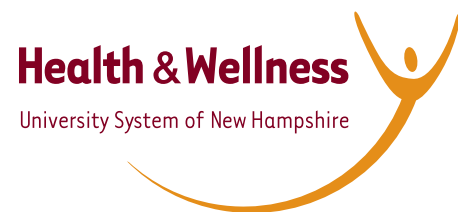


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Health & Wellness

University System of New Hampshire



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In This Issue

- New **USNH Health & Wellness** programs
- Expanding web resources
- New Consumer-Driven Health Benefit
- Looking ahead
- Open enrollment
- Learning the facts about health

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SEPTEMBER 2008

ISSUE #1/VOLUME #1

Announcing new **USNH Health & Wellness** programs

Welcome back to the 2008-09 school year. We want to introduce you to the new USNH Health and Wellness initiative, a system wide focus to keep everyone on the campuses of the USNH healthy and to control system wide health care costs. The new program is designed to help faculty and staff across all campuses learn about their own health, to become healthier through lifestyle changes, and to participate in controlling their own health care costs. USNH spends some \$50 million annually on health care (see the chart on the next page.)

If we can reduce costs, we all benefit.

We've been participating in health and wellness activities across campuses for more than 25 years and efforts show in our better than comparator rates of preventive services. To ensure that our benefit is sustainable well into the

future, we all need to think about how we can do more.

The purpose of this new and renewed USNH Health and Wellness initiative is for all of us to be partners together in achieving the dual goals of becoming healthier and keeping costs down.

With new health and wellness programs on and off campuses, new incentives for participating in those programs, and a storehouse of new information being added to the

USNH website (see side article), USNH Health and Wellness will be woven into the fabric of the USNH community. We hope you'll take advantage of these new opportunities through this new school year and beyond.

— **Joan Tambling**
Director of USNH Human Resources

"...become healthier through lifestyle changes, and to participate in controlling their own health care costs."

Expanding Health and Wellness web resources

Manage Your Health | Get Active & Eat WELL | Reduce Stress | Lower Costs

A vital part of the new **USNH Health and Wellness** initiative is the expanded health resources section of the USNH website:

www.usnh.edu/hr/health-wellness

It offers something for everyone—whether you're looking for a new exercise class to try or you're hoping to better manage a chronic illness.

Readers of the website will find resources in managing chronic conditions such as diabetes and asthma, ideas on reducing stress, and ways to add exercise to one's daily routine on and off campus. There are even recipes for healthy meals and a grocery list tool for making shopping for new foods even easier. Another section offers suggestions for saving money on prescription drugs and becoming more informed about the costs of some common medical procedures in your local community.

Now that you've visited the site, what can you do? Take an online quiz; answer a survey. Try a stress management class, participate in a disease management program, take advantage of exercise incentives, ask your doctor for a generic drug option.

NEW Consumer-Driven Health Benefit

The University System of New Hampshire is happy to introduce a new Consumer-Driven Health benefit offered in conjunction with a USNH Medical Plan as a 2009 mitigation strategy.

USNH employer and employees contributing more to medical plans

In 2009, USNH will again make a significant increase in its contribution to your medical plan. For example, in order to maintain the same benefit coverage that an employee with a family HMO plan had in 2008, USNH will contribute more than \$16,000 a year. You will also contribute more to maintain the same coverage you have today. The exact amounts for you are included in your enrollment information. However, the University System will continue to pick up an average of \$84 dollars per employee for every \$100 of new medical costs.

Helping mitigate the impact on employees

USNH recognizes that even though it

will pay for the major portion of the increasing cost of medical benefits, it is still difficult for employees to pay hundreds of dollars more a year for a medical plan. To help offset the impact of this, the Board of Trustees approved an allocation of an annual \$500 per full-time status/benefits-

“...the University System will continue to pick up an average of \$84 dollars per employee for every \$100 of new medical costs.”

eligible employee who is a subscriber in a USNH Medical Plan, and NOT covered by a collective bargaining agreement.

The means of receiving this \$500 will be via a contribution to a Health Reimbursement Account (HRA).

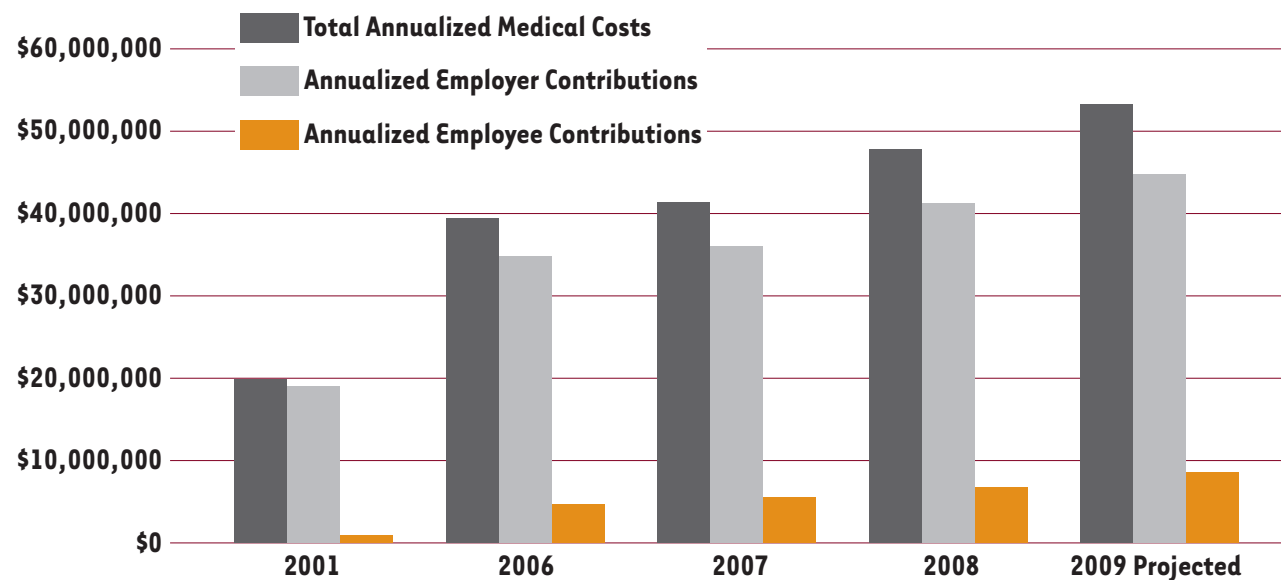
An HRA is an employer funded account that reimburses employees for qualified medical expenses. It is like the Health Flexible Spending Account that many of you are familiar with but has some additional positive features. Additional information about how an HRA works, etc. will be coming soon as part of your annual Open Enrollment materials.

The option to use an HRA was reviewed by employee governance groups who helped shape some of those positive features such as the ability to roll funds over from year to year.

For those that waive medical coverage, the annual value of waived coverage will increase to \$800.

Note: The HRA and increase to the option to waive medical coverage are not applicable to unionized faculty/staff.

USNH spends approximately \$50 million on medical care for active employees each year.



Looking Ahead

2008 Campus Benefits and Wellness Fairs

Keene State College
October, 17 2008 - 10 a.m. - 2 p.m.
Mable Brown Room in the Student Center

Contact: Karyn Kaminski
karyn.kaminski@ksc.edu
603-358-2486

University of New Hampshire - Manchester
October 21, 2008 - 11 a.m. - 1 p.m.
286 Commercial Street

Contact: Stacey Silva
stacey.silva@unh.edu
603-641-4166

University of New Hampshire
October 28, 2008 - 10 a.m. - 2 p.m.
Granite State Room in the Memorial Union

Contact: Kristie Camacho
kristie.camacho@unh.edu
603-862-0509

Plymouth State University
October 30, 2008 - 11 a.m. - 2 p.m.
Multipurpose Room in the Hartman Union Building

Contact: Carol Kuzdeba
ckuzdeba@mail.plymouth.edu
603-535-2619

Note: **The USNH/HP Healthy Returns Program** will be held in conjunction with Campus Benefits and Wellness Fairs. Be on the lookout via campus mail for program & registration information.

The Managing Stress Program via the Stress Eraser device will be returning this Fall too. Details to follow.

Coming soon! Open Enrollment

USNH enrollment will begin **October 27th** and run through **November 7th**. Benefit Open Enrollment Packets will be mailed in mid October to home addresses.

October 2008						
Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

November 2008						
Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15

Learning the Facts

Heart disease is the number one killer of men and women in the United States, but what most people don't realize is that it's among the most preventable of common, serious health conditions. Find out your heart disease risk at the new **USNH Health and Wellness website** in the "Your Disease Risk" section.

www.diseaseriskindex.harvard.edu

You may be surprised to learn how widely the costs of certain medical procedures can vary. From Plymouth to Keene, Concord to Portsmouth, Lebanon to Rochester—you're not paying what your neighbor may be paying. You can learn that a mammogram may be as low as \$140 or as high as \$533, depending on the location of the services.

For an eye-opening look at this phenomenon, visit:

<http://nhhealthcost.usnh.edu>

Organizational Wellness Services

A key to maintaining personal health is maintaining organizational health. A working atmosphere that is cohesive and free of unnecessary tension goes a long way toward lowering stress levels and increasing productivity.

Reaching this goal can be as simple as talking through internal changes, or it can require more in-depth team building. Whatever your needs, the USNH Organizational Wellness Office can design a program for your group. For example, we can help with:

- Working through an organizational change;
- Managing an increased workload;
- Conflict management and negotiation abilities;
- Communication skills;
- Creating organizational health; and
- Coaching and mentoring employees and supervisors to improve working conditions.

For more information about organizational wellness or to schedule a session at your office, supervisors and directors may call **Nancy Puglisi**, Director of Organizational Wellness, at **862-0929**.