Benefits Your Way

YOUR 2020 ENROLLMENT GUIDE

2020 Open Enrollment: October 28 — November 11, 2019
The Healthiest Population Starts with You

Dartmouth-Hitchcock (D-H) is committed to helping you and your family on the path to health and well-being with our comprehensive benefits program.

For 2020, we'll continue offering a wide range of benefits to meet your individual needs. While the plans are staying the same, Open Enrollment is a great opportunity to take the time to think about your benefits usage this past year and make sure your elections will meet your needs for the coming year.

Read this guide to learn how to get the most possible value out of your flexible, comprehensive benefits.

Be prepared for Open Enrollment! Visit MyDHBenefits.com for personalized details about your current elections and to learn more about all the benefits Dartmouth-Hitchcock offers.
Benefits News

RETIREMENT CHOICE
As previously communicated, we are making Defined Contribution Retirement Program plan changes effective January 1, 2020, to make our retirement benefits more consistent and ensure savings are spread evenly over our employees’ careers. To honor our current retirement benefit levels, employees with a start date on or before September 23, 2019 are eligible to make a one-time choice between the current plan design and the new plan design. Employees should go to MyDHBenefits.com to learn more about the changes, compare their options, and make their choice between October 4 and November 11, 2019 at 11:59 p.m. Eastern Time. All employees with start dates after September 23, 2019 will be placed in the new plan design effective January 1, 2020.

DEPENDENT VERIFICATION
We are all well aware of how important it is to have adequate health care coverage and also how expensive paying for that health care can be. What you may not know is that the Dartmouth-Hitchcock medical plans are self-insured, which means health care claims are funded by D-H, not an outside insurance company. In addition, we are required by the IRS to comply with certain regulations around who is covered under our health plan benefits.

Also, it is part of D-H’s ongoing efforts to monitor cost and affordability of our benefit plans. Covering people who are not eligible dependents increases our cost for health coverage, which is reflected in the premiums deducted from your paycheck. Therefore, we are conducting a dependent eligibility verification through Consova Corporation, a Benefit Cost Containment firm. It’s important that you review your dependents covered under the D-H health plans and confirm their eligibility. Otherwise, your dependents could lose their health insurance coverage through D-H. If you elect medical coverage for 2020, that includes one or more dependents, you will receive a mailing from Consova in late November with instructions on how to verify their eligibility.

SPECIALTY MEDICATIONS
Starting January 1, 2020, specialty medications must be ordered through the D-H Specialty Pharmacy. If you are currently receiving a specialty medication from a different pharmacy, our pharmacy department will reach out to you later this year to transition your prescription to ensure that there is no disruption in your therapy.

NEW PHARMACY BENEFITS ADMINISTRATOR
As of January 1, 2020, RxBenefits will be our pharmacy benefit administrator. There is no change to the Pharmacy Benefit Manager, OptumRx, so there is nothing you will need to do to transfer history or continue to fill open prescriptions. As part of your enhanced pharmacy benefits experience, you will receive a new medical ID card and will have access to RxBenefits’ in-house Member Services Team. They can assist you with every aspect of your pharmacy benefit plan – from day-to-day questions or needs to resolving complex issues.

Beginning December 9th, you can contact the RxBenefits Member Services Team at 800.334.8134 or RxHelp@rxbenefits.com. If you need assistance prior to December 9th, please call OptumRx at 844.265.1719.

THE ELEVATEHEALTH NETWORK IS GROWING
For 2020, we’re adding Catholic Medical Center into the ElevateHealth network. That means more places to turn to for care.
CHANGING YOUR BENEFITS ELECTIONS

The D-H benefits plan year is January 1 through December 31. Each fall, you have an opportunity to change your benefits elections for the upcoming plan year during the Open Enrollment period. 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 benefits elections, depending on the nature of the life event. For example, if you get married during the year, you may add your spouse to your health care coverage, and you may change the plan in which you are enrolled.

More examples

Certain life events warrant a mid-year change in benefits. Log on to BenefitConnect to see if your event is one of them. If you do not find the life event specific to your situation, call the Benefits Administration Office at 603.653.1400 or email DHBenefits@Hitchcock.org. You must make the change and provide supporting documentation (e.g., marriage/birth/death certificate) within 30 days of the event.

Who is an eligible dependent?

- Legally married spouse;
- Ex-Spouses, legally separated Spouses, and their children until the earlier of:
  - Date you or your former Spouse enter into a marriage
  - Three (3) year anniversary of the date of the divorce or legal separation
  - Termination date as established by court order
  - Date your coverage ends
  - First day of the period in which you fail to make the required contribution
- Children (including your covered spouse’s or civil union partner’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.
ELIGIBILITY

Each position at D-H is budgeted to work a certain number of hours per week, based on a Full Time Equivalent (FTE) schedule. For example, a position budgeted for 0.5 FTE would be budgeted to work half as many hours as an employee budgeted at 1.0 FTE. Although many positions may regularly work more hours than budgeted, it is important to note that benefits eligibility and employee contributions toward health care coverage are based on budgeted hours, not actual hours worked.

Employees budgeted at least 0.5 FTE, and their eligible dependents, may participate in D-H’s benefits plans on the employee’s 30th day of employment.

Many benefits are based on salary, in addition to FTE, including health insurance premiums, life insurance, 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.

DARTMOUTH-HITCHCOCK COUPLES ENROLLMENT RESTRICTION (Double Coverage Rule)

If you and your spouse are both eligible to enroll in D-H benefits, you cannot be enrolled as both an employee and dependent in health and life insurance. In addition, either you or your spouse may cover dependents in health and life insurance; they cannot be covered by both of you.
Enroll

D-H’s online enrollment system — BenefitConnect — gives employees easy access to their benefits information, decision-support tools, and financial planning material throughout the year. Once you’ve reviewed this guide, you can enroll in your 2020 benefits by logging on to BenefitConnect using the instructions below.


**NOTE:** If you are logged on to the D-H network, your sign-in will be automatic. If you are prompted to sign-in, please use your D-H Windows username and password. If you do not remember your D-H Windows username and/or password, please call the D-H Computer Help Desk at 603.650.2222 and they can reset it for you. Once you have been given a new password, you will be required to change it to a confidential password.

2. On the myBenefits page, select “Enroll In or Change Benefits.”

3. On the left side of the next screen, select “Click Here to Enroll.”

4. On the BenefitConnect home screen, click the enrollment link in the Alerts section.

5. The system will guide you through adding your dependents (if needed), enrolling in benefits, and updating beneficiaries.

6. Click Save and Continue at the bottom of each page as you go through the process.

7. When you are finished enrolling, print a copy of your final elections for your records. You can log on to BenefitConnect to view and/or print your benefit elections at any time — 24 hours a day, 7 days a week.

**REMEMBER!** Before you log on to BenefitConnect, be sure to have the name, Social Security Number, and date of birth for each dependent you wish to cover for medical and/or dental coverage. If you do not add all of your dependent information, the system will not highlight the appropriate benefit options available to you.
If You Don’t Enroll

**BENEFITS ELIGIBLE IN 2020**

Your 2019 medical, dental, life, and disability benefit elections will automatically carry over to 2020. If you wish to make any changes, it is your responsibility to enroll before the end of the Open Enrollment period.

You must confirm eligibility and re-elect any Health Savings Account (HSA) or Flexible Spending Account (FSA) elections, as these do not roll over.

All employees must log on to BenefitConnect, review their 2020 benefits, and print a copy of their 2020 elections — regardless of whether or not they are making any changes — as authorization of their 2020 payroll deductions is required.

**NEWLY BENEFITS ELIGIBLE IN 2020**

If you are hired in 2020 or become newly eligible for benefits during the 2020 calendar year, you must make your benefit elections online within 30 days of your benefits eligibility date (hire date in most cases).

If you do not make your benefits elections during the period noted above, you will be enrolled automatically in the default benefits listed below and you will not be eligible for an HSA. You will not have the opportunity to change your benefits elections until the next Open Enrollment unless you experience a qualified life event.

**Default Benefits:**

- ElevateHealth HSA Plan (no HSA), Employee Only coverage
- Dental: Basic Dental Insurance, Employee Only coverage
- Basic Short-Term and Long-Term Disability Insurance
- Basic Life and Accidental Death and Dismemberment (AD&D) Insurance
- Employee Retirement Savings: Employee pre-tax savings rate at 4% of pay. You may make changes to your contributions at any time throughout the year through T.Rowe Price.

Your coverage will be effective January 1 – December 31, 2020.

Your coverage will be effective on your 30th day of employment and will continue through December 31, 2020.
YOU HAVE THREE PLANS TO CHOOSE FROM

ELEVATEHEALTH HSA PLAN  ELEVATEHEALTH HRA PLAN  CHOICE HEALTH PLAN

ElevateHealth is an insurance partnership of D-H, Elliot Health System, and Harvard Pilgrim Health Care. Employees who enroll in one of the two ElevateHealth plans can expect care from a network of providers and facilities primarily located in New Hampshire and Vermont where most D-H employees and their families are seeking care today; however, coverage is not provided for services outside the ElevateHealth network. The only exception to this provision is in the event of an emergency situation or a service that is not provided at the facilities in the ElevateHealth network which is medically necessary.

The ElevateHealth Network is growing!

The D-H Choice Health Plan, administered by Health Plans, Inc., offers a national network of providers. In the Choice Health Plan, you have access to the Harvard Pilgrim network of providers. To find out more about the network, log on to HealthPlansInc.com.
HOW THE PLANS ARE THE SAME

The deduction from your paycheck is the same.
The employee premiums that are deducted from your paycheck are based on the coverage level and your base salary. However, premiums will not differ based on the plan you choose.

The plans cover the same in-network services.
Services include preventive care (generally covered at 100%), emergency services, inpatient and outpatient care, and prescription drugs. How much you pay for each service will depend on the plan you choose.

Prescription drug coverage is included.
How you pay for prescription drugs depends on the plan you choose.

There is a deductible.
The amount you pay before the plan begins paying for services above and beyond covered preventative care.

You share in the out-of-pocket costs.
You pay co-insurance (a percentage of the cost, usually payable after the deductible) during the year with the plan.

You’re protected by an out-of-pocket maximum.
If what you pay toward medical services and prescription drugs hits this maximum, the plan will pay 100% of any additional costs for covered in-network services for the remainder of the year. This feature protects you financially, should you or one of your covered dependents experience a catastrophic illness or injury.
### 2020 Medical/Prescription Plans Summary

<table>
<thead>
<tr>
<th>PLAN FEATURES</th>
<th>ELEVATEHEALTH HSA PLAN</th>
<th>ELEVATEHEALTH HRA PLAN</th>
<th>CHOICE HEALTH HSA PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Preferred Providers</td>
<td>ElevateHealth</td>
<td>Preferred Providers</td>
</tr>
<tr>
<td></td>
<td>Clinic Based Services</td>
<td>Network</td>
<td>Clinic Based Services</td>
</tr>
<tr>
<td>Deductible</td>
<td>Single: $1,400 Family:</td>
<td>Single: $1,400</td>
<td>Single: $2,000</td>
</tr>
<tr>
<td></td>
<td>$2,800</td>
<td>Family: $2,800</td>
<td>Family: $4,000</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>Single: $2,200 Family:</td>
<td>Family: $2,200 Family:</td>
<td>Family: $3,400</td>
</tr>
<tr>
<td></td>
<td>$4,400 (Includes</td>
<td>$4,400 (Includes</td>
<td>$6,800 (Includes</td>
</tr>
<tr>
<td></td>
<td>prescription drugs)</td>
<td>prescription drugs)</td>
<td>prescription drugs)</td>
</tr>
<tr>
<td>D-H Annual HSA or</td>
<td>Salary of $49,999 or</td>
<td>Salary of $49,999 or</td>
<td>Salary of $49,999 or</td>
</tr>
<tr>
<td>HRA Contribution</td>
<td>less:</td>
<td>less:</td>
<td>less:</td>
</tr>
<tr>
<td></td>
<td>HSA Single: $1,200</td>
<td>HRA Single: $600</td>
<td>HSA Single: $1,200</td>
</tr>
<tr>
<td></td>
<td>Family: $2,400</td>
<td>Family: $1,200</td>
<td>Family: $2,400</td>
</tr>
<tr>
<td></td>
<td>Salary of $50,000-$149,999:</td>
<td>Salary of $50,000-$149,999:</td>
<td>Salary of $50,000-$149,999:</td>
</tr>
<tr>
<td></td>
<td>HSA Single: $600</td>
<td>HRA Single: $300</td>
<td>HSA Single: $600</td>
</tr>
<tr>
<td></td>
<td>Family: $1,200</td>
<td>Family: $600</td>
<td>Family: $1,200</td>
</tr>
<tr>
<td></td>
<td>Salary of $150,000+:</td>
<td>Salary of $150,000+:</td>
<td>Salary of $150,000+:</td>
</tr>
<tr>
<td></td>
<td>Family: $600</td>
<td>Family: $300</td>
<td>Family: $600</td>
</tr>
</tbody>
</table>

**Optum Behavioral Health** offers access to specialists 24/7 who can provide you with support, resources, and tools to help address issues affecting your life and well-being. They are there to help with stress or anxiety, substance abuse concerns, medication questions, and more. Members can manage and process their claims online at [liveandworkwell.com](http://liveandworkwell.com) (access code: Dartmouth) or by calling 855.409.7026.
Pharmacy Benefits

Based on IRS guidelines, Health Savings Account Plans (HSAs) require that medical care and prescriptions are handled the same towards the deductible and out-of-pocket maximum; the member pays the contracted rate for prescriptions until meeting the deductible and then pays co-insurance based on the pharmacy. In the ElevateHealth HSA Plan and the Choice Health Plan, drugs on the Preventive Drug List will bypass the deductible and only require members to pay co-insurance.

<table>
<thead>
<tr>
<th>Days Supply</th>
<th>Locations</th>
<th>ELEVATEHEALTH HSA PLAN</th>
<th>ELEVATEHEALTH HRA PLAN</th>
<th>CHOICE HEALTH PLAN</th>
</tr>
</thead>
</table>
| 30 Days     | • D-H Pharmacy  
              • Cheshire Medical Center Pharmacy  
              • The Pharmacy in Bennington, VT & Manchester, VT  
              • Colonial Pharmacy in New London, NH  
              • Select CVS Retail Pharmacies | Subject to deductible and 10% co-insurance | Generics $10  
                                           Brand 30% co-insurance up to $100  
                                           Specialty 50% co-insurance up to $200 | Subject to deductible and 10% co-insurance |
|             | All Other Retail | Subject to deductible and 30% co-insurance | Generics $15  
                                           Brand 40% co-insurance up to $100  
                                           Specialty 60% co-insurance up to $200 | Subject to deductible and 30% co-insurance |
| 90 Days     | • D-H Pharmacy  
              • D-H Pharmacy Mail Order  
              • Cheshire Medical Center Pharmacy  
              • OptumRx Mail Service Pharmacy  
              • The Pharmacy in Bennington, VT & Manchester, VT  
              • Colonial Pharmacy in New London, NH | Subject to deductible and 10% co-insurance | Generics $30  
                                           Brand 30% co-insurance up to $300  
                                           Specialty 50% co-insurance up to $600 | Subject to deductible and 10% co-insurance |
|             | All Other Retail | Subject to deductible and 30% co-insurance | Generics $45  
                                           Brand 40% co-insurance up to $300  
                                           Specialty 60% co-insurance up to $600 | Subject to deductible and 30% co-insurance |

SAVE MONEY ON PRESCRIPTIONS  
SPECIALTY MEDICATIONS
# 2020 Medical/Prescription Employee Contributions

<table>
<thead>
<tr>
<th>Medical and Prescription Plan</th>
<th>ElevateHealth Plan with HSA or HRA Choice Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FTE (0.75 or Greater)</strong></td>
<td></td>
</tr>
<tr>
<td>Base Salary $0 to $49,999</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$35.99</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$53.97</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$75.56</td>
</tr>
<tr>
<td>Family</td>
<td>$99.66</td>
</tr>
<tr>
<td>Base Salary $50,000 to $149,999</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$53.58</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$80.37</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$112.52</td>
</tr>
<tr>
<td>Family</td>
<td>$148.41</td>
</tr>
<tr>
<td>Base Salary $150,000 or greater</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$80.18</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$120.25</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$168.36</td>
</tr>
<tr>
<td>Family</td>
<td>$222.08</td>
</tr>
<tr>
<td><strong>FTE (0.5 or 0.74)</strong></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$116.54</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$178.33</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$247.20</td>
</tr>
<tr>
<td>Family</td>
<td>$324.99</td>
</tr>
</tbody>
</table>

## 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 bi-weekly pay period ($390 per year based on 26 pay periods) per family, which will be added to their bi-weekly health care plan contributions. It is important to note that the tobacco use premium will be $15 per-pay-period, regardless of the number of family members who use tobacco.

## Spousal Surcharge

If you choose to cover your spouse under a D-H health care plan, and your spouse has access to group-sponsored health insurance coverage through their own employer, your 2020 health care contributions will be twice the standard premium for the coverage in which you choose to enroll.

**NOTE:** This does not apply if your spouse is employed at D-H, Alice Peck Day, Cheshire Medical Center, or New London Hospital.
Health Savings Account (HSA)

The HSA is a pre-tax savings account that can be used to pay for eligible out-of-pocket health care, dental, or vision expenses, as well as to save for future health care costs. D-H provides a base contribution to the HSA for all eligible employees who enroll in the ElevateHealth HSA Plan or the Choice Health Plan.

D-H will contribute the following amounts for 2020:

<table>
<thead>
<tr>
<th>Salary Bands</th>
<th>HSA – Employee Only</th>
<th>HSA – All Other Coverages</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$49,999</td>
<td>$1,200</td>
<td>$2,400</td>
</tr>
<tr>
<td>$50,000-$149,999</td>
<td>$600</td>
<td>$1,200</td>
</tr>
<tr>
<td>$150,000 and up</td>
<td>$300</td>
<td>$600</td>
</tr>
</tbody>
</table>

D-H contributions will be deposited into your HSA as a lump sum deposit with the first paycheck of the year. If you are a new hire or you are newly benefits eligible in 2020, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility.

In addition to D-H’s contribution, you may elect to make additional pre-tax contributions to your HSA through payroll deductions, up to IRS annual limits. For 2020, the limit is $3,550 for employee-only coverage and $7,100 for all other coverage levels. These amounts represent the total amount (your contributions plus D-H’s contributions and any contributions made to an HSA at another employer within the year).
Health Reimbursement Account (HRA)

The HRA is a savings account that can be used to pay for eligible out-of-pocket health care, dental, or vision expenses. If you enroll in the ElevateHealth HRA Plan, D-H will make a contribution to your HRA to help you pay for some of the expenses that will be subject to your health care plan deductible and co-insurance.

D-H will contribute the following amounts for 2020:

<table>
<thead>
<tr>
<th>Salary Bands</th>
<th>HRA – Employee Only</th>
<th>HRA – All Other Coverages</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$49,999</td>
<td>$600</td>
<td>$1,200</td>
</tr>
<tr>
<td>$50,000-$149,999</td>
<td>$300</td>
<td>$600</td>
</tr>
<tr>
<td>$150,000 and up</td>
<td>$150</td>
<td>$300</td>
</tr>
</tbody>
</table>

The D-H contribution will be deposited into your HRA account as a lump-sum deposit in the first paycheck of the year. If you are a new hire or you are newly benefits eligible in 2020, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility.

Convenient Access While at D-H

Once your HRA is activated through HealthEquity, you will receive a personalized debit card to use when paying for your eligible health care expenses. You will also have access to HealthEquity’s online system at www.healthequity.com to help you manage your HRA. The balance in your HRA accumulates and rolls over each year if you continue to enroll in the ElevateHealth HRA Plan.

Because HRAs are employer-based accounts, you will not have access to the HRA if you enroll in a different plan, leave, or retire from D-H. Please note that you are unable to make contributions to an HRA. You can use the Health Care Reimbursement Account (HCRA), which offers pre-tax savings. Click here for more information.
Flexible Spending Accounts (FSAs)

D-H offers two Flexible Spending Accounts — administered by HealthEquity — the Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA).

**HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)**

The HCRA is a pre-tax savings account available to employees who waive health care coverage, enroll in the ElevateHealth HRA Plan, or are in our Resident/Fellow Medical PPO plan. The HCRA can be used to pay for eligible health care, dental, or vision care expenses that are not covered by insurance, for you and your eligible dependents. The maximum amount you may contribute to your HCRA is $2,700 each calendar year.

Once you sign up for the HCRA, you will receive a personalized debit card from HealthEquity to use when paying for your eligible health care expenses.

**NOTE:** You may not use your HSA, HRA, or HCRA to pay for, or be reimbursed for, over-the-counter medications unless prescribed by a provider.

Unused FSA balances do not rollover at the end of the year and the unused funds are forfeited.

**Dependent Care Reimbursement Account (DCRA)**

The DCRA is a pre-tax savings account that may be used to pay for eligible elder and child care expenses. You may only use this account if you utilize day care or elder care services so that you and your spouse can work, obtain gainful employment, or attend school full time. It is important to note that your day care or elder care provider must provide you with his/her Social Security Number (SSN) or Tax Identification Number (TIN) in order to receive reimbursement for your expenses. You may contribute up to the IRS limit of $5,000 for your family (or $2,500 if married and filing separate tax returns) to your DCRA per calendar year.

In order to qualify for reimbursement, expenses must be incurred for the care of eligible dependents.

**NOTE:** You can only participate in the DCRA if you earn less than the highly compensated limits. For the 2020 plan year, an employee who earns more than $125,000 in 2019 is considered a highly compensated employee.
Dental Insurance

D-H offers two dental options for you and your eligible dependents through Northeast Delta Dental:

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Basic Dental</th>
<th>Enhanced Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $50</td>
<td>Single: $25</td>
</tr>
<tr>
<td></td>
<td>Family: $150</td>
<td>Family: $75</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>100%, no deductible (2 annual cleanings)*</td>
<td>100%, no deductible (2 annual cleanings)*</td>
</tr>
<tr>
<td><strong>Basic Restorative Care</strong></td>
<td>Plan pays 50%, after deductible</td>
<td>Plan pays 80%, after deductible</td>
</tr>
<tr>
<td>(Fillings, Extractions, Root Canals)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Restorative Care</strong></td>
<td>Plan pays 50%, after deductible</td>
<td>Plan pays 50%, after deductible</td>
</tr>
<tr>
<td>(Crowns, Dentures, Bridges)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>Plan pays 50%, no deductible, lifetime maximum benefit of $2,000 per covered member</td>
<td>Plan pays 50%, no deductible, lifetime maximum benefit of $2,000 per covered member</td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit</strong></td>
<td>$1,000 per covered member</td>
<td>$1,500 per covered member</td>
</tr>
</tbody>
</table>

* Subject to the annual maximum.

And here’s how much you’ll pay bi-weekly for each plan:

<table>
<thead>
<tr>
<th>Dental Coverage Level</th>
<th>Employee Bi-weekly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Dental</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$2.46</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$10.33</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$10.33</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$19.68</td>
</tr>
</tbody>
</table>

For more information, visit the [Delta Dental website](#) or call at 603.223.1000.

Don’t Forget to Take Advantage of Preventive Care

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 Coverage

D-H offers vision coverage for eyewear through DeltaVision. You can search for in-network providers at eyemedvisioncare.com. Click on “Find a Provider” and choose “Access” from the “Choose Network” drop-down menu.

Our medical plan continues to cover your annual routine eye exam under preventive services and the DeltaVision plan can be used towards your frames and lenses. The plan provides the following in-network benefits:

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-network Vision Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames</td>
<td>$130 allowance every 24 months, then 20% off the balance.</td>
</tr>
<tr>
<td>Lenses</td>
<td>You pay only a $10 co-pay for Standard Plastic Lenses, including bifocal and trifocal, the plan pays the balance. Available once every 12 months. Additional co-pays apply to other lens options, like UV coating, tinting, and scratch resistance. For more specific plan information, please see this summary.</td>
</tr>
<tr>
<td>Contacts</td>
<td>$130 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.</td>
</tr>
</tbody>
</table>

| Laser Vision Correction — LASIK or PRK | 15% off retail price or 5% off promotional price. |

Here’s how much you’ll pay bi-weekly for vision coverage:

<table>
<thead>
<tr>
<th></th>
<th>Employee Bi-weekly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2.28</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$4.30</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$4.44</td>
</tr>
<tr>
<td>Family</td>
<td>$6.71</td>
</tr>
</tbody>
</table>

Take Advantage of Additional Network Discounts*

*Discounts do not apply for benefits provided by other group benefit plans.
In addition to those traditional benefits outlined in this guide, D-H also offers many other programs. Some of these 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. These options round out your entire benefits package. Be sure to review to make certain you have adequate protection to fit your needs.

**STAFF SHORT-TERM AND LONG-TERM DISABILITY INSURANCE**

D-H 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 illnesses. STD and LTD disability 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. Sun Life Financial determines eligibility and medical necessity for STD and LTD.

D-H provides the following STD and LTD benefits for eligible employees at no cost to you:

**Short-Term Disability (STD) Insurance**
- 70% of your base salary, for a maximum of 24 weeks

**Long-Term Disability (LTD) Insurance**
- 50% of your base salary, to a maximum of $15,000 per month

Staff STD benefits begin following a 14-day elimination period. You will use available earned time to provide income during this elimination period. In order to be eligible for STD coverage, you must begin STD on the 15th full day of missed work. Sun Life Financial will determine eligibility and medical necessity for LTD. If approved, LTD payments begin immediately following the date STD payments end.
LONG-TERM DISABILITY (LTD) INSURANCE “BUY-UP” OPTIONS

In addition to the LTD benefits provided to you at no cost, D-H's 2020 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

STAFF LIFE AND AD&D INSURANCE BENEFITS

D-H provides 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 at D-H.

D-H provides the following Life and AD&D Insurance benefits for eligible employees at no cost to you:

Basic Life Insurance
- 1 x annual salary up to $200,000

Accidental Death and Dismemberment (AD&D) Insurance
- 1 x annual salary up to $200,000

*Under the plan provisions, Basic Life/AD&D insurance reduces by 50% at age 70.

Imputed Income – Important Tax Information
In addition to the Basic Life and AD&D Insurance provided to you at no cost, D-H’s 2020 Benefits program offers you the opportunity to purchase additional Supplemental Life and AD&D Insurance for yourself and your eligible dependents. Any changes you make to your or your dependents’ Life Insurance while on Leave of Absence will not take effect until an employee is actively at work. It’s important to know that some levels of coverage will require you to provide evidence of your good health or Evidence of Insurability (EOI).

Staff Supplemental Life Coverage Options
• Up to five times your annual salary, in one-half salary increments, up to a maximum of $1,500,000

Each Open Enrollment period, you may increase your coverage by one times your annual salary, without EOI, up to a maximum of $500,000. Newly hired or newly benefits eligible employees may elect up to $500,000 of Supplemental Life/AD&D Insurance with no EOI.

Evidence of Insurability (EOI)

Spouse Life/AD&D Insurance Coverage Options
• Up to $100,000 of coverage, in $5,000 increments, subject to EOI

Each Open Enrollment period, you may increase coverage for your spouse in increments of $5,000, to a maximum of $50,000, without EOI. Any amount elected over $50,000 is subject to EOI. Newly hired or newly benefits eligible employees may elect up to $50,000 of coverage for their spouse with no EOI.

Dependent Child(ren) Life Insurance Coverage Options
• Coverage is available in the amount of $5,000 or $10,000

One premium covers all of your eligible children. There is no EOI requirement for dependent children and coverage begins at one day old through 26 years old.

** Under the plan provisions, employee Supplemental Life/AD&D Insurance coverage reduces by 50% at age 70.

IDENTITY THEFT PROTECTION
D-H offers Identity Theft Protection through InfoArmor. The PrivacyArmor plan helps protect your identity, online reputation, and credit. You can enroll or cancel at any point in the year. InfoArmor offers industry-leading identity and credit monitoring solutions to alert you of concerns and assist in taking action. The protection includes fraud prevention, proactive monitoring, and real time alerts via email, text, or phone. In addition, InfoArmor will provide services to restore your identity.

Here’s what you’ll pay for this coverage:

<table>
<thead>
<tr>
<th>Employee Bi-Weekly Contribution</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$4.60</td>
</tr>
<tr>
<td>Household</td>
<td>$8.29</td>
</tr>
</tbody>
</table>
D-H offers programs for work and life to help you live well. Whether you’re looking to get fit or stay fit, or need help managing debt, D-H is your partner in achieving physical, financial, and total well-being.

**WELL-BEING PROGRAMS**
- D-H Live Well/Work Well
- D-H Live Well/Work Well Primary Care
- Care Management Through Optum

**ADVANCED CARE PLANNING ASSISTANCE**
- Get help with planning in advance for your future health care needs.

**STUDENT LOAN COUNSELING**
- Take control of your student loan debt.

**TUITION REIMBURSEMENT**
- We offer a Tuition Reimbursement benefit of $3,000 per year.

**ZIPPITY CAR SERVICES**
- Let someone else take care of your trip to the mechanic.

**DISCOUNT PROGRAMS**
- Check out these discounts and offers.
DARTMOUTH-HITCHCOCK RETIREMENT PLANS

Dartmouth-Hitchcock Employee Investment Plan – 403(b) Plan

Eligible employees may save for retirement by making voluntary contributions to the Dartmouth-Hitchcock Employee Investment Plan — 403(b) Plan. Your contributions — and any associated investment earnings — are vested immediately. That means they’re yours to keep, even if you should leave D-H.

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
• A combination of both types of savings.

If you are age 50 or older in 2020, you may also make “catch-up” contributions, subject to IRS annual maximums.*

You may make changes to your contributions at any time throughout the year through T.Rowe Price.

403(b) Roth After-Tax

403(b) Roth contributions are taxed in the year they are saved. The investment income on 403(b) contributions remains tax-free if you leave your money in your 403(b) account for at least five years from the first year of contribution. You may call FFA at 877.846.8792 or email info@FFAdvisors.org for a free appointment at your work location. FFA can discuss the best approach for you to save for retirement.

*The 2019 IRS contribution limit is $19,000 for employees under age 50. Employees age 50 or older during the year are able to save up to an additional $6,000 in “catch-up” contributions. The 2020 IRS contribution limits have not been announced yet.

Newly Benefits Eligible Employees Will Be Auto-Enrolled

If you are newly hired at D-H and have made contributions to a 403(b) at a previous employer or affiliated employer, you will want to confirm that you remain under the annual IRS limit. It is your responsibility to prevent contributions being made over the annual IRS limit for the year.
DARTMOUTH-HITCHCOCK RETIREMENT PLAN – 401(a) PLAN

Employees with a start date on or before September 23, 2019 are eligible to make a one-time choice between the current plan design and the new plan design.

Option 1 – Stay in the Current Plan Design
Continue to receive base contributions determined using a points system, based on your age, vesting service, and pay. The discretionary matching contribution will no longer be part of this plan effective January 1, 2020.

Option 2 – Move to the New Plan Design
Effective January 1, 2020, employees will receive a flat-base contribution of 4 percent of pay (up to the IRS annual compensation limit) regardless of your age, or vesting service, PLUS a per pay period match of 50 percent on up to 4 percent of pay saved for a maximum matching contribution of 2 percent of pay.

Employees should go to MyDHBenefits.com to learn more about the changes, compare their options, and make their choice between October 4 and November 11, 2019 at 11:59 p.m. Eastern Time. All employees with start dates after September 23, 2019 will be placed in the new plan design effective January 1, 2020.

In addition to the contributions that D-H makes in your retirement program account, you may save up to 100% of your pay, subject to IRS maximums through pre-tax savings, Roth after-tax savings, or a combination of both in the 403(b) Plan. Your savings and any associated investments earning are vested immediately. That means they are yours to keep, even if you should leave D-H.

RETIREMENT FINANCIAL FITNESS

Financial Fitness Advisors (FFA)

Establishing retirement income goals and periodically reviewing and adjusting those goals can help ensure you will be financially fit throughout your retirement years. D-H provides one-on-one counseling at no cost to you through the services of FFA, a team of independent (non-commissioned) retirement advisors who will meet with you to explore your retirement goals. You may call FFA at 877.846.8792 or email info@FFAdvisors.org to make an appointment. You are encouraged to bring your spouse or partner to these sessions.
Resident/Fellow Benefits

The following apply to benefits eligible Residents/Fellows in lieu of the benefits described elsewhere in this guide.

**MEDICAL/PRESCRIPTION INSURANCE**

Residents/Fellows are eligible for one D-H medical plan — the $0 Deductible PPO Plan. The following is an overview of the coverage provided as well as the Resident/Fellow bi-weekly contributions for coverage under this plan.

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>Single: $300; Family: $600</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>N/A</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>Single: $1,800; Family: $3,600 (includes prescription drugs)</td>
<td></td>
</tr>
</tbody>
</table>

**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**

<table>
<thead>
<tr>
<th>Supply</th>
<th>Location</th>
<th>$0 Deducible PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Days</td>
<td>D-H Pharmacy</td>
<td>Generic $5</td>
</tr>
<tr>
<td></td>
<td>Cheshire Medical Center Pharmacy</td>
<td>Brand Name $25</td>
</tr>
<tr>
<td></td>
<td>The Pharmacy in Bennington, VT &amp; Manchester, VT</td>
<td>Non-Preferred $50</td>
</tr>
<tr>
<td></td>
<td>Colonial Pharmacy in New London, NH</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Select CVS Retail Pharmacies*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>All Other Retail Pharmacies</td>
<td>Generic $10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Brand Name $50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-Preferred $75</td>
</tr>
<tr>
<td>90 Days</td>
<td>D-H Pharmacy</td>
<td>General $10</td>
</tr>
<tr>
<td></td>
<td>D-H Pharmacy Mail Order</td>
<td>Brand Name $50</td>
</tr>
<tr>
<td></td>
<td>Cheshire Medical Center Pharmacy</td>
<td>Non-Preferred $100</td>
</tr>
<tr>
<td></td>
<td>OptumRx Mail Service Pharmacy</td>
<td>Generic $30</td>
</tr>
<tr>
<td></td>
<td>The Pharmacy in Bennington, VT &amp; Manchester, VT</td>
<td>Brand Name $100</td>
</tr>
<tr>
<td></td>
<td>Colonial Pharmacy in New London, NH</td>
<td>Non-Preferred $150</td>
</tr>
<tr>
<td></td>
<td>All Other Retail Pharmacies</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

**RESIDENT/FELLOW MEDICAL CONTRIBUTION RATES**

<table>
<thead>
<tr>
<th>Resident/Fellow Medical Contribution Rates</th>
<th>Bi-Weekly Non Tobacco User</th>
<th>Employee</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bi-Weekly Non Tobacco User</td>
<td>$35.99</td>
<td>$53.97</td>
<td>$75.56</td>
<td>$99.66</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td></td>
<td>$35.99</td>
<td>$53.97</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Resident/Fellow Benefits

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 bi-weekly pay period ($390 per year based on 26 pay periods) per family, which will be added to their bi-weekly health care plan contributions. It is important to note that the tobacco use premium will be $15 per pay period, regardless of the number of family members who use tobacco.

Spousal Surcharge

If you choose to cover your spouse under a D-H health care plan, and your spouse has access to group-sponsored health insurance coverage through their own employer, your 2020 health care contributions will be twice the standard premium for the coverage you choose to enroll in.

Note: This does not apply if your spouse is employed at D-H, Alice Peck Day, Cheshire Medical Center, or New London Hospital.

SHORT-TERM DISABILITY (STD) INSURANCE

The 2020 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. Please contact the Benefits Office to initiate a claim at 603.653.1400.

LONG-TERM DISABILITY (LTD) INSURANCE

The 2020 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.
Resident/Fellow Benefits

**LIFE INSURANCE BENEFITS**

The 2020 benefits 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

- **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 Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA) accounts. Please [click here](#) for details on these accounts.

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**DARTMOUTH-HITCHCOCK EMPLOYEE INVESTMENT PLAN — 403(b) PLAN**

Residents/Fellows are eligible to participate in the Dartmouth-Hitchcock Employee Investment Plan — 403(b) Plan. You may save up to 100% of your income per year, subject to IRS maximums, through:

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

If you are age 50 or older in 2020, you may also make "catch-up contributions," subject to IRS annual maximums.

**RESIDENTS/FELLOWS ELIGIBLE FOR EMPLOYER MATCH BEGINNING JANUARY 1, 2020**

Residents/Fellows will be eligible for employer matching contributions of 50 percent on up to 4 percent of employee pay saved, for a maximum match of 2 percent beginning January 1, 2020. Matching contributions will vest 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 at least 1,000 hours. As with other eligible employees, years of vesting service earned before 2020 will count towards vesting in the matching contribution.

**The 2019 IRS contribution limit is $19,000 for employees under age 50. Employees age 50 or older during the year are able to save up to an additional $6,000 in “catch-up” contributions. The 2020 IRS contribution limits have not been announced yet.**

Newly Benefits Eligible Employees Will Be Auto-Enrolled
Physician and Advanced Practice Provider Disability Benefits

The following apply to benefits eligible Physicians and Advanced Practice Providers in lieu of the benefits described elsewhere in this guide.

**PHYSICIAN AND ADVANCED PRACTICE PROVIDER SHORT-TERM AND LONG-TERM DISABILITY INSURANCE**

D-H 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 2020 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. This benefit begins immediately following determination of disability. Please contact the Benefits Office to initiate a claim at 603.653.1400.

**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 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, D-H’s 2020 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

**Evidence of Insurability**

[Link]
Physician Benefits

PHYSICIAN LIFE INSURANCE*

The 2020 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.

<table>
<thead>
<tr>
<th>Physician Basic Life Insurance</th>
<th>Physician Accidental Death and Dismemberment (AD&amp;D) Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal to $200,000</td>
<td>Equal to $200,000</td>
</tr>
</tbody>
</table>

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, and is known as “imputed income.”

PHYSICIAN SUPPLEMENTAL LIFE INSURANCE

For added financial protection, Physicians have an opportunity to select Supplemental Life Insurance options for individual and dependent coverage. Physicians may select group-rated Supplemental Life Insurance through Sun Life Financial.

<table>
<thead>
<tr>
<th>Sun Life Financial Group-Rated*</th>
<th>Sun Life Financial Age-Rated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental coverage is available in $100,000 increments, up to a maximum of $1,500,000, subject to EOI.</td>
<td>Supplemental coverage is available in $50,000 increments, up to a maximum of $1,000,000, subject to EOI. (Closed group — no new participants.)</td>
</tr>
</tbody>
</table>

NOTE: If a Physician enrolled in Sun Life Financial Age-Rated coverage, they will have the opportunity to switch to Sun Life Financial Group-Rated coverage at a later date. 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.
Physician Dependent Life and AD&D Insurance

### Sun Life Financial Group-Rated
- **Spouse**: Coverage is available in $5,000 increments, up to $100,000, subject to EOI.
- **Dependent Child(ren)**: Coverage is available in the amount of $5,000 or $10,000. One premium covers all of your eligible children. There is no EOI requirement for dependent children and coverage begins at one day old through 26 years old.

### Sun Life Financial Age-Rated*
- **Spouse**: Coverage is available in $25,000 increments, up to a maximum of the lesser of $300,000 or 50% of the Physician coverage amount, subject to EOI for coverage amounts of $25,000 or more.
- **Dependent Child(ren)**: Coverage is available in the amount of $10,000 per child. One premium covers all eligible children. There is no EOI requirement for dependent children and coverage begins at one day old through 26 years old.

*Physicians must be enrolled in Sun Life Financial Age-Rated Supplemental Life Insurance in order to elect Sun Life Financial Age-Rated Dependent Life Insurance. (Closed group — no new participants.)

**REMEMBER TO 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 [MyDHBenefits.com](http://MyDHBenefits.com) today to update your beneficiaries in [BenefitConnect](http://BenefitConnect) for Life Insurance. [BenefitConnect](http://BenefitConnect) also provides quick links to update your beneficiaries for [T.Rowe Price](http://T.Rowe Price) and/or [Health Equity](http://Health Equity) — or feel free to contact them directly!
## Key Resources

Learn about resources that can help you make the most of your benefits all year long.

<table>
<thead>
<tr>
<th>Health</th>
<th>Income Protection</th>
<th>Retirement</th>
<th>Work/Life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Plans</strong> Medical coverage&lt;br&gt;www.healthplansinc.com/d-h&lt;br&gt;866.471.5550&lt;br&gt;&lt;br&gt;<strong>RxBenefits</strong> Pharmacy Benefits Administrator&lt;br&gt;www.optumrx.com&lt;br&gt;800.334.8134&lt;br&gt;&lt;br&gt;<strong>Optum Behavioral Health</strong> Behavioral Health Services&lt;br&gt;www.liveandworkwell.com&lt;br&gt;(Access Code: Dartmouth)&lt;br&gt;855.409.7026&lt;br&gt;&lt;br&gt;<strong>HealthEquity</strong> Health spending and health reimbursement accounts&lt;br&gt;www.healthequity.com&lt;br&gt;866.346.5800&lt;br&gt;&lt;br&gt;<strong>Delta Dental</strong> Dental coverage&lt;br&gt;www.nedelta.com/Home&lt;br&gt;603.223.1000&lt;br&gt;&lt;br&gt;<strong>DeltaVision</strong> Vision hardware plan&lt;br&gt;www.eyemedvisioncare.com&lt;br&gt;866.723.0513</td>
<td><strong>Sun Life Financial</strong>&lt;br&gt;Filing a disability or leaves claim&lt;br&gt;www.sunlife-ams.com&lt;br&gt;Leave and STD: 844.236.5180&lt;br&gt;Life Insurance and LTD:&lt;br&gt;800.247.6875&lt;br&gt;&lt;br&gt;<strong>InfoArmor</strong>&lt;br&gt;Identity theft protection&lt;br&gt;www.infoarmor.com&lt;br&gt;800.789.2720</td>
<td><strong>T.Rowe Price</strong>&lt;br&gt;Retirement plans&lt;br&gt;www.rps.troweprice.com&lt;br&gt;800.922.9945&lt;br&gt;&lt;br&gt;<strong>Financial Fitness Advisors</strong>&lt;br&gt;One-on-one financial counseling&lt;br&gt;<a href="mailto:info@ffadvisors.org">info@ffadvisors.org</a>&lt;br&gt;877.846.8792&lt;br&gt;&lt;br&gt;<strong>Employee Assistance Program – D-H</strong>&lt;br&gt;603-650-5819</td>
<td><strong>Dartmouth-Hitchcock Employee Assistance Program (EAP)</strong>&lt;br&gt;603.650.5819&lt;br&gt;&lt;br&gt;<strong>KGA Employee Assistance Program</strong>&lt;br&gt;www.kgreer.com&lt;br&gt;800.648.9557&lt;br&gt;&lt;br&gt;<strong>Live Well/Work Well</strong>&lt;br&gt;Wellness Programs&lt;br&gt;employees.dartmouthhitchcock.org/liveworkwellworkwell.html&lt;br&gt;603.650.5900&lt;br&gt;&lt;br&gt;<strong>Figo</strong>&lt;br&gt;Pet insurance&lt;br&gt;go.pardot.com/l/173192/2018-09-10/2gcw16&lt;br&gt;844.493.4130</td>
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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-day care provider.

**HIPAA Special Enrollment Rights** — loss of other coverage due to exhaustion of a COBRA period, loss of eligibility, or if employer contributions to another plan under which you have coverage ends. In addition, HIPAA grants rights to add coverage upon marriage or a new dependent child, if previously waived.

You may call Health Plans, Inc. to confirm coverage at 866.471.5550. All members in an ElevateHealth Plan will need to select a Primary Care Provider (PCP). ElevateHealth providers and facilities are primarily located in New Hampshire and Vermont where most D-H employees and their families are seeking care today; however, coverage is not provided for service outside the ElevateHealth network. The only exception to this provision is in the event of an emergency situation or a service that is not provided at the facilities in the ElevateHealth network which is medically necessary.

ElevateHealth offers expanded dependent care for children who live outside of New Hampshire or Vermont. Parents who select ElevateHealth and have children who live in a different state may complete a form with Health Plans, Inc. and have expanded in-network coverage for the dependent using the Harvard Pilgrim national network.

If you choose to see a provider that is out-of-network, you will be responsible for the out-of-network deductible, co-insurance, and plan provisions. If you are traveling or reside outside of the Harvard Pilgrim network service area, you will have access to the UnitedHealth Care Options PPO network. This network serves as a supplemental network to ensure coverage for those who live or travel outside of the Harvard Pilgrim national network. Outside of the six New England states and New York, UnitedHealth Care Options PPO network will be the wrap network to provide coverage to you and your family.

The ElevateHealth Network is growing!
The Prescription Advantage Program provides discounted rates on certain approved prescription drugs (those on the Prescription Advantage Program's list) purchased at the D-H Pharmacy, whether purchased in-person or through the mail. A typical 30-day prescription (one pill a day) of approved drugs costs $9. The D-H Pharmacy will mail these prescriptions to you at no cost. This is a special program offered through the D-H Pharmacy. Employees, dependents, retirees, and volunteers are eligible for this program, regardless of participation in a D-H medical plan. More information is located in the Benefits section of the D-H intranet and the myBenefits portal at MyDHBenefits.com.

Employees, who are age 55 or over in 2020, may make additional "catch-up" contributions of up to $1,000 to their HSA in 2020.
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 lesser of 1) the first day of your birthday month or 2) 6 months.

Eligible Dependents

The IRS defines an eligible dependent as:

- A child under the age of 13, or a child of any age who is physically or mentally incapable of self-care; or,
- A legally married spouse or tax dependent, if physically or mentally incapable of self-care and living in your home for more than 50% of the year.

For more details about who qualifies as eligible dependents under the Dependent Care Reimbursement Arrangement (DCRA), refer to IRS Publication 503, titled Child and Dependent Care Expenses, which is available by calling the IRS at 800.829.1040 or at IRS.gov.

Important Information for FSA Claims

The deadline for submitting 2020 Healthcare Reimbursement Arrangement (HCRA) and Dependent Care Reimbursement Arrangement (DCRA) claims for reimbursement is March 31, 2021. You may reimburse yourself for expenses incurred between January 1 and December 31, 2020, as long as they are incurred while you are an active participant in the plan. Funds in these accounts do not roll-over to the next calendar year, so make sure to submit your claims by this date. If you terminate coverage or employment from D-H during the year, you may only submit expenses incurred through your date of termination; you must submit for reimbursement within 90 days of your termination date.

Don’t Forget to Take Advantage of Preventive Care

Preventive screenings (dental check-ups and cleanings) can help detect signs of diseases. D-H offers two preventive screenings each year at no cost under both plan options (subject to annual limits).
Take Advantage of Additional Network Discounts

- 20% discount off items not covered by the plan at network providers (may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider’s professional services, or contact lenses).
- 40% discount off complete prescription eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.
- Access to online retailers where benefits can be used. Visit ContactsDirect.com and Glasses.com for additional information.
- After initial purchase, replacement contact lenses may be obtained via the internet at substantial savings and mailed directly to the member. Details are available at EyeMedVisionCare.com. The contact lens benefit allowance is not applicable to this service.

Evidence of Insurability (EOI)

When you are first eligible to enroll in Long-Term Disability (LTD), you may elect any level of LTD coverage with no EOI. During Open Enrollment, you may buy up one level of coverage with no EOI.

Imputed Income – Important Tax Information

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, and is known as “imputed income.” Imputed income is determined based on your age and the related cost for life insurance found in the IRS insurance rate tables. Imputed income equals the estimated cost that the IRS assumes you would pay to purchase an individual life insurance policy for the amount of your coverage above the $50,000 limit. This amount is added to the taxable earnings reported on your paycheck.

D-H Live Well/Work Well

Live Well/Work Well offers a variety of programs to improve and maintain your health, including health and wellness coaching options, fitness programs, life/stress management, and other educational resources. These programs are available to all employees and immediate family members, regardless of enrollment in a D-H health care plan. For more information, contact Live Well/Work Well at 603.650.5900.

D-H Live Well/Work Well Primary Care

Live Well/Work Well offers primary care services for employees and their dependents of all ages who are enrolled in a D-H health plan. Live Well/Work Well Primary Care is based at our D-H Heater Road facility in Lebanon, NH. For more information, contact 603.650.3640.
If you enroll in a D-H health plan, you and your dependents will automatically be covered by the Optum Care Management program at no additional cost. The Optum Care Management Team will work with employees and family members who have a qualifying complex or chronic conditions or other health challenges to provide:

- Help navigating the health care system, finding appropriate health care, pharmacy, and community resources;
- Help coordinating necessary resources for a hospitalization and transition from the hospital to your home or a rehabilitation facility; and,
- Education about treatment plan options, condition management, medication reconciliation, and healthy lifestyle choices that align with your primary care physician’s care plan.

If you meet criteria for care management services, you may receive outreach, via phone or face-to-face, from an Optum nurse care manager or community health worker to enroll you in the Optum Care Management program. In addition, if you happen to be hospitalized, Optum's Care Management Team may engage with you while you are still in the hospital to assist with your discharge planning.

The Financial Fitness Advisors (FFA) may be able to help you reduce the costs associated with your student loan payments.

With many traditional repayment programs designed to help repay loans in full, as well as five different federally sponsored Income Driven Repayment plans, it can be hard to know which repayment option is best for you. However, making the right choice can save you time and a significant amount of money. This free service can help you navigate student loan repayments successfully so you may focus on planning the other parts of your financial well-being.

If you would like to meet with one of FFA's trained student loan advisors, please call 877.846.8792 or email info@FFAdvisors.org to schedule an appointment.

This benefit is available to those enrolled in degree-granting programs at accredited colleges and universities.

Please refer to the Tuition Reimbursement Policy for more details. You can also call the Benefits Administration Office at 603.653.1400 or email DHBenefits@Hitchcock.org for more information.
Get Help Planning in Advance for Your Future Health Care Needs.

D-H has certified Advanced Care Planning Assistance (ACP) facilitators available at every location for group or one-on-one conversations to help you:

- Think about your health care values and goals;
- Consider health care choices you may have to make in the future;
- Talk about your choices with your doctor and loved ones;
- Choose a health care agent; and,
- Complete or update an advance directive.

To set-up an appointment, call 800.730.7577.

To learn more about Honoring Care Decisions and ACP, visit one.hitchcock.org/intranet/departments/honoring-care-decisions.

Let Someone Else Take Care of Your Trip to the Mechanic.

We know it can be tricky to find time to schedule a trip to the mechanic, so we are bringing car servicing to you through Zippity. Zippity will collect your car from the parking lot, service it, and return it to where you parked ready for when you need it.

You can find out more about the services available and pricing, as well as schedule an appointment, by visiting zippitycars.com.

Check Out These Discounts and Offers.

We are offering D’Perks (D-H Discounts) in conjunction with the Chamber of Commerce in Hanover, NH. This provides you with an extensive variety of discounts and offers by local and regional businesses, as well as national corporations. All D-H employees, regardless of location, are eligible for these discounts and offers.

Visit employeemall.com\clients\workstream\hanover\ to find out more.

Newly Benefits Eligible Employees Will Be Auto-Enrolled

To help encourage employee savings, D-H automatically enrolls employees in the 403(b) Plan. Beginning January 1, 2020, eligible employees will be enrolled at a 4 percent of pay pre-tax savings. Participants can opt out or reduce their savings rate at any time by contacting T.Rowe Price.
This 2020 Guide to Your Benefits provides a brief summary of D-H’s benefit plans effective January 1 – December 31, 2020. 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. D-H 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. All Plan Documents and Summary Plan Descriptions (SPDs) for each benefit plan are located at the Benefits section of the D-H intranet and the myBenefits portal at MyDHBenefits.com. 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

Starting January 1, 2020, specialty medications must be ordered through the D-H Specialty Pharmacy. If you are currently receiving a specialty medication from a different pharmacy, our pharmacy department will reach out to you later this year to transition your prescription to ensure that there is no disruption in your therapy.