

# 2009 Dartmouth-Hitchcock's Total Rewards

## About Dartmouth-Hitchcock

The Dartmouth-Hitchcock health care system includes Dartmouth-Hitchcock Medical Center (DHMC) and numerous multi-specialty group practices.

DHMC is New Hampshire's only academic medical center. Internationally renowned, nationally ranked and regionally respected, we integrate high-quality patient care, advanced medical education and research, to provide a full spectrum of health care to patients throughout northern New England.

The heart of DHMC is a 225-acre campus in Lebanon, New Hampshire. DHMC is made up of Mary Hitchcock Memorial Hospital, Dartmouth-Hitchcock Clinic, Dartmouth Medical School and the Veterans Affairs Regional Medical and Office Center in White River Junction, Vermont. The collaborative relationship among these organizations provides you a unique work environment, where colleagues will mentor you and professional development opportunities will prepare you for new challenges and rewards.

For physicians and staff alike, Dartmouth-Hitchcock is a place to learn and grow—a place to make a career and a life.



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## More Than a Paycheck

At Dartmouth-Hitchcock, you'll find more than just a job or a place to earn a paycheck. You'll find a community of dedicated employees, focused on our mission and vision of advancing health and transforming health care delivery.

We know that achieving our organization's goals is only possible through a mutual commitment with our employees. Our total rewards package reflects our commitment to your professional success and well-being. It features competitive benefits and flexible programs designed to help you:

### Live Well

- Medical and dental coverage
- Short-term disability, long-term disability and life insurance
- Health and dependent care reimbursement accounts and health savings account
- Domestic/civil union partner health, dental and life insurance
- Onsite fitness facility, wellness programs and health education materials

### Build Financial Security

- Competitive salaries
- Shift differential pay
- Retirement program
- Independent retirement program advisors

### Develop Your Career

- Tuition assistance
- Professional development funding
- Annual performance reviews

### Balance Work and Personal Life

- Paid time off up to 34 days a year to start
- Paid leave for military duty, jury duty and bereavement
- Employee assistance program (EAP)
- Adoption reimbursement policy
- Onsite amenities: child care center, dining services, gift shop, food court, flower shop, general store, beauty salon, credit union, optical shop, travel agent, bank and outpatient pharmacy

### Our mission:

We advance health through research, education, clinical practice and community partnerships, providing each person the best care, in the right place, at the right time, every time.

### Our vision:

Achieve the healthiest population possible, leading the transformation of health care in our region and setting the standard for our nation.

*This brochure highlights some of the features of these significant benefits. Please ask your recruiter for more information.*

# LIVEWELL

**Your Health. Your Life. Our Future.**

As a nationally recognized leader in health care, Dartmouth-Hitchcock has a vision—to achieve the healthiest population possible, leading the transformation of health care in our region and setting the standard for our nation. That means a focus on wellness, not just for the communities we serve, but also within our own doors, for our employees and their dependents. Simply put, we want to keep you and your family as healthy as possible. Dartmouth-Hitchcock is committed to providing benefit programs designed to help you live healthy lives and protect your financial resources.

## These benefits are provided to you at no cost:

- Basic Dental (for employee only)
- Basic Life/AD&D equal to one times annual base pay, up to \$200,000
- 70% Short-Term Disability, for up to 24 weeks
- 50% Long-Term Disability, up to \$15,000 per month

## You may purchase coverage in these benefit plans:

### Medical Plans

- \$250 Deductible PPO
- \$500 Deductible PPO
- \$1,200 High Deductible Health Plan (HSA-compatible PPO)

### Dental Plans

- Basic Dental (for dependents)
- Enhanced Dental (for employee and dependents)

## Who's Eligible?

All full-time and half-time employees and their eligible dependents may participate in Dartmouth-Hitchcock's LiveWell benefits program. Coverage for new employees is effective on their 30th day of employment.

### Eligible dependents for the medical and dental plans include:

- Your spouse, civil union partner, domestic partner
- Unmarried children (yours, your spouse's or your civil union or domestic partner's) who are under age 26 or any age if disabled before age 19

### Eligible dependents for dependent life insurance options include:

- Your spouse, civil union partner, domestic partner
- Children for whom you, your spouse or your civil union or domestic partner are legally responsible
- Dependent children age 19 to 26 must either be full-time students or have been disabled prior to age 19 to be eligible for dependent life coverage.

## Life and Accident Insurance

- Supplemental Life/AD&D – Coverage is available in increments from one-half to five times your annual base pay, up to a maximum of \$1,500,000, subject to EOI.\*
- Dependent Life: Spouse – Coverage is available in \$5,000 increments, up to a maximum of \$100,000, subject to EOI.\*
- Dependent Life: Child – Coverage is available in the amount of \$5,000 or \$10,000, with no EOI.\*

## Disability Insurance

- 60% Long-Term Disability, up to \$15,000 per month
- 66⅔% Long-Term Disability, up to \$15,000 per month

## Reimbursement Accounts

These valuable accounts allow you to save money on a tax-free basis for reimbursement of certain health and dependent day care expenses:

- Health Care Reimbursement Account – Contribute up to \$2,500 each year.
- Dependent Care Reimbursement Account – Contribute up to \$5,000 each year.
- Health Savings Account – Each year contribute up to:
  - \$3,000 if you elect "Employee Only" medical coverage.
  - \$5,950 if you elect "Employee Plus One" or "Employee Plus Two or More" medical coverage.
  - \$1,000 in additional catch-up contributions, if you are age 55 or older and not enrolled in Medicare.

### \*Evidence of Insurability

When you are first eligible to enroll, you are guaranteed supplemental life coverage for yourself up to \$500,000 without Evidence of Insurability (EOI). You can also elect up to \$50,000 of coverage for your spouse, domestic partner or civil union partner with no EOI. There is no EOI requirement for children. During open enrollment each year, you can increase your coverage by one times base pay and your spouse's coverage by \$5,000, without EOI, unless you exceed the initial guaranteed amounts.

## 2009 Medical Plan Options and Highlights

Dartmouth-Hitchcock's medical plans are designed to offer full-time and half-time employees choice and flexibility. You may choose from among three Preferred Provider Organization (PPO) plans administered by Anthem Blue Cross Blue Shield (Anthem). When you receive care from providers in Anthem's national PPO network, your out-of-pocket costs are less than when you receive care from providers not in Anthem's PPO network. You may select in-network or out-of-network services each time you receive care.



Plan Feature	\$250 Deductible PPO	\$500 Deductible PPO	\$1,200 High Deductible Health Plan (PPO)
<b>In-Network Deductible</b>	\$250/person up to \$500/family	\$500/person up to \$1,000/family	\$1,200 if one person covered \$2,400 if two or more persons covered
<b>In-Network Coinsurance</b>	You pay: 10% of \$2,000/\$4,000 (\$200/\$400) Plan pays: 90%	You pay: 20% of \$1,500/\$3,000 (\$300/\$600) Plan pays: 80%	You pay: 20% of \$4,000/\$8,000 (\$800/\$1,600) Plan pays: 80%
<b>In-Network Out-of-Pocket Maximum*</b>	Medical: \$450/person \$900/family Rx: \$400/person \$800/family	Medical: \$800/person \$1,600/family Rx: \$400/person \$800/family	Medical and Rx: \$2,000 if one person covered \$4,000 if two or more persons covered
<b>Out-of-Network Deductible</b>	\$250/person up to \$500/family	\$500/person up to \$1,000/family	\$1,200 if one person covered \$2,400 if two or more persons covered
<b>Out-of-Network Coinsurance</b>	You pay: 30% of \$666/\$1,333 (\$200/\$400) Plan pays: 70%	You pay: 30% of \$3,666/\$7,333 (\$1,100/\$2,200) Plan pays: 70%	You pay: 30% of \$9,333/\$18,666 (\$2,800/\$5,600) Plan pays: 70%
<b>Out-of-Network Out-of-Pocket Maximum*</b>	Medical: \$450/person \$900/family Rx: \$400/person \$800/family	Medical: \$1,600/person \$3,200/family Rx: \$400/person \$800/family	Medical and Rx: \$4,000 if one person covered \$8,000 if two or more persons covered
<b>In-Network Benefit Coverage Highlights</b>			
<b>Eligible Preventive Care Services</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Prescription Drug : 30-day supply</b>	\$5/\$15/\$30 at DHMC and Cheshire Medical Center pharmacy \$10/\$20/\$40 at all other pharmacies	\$5/\$15/\$30 at DHMC and Cheshire Medical Center pharmacy \$10/\$20/\$40 at all other pharmacies	Subject to deductible and coinsurance
<b>Prescription Drug: 90-day maintenance supply</b>	\$10/\$30/\$60 through DHMC and Cheshire Medical Center pharmacy and mail-order through WellPoint NextRx	\$10/\$30/\$60 through DHMC and Cheshire Medical Center pharmacy and mail-order through WellPoint NextRx	Subject to deductible and coinsurance

\*Deductible plus coinsurance

Claim payments are limited to Anthem's Maximum Allowable Benefit (MAB) for all covered services. Maximum annual benefit limitations apply to selected covered services, in- and out-of-network. All out-of-network services are subject to the applicable deductible and coinsurance.

No matter which plan you choose, you and your covered dependents age 14 and older are eligible for an annual fitness reimbursement of \$200. In addition, Dartmouth-Hitchcock has negotiated corporate discounts at selected fitness centers in the Lebanon area.

## 2009 Dental Plan Options and Highlights

Dartmouth-Hitchcock's dental benefits are administered by Northeast Delta Dental. Full-time and half-time employees have two plan options to choose from.

	Basic Dental Plan	Enhanced Dental Plan
<b>Annual Deductible</b>	\$25 per person \$75 per family	\$0 per person \$0 per family
<b>Benefits</b> Preventive/Diagnostic Basic Restorative Major Restorative	<b>Plan pays:</b> 100%, no deductible 50%, after deductible 50%, after deductible	<b>Plan pays:</b> 100%, no deductible 80%, no deductible 50%, no deductible
<b>Annual Maximum Benefit</b>	\$1,000 per covered participant	\$1,500 per covered participant
<b>Orthodontia</b> (adults and children)*	50%, no deductible, to a lifetime maximum of \$2,000 per covered participant	50%, no deductible, to a lifetime maximum of \$2,000 per covered participant

\*The cost of orthodontia does not count toward your Annual Maximum Benefit.

## 2009 Medical and Dental Benefits — Your Costs

### Full-Time Employees - Medical

2009 Options	Bi-Weekly Per-Pay-Period Costs		
	\$250 Deductible PPO Plan	\$500 Deductible PPO Plan	\$1,200 High Deductible Health Plan
Employee Only	\$38.81	\$22.85	\$3.85
Employee Plus One	\$77.63	\$45.66	\$11.54
Employee Plus Two or More	\$104.77	\$61.65	\$23.08

### Half-Time Employees - Medical

2009 Options	Bi-Weekly Per-Pay-Period Costs		
	\$250 Deductible PPO Plan	\$500 Deductible PPO Plan	\$1,200 High Deductible Health Plan
Employee Only	\$41.39	\$25.28	\$5.67
Employee Plus One	\$82.78	\$50.51	\$15.19
Employee Plus Two or More	\$111.75	\$68.22	\$28.01

### Full-Time and Half-Time Employees - Dental

2009 Options	Bi-Weekly Per-Pay-Period Costs	
	Basic Dental	Enhanced Dental
Employee Only	\$0.00	\$5.07
Employee Plus One	\$9.59	\$19.17
Employee Plus Two or More	\$18.66	\$36.36

# BUILD FINANCIAL SECURITY

At Dartmouth-Hitchcock, we know how important financial security is to each of our employees. These elements of our total rewards package will help you meet future needs while keeping pace with day-to-day obligations.

## Competitive Salaries

We offer salaries that are competitive with our labor markets and equitable within the Dartmouth-Hitchcock salary structure. A formal evaluation system is used to assign a pay grade and salary range to each position. The salary range sets the minimum and maximum pay rates based on current market conditions and the position's assigned responsibilities and required qualifications. We review our salary ranges annually to be sure they remain competitive. Salary range adjustments and individual merit increases are set each year within the parameters of the operating budget approved by the Board of Trustees.

## Shift Differential Pay

For some positions, additional pay is provided when you work an evening, night or weekend shift.



## Retirement Program

Dartmouth-Hitchcock provides an attractive retirement program that allows all employees to save for retirement by making voluntary, tax-deferred contributions through payroll deduction. Employees age 21 or older, who are regularly scheduled to work at least 20 hours per week, are also eligible for Dartmouth-Hitchcock contributions. You become fully vested in Dartmouth-Hitchcock's contributions after earning three years of vesting service.

The two types of employer-provided contributions are:

- 1. Base contributions** – Dartmouth-Hitchcock automatically makes a deposit to your retirement account, calculated on your pay and points. You receive a base contribution even if you do not contribute any of your own money to the program. Your points increase over time, as shown below.

Number of Points (points = age x 2 + years of vesting service)	Base Contribution	
	On All Pay <sup>1</sup>	On All Pay over Social Security Wage Base, if applicable <sup>1,2</sup>
Less than 60	1%	1%
60 to 89	3%	3%
90 to 119	5%	5%
At least 120	7%	5%

<sup>1</sup> Up to the IRS limit of \$245,000 for 2009.

<sup>2</sup> The Social Security Wage Base is the maximum amount of your pay that is subject to Social Security/OASDI taxes. The Social Security Wage Base for 2009 is \$106,800 and is indexed annually with inflation.

- 2. Matching contributions** – If you choose to contribute your own money to the program, Dartmouth-Hitchcock will match 100% of your voluntary contributions, up to 3% of your pay.

All contributions are deposited to a retirement account in your name, each pay period, starting with your first paycheck. You decide how to invest the money in your account. The program offers a wide range of investment choices to accommodate diverse investment strategies and preferences.

## Independent Retirement Program Advisors

To help you make the best use of the retirement program, Dartmouth-Hitchcock has contracted with a team of independent financial advisors called the Defined Contribution Advisory Group (DCAG). DCAG representatives work only for you and have no compensation ties to any financial organization. DCAG professionals will answer your specific questions and give you guidance about how the retirement program works, how to contribute to the program and how to invest the money accumulating in your account. These services are provided to you at your worksite at no cost.

# DEVELOP YOUR CAREER

Dartmouth-Hitchcock is a great place to grow your career. These programs are designed with your future success in mind.

## Tuition Assistance

Full-time employees receive up to \$2,250 per year for job-related degree courses. This amount is pro-rated for half-time employees.

## Professional Development Funding

Financial support is available for job-related certification exams, continuing education programs, conferences, memberships and books.

## Performance Reviews

Employees meet with their managers or supervisors each spring to review their prior year's performance and their contributions to the achievement of Dartmouth-Hitchcock's mission, vision and goals. Together, employees and managers also set personalized goals for the coming year.



# BALANCE WORK AND PERSONAL LIFE

We recognize that your life outside of work is important to you. Dartmouth-Hitchcock provides many forms of paid leave to help you find a balance between your work and personal life.

## Paid Time Off

At Dartmouth-Hitchcock, traditional time-off benefits for vacation, sick time and holidays are combined in a single category called Earned Time. Full-time employees start accruing Earned Time with their first paycheck, at a generous rate of 34 days per year. Half-time employees accrue Earned Time on a

pro-rated basis. The annual accrual rate increases as your years of service increase, as shown in the table below.

## Other Paid Leave

If you need time away from work for certain military duty, you will receive the difference between your current salary and your pay for military service. When serving jury duty, you receive your regular pay plus your jury stipend. Up to five days of paid time off will be provided for bereavement leave upon a death in your immediate family.



Years of Service	Annual Earned Time Accrual for Full-Time Employees		
	Days	Hours	Hours per Bi-Weekly Pay Period
0 - 10	34	272	10.46
11 - 25	39	312	12.00
26 or more	44	352	13.54

This summary is intended to be an easy-to-read reference to help you understand the benefit plans offered. Plan provisions are described in more detail in other communications and are governed by the actual plan documents. Nothing in this or any other benefits document or oral presentation should be construed as an employment contract or a guarantee of benefits. Dartmouth-Hitchcock reserves the right to terminate or change benefit plans at any time and has sole discretion to interpret the terms of eligibility for any of the benefits provided. To learn more about the benefits described in this brochure, please contact your Dartmouth-Hitchcock recruiter at 603-653-0400.



**DARTMOUTH-HITCHCOCK**