

BENEFIT OVERVIEW for Status (75% - 100%) Faculty/Staff – 2020

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

Medical

<https://www.usnh.edu/human-resources/resource/benefits-faculty-and-staff-2020>

Open Access Plus Health Savings Account (HSA)	<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: \$750 Individual and \$1,500 for all other coverage levels, prorated for new enrollments.</p>
Open Access Plus 500/1000	<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>
Open Access Plus 200/400	<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>
Waived Coverage	<p>In lieu of medical coverage, cash incentive.</p>

Dental

Basic Option	<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. Plan contribution for Individual, Two-Person, and Family coverage.</p>
High Option	<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.

Waived Coverage	In lieu of dental coverage, cash incentive.
Short Term Disability	
Short Term Disability	Short Term Disability Salary Continuation provides paid time-off if you are unable to work due to a non-work-related illness or injury, or maternity. Two-month waiting period before coverage begins for New Hires. Benefits start immediately after an accident or eight days after illness or for maternity. The disability income benefit is based on your budgeted base annual salary. Benefit up to 8 weeks; 100% of your annual base salary and week 9 through 26; 60% of your annual base salary. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva413
Long Term Disability	
Long Term Disability insurance options are inclusive of Social Security and/or Worker's Compensation payments.	
60% Option	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.
Buy up Option 66 2/3%	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.
Life and Accidental Death /Dismemberment Insurance (AD & D) All Life Insurance options carry a double indemnity clause for accidental death in addition to \$25,000 of AD&D Coverage.	
1 ½ x Option	1 ½ times the Employee's annual salary. Fully covered by USNH.
Additional 1 ½ x Option	3 times the Employee's annual salary. Contribution by Employee for amount above cost above 1 ½ x Option.
Additional 3 x Option	4 ½ times the Employee's annual salary. Contribution by Employee for amount above cost of 1 ½ x Option.
Retirement Program https://www.usnh.edu/retirement	
<u>403(b) Defined Contribution Retirement Plan</u>	The opportunity to enroll 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 ranges available include: Mid-Level – 4% to 5.9% is paid by the Employee and 6% Employer Contribution, or the Alternative Contribution range – 2.5% to 3.9% is paid by the Employee and 4% is contributed by USNH.

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.

Supplemental 403(b) Retirement Contribution	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 percentage amount and receives no employer match.
457(b) Deferred Compensation Plan	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.
Social Security	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.
Leave Benefits	
Personal Time	Paid time-off for vacation or personal needs. The accrual rate is 1.5 days per month for the first five years of status employment and 2 days per month thereafter. The maximum days you can have at any one time is 45 days and up to 30 days may be paid out upon termination. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva49
Sick Time	Paid time-off for illness, injury, or to care for an ill or injured family member earn a total of 15 sick days per year, earned at the rate of 1.25 days per month (maximum accumulation of 60 days; no pay-out upon termination). Use of sick time for family leave maximum of 25 days of accrued sick leave per fiscal year for family leave. Sick time is pro-rated for those working percent-time appointments. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva411
Parental Leave	Up to four weeks of paid time-off for maternity, paternity, adoption, fostering and surrogacy.
Holidays	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. https://www.usnh.edu/sites/default/files/hr/resources/pdf/usnh-holiday-schedule-2020.pdf
Community Service	One day (up to 8 hours) paid time off to participate in an approved community service event of activity. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva415
Jury Duty & Witness Leave	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. https://www.usnh.edu/policy/usy/v-personnel-policies/c-employment#usyvc20
Bereavement Leave	Paid time-off for the loss of a family member. Employees are granted 5 bereavement days for immediate family; 1 day for other relatives. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva414
Military Leave	Exempt Employees: Maximum funding for temporary military leave by USNH is 22 working days per year. https://www.usnh.edu/policy/usy/v-personnel-policies/employee-benefits#usyva416

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.

Additional Benefits & Voluntary Insurance

Wellness	Campus health/wellness events. In addition, the <u>Employee Assistance program (EAP)</u> is a counseling/referral service provided free-of-charge for employees and members of their household.
Flexible Spending Accounts (FSAs)	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.
Tuition Benefits	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 dependent's tuition benefit is: 50% for credit courses only. <u>https://www.usnh.edu/resource/tuition-benefits</u>
Worker's Compensation	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.
Voluntary Vision Plan	The vision coverage includes an annual vision exam, lenses, and \$200 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.
Voluntary MetLife Benefits	<p>Accident Insurance – The coverage provides financial protection in the case of a covered accident. A high and low plan is available. Full plan contribution by Employee.</p> <p>Critical Illness Insurance – The coverage provides financial protection in the case of a covered illness, including cancer, heart attack, stroke and Alzheimer's disease. A \$15,000 or \$30,000 coverage option is available. Full plan contribution by Employee.</p> <p>Hospital Insurance – 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.</p> <p>Legal Assistance – MetLaw, a group legal plan available through Hyatt Legal Plans connects you with a network of attorneys who can represent you for a variety of personal legal matters like power of attorney, deeds, will preparation, and more. Full plan contribution by Employee.</p>
Voluntary Long-Term Care	The coverage provides financial protection for long-term care services at home, a nursing home, or assisted living facility. You can apply during your new hire initial enrollment with limited medical questions, depending on your age. After initial enrollment period, apply anytime with medical underwriting. Spouse and family members are eligible to apply with medical underwriting up through age 79. Premiums are paid 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.