2026 BENEFITS OPEN ENROLLMENT

DARTMOUTH
Benefits Office, Human Resources

OPEN ENROLLMENT:
October 27–November 10

BENEFITS FAIR:
October 29, 11:00 a.m.–3:00 p.m., Hanover Inn, Grand Ballroom

Dartmouth offers a comprehensive, flexible benefits program with a range of options to support you and your family. **Open Enrollment runs from 8:00 a.m. Monday, October 27, through 11:59 p.m. Monday, November 10, 2025,** with changes effective January 1, 2026. This is your annual opportunity to review your benefit options for 2026, add or remove dependents, and make changes.

This newsletter provides an overview of benefit changes, resources to help you evaluate your options, and information on how to enroll. We encourage you to review your options during Open Enrollment to ensure your benefit elections best meet your needs. For more detailed information about all of your benefits, please see the enrollment resources listed on **page 4**.

Medical Rate and Plan Changes

To help offset the impact of rising healthcare costs—largely driven by specialty drug prices and an increase in high-cost claims—Dartmouth permanently increased its medical plan subsidy in 2025. This subsidy grows in step with rate increases, compounding over time to consistently reduce the financial burden on employees.

In 2026, medical rates will rise by 12%. However, Dartmouth's contribution has also grown, and will continue to cover the majority of the cost.

Your 2026 medical plan rate will depend on your individual situation, including the plan you choose, your FTE, and your tier of coverage in the plan. Access the **Benefits Plan Cost Estimator** at **dartgo.org/benefits-cost-estimator** to review your cost by plan and coverage tier. Refer to your **Benefits Guide** for details.

A number of changes were made across several benefits that, collectively, offset additional increases to the medical plan. More specifically, the medical and pharmacy copays, coinsurance, deductibles and out-of-pocket maximum will increase.

Beginning January 1, 2026, Dartmouth will adopt Express Scripts' full suite of utilization management. This means some medications may require prior authorization, step therapy, or have updated quantity limits, and certain drugs may be replaced with lower-cost alternatives. Employees impacted by these changes will receive direct communication with details about their coverage and next steps.

One Medical at Dartmouth Changes

Beginning January 1, 2026, non-preventive visits at the One Medical at Dartmouth primary care practice in Hanover will be subject to a $15 copay. This change applies to employees and their dependents enrolled in the OAP, CCF, and HDHP with HRA plans, who are patients at the practice. Preventive care services, such as your annual physical and wellness screenings, will continue to be provided at no cost. Employees who waive medical coverage or who are enrolled in the HDHP with HSA are not eligible to use One Medical at Dartmouth. Learn more at **dartgo.org/omd**.

Dental Plan Coverage

The dental plans offered through Northeast Delta Dental, including both the low and high plans, will continue in 2026 with no changes to the plan design or coverage tier rates.

2026 Changes & Updates

Medical Plan Spousal Surcharge

Starting January 1, 2026, 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. Please log in to FlexOnline during open enrollment to attest whether your spouse has access to other coverage. Learn more at **dartgo.org/spousal-surcharge**.

Wellness Benefit Changes

Dartmouth's Pulse Program will be discontinued on December 31, 2025. If you are currently enrolled in Pulse, you will have until December 31, 2025, to earn rewards and until January 31, 2026, to redeem them.

Dartmouth will continue offering the Lifestyle Spending Account and the Dartmouth Fitness Membership wellness benefit options. All benefits-eligible employees are required to make a wellness benefit election during Open Enrollment. Otherwise, you will be automatically enrolled in the Lifestyle Spending Account. Please note that participation in the Dartmouth Fitness membership requires an active election each year. Learn more at **dartgo.org/wellnessbenefits**.

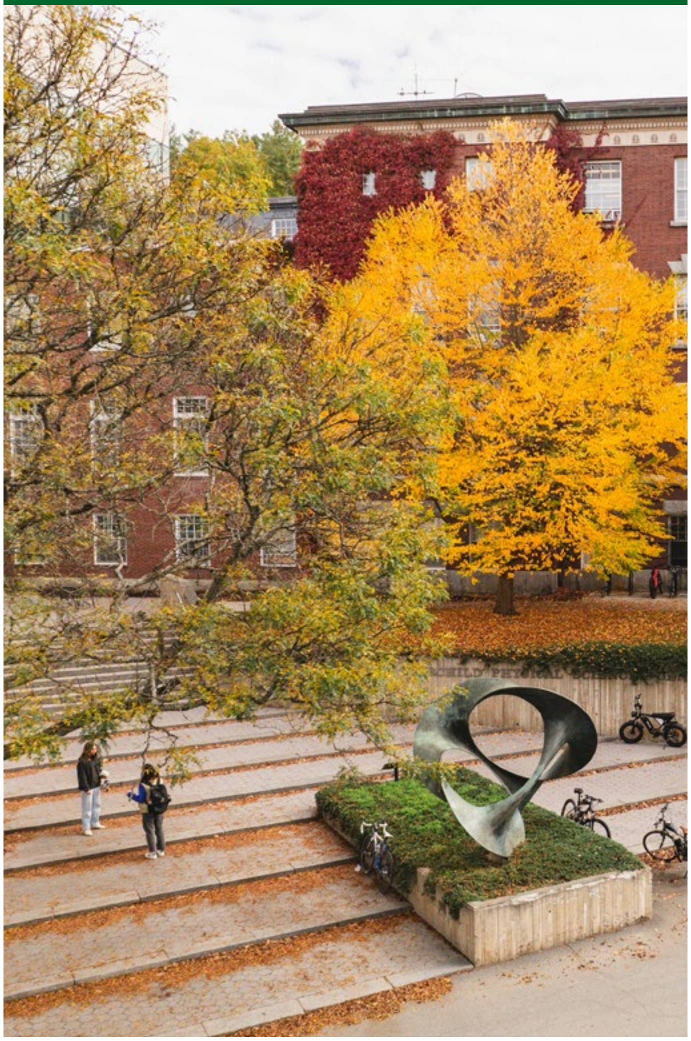
Enhancements to VSP Vision Coverage

Starting in 2026, Dartmouth employees enrolled in VSP vision coverage will enjoy several valuable improvements. Rates are decreasing and the exam copay with all VSP providers will be reduced from $15 to $0, making routine eye care more accessible. Additionally, the retail frame allowance will rise from $165 to $200, the featured frame brand allowance from $185 to $220, and the Costco equivalent frame allowance from $90 to $110. For those who choose elective contact lenses instead of glasses, the allowance will increase from $150 to $200. These updates are designed to give you more flexibility and value when caring for your vision.

New Support for Your Well-being

Benefits-eligible employees can meet in-person or virtually with the on-campus behavioral health coach offering confidential, 1:1 support tailored to your health goals. Get guidance for managing stress, weight, diabetes, high blood pressure, and more. Learn more at **dartgo.org/behavioralhealthcoach**.

MAXIMIZE YOUR BENEFITS — Throughout the year, our partners may reach out to you with tips, tools, and reminders to help you make the most of your benefits.



ID CARDS

Cigna will mail new ID cards to all enrolled employees for 2026. Cards should arrive by late December. EyeMed, Express Scripts, and Delta Dental send cards only if you newly enroll or change plans. Sentinel (FSA) and Fidelity (HSA) cards are issued only to new enrollees or if your current card is expiring. No cards are provided for Cigna voluntary benefits or the VSP stand-alone vision plan.

2026 Changes & Updates

Share Headspace with Loved Ones

Headspace gives you, and now up to five loved ones, premium access to its science-backed app, at no cost. Explore hundreds of meditations and exercises to combat stress and help with focus, sleep, and movement. Visit **dartgo.org/headspaceinfo** for step-by-step instructions to get you—and your loved ones—started.

2026 Flexible Spending Account Limits

To make or receive contributions in an FSA or HSA in 2026, please be sure to take action in FlexOnline during Open Enrollment.

- **2026 Health Care Flexible Spending Account (HCFSA) Limits – used for health care expenses:**
  - Increased to $3,400 for 2026, per IRS guidelines.
- **2026 Limited Purpose FSA (LPFSA) Limits – used for dental and vision expenses (can be used in addition to an HSA):**
  - Increased to $3,400 for 2026, per IRS guidelines.
- **2026 Dependent Care Flexible Spending Account (DCFSA) – used for dependent care expenses:**
  - Increased to $7,500 per year per household.
  - Dependent Care Flexible Spending Account (DCFSA) with Child Care Subsidy for eligible pre-K child care expenses if eligible for the Child Care Subsidy, up to $4,000.
- **2026 Health Savings Account (HSA) Limits:**
  - Increased to $4,400 for individuals (includes Dartmouth's $500 contribution) and $8,750 for families (includes Dartmouth's $1,000 contribution). If you are age 55 or older, IRS rules allow you to contribute an additional $1,000.

Retirement Plan Updates

Starting January 1, 2026, individuals who are aged 50 and older and who earned $145,000 or more in FICA wages in 2025 (box 3 on Form W-2) will be required by the IRS to designate their catch-up contributions as Roth post-tax.

Also starting January 1, 2026, Dartmouth will offer the IRS's new "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 — currently at $23,500. These amounts may change for 2026; every fall the IRS announces the new limits for the upcoming year.

Learn more at **dartgo.org/sra**.

COMING SOON

Dependent Audit: Dartmouth is committed to maintaining an equitable and compliant benefits program. In 2026, Dartmouth will conduct a dependent eligibility audit. Coverages that include a spouse or dependent will require verification documents (like a marriage or birth certificate). Open Enrollment is an opportunity to review your dependent coverage to ensure eligibility. More details will be shared at a later date.

Get Ready to Enroll

FLEXONLINE INSTRUCTIONS

For instructions on how to complete your enrollment within the FlexOnline system, please go to **dartgo.org/flexonline-instructions**

Summary of Material Modifications to the Dartmouth College Benefits

As a result of the changes made to the health plan (medical and pharmacy), Dartmouth has produced the attached Summary of Material Modification ("SMM"). We are providing you with this summary of material changes and clarifications to the descriptions of employee benefit plans for your review and to comply with the requirements of the Employee Retirement Income Security Act (ERISA).

All of the summaries are published on the Human Resource Benefits website and have been updated for the changes outlined in this SMM. In addition, we will post this SMM on the benefits website under **Required Legal Documents.**

ENROLLMENT RESOURCES

Explore the following resources or scan the QR code to get ready for Open Enrollment.

- Use the **Benefits Cost Estimator:** **dartgo.org/benefits-cost-estimator**
- **Attend the Benefits Fair:** October 29, Hanover Inn Grand Ballroom, 11 a.m.–3 p.m.
- Sign up for a **live educational webinar:** October 28 or 30, or watch a recorded version at **dartgo.org/benefits-oe**
- Sign up for a **30-minute consultation or FlexOnline Enrollment session**: **dartgo.org/benefits-oe**
- Review your **2026 Benefits Guide**: **dartgo.org/benefits-guide-2026**
- Use the interactive FlexOnline decision support tool, Emma