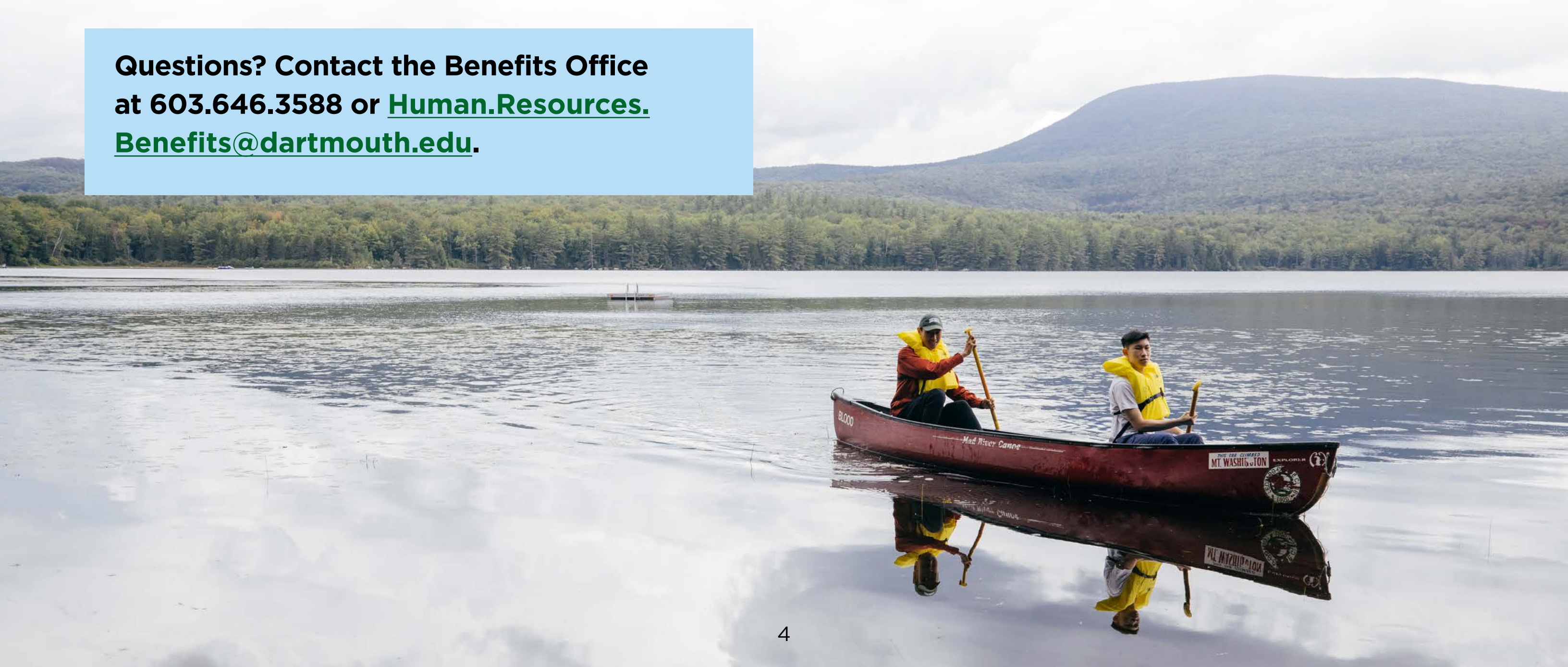
- Birth/adoption of a child
- Marriage or divorce
- You gain or lose benefits coverage
- Your dependent gains or loses benefits coverage

Tax-advantaged accounts like Flexible Spending Accounts (FSAs) have rules concerning contribution changes, claims submission, and when account dollars must be spent.

If you have a qualifying life event, review the following links to learn more:

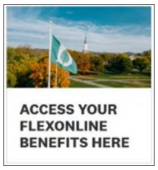
- **dartgo.org/change-your-benefits**
- **dartgo.org/fsa**
- **dartgo.org/hsa**

For more information on the plans, the investment providers, or to enroll and manage your account(s), visit **dartgo.org/benefits**.

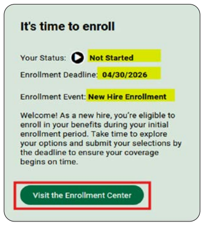


HOW TO ENROLL IN HEALTH AND WELFARE BENEFITS

To enroll in your benefits elections, access the FlexOnline system:

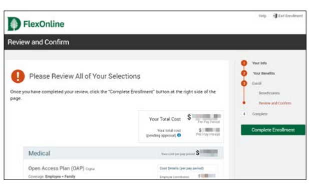


1. Go to **dartgo.org/benefits**. Click on **Access Your FlexOnline Benefits Here**.
2. Enter your **Single Sign-On** (SSO) ID and password. (HINT: This is the same ID and password you use for email.) If you have forgotten your ID or password, follow the instructions on the Web Authentication page to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



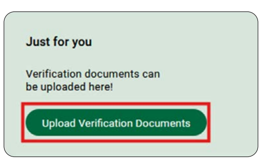
3. Your enrollment window will be at the top of the screen. Take note of your enrollment deadline date, then click the green **Visit the Enrollment Center** button.
4. Review the **EMPLOYEE INFORMATION**. If needed, update your address at **employee.dartmouth.edu**. Please click **CONTINUE** to proceed with your enrollment.
5. Review and update your **FAMILY INFORMATION**, then click **CONTINUE** to proceed with your enrollment.
6. Answer a few **QUESTIONS** about benefits eligibility, then click **CONTINUE**.

7. Use the interactive **EMMA** tool to help with the decision-making process, and to learn more about each benefit.
8. On the **NEW HIRE ENROLLMENT** page, you will add or waive coverage, elect contribution amounts, and add dependents to your plans. If applicable, complete the spousal surcharge attestation and/or the Lewinstein Gym attestation within the election window. When done, click **CONTINUE**.



9. Enter your Life Insurance beneficiaries on the **BENEFICIARIES** page, then click **CONTINUE**.
10. **REVIEW & CONFIRM** your choices, then click the **COMPLETE ENROLLMENT** button.

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



11. Once you receive the message that your enrollment is complete, your elections will be saved. **Please remember to print and/or save a copy for your records.**
12. Don't forget to upload your dependent verification documentation by clicking **UPLOAD VERIFICATION DOCUMENTS** in the **JUST FOR YOU** section.

You have **30 days** from your date of hire or date of benefits eligibility to enroll in or waive benefits.

The contents of the New Hire Benefits Guide are intended only to provide information for the guidance of Dartmouth employees. We hope the information in this document encourages employees to learn more about Dartmouth's benefits and every attempt has been made to ensure its accuracy. If there is any inconsistency between the information in this and Dartmouth's Plan documents, the Plan document will always govern. Dartmouth reserves the right to modify, revoke, suspend, terminate, or change any and all such plans, benefits, policies, and procedures at any time it deems necessary, with or without notice. Neither the Plan nor this summary creates an employment contract nor any right to continued employment at Dartmouth. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the Benefits Office.

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