



## 2020 Medical Enrollment: October 28 - November 15, 2019

University System of New Hampshire (USNH) Adjunct Faculty and Staff Medical Plan Medical Open Enrollment is **October 28 - November 15, 2019**. 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, 2020. Medical Open Enrollment is the only time you can enroll in or change your medical coverage for 2020, 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 in cost effective January 1, 2020.

### WHEN YOU CAN ENROLL

#### Eligibility

If you worked an average of 30 hours or more per week from October 8, 2018 to October 7, 2019, you are eligible to enroll in the Adjunct Open Access Plus plan. To maintain your coverage eligibility, you must be actively working during 2020.

#### What Your Benefits Cost

2020 Monthly Medical Plan Contribution Rate				
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Adjunct Open Access Plus Plan	\$184.22	\$1,078.09	\$838.51	\$1,588.03

If you elect 2020 medical coverage, Benefit Express—the company that handles medical coverage invoicing—will bill you directly. All payments to Benefit Express 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 \$500 reimbursement. Just pay for your membership, submit your paid receipt to Cigna with a completed *USNH 2020 Fitness Reimbursement Program Form* and you will be reimbursed through payroll up to \$500 per calendar year.



If you want to enroll in the Adjunct Open Access Plus plan or change your coverage for 2020, you must do so by **November 15, 2019**.

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

## Highlights of the Adjunct Open Access Plus Plan

The chart below provides an overview of the Adjunct Open Access Plus plan. A detailed plan summary is available on [www.usnh.edu/human-resources/adjuncts](http://www.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
<b>Annual Deductible:</b> The amount you generally pay each calendar year for covered services before the plan starts paying benefits.		
Employee Only	\$1,500	\$3,000
All Other Coverage Levels*	\$3,000	\$6,000
<b>Annual Out-of-Pocket Maximum:</b> A limit on the total amount you pay each calendar year for covered services (deductibles, copays and coinsurance).		
<b>Combined Medical and Prescription Drug</b>		
Employee Only	\$3,000	\$6,000
All Other Coverage Levels	\$6,000	\$12,000
<b>Medical Benefits</b>		
Preventive Care	No Charge	Deductible then you pay 30%
Doctor's Office Visit	Deductible then you pay 10%	Deductible then you pay 30%
Hospital In-patient	Deductible then you pay 10%	Deductible then you pay 30%
Hospital Out-patient	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%
<b>Mental Health and Substance Abuse Treatments</b>		
In-patient	Deductible then you pay 10%	Deductible then you pay 30%
Out-patient	Deductible then you pay 10%	Deductible then you pay 30%
<b>Prescription Drug Benefits**</b>		
Retail Tier 1 / Tier 2 / Tier 3	Deductible then \$5 / \$25 / \$50 copay	
Mail-Order Tier 1 / Tier 2 / Tier 3	Deductible then \$10 / \$50 / \$100 copay	

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

\*\*Prescription drugs are subject to the in-network annual deductible. This means you pay the first \$1,500 of expenses (if you have Employee Only coverage) or the first \$3,000 of expenses (for All Other Coverage Levels) before you begin to pay only copays for prescription drugs.

## ENROLLING FOR COVERAGE

To enroll for 2020 coverage, visit [www.usnh.edu/human-resources/adjuncts](http://www.usnh.edu/human-resources/adjuncts). Download and complete the *Adjunct Medical Enrollment Form* and return it to your campus Human Resources office by November 15, 2019.

## CAMPUS CONTACTS

Campus Human Resources Contacts					
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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.