

# Benefits Ad-Hoc Committee Report

A Summary of Graduate Student Benefits at Dartmouth  
College and Ivy+ Institutions

Prepared By

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# Introduction

The Benefits Committee was first formed by the Graduate Student Council (GSC) in November 2017 to evaluate the stipend, health care, and general benefits for graduate students at Dartmouth and to see how Dartmouth compares to the other Ivy+ universities in these categories. The Benefits Report is both a useful tool for graduate students to learn what is available to them and to address any gaps that may exist. The Benefits Committee was re-formed in February 2021 to update the report and see what progress has been made.

This report addresses the following five areas: **I. Stipends; II. General health insurance; III. Additional health coverage, IV. Prescription coverage, V. Family planning; and VI. General life.** Key findings from all five sections are presented followed by an in-depth analysis. Two trends that echo the current sentiment on campus are that Dartmouth graduate students spend the largest percentage of their stipend on rent of any Ivy+ university (55%) and that Dartmouth is seriously lacking in childcare options or benefits. Additionally, compiling this report highlighted that mental health care at Dartmouth, while expansive, is actually the most expensive of any Ivy+ university.

We recognize that many of the recommendations here are not easy to achieve, and many have been in progress for a long time. Our recommendations were presented to the entire Graduate Student Council, and **the three highest ranked recommendations** were increasing student stipends (high effort), reducing health insurance deductible (medium effort) and publishing stipend data on the Guarini website (low effort). We hope this report serves as a useful guide moving forward, and are excited to work with Dartmouth in improving graduate students' lives. Finally, we recommend that the Benefits Ad-Hoc Committee be reformed every two years to update this report.

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## Key Findings

- I. **Stipends:** Dartmouth offers the lowest absolute yearly stipend of all Ivy+ schools. While this might seem reasonable given Dartmouth's location in New Hampshire, Hanover, NH has one of the highest median monthly rents of all other Ivy+ institution locations. Consequently, Dartmouth students spend the largest portion of their stipend on rent (over 55%), nearly twice as much as recommended.
- II. **General Health Care:** The general health insurance offered by Dartmouth is quite competitive in its coverage when compared to other Ivy+ institutions, and makes coverage information readily accessible on their website. No student health fee and a relatively low out-of-pocket limit are strengths of the current plan. However, Dartmouth's deductible is higher than half of the other Ivy+ schools and lacks a copay option for hospitalization coverage, which presents financial burdens for students on stipend.
- III. **Additional Health Coverage:** Dartmouth is the most expensive university for specialty care and for in-network mental health care. Mental health coverage is broad, but expensive, compared to other universities. The Counseling Center is a great resource, but individual sessions are limited to ~10 before you must be referred out. Dartmouth is on par with other universities for dental care (all universities have poor dental coverage). Dartmouth is one of only three Ivy+ universities with no form of vision care, even optional. None of the additional health coverage benefits have changed since the 2017 Benefits Report.

- IV. **Prescription Coverage:** Dartmouth's prescription coverage is extremely commendable, especially compared to the other Ivy institutions. Dartmouth's copay is very reasonable, especially for medications in the higher tiers. However, there is a prescription deductible, which can lead to a higher up-front cost for medication before copay.
- V. **Family Benefits:** Dartmouth offers limited family benefits in comparison to its peers in the Ivy League. While Dartmouth does provide comparable parental leave, there is a lack of accessible resources and services (e.g. childcare). Since the 2017 Benefits Report, Dartmouth continues to not partner with childcare services such as Bright Horizon or Care.com to provide more reliable and accessible childcare. There also has not been implementation of a childcare subsidy for students with children.
- VI. **General Life Benefits:** Dartmouth is comparable to other schools in terms of housing options and social gathering spaces. Dartmouth is one of the few Ivy League schools that owns off campus housing that is available for graduate students. There is a lack of flexible transportation options (e.g. on call shuttle system) that has been an issue since 2017 and remains unaddressed

# I. Stipends

## Executive Summary

Dartmouth offers the lowest absolute yearly stipend of all Ivy+ universities. While this might first appear reasonable given Dartmouth's location in New Hampshire, Hanover, NH has one of the highest median monthly rents of all other Ivy+ institution locations (and 51% higher<sup>1</sup> than the national average) Consequently, Dartmouth students spend the largest portion of their stipend on rent (over 55%) compared to all other Ivy+ institutions, nearly twice as much as recommended.

## Key Takeaways

### Total Absolute Support (Physical Sciences)

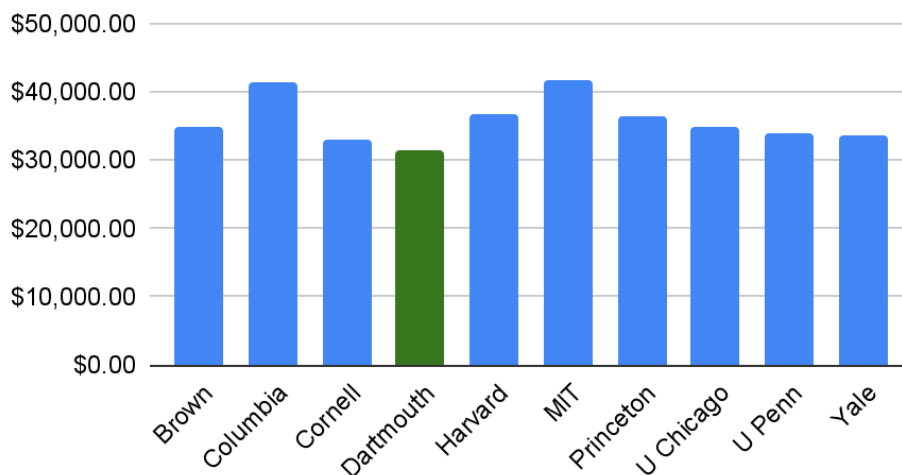


Figure 1. Absolute stipend amounts for the Physical Sciences.

<sup>1</sup> [Hanover, New Hampshire Cost of Living](#)

- As shown in Figure 1, Dartmouth has the absolute lowest yearly stipend (for the Physical Sciences), followed by Cornell, compared to all other Ivy+ schools.
- However, Hanover, NH has one of the highest median monthly rents of all other Ivy+ school locations, despite having the median cost-of-living-index (COLI) of all other Ivy+ school locations.

### Percentage Rent (Physical Sciences)

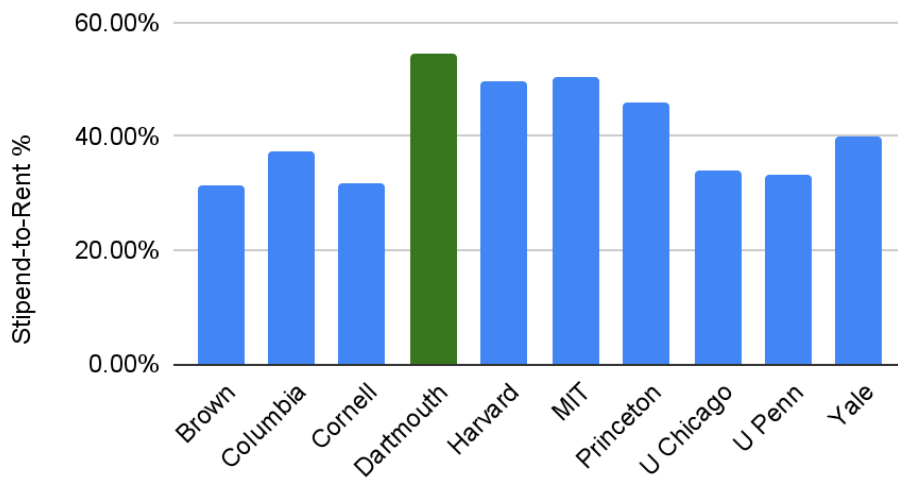


Figure 2. Median rent in each Ivy+ location divided by absolute stipend amounts.

- Consequently, Dartmouth students spend the largest portion of their stipend on rent (over 55%) compared to all other Ivy+ schools (Figure 2). Harvard, MIT, and Princeton have the next three highest stipend-to-income ratios, which are reasonably correlated with the three highest COLIs.
- A general rule of thumb is to spend up to 30% of income on rent.<sup>2</sup> 6/10 Ivy+ universities (Columbia, Cornell, U Chicago, U Penn, Brown, and

<sup>2</sup> [Chase: How much should I spend on rent?](#)



Yale) spend between 30%-40%, 3/10 spend between 40%-50% (Harvard, Princeton, and Yale), and 1/10 (Dartmouth) spends above 50%.

- While some institutions make their stipend information publicly available, Dartmouth's data can only be obtained through emailing the graduate school.

## Progress Since Previous Benefits Report

- Dartmouth raised the stipend amount for the 2021-2022 academic year by 1.5% compared to the 2020-2021 academic year.
- Previously, Dartmouth was the second lowest performing school in terms of stipends, behind Princeton. However, since rent prices in Hanover, NH have increased far faster than stipends, Dartmouth has fallen to the lowest performing school in terms of stipends.
- Dartmouth still remains one of the few Ivy+ institutions that does not publish their stipend information in a publicly accessible location.

## Recommendations

- **Low Effort, Low Impact:** Dartmouth should publish their stipend rate and location demographics (i.e., COLI, median rent for Hanover, NH) in an easily accessible location.
- **High Effort, High Impact:** Dartmouth should increase the stipend rate so that the stipend-to-rent percentage is closer to the median of 37%, mean of 39%, or ideal amount of 30%.
- **High Effort, High Impact:** If Dartmouth chooses not to raise stipend amounts, Dartmouth should subsidize the exceptionally high cost of living for graduate students to decrease the stipend-to-rent percentage

**Table 1.** Main stipend data.

School	General School Information					Physical Sciences						
	City, State	COLI	Median Monthly Rent	Deferment Policy	Emergency Fund Availability	Academic Year	Academic Year Stipend	Summer Stipend	Total Support	Support Duration (Months)	Monthly Stipend/ COLI	% Rent
<b>Brown</b>	Providence, RI	<a href="#">108</a>	<a href="#">\$917</a>	No	<a href="#">Yes</a>	2021-2022	\$34,978.00	\$0.00	\$34,978.00	12	26.99	31.46%
<b>Columbia</b>	New York, NY	<a href="#">162</a>	<a href="#">\$1,294</a>	<a href="#">By request</a>	<a href="#">Program dependent</a>	2020-2021	<a href="#">\$41,520.00</a>	\$0.00	\$41,520.00	12	21.36	37.40%
<b>Cornell</b>	Ithaca, NY	<a href="#">104</a>	<a href="#">\$1,029</a>	<a href="#">By request</a>	<a href="#">Yes</a>	2021-2022	<a href="#">\$33,032.00</a>	\$6,037.00	\$39,069.00	12	31.31	31.61%
<b>Dartmouth</b>	Hanover, NH	<a href="#">143</a>	<a href="#">\$1,435</a>	By request, program dependent	No	2021-2022	<a href="#">\$31,560.00</a>	\$0.00	\$31,560.00	<a href="#">12</a>	18.39	54.56%
<b>Harvard</b>	Cambridge, MA	<a href="#">172</a>	<a href="#">\$1,754</a>	<a href="#">Program dependent</a>	<a href="#">Yes</a>	2020-2021	<a href="#">\$36,720.00</a>	<a href="#">\$5,520.00</a>	\$42,240.00	12	20.47	49.83%
<b>MIT</b>	Cambridge, MA	<a href="#">172</a>	<a href="#">\$1,754</a>	<a href="#">By request</a>	<a href="#">Yes</a>	2021-2022	<a href="#">\$41,856.00</a>	\$0.00	\$41,856.00	12	20.28	50.29%
<b>Princeton</b>	Princeton, NJ	<a href="#">182</a>	<a href="#">\$1,396</a>	<a href="#">Yes</a>	<a href="#">Yes</a>	2021-2022	<a href="#">\$36,570.00</a>	\$0.00	\$36,570.00	<a href="#">12</a>	16.74	45.81%
<b>U Chicago</b>	Chicago, IL	<a href="#">110</a>	<a href="#">\$987</a>	<a href="#">Program dependent</a>	<a href="#">Yes</a>	2021-2022	\$35,000.00	\$0.00	\$35,000.00	12	26.52	33.84%
<b>U Penn</b>	Philadelphia, PA	<a href="#">102</a>	<a href="#">\$943</a>	<a href="#">By request</a>	<a href="#">Yes</a>	2020-2021	\$34,000.00	\$0.00	\$34,000.00	12	27.78	33.28%
<b>Yale</b>	New Haven, CT	<a href="#">117</a>	<a href="#">\$1,121</a>	<a href="#">Program dependent</a>	<a href="#">Yes</a>	2021-2022	<a href="#">\$33,600.00</a>	\$0.00	\$33,600.00	12	23.93	40.04%

**Table 2.** Additional stipend data.

School	Humanities						Social Sciences					
	Academic Year	Academic Year Stipend	Summer Stipend	Support Duration (Months)	Monthly Stipend/ COLI	% Rent	Academic Year	Academic Year Stipend	Summer Stipend	Support Duration (Months)	Monthly Stipend/ COLI	% Rent
<b>Brown</b>	2020-2021	<a href="#">\$29,926.00</a>	\$3,000	12	25.41	33.42%	2020-2021	<a href="#">\$29,926.00</a>	\$3,000.00	12	25.41	33.42%
<b>Columbia</b>	2020-2021	<a href="#">\$31,140.00</a>	\$4,000	12	18.08	44.19%	2020-2021	<a href="#">\$31,140.00</a>	\$4,000.00	12	18.08	44.19%
<b>Cornell</b>	2021-2022	<a href="#">\$28,654.00</a>	\$5,907	12	27.69	35.73%	2021-2022	<a href="#">\$28,654.00</a>	\$5,907.00	12	27.69	35.73%
<b>Dartmouth</b>	2020-2021	<a href="#">\$0.00</a>	\$0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Harvard</b>	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
<b>MIT</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Princeton</b>	2021-2022	<a href="#">\$35,500.00</a>	0	12	16.25	47.19%	2021-2022	<a href="#">\$35,500.00</a>	\$0.00	12	16.25	47.19%
<b>U Chicago</b>	2019-2020	<a href="#">\$31,000.00</a>	0	12	23.48	38.21%	2019-2020	<a href="#">\$31,000.00</a>	\$0.00	12	23.48	38.21%
<b>U Penn</b>	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
<b>Yale</b>	2020-2021	<a href="#">\$32,700.00</a>	0	12	23.29	41.14%	2020-2021	<a href="#">\$32,700.00</a>	\$0.00	12	23.29	41.14%

## II. General Health Insurance

### Executive Summary

Dartmouth offers a very competitive health plan for its students when compared to other Ivy institutions and displays this information very clearly on its website.<sup>3</sup> Eliminating the student health fee and having a relatively low out-of-pocket limit (especially for in-network providers) is helpful for students on a stipend and helps protect against heavy financial harm if major services are needed. However, Dartmouth's deductible is higher than half of the other Ivy+ institutions which presents a burden. Furthermore, hospitalization coverage can become very expensive as there is a lack of a copay option per admission (only 20% coinsurance, after deductible).

### Student Out-of-Pocket Limit

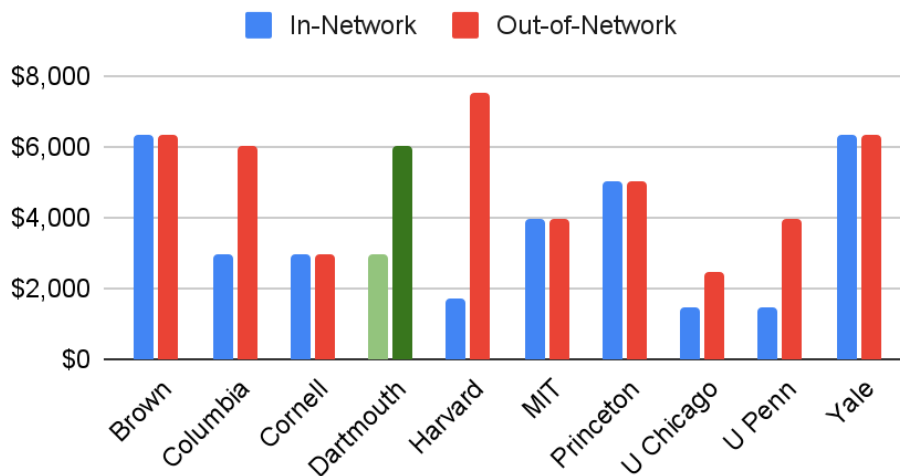


Figure 3. Student out-of-pocket limit at all Ivy+ schools.

<sup>3</sup> [DSGHP Information | Dick's House: Dartmouth College Health Service](#)

### Student Insurance Premiums

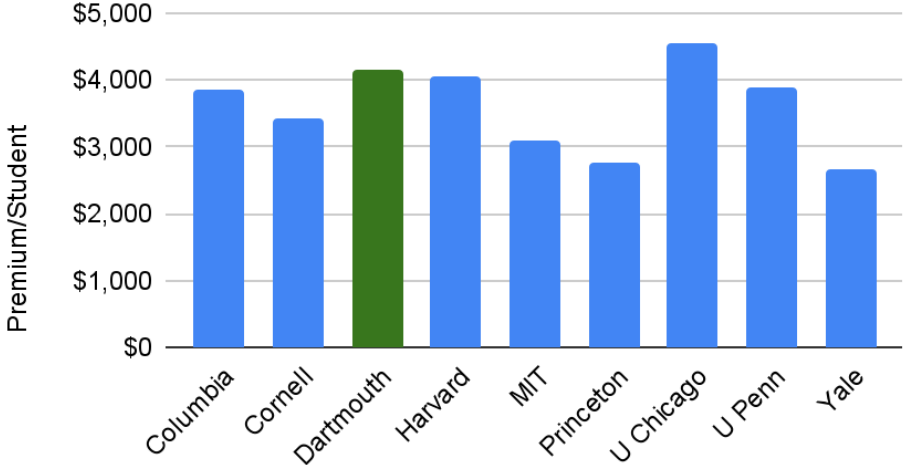


Figure 4. Student insurance premiums at all Ivy+ schools.

### Student Deductibles

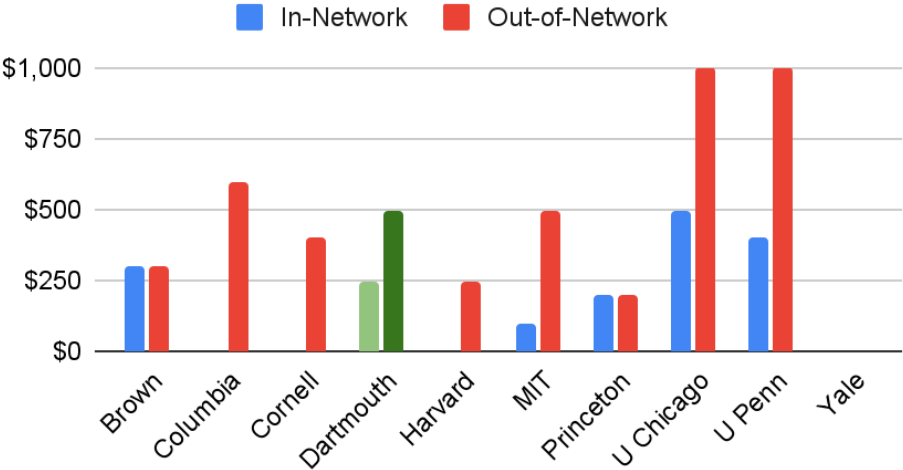


Figure 5. Student deductibles at all Ivy+ schools.

Dartmouth could improve its health insurance plan by (1) eliminating the current “health access fee” of \$495 that spouses and partners incur upon enrolling, (2) reducing the current deductible, and (3) enacting a copay hospital admission policy similar to the other Ivys. Additionally, as students have varying healthcare needs and concerns, Dartmouth should consider a method in which students have input on the health insurance selection/determination process.

### Key Takeaways

- No student health fee, unlike some universities.
- Competitive out-of-pocket limit, especially for in-network providers.
- Partners and spouses are subject to a “health access fee.”
- Higher deductible than half of the other Ivy+ institutions.
- Hospitalization coverage can become very expensive, as there is not a copay option per admission, only 20% coinsurance after deductible.
- The information is well-displayed and accessible on the website.

### Progress Since Previous Benefits Report

- The Dartmouth Student Health Plan’s premium has risen \$700 in the past three years.
- While Dartmouth’s deductible has not been raised since the 2017 report, it still continues to be much more expensive when compared to more than half of the other Ivy+ institutions – especially for in-network providers.
- We continue to echo the conclusion from the 2017 report: “we recommend re-negotiating the hospitalization coverage. The school should ask graduate students which option would be most beneficial for the most students (i.e. larger copay with lower percent coinsurance, or smaller copay with higher percent coinsurance).”

## Recommendations

- **Medium Effort, High Impact:** Eliminate the partner/spouse “health access fee” that isn’t required for other dependents.
- **Medium Effort, High Impact:** Reduce the current deductible.
- **Medium Effort, High Impact:** Allow students to give input as to which insurance plan is chosen.
- **High Effort, High Impact:** Consider a copay option for hospital admission.

**Table 3.** Insurance health fees, premiums, and deductibles.

	Provider	Student Health Fee	Premium				Overall Deductible		Out-of-Pocket Limit	
			Student	Partner	One Dependent	Two or More Dependents	In-Network	Out-of-Network	In-Network	Out-of-Network
<a href="#">Brown</a>	United Healthcare	\$0	\$4,204***	\$4,147***	\$4,174***	\$8,348***	Individual: \$300	Individual: \$300	Individual: \$6,350 Family: \$12,700	Individual: \$6,350 Family: \$12,700
<a href="#">Columbia</a>	Aetna	\$0	\$3,862	\$3,922	\$3,892	Two or more children: \$7,754; Partner + child: \$8,000, Partner + two or more children: \$11,646	Individual: \$0	Individual: \$600	Individual: \$3,000 Family: \$12,700	Individual: \$6,000 Family: NONE
<a href="#">Cornell</a>	Aetna	\$0**	\$3,420	\$3,315	\$3,315	\$6,270	Individual: \$0 Family: \$0	Individual: \$400 Family: \$800	Individual: \$3,000 Family: \$6,000	Individual: \$3,000 Family: \$6,000
<a href="#">Dartmouth</a>	Cigna	\$0	\$4,163	N/A	\$2,896.00	\$5,925.00	Individual: \$250 Family: \$500	Individual: \$500 Family: \$1000	Individual: \$3,000 Family: \$5,000****	Individual: \$6,000 Family: \$10,000****
<a href="#">Harvard</a>	Blue Cross Blue Shield	\$1,242	\$4,040	\$8,306	\$4,414	\$6,634	Individual: \$0 Family: \$0	Individual: \$250 Family: \$500	Individual: \$1,700 Family: \$3,400	Individual: \$7,500 Family: \$15,000
<a href="#">MIT</a>	Blue Cross Blue Shield	\$0	\$3,089	\$3,656	\$1,120	\$4,786	Individual: \$100 Family: \$100	Individual: \$500	Individual: \$4,000 Family: \$8,000	Individual: \$4,000 Family: \$8,000
<a href="#">Princeton</a>	Aetna	\$0	\$2,780	\$2,200	\$1,100	Two children: \$2,200 Three children: \$3,300	Individual: \$200 Family: \$400	Individual: \$200 Family: \$400	Individual: \$5,000 Family: \$10,000	Individual: \$5,000 Family: \$10,000
<a href="#">U Chicago</a>	United Healthcare	Yes, included in the Student Services fee	\$4,566	\$4,566	\$4,566	Two or more children: \$9,078 Partner + two more children: \$13,590	Individual: \$500	Individual: \$1,000	Individual: \$1500	Individual: \$2500
<a href="#">U Penn</a>	Aetna	\$0	\$3,874	\$3,874	\$3,874	\$7,748	Individual: \$400	Individual: \$1,500	Individual: \$1,500 Family: \$3,000	Individual: \$4,000 Family: \$8,000
<a href="#">Yale</a>	Yale Health	\$0*	<a href="#">\$2,650</a>	\$7,206	\$6,220	Spouse + Child(ren): \$13,887	\$0	\$0	Individual: \$6,350 Family: \$12,700	Individual: \$6,350 Family: \$12,700

\*Fee for EMBA students.

\*\*Fee for students with private insurance plans.

\*\*\*A nominal, non-refundable processing fee applies to enroll dependents.

\*\*\*\*Includes prescription charges in out-of-pocket limit.



**Table 4.** Routine medical care and outpatient care.

	Provider	Routine Medical Care						Outpatient Care			
		Primary Care		Physical Exams		GYN Exams		Office Visits		Other Services	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<a href="#">Brown</a>	<b>United Healthcare</b>	Fully covered	70% of Usual and Customary Charges, after deductible	Fully covered	70% of Usual and Customary Charges, after deductible	Fully covered	70% of Usual and Customary Charges, after deductible	\$15 copay per visit, 100% of preferred allowance	\$15 copay per visit, 70% of Usual and Customary Charges, not subject to deductible	Fully covered	70% of Usual and Customary Charges, after deductible
<a href="#">Columbia</a>	<b>Aetna</b>	Fully covered	N/A	Fully covered	30% coinsurance	Fully covered	30% coinsurance	\$30 copay OR 30% coinsurance, out-of-network deductible applies	30% coinsurance	Diagnostic testing: \$30 copay OR 30% coinsurance, out-of-network deductible applies Advanced imaging: 10% coinsurance OR 40% coinsurance, out-of-network deductible applies	Diagnostic testing: 30% coinsurance Advanced imaging: 40% coinsurance
<a href="#">Cornell</a>	<b>Aetna</b>	\$25 copay, after deductible	30% coinsurance, after deductible	Fully covered	30% coinsurance, after deductible	Fully covered	30% coinsurance, after deductible	\$25 copay, after deductible	30% coinsurance, after deductible	10% coinsurance, after deductible	30% coinsurance, after deductible
<a href="#">Dartmouth</a>	<b>Cigna</b>	20% coinsurance, after deductible	30% coinsurance, after deductible	Fully covered	Not covered	Fully covered	Not covered	20% coinsurance, after deductible	30% coinsurance of Usual and Customary Charges, after deductible	20% coinsurance, after deductible	30% coinsurance of Usual and Customary Charges, after deductible
<a href="#">Harvard</a>	<b>Blue Cross Blue Shield</b>	Not covered by insurance, fully covered by Student Health Fee at Harvard University Health Services	Not covered by insurance, fully covered by Student Health Fee at Harvard University Health Services	Not covered by insurance, fully covered by Student Health Fee at Harvard University Health Services	Not covered by insurance, fully covered by Student Health Fee at Harvard University Health Services	Covered in full	30% coinsurance, after deductible	\$35 copayment, 12-visit limit (combined in- and out-of-network)	30% coinsurance, after deductible, 12-visit limit (combined in- and out-of-network)	Diagnostic x-rays and lab tests: fully covered Other imaging: \$50 copay at lower-cost-share hospitals, \$125 copay at higher-cost-share hospitals	30% coinsurance, after deductible

<a href="#"><u>MIT</u></a>	<b>Blue Cross Blue Shield</b>	\$25 copay per visit	20% coinsurance, after deductible	Fully covered	20% coinsurance	Fully covered	20% coinsurance	\$25 per visit, after deductible	20% coinsurance, after deductible	Diagnostic x-rays and lab tests: fully covered Other imaging: \$50 per category per service date, no deductible	20% coinsurance, after deductible
<a href="#"><u>Princeton</u></a>	<b>Aetna</b>	\$10 copay per visit, deductible does not apply	30% coinsurance, after deductible	Fully covered	30% coinsurance, after deductible	Fully covered	30% coinsurance, after deductible	\$10 copay per visit, deductible does not apply	30% coinsurance, after deductible	Diagnostic tests: no charge for blood work, 10% coinsurance for all other tests, deductible does not apply	30% coinsurance, after deductible
<a href="#"><u>U Chicago</u></a>	<b>United Healthcare</b>	\$20 copay per visit after preferred allowance, no deductible	Usual and customary charges after deductible	Fully covered	Not covered	Fully covered	Not covered	Preferred allowance after deductible	Usual and customary charges after deductible	Preferred allowance after deductible	Usual and customary charges after deductible
<a href="#"><u>U Penn</u></a>	<b>Aetna</b>	\$35 copay per visit, after deductible	30% coinsurance, after deductible	Fully covered	30% coinsurance, after deductible	Fully covered, 1 visit/yr	30% coinsurance, no deductible, , 1 visit/yr	\$10 copay per visit, after deductible	30% coinsurance, after deductible	Diagnostic tests (x-ray, blood work): \$35 copay per visit, after deductible Other Imaging: \$50 copay per visit, after deductible	30% coinsurance, after deductible
<a href="#"><u>Yale</u></a>	<b>Yale Health</b>	Fully covered	Not covered	Fully covered, limited to one visit per calendar year	Not covered	Fully covered	Not covered	Fully covered at Yale Health, \$20 copay per visit after deductible elsewhere	Not covered	Fully covered at Yale Health, \$20 copay per visit after deductible elsewhere	Not covered

**Table 5.** Additional coverage.

	Provider	Emergency Care		Hospitalization Coverage		"Per Term" Enrollment Option	Coverage Available While on Leave of Absence
		In-Network	Out-of-Network	In-Network	Out-of-Network		
<a href="#">Brown</a>	<b>United Healthcare</b>	\$100 per visit, waived if admitted to hospital, not subject to deductible	\$100 per visit, waived if admitted to hospital, not subject to deductible	Room and Board \$100 not subject to Deductible Day Surgery: \$100 not subject to deductible Physician Visits: \$15 not subject to deductible	Room and Board \$100 not subject to Deductible Day Surgery: \$100 not subject to deductible Physician Visits: \$15 not subject to deductible	No*	Yes, up to 1 year
<a href="#">Columbia</a>	<b>Aetna</b>	Ambulance Services: \$100 copay Emergency Department: \$150 copay	Ambulance Services: \$100 copay Emergency Department: \$150 copay	10% coinsurance	40% coinsurance	No*	Yes, up to two semesters
<a href="#">Cornell</a>	<b>Aetna</b>	Ambulance Services: No charge Emergency Department: \$100 per visit, waived if admitted to hospital, after deductible Urgent Care: \$50 copay, after deductible	Ambulance Services: No charge Emergency Department: \$100 per visit, waived if admitted to hospital, after deductible Urgent Care: \$50 copay, after deductible	10% coinsurance, after deductible	30% coinsurance, after deductible	No*	Yes, members can maintain, cancel, or extend their coverage (depending on the date of their LOA)
<a href="#">Dartmouth</a>	<b>Cigna</b>	Ambulance Services: \$100 copayment per trip Other Emergency Transportation: 20% coinsurance, after deductible Emergency Department: \$100 copayment per visit, waived if admitted to hospital Urgent Care: 20% coinsurance, after deductible	Ambulance Services: \$100 copayment per trip Other Emergency Transportation: 30% coinsurance, after deductible Emergency Department: \$100 copayment per visit, waived if admitted to hospital Urgent Care: 30% coinsurance, after deductible	20% coinsurance, after deductible	30% coinsurance, after deductible	Yes	Yes, covered for remainder of year with option to purchase a one-time, one-year extension
<a href="#">Harvard</a>	<b>Blue Cross Blue Shield</b>	Ambulance Services: covered in full Emergency Department: \$100 copay, waived if admitted to hospital Urgent Care: \$35 copayment	Ambulance Services: covered in full Emergency Department: \$100 copay, waived if admitted to hospital Urgent Care: 30% copayment, after deductible	\$75 copayment at lower-cost-share hospitals, \$250 copayment at higher-cost-share hospitals	30% coinsurance after deductible	Yes	Yes, but only by purchase of a six-month extension
<a href="#">MIT</a>	<b>Blue Cross Blue Shield</b>	Emergency room care: \$100 per visit, waived if admitted to hospital, not subject to deductible Urgent care: \$25 copay per visit	Emergency room care: \$100 per visit, waived if admitted to hospital, not subject to deductible Urgent care: 20% coinsurance, after deductible	\$100 per admission, no deductible	20% coinsurance after deductible	Yes	Yes, for one year (depending on date of LOA)

<a href="#">Princeton</a>	<b>Aetna</b>	Ambulance Services: 10% coinsurance, no deductible Emergency Department: 10% coinsurance, after deductible Urgent Care: 10% coinsurance, after deductible	Ambulance Services: 10% coinsurance, no deductible Emergency Department: 30% coinsurance, after deductible Urgent Care: 30% coinsurance, after deductible	10% coinsurance, after deductible	30% coinsurance, after deductible	Yes	Yes, but only by purchase of a six-month extension
<a href="#">U Chicago</a>	<b>United Healthcare</b>	Ambulance Services: preferred allowance after deductible; Emergency Services: \$100 copay, after deductible	Ambulance Services: 10% coinsurance after deductible; Emergency Services: \$100 copay and then 10% coinsurance, after deductible	Preferred allowance after deductible	Usual and customary charges after deductible	Yes	Yes, for up to four quarters maximum if on MLOA
<a href="#">U Penn</a>	<b>Aetna</b>	Ambulance Services: fully covered Emergency Department: \$100 copay per visit, after deductible Urgent Care: \$30 copay per visit, after deductible	Ambulance Services: fully covered Emergency Department: \$100 copay per visit, no deductible Urgent Care: 30% coinsurance, after deductible	\$100 copay/visit, after deductible	30% coinsurance after \$100 copay per stay, after deductible	Yes	Coverage terminates on January 31st of 2022 if you leave or withdraw.
<a href="#">Yale</a>	<b>Yale Health</b>	Ambulance Services: fully covered Emergency Department: \$50 copay per visit, after deductible, does not apply to out-of-pocket limit Urgent Care: fully covered	Ambulance Services: fully covered Emergency Department: \$50 copay per visit, after deductible, does not apply to out-of-pocket limit Urgent Care: not covered in Connecticut, otherwise \$50 copay per visit, after deductible	\$200 copay per admission after deductible; \$1,000 per person limit	\$200 copay per admission after deductible; \$1,000 per person limit	Yes	<a href="#">Yes</a> , you must request enrollment in Yale Health and pay the appropriate fees prior to the term during which the leave is taken

\*Only for new admits of that term.

# III. Additional Health Coverage

## Executive Summary

Dartmouth is the most expensive Ivy+ university for in-network specialty care. Dartmouth and Harvard have the most expensive in-network outpatient mental health care (therapy). While Dartmouth has a slightly lower coinsurance for out-of-network outpatient mental health care than other universities (20% compared to 30%), that only covers “usual and customary” fees, which means anything extra that a therapist charges above that amount is not covered at all. It is good that Dartmouth covers out-of-network mental health care, as not all universities do. Dartmouth is comparable to other universities on dental care (there is no dental insurance but there is a discount plan). Dartmouth is one of only three Ivy+ universities that has **no** adult vision care.

## Key Takeaways

- **Specialty Care:** Dartmouth is the most expensive university for in-network care (20% coinsurance rather than a fixed price co-pay) and the same as other universities for out-of-network care.
- **Mental Health:**
  - The Counseling Center offers good triage services and unlimited group therapy sessions, but is limited in capacity and can only serve students for ~10 sessions. The Counseling Center also does not have specialists.
  - Dartmouth has the most expensive mental health care, especially for outpatient mental health care (what is typically considered therapy). Dick’s House can only provide ~10 free visits before students are referred to a provider in the community, at which point in-network providers have a 10% coinsurance. All other

universities have a set copay, which is typically cheaper than coinsurance. The university with the highest copay, Harvard, provides the first ten off-campus visits for free and unlimited visits at Harvard University Health Services, making it cheaper than Dartmouth.

- Dartmouth and U Chicago are the only universities that have a “usual and customary” fee clause for out-of-network providers. This can be a large burden: for example, at Dartmouth, the usual and customary charge for visiting an out-of-network psychotherapist is \$185. A psychotherapist with a Ph.D. at Hanover Psychiatry costs \$300/session. This means that \$185 is covered with 20% coinsurance (patient responsibility = \$37), and \$115 is not covered at all, leaving the patient responsible for \$152/session. **A graduate student who needs to see an out-of-network mental health specialist once a week spends 25% of their salary on healthcare.**
- Even though it is more expensive, it is good that Dartmouth covers out-of-network mental health services; Yale and MIT have no out-of-network coverage.
- Inpatient mental health services have higher in-network and similar out-of-network costs to other universities.
- **Dental:** Princeton is the only university with adult preventative dental coverage. Brown, Columbia, Harvard, MIT, and U Chicago have optional dental plans. Dartmouth, Brown, and U Penn have discount dental plans. It would be nice to have the option of a dental insurance plan, but Dartmouth remains on par with the other Ivy+ universities.
- **Vision:** Brown, Harvard, U Penn, and Yale include one vision check-up a year in their normal insurance. Columbia, MIT, U Chicago and U Penn have optional additional vision plans. **That makes Dartmouth, Princeton, and Cornell the only schools that have NO adult vision care.**

- *Prescription safety glasses:* MIT is the only university that provides prescription safety glasses to researchers free of charge. Every day, nearly 2000 Americans<sup>4</sup> suffer eye injuries at work, and nearly 3 out of 5 workers who suffer eye injuries are wearing no eye protection or the wrong protection. Researchers who wear prescription glasses often forgo safety glasses because it is uncomfortable to wear two pairs of glasses. Dartmouth offers a subsidy for prescription safety glasses for Campus Service employees, but not researchers. Dartmouth EHS does occasionally get requests for prescription safety glasses and would love to be able to better support researchers.

## Progress Since Previous Benefits Report

None of the additional health coverage benefits have changed since the 2017 Benefits Report. The recommendations in 2017 were to (1) change the balance of coinsurance to copays, (2) provide optical care, and (3) reassess the Basix Dental discount plan based on negative feedback from current graduate students.

## Recommendations

- **Medium Effort, Medium Impact:** Provide one pair of prescription safety glasses to every researcher free of charge. MIT does this<sup>5</sup> and glasses cost ~\$100-\$200.<sup>6</sup> Dartmouth would need to find a local glasses store to partner with (MIT has an in-house glasses store), but may already have a partner because Campus Services employees get a prescription safety glasses subsidy.
- **High Effort, High Impact:** Include vision care with one covered preventative eye exam a year.

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<sup>4</sup> [Eye Safety At-a-Glance](#)

<sup>5</sup> [Personal Protective Equipment \(PPE\) – EHS - Cambridge](#)

<sup>6</sup> [MIT Medical's Pricing Structure for Safety Glasses Vision options Single Vision \\$110 Bifocal \\$135 Progressive \\$210 Lens option](#)

- **High Effort, High Impact:** Better in-network specialty care coverage.
- **High Effort, High Impact:** Get rid of “usual and customary” charges for mental health care.
- **High Effort, High Impact:** Primarily use copays rather than coinsurance



**Table 6.** Speciality care and mental health care coverage.

	Specialty Care		Mental Health	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<a href="#">Brown</a>	Not listed	Not listed	<b>Outpatient:</b> \$15/office visit, other services 100% of preferred allowance (not subject to deductible). <b>Inpatient:</b> \$100 copay/hospital confinement. 100% preferred allowance not subject to deductible.	<b>Outpatient:</b> \$15/office visit, other services 70% of usual and customary charges after deductible. <b>Inpatient:</b> \$100 copay/hospital confinement. 70% of usual and customary charges, not subject to deductible.
<a href="#">Columbia</a>	\$30 copay	30% coinsurance after deductible	<b>Outpatient:</b> \$20 copay/office visit and \$20 copay for other visits. <b>Inpatient:</b> 10% coinsurance.	<b>Outpatient:</b> 30% coinsurance after deductible. <b>Inpatient:</b> 40% coinsurance after deductible.
<a href="#">Cornell</a>	\$25 copay/visit	30% coinsurance after deductible	<b>Outpatient:</b> \$10 copay/office visit after deductible. <b>Inpatient:</b> 10% coinsurance after deductible.	<b>Outpatient:</b> 30% coinsurance after deductible. <b>Inpatient:</b> 30% coinsurance after deductible.
<a href="#">Dartmouth</a>	20% coinsurance after deductible	30% coinsurance of usual and customary charges after deductible	Enrolled students may receive short-term care at the <a href="#">Counseling Center</a> for free, but after ~10 sessions are referred out. Spouses and domestic partners may receive one courtesy visit to get a referral. <b>Outpatient:</b> 10% coinsurance. <b>Inpatient:</b> 20% coinsurance after deductible.	<b>Outpatient:</b> 20% coinsurance of usual and customary charges. <b>Inpatient:</b> 30% coinsurance of usual and customary charges after deductible.
<a href="#">Harvard</a>	Fully covered at Harvard University Health Services (HUHS). \$35 copay/visit elsewhere. 12-visit limit combined in- and out-of-network outside of HUHS system.	30% coinsurance after deductible. Limit of 12 visits combined in- and out-of-network outside of HUHS system.	Free services at HUHS. Elsewhere, <b>Outpatient:</b> \$0 copay for first 1-8 visits, \$35 copay for visits 9-52. Limit of 52 visits/year combined in- and out-of-network. <b>Inpatient:</b> \$100 copay/admission, select hospitals \$500 copay/admission.	Free services at HUHS. Elsewhere, <b>Outpatient:</b> 30% coinsurance after deductible. Limit of 52 visits/year combined in- and out-of-network. <b>Inpatient:</b> 30% coinsurance after deductible.
<a href="#">MIT</a>	Specialty care housed at MIT Medical is free of cost.	Some additional specialists are covered in the extended plan.	Services at MIT Medical are free for enrolled students with no limit.	The basic plan does NOT cover outside providers, but the extended plan does.
<a href="#">Princeton</a>	\$10 copay/visit	30% coinsurance after deductible	<b>Outpatient:</b> \$10 copay/office visit. <b>Inpatient:</b> 10% coinsurance after deductible.	<b>Outpatient:</b> 30% coinsurance after deductible. <b>Inpatient:</b> 30% coinsurance after deductible.
<a href="#">U Chicago</a>	Not listed	Not listed	<b>Outpatient:</b> \$10 copay/office visit for select providers, \$20 copay/office visit otherwise. Other services preferred allowance after deductible. <b>Inpatient:</b> preferred allowance after deductible.	<b>Outpatient:</b> usual and customary charge after deductible. <b>Inpatient:</b> usual and customary charge after deductible.
<a href="#">U Penn</a>	\$35 copay/visit	30% coinsurance	<b>Outpatient:</b> \$10 copay/visit. <b>Inpatient:</b> \$100 copay/stay.	<b>Outpatient:</b> 30% coinsurance after deductible. <b>Inpatient:</b> 30% coinsurance after deductible.
<a href="#">Yale</a>	Specialists included in the Yale Health Center are free, except Allergy costs \$25 copay. Outside of Yale is \$20 copay/visit.	\$20 copay/visit	<b>Outpatient:</b> free. <b>Inpatient:</b> \$200 copay/admission.	Not covered

**Table 7.** Dental and vision care.

	<b>Dental Care</b>	<b>Optical Care</b>
<a href="#"><u>Brown</u></a>	No adult preventative dental care. Surgery for injury to natural teeth (excluding from eating) covered. The <a href="#"><u>Basix Dental Savings plan</u></a> provides discounts with participating providers. Pediatric preventative dental 50% coinsurance. <a href="#"><u>Optional dental insurance</u></a> plan costs \$261/yr for an individual.	Adult vision covered for one routine eye exam/yr, \$15 copay, 100% of preferred allowance after deductible. <a href="#"><u>There is a discount vision plan</u></a> . Pediatric vision covered with various copays.
<a href="#"><u>Columbia</u></a>	No adult preventative dental care. Accidental injury covered. Pediatric dental preventive care is fully covered, various other services partially covered. <a href="#"><u>Optional dental plan</u></a> is \$455/year.	No adult eye care. Pediatric vision fully covered in-network. <a href="#"><u>Vision discount plan</u></a> is \$65/year.
<a href="#"><u>Cornell</u></a>	No adult preventative dental care. Dental injury and some other oral surgery is covered. Child dependents have a free check up once every six months (in-network).	No adult eye care. Child dependents have a free eye exam and 50% coinsurance for glasses (in-network).
<a href="#"><u>Dartmouth</u></a>	No adult preventative dental care. Surgery for injury to natural teeth (including from eating) covered. The <a href="#"><u>Basix Dental Savings Plan</u></a> provides discounts with participating providers. Dartmouth insurance covers dental check-ups for dependent children (in-network).	No adult eye care. Child dependents have a free <a href="#"><u>eye exam</u></a> and a copayment for glasses (in-network).
<a href="#"><u>Harvard</u></a>	No adult preventative dental care. Oral surgery covered. In-network pediatric essential dental is covered to some extent. <a href="#"><u>Optional dental plan</u></a> costs \$528/year for an individual.	Some eye surgeries are covered. One routine eye exam is covered a year at HUHS. Elsewhere, for one routine eye exam/year there is a \$35 copay for other providers in-network, and 30% coinsurance for out-of-network. Other eye care is not covered for members over 19 yrs old. Under 19: for one set of prescription lenses OR prescription contacts there is 65% coinsurance in-network and 45% coinsurance out-of-network.
<a href="#"><u>MIT</u></a>	<a href="#"><u>Optional dental plan</u></a> . Individuals = \$544.56/yr, Families = \$1337.36/yr	Eye injuries and urgent care are covered. The MIT extended plan includes one eye exam a year. Discounted glasses at <a href="#"><u>MIT Optical</u></a> . MIT covers prescription safety glasses for all researchers.
<a href="#"><u>Princeton</u></a>	Covers up to \$125/yr for preventive dental care. Dental injury and wisdom teeth are covered 90%/70% (in/out-of-network). Child dependents have free dental check-ups (in-network).	No adult vision insurance. Child dependents have a free eye exam and free glasses (in-network).
<a href="#"><u>U Chicago</u></a>	No adult preventative dental care. Injury to natural teeth covered with preferred allowance and deductible (in-network). All pediatric dental covered at 50% coinsurance. Various <a href="#"><u>optional dental insurance plans</u></a> .	No adult vision insurance. Pediatric vision care covered with various copayments around \$40. Various <a href="#"><u>optional vision insurance plans</u></a> .
<a href="#"><u>U Penn</u></a>	No adult preventative dental care. Injury to natural teeth and wisdom teeth covered with 10% coinsurance. The <a href="#"><u>Vital Savings Discount Program</u></a> provides discounts with participating providers. Penn insurance covers dental check-ups for dependent children (in-network).	One preventative visit covered for adults a year, 10% coinsurance in-network, 40% out-of-network. Up to \$125 covered for eyeglasses once a year. Optional vision insurance through Aetna. Child dependents have a free eye exam and a free pair of glasses (in-network).
<a href="#"><u>Yale</u></a>	No adult preventative dental care. Dental injury is fully covered up to \$5,000 a year. Children's dental check-up is free (in-network).	Visits to the Ophthalmology Department at the Yale Health Center are 100% covered, including annual routine exams. Pediatric care is covered as well (in-network).

## IV. Prescription Coverage

### Executive Summary

Dartmouth's prescription coverage is extremely commendable, especially compared to the other Ivy+ institutions. Dartmouth's copay is reasonable, especially for medications in the higher tiers. A potential area of improvement would be eliminating the prescription deductible that's currently required, given that prescription deductibles can lead to a higher up-front cost for medication before copay.

### Key Takeaways

- Excellent coverage for prescriptions, especially for higher tier drugs.
- There is a prescription deductible that needs to be hit before the copay.

### Progress Since Previous Benefits Report

- At the time of Dartmouth's 2017 report, Dartmouth's prescription medication plan required a copay and a 20% coinsurance cost for each prescription. Dartmouth no longer requires the coinsurance cost, however students do need to hit their prescription deductible before the copay rates begin.
- The 2020 prescription deductible has doubled since 2017, from \$50 to \$100.

### Recommendations

- **High Effort, Medium Impact:** Eliminating the prescription deductible would be ideal, but only if this is not at the cost of keeping the low copay that's currently provided.

**Table 8.** Prescription coverage.

	Provider	Tier 1 (generic)		Tier 2 (formulary brand)		Tier 3 (non-formulary brand)		Additional Info
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
<a href="#">Brown</a>	United Healthcare	\$15 copay*	\$15 copay*	\$30 copay*	\$30 copay*	\$50 copay*	70% of Usual and Customary Charges*	N/A
<a href="#">Columbia</a>	Aetna	\$15 copay	30% of the Allowed Amount*	\$50 copay	30% of the Allowed Amount*	\$75 copay	30% of the Allowed Amount*	N/A
<a href="#">Cornell</a>	Aetna	\$12*	30% coinsurance*	\$40*	30% coinsurance*	\$60*	30% coinsurance*	N/A
<a href="#">Dartmouth</a>	Cigna	\$10 copay after prescription deductible	20% coinsurance after prescription deductible	\$20 copay after prescription deductible	20% coinsurance after prescription deductible	\$20 copay after prescription deductible	20% coinsurance after prescription deductible	Prescription drug deductible: \$100 individual, \$200 family
<a href="#">Harvard</a>	Blue Cross Blue Shield	Retail: \$17 copay Mail Order: \$51 copay	Not covered, you pay all charges	Retail: \$40 copay Mail Order: \$120	Not covered, you pay all charges	Retail: \$55 copay Mail Order: \$165 copay	Not covered, you pay all charges	Prescription copayment out-of-pocket maximum: \$1,300 per individual, \$2,600 per family
<a href="#">MIT</a>	Blue Cross Blue Shield	At designated retail pharmacies: \$20 copay* At MIT Medical retain pharmacies: \$10 copay*	Not covered, you pay all charges	At designated retail pharmacies: \$30 copay* At MIT Medical retain pharmacies: \$20 copay*	Not covered, you pay all charges	At designated retail pharmacies: \$40 copay* At MIT Medical retain pharmacies: \$30 copay*	Not covered, you pay all charges	Prescription out-of-pocket maximum: \$2,000 per individual, \$4,000 per family
<a href="#">Princeton</a>	Aetna	Retail: \$5 copay Mail order: \$10 copay	Retail: \$5 copay Mail order: \$10 copay	Retail: \$20 copay Mail order: \$40 copay	Retail: \$20 copay Mail order: \$40 copay	Retail: \$70 copay Mail order: \$140 copay	Retail: \$70 copay Mail order: \$140 copay	Prescription drug deductible: \$100 individual, \$200 family Prescription out-of-pocket maximum: \$1,350 per individual, \$2,700 per family
<a href="#">U Chicago</a>	United Healthcare	\$10 copay*	Not covered, you pay all charges	\$25 copay*	Not covered, you pay all charges	\$40 copay*	Not covered, you pay all charges	N/A
<a href="#">U Penn</a>	Aetna	\$20*	\$20*	\$50*	\$50*	\$50*	\$50*	N/A
<a href="#">Yale</a>	Yale Health	\$10 copay	Greater of 20% of the price of the drug or the applicable Tier 1 copay (plan reimburses the difference)	\$30 copay	Greater of 20% of the price of the drug or the applicable Tier 2 copay (plan reimburses the difference)	\$45 copay	Greater of 20% of the price of the drug or the applicable Tier 3 copay (plan reimburses the difference)	Prescription drug copayments are not included in out-of-pocket limit

\*Not subject to deductible.

\*\*All values above are for 30-day supplies.

## V. Family Planning

### Executive Summary

Dartmouth provides below average childcare services for graduate students. Dartmouth provides comparable parental leave at 12 weeks. However, the cost to add dependents is higher than a majority of other schools and there are less services available for graduate students to access. Currently, the only service is lactation rooms that are available across campus. There is also a lack of accessible resources (e.g. webpages, booklets, packets) specifically curtailed for graduate students with children. Additionally, while there is a childcare center on Dartmouth campus, it still does not serve graduate students.

Based on these observations, we recommend that Dartmouth provides access to back-up childcare through services such as Care.com or Bright Horizons. Some Ivy+ schools provide free Care.com memberships or back-up services through these providers. Additionally, a child care subsidy would help to alleviate the costs of childcare which can easily absorb a substantial amount of the graduate stipend. It would also be beneficial to have a specific webpage on the Guarini website dedicated to childcare services and support for graduate students. This page could include local daycares and schools, provide details on parental leave, and also include other resources for graduate student parents.

### Key Takeaways

- Longer end-of-maternity leave in comparison to other schools.
- High additional cost for dependents to be on insurance.
- No additional resources for childcare besides lactation spaces.

## Progress Since Previous Benefits Report

- The last report recommended partnering with child care organizations such as Care.com or Bright Horizons and providing child care subsidies. Neither of these recommendations have been implemented to our knowledge.

## Recommendations

- **Low Effort, Medium Impact:** Guarini child care page.
- **Medium Effort, Medium Impact:** Create an informal child care network similar to Yale's.<sup>7</sup>
- **Medium Effort, High Impact:** Care.com<sup>8</sup> back-up care.
- **High Effort, High Impact:** Childcare subsidy.

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<sup>7</sup> [Yale Babysitting & Tutoring: Welcome](#)

<sup>8</sup> [Child Care, Babysitters, Nannies, Day Care Centers, Pet Sitters, Dog Walkers, Senior Care, Housekeepers - Care.com](#)

**Table 9.** Family planning.

	<b>Maternity/Paternity Policy</b>	<b>Childcare</b>	<b>Additional Resources</b>
<b>Brown</b>	<a href="#">Parental relief</a> for one semester or summer without loss of benefits, can be done twice during tenure	<a href="#">Child care subsidy</a> up to \$5k per year per child (up to 3 children), <a href="#">Care.com back up</a> care access	<a href="#">Lactation resource</a> , <a href="#">community resource page</a> , <a href="#">family activity page</a>
<b>Columbia</b>	<a href="#">6-8 weeks of maternity disability leave</a> with no loss of benefits, <a href="#">12 weeks of parental leave</a> (seems school dependent)	<a href="#">One \$2000 subsidy</a> per academic year for each child (less than five + not attending kindergarten), <a href="#">back-up care for eligible students</a>	<a href="#">Breastfeeding Support Program</a> , Columbia University Family Support Network, <a href="#">Adoption Assistance Program</a> .
<b>Cornell</b>	<a href="#">6 week paid accommodation</a> OR one year reduced academic load status	<a href="#">Care.com access</a> , <a href="#">Cornell University Child Care Center</a> ,	<a href="#">Student Child Care Grant Program</a> , <a href="#">Special Supplemental Nutrition Program for Women, Infants and Children</a> , <a href="#">Lactation spaces</a>
<b>Dartmouth</b>	Up to <a href="#">12 weeks of accommodation</a> with no loss of benefits	Basically nothing - <a href="#">referrals to outside agencies</a> .	<a href="#">Lactation spaces</a>
<b>Harvard</b>	<a href="#">12 weeks</a> (can be taken in separate chunks)	Free Care.com membership, WATCH portal, six Harvard affiliated child care centers, discounted nanny search + placement, services, <a href="#">annual financial aid to eligible students</a>	<a href="#">Harvard Community Care Bulletin Board</a> , <a href="#">Harvard Student Spouses and Partners Association</a>
<b>MIT</b>	<a href="#">2 month childbirth accommodation</a> (not for adoption), 1 month parental leave (for birth and adoption) - no loss of benefits	<a href="#">Graduate Assistance and Information Network</a> (connection to childcare), <a href="#">MIT Technology Childcare Centers</a> (slots for grad student families), <a href="#">subsidized backup child care</a> ,	<a href="#">MIT Spouses &amp; Partners Connect</a> , <a href="#">MIT Council on Family and Work</a> , <a href="#">Graduate Assistance and Information Network</a>
<b>Princeton</b>	<a href="#">12 week accommodation</a> with financial support (birth and adoption)	<a href="#">Bright Horizon backup care</a> , <a href="#">yearly awards</a> up to \$6k based on income, on <a href="#">campus childcare and discounts to local childcare</a>	<a href="#">Carebridge Corporation access</a>
<b>U Chicago</b>	<a href="#">1 quarter leave</a> during pregnancy if medically necessary and 1 quarter leave following birth with no loss of benefits	<a href="#">Annual \$2k child care stipend</a> , <a href="#">local child care partnerships</a>	<a href="#">Milestone extensions</a> , <a href="#">parent resource guide</a>
<b>U Penn</b>	<a href="#">Up to 8 weeks of new parent accommodation</a> without loss of benefits, can also have up to 8 weeks of family leave unpaid	<a href="#">Back-up care</a> , <a href="#">Penn's Children Center</a> , <a href="#">Summer program</a> , <a href="#">Snow day Child care</a> , <a href="#">Care.com access</a>	<a href="#">Adoption Assistance</a> (\$5k), <a href="#">Lactation Support Program</a> , <a href="#">Take Children to work day</a>
<b>Yale</b>	<a href="#">8 - 16 weeks of relief from academic duties</a> without loss of benefits	<a href="#">Annual subsidy of \$4,900 for 1 child</a> under 18 w/additional \$1000 for children under 6, <a href="#">Yale Babysitting Service</a> , <a href="#">Yale University Child Care Directory</a>	<a href="#">Child Car Seat Safety Program</a> , <a href="#">Prenatal and Child Safety Kits</a>

## VI. General Life

### Executive Summary

Overall, Dartmouth is comparable in General Life to the other Ivy+ schools. Dartmouth owns both on- and off-campus housing that is available to graduate students. Dartmouth is one of the few schools to own off-campus housing that is available to graduate students. Recently, a dedicated social space and conference room have been built for graduate students and have been well utilized (pre-COVID). However, graduate students only have one dedicated social space to congregate in on campus. There are also several other study spaces available to graduate students which is an excellent benefit.

Dartmouth does not have flexible transportation options for graduate students. While Advance Transit runs during business hours, there are no transit services available in the evening hours or during the weekends. This would be a huge asset for graduate students that need to work during non-business hours, especially students who may not have a car readily available to them.

### Key Takeaways

- Dartmouth-owned off-campus housing.
- Has a graduate student gathering space.
- Lack of flexible transportation systems.
- Lack of graduate social spaces (no student centers).

### Progress Since Previous Benefits Report

- One of the main recommendations from the 2017 report was to implement more flexible transportation options. This continues to be an obstacle for graduate students.



## Recommendations

- **High Effort, High Impact:** On-call shuttle system.

**Table 10.** General life.

	<b>On-Campus Housing</b>	<b>University Rent (Annual)</b>	<b>Off-Campus Housing</b>	<b>Social Facilities</b>	<b>Study Space</b>	<b>Transportation</b>	<b>Medical Leave Policy</b>	<b>Student Accommodations</b>
<b>Brown</b>	<a href="#">Limited number of graduate housing units</a>	<a href="#">\$11.4k - \$16.2k</a>	<a href="#">Off-campus apartment service, most graduate students live off campus</a>	<a href="#">Graduate Student Lounge, Graduate Center Bar</a>	<a href="#">Graduate Student Lounge, Wernig Reading Room</a>	<a href="#">Evening shuttle, on-call ride programs, weekly campus transport for students with disabilities, weekday downtown express shuttle, and access to local bus/trolley system at no charge</a>	<a href="#">Eligible for insurance for 1 year, insurance premium covered for 1 year, stipend grant students can apply for</a>	<a href="#">Student Accessibility Services Office (undergrad/grad)</a>
<b>Columbia</b>	<a href="#">Limited number of graduate housing units and based on school</a>	<a href="#">\$20.4k - \$42k</a>	<a href="#">Off campus housing assistance</a>	<a href="#">Graduate Student Center</a>	<a href="#">Graduate Student Center, GSAS Writing Studio</a>	<a href="#">Intercampus shuttle, evening shuttle, lamont-doherty shuttle, george washington shuttle</a>	<a href="#">Eligible for insurance for 2 semesters, insurance premium covered for 1 semester</a>	<a href="#">Disability Services Office (undergrad/grad), Disability Services Liaison for each graduate program/school</a>
<b>Cornell</b>	<a href="#">Two on-campus dorms, only 5% live on campus</a>	<a href="#">Single: \$11k, Double, Triple, Quad: \$9k - 10k</a>	<a href="#">Maplewood Apartments, Off Campus Living Office</a>	<a href="#">Big Red Barn Graduate and Professional Student Center (the Barn)</a>	<a href="#">Olin Graduate Reading Suite, Mann Library Study Rooms &amp; Study Desks</a>	<a href="#">TCAT Bus, Big Red Bikes,</a>	<a href="#">Eligible for insurance for remainder of plan year, coverage of insurance premium "to be decided"</a>	<a href="#">Student Disability Services Office (undergrad/grad), Disability Representative for each College</a>
<b>Dartmouth</b>	<a href="#">1 on-campus dorm (111 beds)</a>	<a href="#">\$12k - 20k</a>	<a href="#">Sachem Village (255 beds), in town apartments and Upper Valley Rental Services</a>	<a href="#">Guarini School Commons</a>	<a href="#">Guarini Commons &amp; Conference Room, Dana Biomedical Library</a>	<a href="#">Advanced Transit Bus System, Bike Rentals Program</a>	<a href="#">Eligible for insurance for duration of leave (typically up to 1 year)</a>	<a href="#">Assistant Dean for each school</a>
<b>Harvard</b>	<a href="#">4 on-campus dorms (416 beds)</a>	<a href="#">\$7k - 10k</a>	<a href="#">Off Campus housing assistance</a>	<a href="#">GSAS Student Center</a>	<a href="#">GSAS Student Center</a>	<a href="#">Daytime van shuttle for individuals with disabilities, on demand evening shuttle, transit bus system,</a>	<a href="#">Eligible for insurance for 6 months after end of the month (or next month if Dec. or May) leave is started</a>	<a href="#">Accessible Education Office (undergrad/grad), Harvard University Disability Services (university-wide), Office of Student Affairs (grad), Office of Student Services (grad)</a>

<b>MIT</b>	<a href="#">8 on-campus residences</a>	<a href="#">1 room: \$11k - 24k, double: \$18k - 24k, triple: \$13k, quad: \$13k</a>	<a href="#">Off campus housing assistance</a>	<a href="#">Muddy Charles Pub</a>	<a href="#">Barker Library, Dewey Library, Hayden Library, Lewis Music Library (undergrad/grad)</a>	<a href="#">Shuttle system, subsidized t-passes, emergency ride home program, discounted bike rental</a>	<a href="#">Eligible for insurance for 2 semesters and 1 summer with possibility of a 1 semester extension</a>	<a href="#">Disability and Access Services Office (undergrad/grad/faculty). Student Support Services Office (undergrad/grad)</a>
<b>Princeton</b>	<a href="#">8 grad student complexes, studios - quads</a>	<a href="#">1 room/single: \$5k - 7k, 2 rooms: \$5k - 9k, triples: \$7k - 9k, quads: \$7k-8k</a>	<a href="#">Offer off-campus apartment finding service</a>	<a href="#">Frist Campus Center (undergrad/grad),</a>	<a href="#">Firestone Library Graduate Study Rooms, other library spaces (undergrad/grad)</a>	<a href="#">TigerTransit, Carpool/Vanpool,</a>	<a href="#">Eligible for insurance for 6 months after leave begins (if do not have other insurance)</a>	<a href="#">Office of Disability Services (undergrad/grad)</a>
<b>U Chicago</b>	<a href="#">500 units (shared with faculty/staff)</a>	<a href="#">\$10k - 11k</a>	<a href="#">Online Resource guide</a>	<a href="#">The Pub (membership for student, alumni &amp; spouses), Student - Run Coffee Shops (undergrad/grad), new graduate student space</a>	<a href="#">Regenstein, Ida Noyes Hall, Reynolds Club, Crerar Library (undergrad/grad)</a>	<a href="#">Daytime and Nighttime Shuttles, Chicago Transit Authority, Transportation for Injured or Disabled Students,</a>	<a href="#">Eligible for insurance for up to 4 quarters, insurance premium covered for up to 4 quarters</a>	<a href="#">Student Disability Services Office (undergrad/grad)</a>
<b>U Penn</b>	<a href="#">1 on-campus residence (500+ beds)</a>	<a href="#">1 room/single: \$12k - 13k, double: \$12k - 13k, single apt: \$20,4k, single suite: \$22.3</a>	<a href="#">Off campus housing assistance</a>	<a href="#">Graduate Student Center, Welfer Common Room, Multipurpose Room</a>	<a href="#">Graduate Student Reading Room,</a>	<a href="#">Penn Transit Services, Penn Buses, Penn Shuttles,</a>	<a href="#">No leave insurance benefits specified, must contact Dean of each school</a>	<a href="#">Student Disabilities Services Office (undergrad/grad), Weingarten Learning Resources Center (undergrad/grad)</a>
<b>Yale</b>	<a href="#">6 on-campus dorms and 6 on-campus apartments</a>	<a href="#">1 bed apt: \$16k, 2 bed apt: \$18k, 3 bed apt: \$20.4k; dorms: \$7k - 10k</a>	<a href="#">Off campus housing assistance, landlord rating system</a>	<a href="#">McDougal Graduate Student Center,</a>	<a href="#">McDougal Graduate Student Center,</a>	<a href="#">Yale day, night and weekend shuttles, CTtransit, Greyhound Bus Line, Rideshare</a>	<a href="#">Eligible for insurance for duration of leave (typically up to 1 year)</a>	<a href="#">Student Accessibility Services Office (undergrad/grad)</a>

## Future Directions

As indicated in our introduction and detailed in the above report, this committee addressed the following five areas: **I. Stipends, II. General health insurance, III. Additional health coverage, IV. Prescription coverage, V. Family benefits, and VI. General life.** For all areas covered, key takeaways, progress from the previous Benefits Report, and corresponding recommendations were included.

The recommendations from this report were presented to the entire Graduate Student Council in order to assess the priority in which graduate students believe they should be pursued by Dartmouth. For the high effort recommendations, increasing graduate student stipends was ranked as top priority, followed by the calls to subsidize housing for students and to offer a copay option for hospitalizations. In the medium effort category, reducing the health insurance deductible, allowing students to give input on the health insurance plan, and eliminating the partner/spouse health access fee were ranked as top priorities. Finally, for the low effort recommendations, publishing stipend amounts was ranked first followed by the creation of a Guarini child care webpage.

Three major findings were of note to the committee and reflect the current concerns of Dartmouth graduate students. First, Dartmouth offers the lowest absolute yearly stipend of all Ivy+ schools and students must spend the largest portion of their stipend on rent (over 55%), nearly twice as much as recommended.<sup>1</sup> Second, Dartmouth's childcare options and/or benefits are critically underserved. Finally, Dartmouth's mental health and specialty care coverage is the most expensive of all Ivy+ institutions.

While there has been some progress from the last report (e.g., the increase in student spaces on campus), a number of issues still remain. The 2017-2018 report contained the following recommendations that have yet to be addressed:

- Increase the stipend to bring Dartmouth closer to the average stipend/cost of living ratio.
- Clearly publish stipend information for all programs and departments at Guarini.
- Allow graduate students to give input regarding insurance coverage and insurance plan information.
- Make mental health care more affordable and accessible.
- Provide vision and dental coverage for students.
- Address the lack of childcare options and benefits available to graduate students.

The continuation of these major issues highlights the importance of this report and the Benefits Committee. As such, we recommend that the ad-hoc committee be reformed every two years to regularly track Dartmouth's benefits and ensure we continue to work towards a better standard of living for our graduate student body.

Finally, we understand that large, institutional changes require a great amount of effort and that Guarini has been working towards addressing some of these initiatives since the last report. However, there are a number of recommendations that we believe can easily be addressed by the next report (2023):

- Guarini should publish their stipend amounts and location information (i.e., COLI, median rent for Hanover, NH) in an easily accessible location.

- A Guarini child care page should be established to help connect parents with providers and supply clear information on child care options.
- Dartmouth should provide access to back-up childcare through services such as Care.com and should subsidize the cost of Care.com membership.
- Provide one pair of prescription safety glasses to every researcher, free of charge.
- Dartmouth should gather student input on health care options and updates.

For further inquiries regarding this report, please contact Charlie Carver at [gsc.vp@dartmouth.edu](mailto:gsc.vp@dartmouth.edu). For inquiries about the benefits offered by the Dartmouth Student Group Health Plan, please contact [Dartmouth.Student.Health.Plan@dartmouth.edu](mailto:Dartmouth.Student.Health.Plan@dartmouth.edu). Thank you for your time and consideration.

Graduate Student Council Benefits Ad-Hoc Committee

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