

# USNH BENEFIT OVERVIEW for Status (75% - 100%) Faculty/Staff – 2017

Visit the Benefits section of the USNH Human Resources website [www.usnh.edu/hr/](http://www.usnh.edu/hr/) for further benefit information and [policy](#).

## Medical

<p><b>Open Access Plus Health Savings Account (HSA)</b></p>	<p>A High Deductible medical plan with a Health Savings Account, annual deductible (\$1,500 Individual; \$3,000 Two Person/Family) then coinsurance and prescription copays after deductible until out-of-pocket maximum (\$3,000 Individual; \$6,000 Two Person/Family) is met. In-Network coverage includes no cost preventive care benefits. The plan offers the availability of obtaining covered benefits through a network of participating or non-participating providers. Plan contributions vary.</p> <p>Health Savings Account (HSA) Employer Contribution: \$700 Individual and \$1,300 for all other coverage levels, prorated for new enrollments.</p>
<p><b>Open Access Plus 500/1000</b></p>	<p>A Preferred Provider Organization Plan offers the availability of obtaining covered benefits through a national network of participating or non-participating providers. In-Network coverage, includes no cost preventive care benefits, co-pays for office visits/prescriptions and coinsurance for other covered services. Annual deductible (\$500 Individual; \$1000 Family) and out-of-pocket maximum may apply. Faculty/Staff member may go Out-of-Network with deductible and coinsurance. Plan contributions vary.</p>
<p><b>Open Access Plus 200/400</b></p>	<p>A Preferred Provider Organization Plan offers the availability of obtaining covered benefits through a national network of participating or non-participating providers. In-Network coverage includes no cost preventive care benefits, co-pays for office visits, covered services, and prescriptions. Annual deductible (\$200 Individual; \$400 Family) and out-of-pocket maximum may apply. Faculty/Staff member may go Out-of-Network with deductible and coinsurance. Plan contributions vary.</p>
<p><b>Waived Coverage</b></p>	<p>In lieu of medical coverage, cash incentive.</p>

## Dental

<p><b>Basic Option</b></p>	<p>Based on a Usual and Customary Allowance, with a maximum benefit of \$1,000 per year Reimbursement for participating providers is 60% of plan fee for Diagnostic/Preventative, 50% for Restorative, and 40% for Prosthodontics coverage. An annual \$25 deductible applies to Restorative/Prosthodontics coverage. Orthodontia lifetime maximum benefit is \$1,000 per dependent child, covering children up to age 19. Fully paid by USNH for Individual coverage; plan contribution for Two-Person/Family coverage.</p>
<p><b>High Option</b></p>	<p>Based on a Usual and Customary Allowance, with a maximum benefit of \$1,500 per year. Reimbursement for participating providers is 100% of plan fee for Diagnostic/Preventative services, 80% for Restorative services, and 50% for Prosthodontics services. An annual \$25 deductible applies to Restorative/Prosthodontics coverage. Orthodontia lifetime maximum benefit is \$1,500 per child/adult. Plan contribution for Individual, Two-Person, and Family coverage.</p>

*The information in this overview represents only the highlights for certain USNH benefit plans. The actual terms and conditions of each USNH benefit plan are governed by the official plan documents. While this overview is intended to be as accurate as possible, the explanations are subject, in all respects, to the official plan document.*

<b>Waived Coverage</b>	In lieu of dental coverage, cash incentive.
<b>Long Term Disability</b>	
<b>Long Term Disability insurance options are inclusive of Social Security and/or Worker's Compensation payments.</b>	
<b>50% Option</b>	The disability income benefit is based on 50% of budgeted base annual salary, with a maximum payment of \$5,000 per month. Fully covered by USNH and cash incentive.
<b>60% Option</b>	The disability income benefit is based on 60% of budgeted base annual salary, with a maximum payment of \$5,000 per month. Fully covered by USNH.
<b>Buy up Option 66 2/3%</b>	The disability income benefit is based on 66 2/3% of budgeted base annual salary, with a maximum payment of \$15,000 per month. Contribution by Employee for difference between 60% and 66 2/3% Option.
<b>Life and Accidental Death /Dismemberment Insurance (AD &amp; D)</b>	
<b>\$10,000 Option</b>	\$10,000 basic coverage. Fully covered by USNH and cash incentive.
<b>1 ½ x Option</b>	1 ½ times the Employee's annual salary. Fully covered by USNH.
<b>Additional 1 ½ x Option</b>	3 times the Employee's annual salary. Contribution by Employee for amount above cost above 1 ½ x Option.
<b>Additional 3 x Option</b>	4 ½ times the Employee's annual salary. Contribution by Employee for amount above cost of 1 ½ x Option.
<b>Note: All Life Insurance options carry a double indemnity clause for accidental death in addition to \$25,000 of AD&amp;D Coverage.</b>	
<b>Retirement Program</b>	
<b><u>403(b) Defined Contribution Retirement Plan</u></b>	The opportunity to enroll, on a tax-deferred basis, in the USNH 403(b) Retirement Plan is available upon hire. Retirement investment options are available through Fidelity Investments and/or TIAA. USNH and the Employee contribute a fixed percentage of regular budgeted salary into the plan on a biweekly basis. The Initial Contribution Level is 6% paid by the Employee and 6% contributed by USNH. After one full year of participation while employed by USNH, the Standard Contribution Level is 6% paid by the Employee and 10% contributed by USNH. Other contribution levels available include: the Mid-Level – 4% is paid by the Employee and 6% Employer Contribution, or the Alternative Contribution Level – 2.5% is paid by the Employee and 4% is contributed by USNH.
<b>Supplemental 403(b) Retirement Contribution</b>	In addition to the 403(b) defined contribution levels, if contributing at the 6% retirement contribution level, eligible employees may elect to make salary deferrals to a supplemental 403(b) retirement account. The additional elective supplemental contribution is a fixed dollar amount and receives no employer match.

*The information in this overview represents only the highlights for certain USNH benefit plans. The actual terms and conditions of each USNH benefit plan are governed by the official plan documents. While this overview is intended to be as accurate as possible, the explanations are subject, in all respects, to the official plan document.*

<b>457(b) Deferred Compensation Plan</b>	Voluntary contributions above your regular 403(b) retirement plan contributions may be directed to the 457(b) Deferred Compensation Plan. Retirement investment options: Fidelity Investment Corporation or TIAA.
<b>Social Security</b>	USNH and the Employee contribute a federally defined percentage of the Employee's salary. Funds ultimately provide benefits in areas of Retirement funds, Survivor benefits, Disability, Life, and Medicare Insurance.
<b>Leave Benefits</b>	
<b>Earned Time Program</b>	Non-Exempt (OS) members participate in an all-inclusive approach to paid time off which combines vacation, personal, sick, short-term military, maternity, and bereavement leave into one accrual rate. Earned Time is accrued on the basis of hours worked/years of service to USNH. The Sick Leave Pool allows staff members the opportunity to exchange Earned Time hours for Sick Pool hours at the equivalent rate of three Sick Pool hours for each hour of Earned Time. OS members with at least one year of benefits eligible service may use up to a maximum of 10 days of accrued Sick Pool time per fiscal year (prorated for staff working part-time) for family leave. Unused Earned Time balances are paid out in full upon termination.
<b>Holidays</b>	Full-time employees: 11 paid holidays per year, eight of the holidays are System-wide; the remaining three are determined by each USNH institution. Pro-rated for percent-time appointments.
<b>Jury Duty &amp; Witness Leave</b>	Exempt and Non-exempt staff members are eligible for leave time for the purpose of serving on a jury or as a subpoenaed witness. Staff members may receive full pay for the period of services by remitting to the institution compensation received from the Court.
<b>Vacation Sick Leave</b>	Full-time Exempt employees: accrual rate is 1.5 days per month for the first five years of status employment and 2 days per month thereafter (up to 30 days may be paid out upon termination) and earn a total of 15 sick days per year, earned at the rate of 1.25 days per month (maximum accumulation of 130 days; no pay-out upon termination). Use of sick leave for family leave: Full-time Exempt staff with at least one year of benefits-eligible service may use up to a maximum of 10 days of accrued sick leave per fiscal year for family leave. It may also be used for extended bereavement leave. Vacation/Sick leave are pro-rated for those working percent-time appointments.
<b>Bereavement Leave</b>	Exempt (PAT) employees are granted 5 bereavement days for immediate family; 1 day for other relatives.
<b>Military Leave</b>	Exempt: Maximum funding for temporary military leave by USNH is 22 working days per year.
<b>Additional Benefits &amp; Voluntary Insurance</b>	
<b>Wellness</b>	Includes campus health/wellness events. In addition, the Employee Assistance program (EAP) is a counseling/referral service provided free-of-charge for employees and members of their household.

*The information in this overview represents only the highlights for certain USNH benefit plans. The actual terms and conditions of each USNH benefit plan are governed by the official plan documents. While this overview is intended to be as accurate as possible, the explanations are subject, in all respects, to the official plan document.*

<b>Flexible Spending Accounts (FSAs)</b>	Reduce your taxable income and save money by paying for eligible expenses before taxes are withheld from your pay. The Healthcare FSA allows the use of pre-tax dollars to reimburse employees for co-payment, deductibles/other expenses not covered by insurance. The Dependent Care FSA allows the use of pre-tax dollars to reimburse employees for child or adult day care for eligible legal dependents.
<b>Tuition Benefits</b>	USNH pays for a total of 5 courses per fiscal year consisting of credit (100% tuition) and/or non-credit (50% tuition) courses for full-time employees that meet the eligibility requirement of 6 months of employment. Upon completion of one year of benefits eligible employment the employee's dependents tuition benefit is: 50% for credit courses only. Pro-rated for percent-time appointments.
<b>Worker's Compensation</b>	Loss of work due to a job-related illness or injury will result in the employee receiving 60% of his/her base salary and 100% medical bill coverage. Conditions and restrictions apply, as noted in federal law and USNH policy. Fully covered by USNH.
<b>Voluntary AD &amp; D Insurance</b>	Additional Accidental Death and Dismemberment coverage may be purchased in units of \$50,000 each, with a maximum coverage of three units. Full plan contribution by Employee.
<b>Voluntary Hospital Insurance</b>	The coverage includes benefits for hospitalization in the form of a fixed daily benefit for treatment of injuries resulting from an accident or sickness. Can work alongside other medical coverage to help pay for out-of-pocket expenses that result from a hospital stay. Full plan contribution by Employee.
<b>Voluntary Long Term Care</b>	Newly hired benefits eligible employees have the opportunity to apply for coverage without medical underwriting depending on their age during the first 31 days of employment. After the initial enrollment period, benefits eligible faculty and staff members who are actively at work may apply for coverage at any time with medical underwriting. Spouses and family members (parents, grandparents, adult children, and siblings) are also eligible to apply with medical underwriting up through age 79. Full plan contribution by Employee.
<b>Voluntary Short-Term Disability</b>	Provides additional income protection for absences due to a non-occupational accident or illness for up to 26 weeks. Payments in addition to paid leave and other coverage. Full plan contribution by Employee.
<b>Voluntary Term Life Insurance</b>	Employees may purchase Voluntary Term Life insurance coverage for themselves, their spouse, and/or eligible dependent children. Full plan contribution by Employee.
<b>Voluntary Vision Plan</b>	The vision coverage includes an annual vision exam, lenses, and \$150 frame or contact lens allowance. The vision coverage is offered through VSP with a choice of providers. Providers include VSP preferred providers, a retail chain affiliate, or any other provider. Full plan contribution by Employee.

*The information in this overview represents only the highlights for certain USNH benefit plans. The actual terms and conditions of each USNH benefit plan are governed by the official plan documents. While this overview is intended to be as accurate as possible, the explanations are subject, in all respects, to the official plan document.*