



2021 Medical Enrollment: November 9–27, 2020

University System of New Hampshire (USNH) Adjunct Faculty and Staff Medical Open Enrollment is **November 9–27, 2020**. This is your annual chance to review the USNH Adjunct Open Access Plus Plan and elect medical coverage for you and your family starting January 1, 2021. Medical Open Enrollment is the only time you can enroll in or change your medical coverage for 2021, unless you have a qualified change of status during the year (such as marriage, divorce, or the birth/adoption of a child).

If you don't want to enroll in or make changes to your current coverage, **you do not have to take any action**. If you are currently enrolled in the Adjunct Open Access Plus Plan, your current coverage will continue automatically next year, with applicable changes to deductibles, copays, and cost, effective January 1, 2021.



YOUR COVERAGE IS CHANGING STARTING JANUARY 1, 2021:

- Your medical and prescription drug annual deductibles, annual out-of-pocket maximums, and copays/coinsurance will increase.
- Your wellness incentive benefit for gym reimbursements will be \$300 in 2021.

WHEN YOU CAN ENROLL

Eligibility

If you worked an average of 30 hours or more per week from October 8, 2019, to October 7, 2020, you are eligible to enroll in the Adjunct Open Access Plus Plan. To maintain your coverage eligibility, you must be actively working during 2021.

What Your Benefits Cost

2021 Monthly Medical Plan Contribution Rate				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Adjunct Open Access Plus Plan	\$192.68	\$1,088.05	\$846.27	\$1,598.68

If you elect 2021 medical coverage, **benefitexpress**—the company that handles medical coverage invoicing—will bill you directly. All payments to **benefitexpress** are due the first day of the coverage month. Your premium will reflect your contribution to the medical plan.

ADJUNCT OPEN ACCESS PLUS PLAN

The Adjunct Open Access Plus Plan is a high-deductible health plan. You have the option to receive care in-network or out-of-network. You will pay the full cost of care until you meet your annual deductible. Then, you and the plan share the cost of your care through coinsurance, until you meet your annual out-of-pocket maximum.

Adjunct Open Access Plus Plan Features

- **Choice.** While it's always a good idea to have a primary care provider (PCP) to help oversee and coordinate your medical care, the plan doesn't require you to have one. You can see any provider (including specialists) without a referral.
- **National network.** You have access to Cigna's national network of providers for in-network care. You're likely to pay more for care if you receive it from out-of-network providers, since in-network providers discount their fees.
- **No-cost preventive care.** There's no cost to you for in-network preventive care, including your annual physical and routine immunizations.
- **Fitness benefit.** You have the option to join a fitness facility and receive a taxable \$300 reimbursement. Just pay for your membership, submit your paid receipt to Cigna with a completed *USNH 2021 Fitness Reimbursement Program Form*, and you will be reimbursed through payroll up to \$300 per calendar year.

Dependent verification is required if you elect Employee + Spouse, Employee + Child(ren), or Family coverage.

Highlights of the Adjunct Open Access Plus Plan

The table below provides an overview of the Adjunct Open Access Plus Plan. A detailed plan summary is available at usnh.edu/human-resources/adjuncts.

Costs shown below are the amounts **you** pay for health care coverage and services, unless otherwise noted.

Adjunct Open Access Plus Plan		
	In-Network	Out-of-Network
Annual Deductible: The amount you generally pay each calendar year for covered services before the plan starts paying benefits.		
Employee Only	\$2,250	\$4,500
All Other Coverage Levels*	\$4,500	\$9,000
Annual Out-of-Pocket Maximum: A limit on the total amount you pay each calendar year for covered services (deductibles, copays, and coinsurance).		
Combined Medical and Prescription Drugs		
Employee Only	\$4,500	\$9,000
All Other Coverage Levels	\$9,000**	\$18,000
Medical Benefits		
Preventive Care	No charge	Deductible, then you pay 30%
Cigna Telehealth Visit	No charge	N/A
Doctor's Office Visit	Deductible, then you pay 10%	Deductible, then you pay 30%
Hospital Inpatient	Deductible, then you pay 10%	Deductible, then you pay 30%
Hospital Outpatient	Deductible, then you pay 10%	Deductible, then you pay 30%
Emergency Room	Deductible, then you pay 10%	Deductible, then you pay 10%
High-Tech Radiology	Deductible, then you pay 10%	Deductible, then you pay 30%
Mental Health and Substance Abuse Treatments		
Inpatient	Deductible, then you pay 10%	Deductible, then you pay 30%
Outpatient	Deductible, then you pay 10%	Deductible, then you pay 30%
Prescription Drug Benefits***		
Retail Tier 1 / Tier 2 / Tier 3	Deductible, then \$10 / \$40 / \$60 copay	
Mail-Order Tier 1 / Tier 2 / Tier 3	Deductible, then \$20 / \$80 / \$120 copay	

*You are required to meet the entire deductible before the coinsurance for other services applies. An individual family member can meet the entire deductible.

**The annual out-of-pocket maximum for an individual within a family is \$8,550.

***Prescription drugs are subject to the in-network annual deductible. This means you pay the first \$2,250 of expenses (if you have Employee Only coverage) or the first \$4,500 of expenses (for all other coverage levels) before you begin to pay only copays for prescription drugs.

ENROLLING FOR COVERAGE

If you want to enroll in the Adjunct Open Access Plus Plan or change your coverage for 2021, you must do so by November 27, 2020. To enroll for 2021 coverage, visit usnh.edu/human-resources/adjuncts. Download and complete the Adjunct Medical Enrollment Form and return it to your campus Human Resources office by November 27, 2020.

CAMPUS CONTACTS

Campus Human Resources Contacts					
Keene State College Karyn Kaminski 603-358-2486 kkaminski@keene.edu	University of New Hampshire Kimberly Jennison and Susan Wilbur 603-862-0509 HR.Benefits@unh.edu	Plymouth State University Sharon Osgood 603-535-3188 slogood@plymouth.edu	Granite State College Anne DuBois 603-513-1371 anne.dubois@granite.edu	University of New Hampshire–Manchester Kimberly Jennison and Susan Wilbur 603-862-0509 HR.Benefits@unh.edu	System Office Susan Poole 603-862-0953 susan.poole@usnh.edu

The information in this overview describes only some of the key features of certain USNH benefit plans. If there is any conflict between this material and the official plan documents, the plan documents will govern. USNH has the right to amend or terminate the plans at any time, with or without notice. In addition, this overview is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.