FAQs About the Select Plan

The University System of New Hampshire now offers an employer-subsidized medical plan for active benefit-eligible Adjunct Faculty and Staff effective January 1, 2015.

Q1 How is eligibility determined?

Answer: Adjunct Faculty and Staff who work an average of 30 hours or more per week over a measurement period (for USNH, mid-October of one year to mid-October of the next year) are eligible to access the Select Plan offered by the University System of New Hampshire. For coverage in 2015, eligible Adjuncts must be actively working.

Q2 What is the Select Plan?

Answer: The Select Plan is a high deductible health plan that has an annual deductible, then coinsurance until the out-of-pocket maximum is met. It is in compliance with the Affordable Care Act (ACA), offering most in-network preventive care services at 100%.

Q3 Does the Select Plan limit where my family members and I can receive care?

Answer: No, the Select Plan offers complete freedom of choice, with access to both in-network and out-of-network providers and facilities. As the name of the plan suggests, you select where you receive care and from whom, each time you seek care. Here are some other key features of the Select Plan:

- You are not required to have a Primary Care Provider (although we strongly urge you to work with a physician who can coordinate all of your care), and you do not need referrals to receive care from specialists.
- You will have access to “in-network” benefits when you receive care from providers who participate in the Harvard Pilgrim network. When you seek care from non-participating providers, then your claims will be considered “out-of-network” and you may have higher out-of-pocket costs.
- Many preventive tests and services are covered in full, at no charge, when an in-network provider is used. Coinsurance will apply when you visit a non-participating provider under the out-of-network side of the plan.
- Most other covered services are subject to up-front deductibles on both the in-network and out-of-network side of the plan.
Q4 What services are subject to the deductible?

**Answer:** The annual deductibles under the Select Plan —

**In-network deductibles:**
- Individual contract - $1,500
- Two-Person and Family contract - $3,000

**Out-of-network deductibles:**
- Individual contract - $3,000
- Two-Person and Family contract - $6,000

1. The individual annual deductible applies to individual contracts, where you are covering only yourself.

2. If you are covering yourself and any family members, only the family deductible will apply for the plan year. However, a single family member’s expenses can satisfy the entire family deductible.

3. Prescription drugs will always be subject to the in-network plan deductible, either the individual deductible or the family deductible, depending on who you are covering under the plan. This means you will be responsible for the first $1,500 or $3,000 of expenses you incur before the prescription drug copays apply.

4. If you are covered under a family contract, you will be required to satisfy the entire family deductible before the coinsurance for other services applies. As noted above, an individual family member can satisfy the entire family deductible.

5. For in-network services, you are not required to make deductible (or coinsurance) payments when you receive care, as network providers will file a claim with Harvard Pilgrim on your behalf. However, when you visit an out-of-network provider, you may need to arrange payment at the time you receive care.

Q5 How do I enroll?

**Answer:** Log on to [www.usnh.edu/hr](http://www.usnh.edu/hr), click on the 2015 Adjunct Benefits page, download the Enrollment Form, complete and submit it to your campus Human Resources Office. Remember, you must enroll by November 14, 2014 for your medical coverage to be effective on January 1, 2015. **Note:** Dependent verification is required for those electing two-person or family coverage.

Q6 How will I be billed?

**Answer:** You will be billed directly (permanent mailing address on record with USNH) on a monthly basis from Towers Watson (USNH’s medical billing provider). All payments to Towers Watson are due the first of the coverage month. Your premium bill will reflect your contribution to the medical plan.

Q7 If I have any other questions, who do I contact?

**Answer:** Your campus Human Resources Office will be able to answer your questions, assist in the enrollment process and help with completing and submitting forms.