

FREQUENTLY-ASKED QUESTIONS (FAQs):

How much termination notice do I need to give to my department, and what happens to my unused vacation time when I retire?

A regular, hourly employee who resigns with at least two weeks written notice or a regular, salaried employee who resigns with at least one month's written notice is eligible to receive pay for any unused vacation and the vacation credit earned toward the next fiscal year.

When will my active employee benefits end?

All benefits will end on the last day of the month in which your benefits-eligible position ends. For example, if your last date of employment is July 10, your active employee benefits will end July 31.

When does my retiree health coverage begin?

Coverage in the Dartmouth College Medicare Supplement (DCMS) Plan will begin the first of the month following the date of your retirement, to coincide with your Medicare Part B start date. For example, if you retire on May 15 your active employee benefits will expire on May 31 and your DCMS plan and Medicare Part B would begin on June 1. ***Late submission of the required documents will result in a delay in your Medicare Part D prescription drug plan.***

[How do I enroll in Medicare?](#)

Contact [Social Security](#) (800-772-1213) three months before your retirement date to set up your Medicare coverage. If you are drawing a monthly Social Security benefit, Social Security will automatically enroll you in Medicare Part A and Part B.

Will I still have Cigna as my medical insurance?

Your Cigna plan is your primary medical insurance while you are an active employee, but Cigna will pay second, after Medicare, once you retire and enroll in the DCMS plan.

[How does the Dartmouth College Medicare Supplement \(DCMS\) Plan work?](#)

In order to be enrolled in the DCMS plan the member must set up Medicare Part A and Part B through Social Security to pay as the primary health insurance in retirement. The DCMS plan will act as a secondary plan to help pay for covered services that Medicare doesn't completely cover. The member then pays the balance, subject to the DCMS annual out-of-pocket maximum.

[If I have a break in service will it affect my retiree health eligibility?](#)

If an employee has one or more breaks in benefits-eligible service and each break is one year or less, the break(s) will not prevent eligibility for retiree benefits. The break(s) will be ignored when determining "consecutive" years of service, but the length of each break will not be counted as service. A break in benefits-eligible service lasting more than one year will interrupt an employee's years of consecutive service and will impact eligibility.

[Which insurance pays first, Medicare or my Dartmouth plan?](#)

Medicare will pay your claims first, and then what is not covered will go to Cigna to pay second. You will pay the balance, according to your plan out of pocket maximum.

[What is a 457\(b\) plan, and do I have one?](#)

The 457(b) Deferred Compensation Plan is an unfunded deferred compensation plan for highly compensated employees. Strict regulations apply. If you have a 457(b) plan through Dartmouth, you must make an election within 90 days after your retirement date. Contact your 457(b) carrier before your retirement date for additional instructions. For more details, you can download the [2018 Program Description](#).

How do I pay Dartmouth if I owe a premium for my retiree health coverage?

If you enroll in a Dartmouth retiree health plan you will receive a monthly invoice from Dartmouth College for any *unsubsidized* portion of your household retiree health plan costs. The invoice will provide a remittance address, to which you can mail a check or money order. ***If you have a 100% subsidy and do not owe a premium for your coverage, you will not receive an invoice.***

If you have any questions, please feel free to contact the Benefits Office at (603) 646-3588.