

BENEFIT OVERVIEW for AAUP Faculty - 2020

Visit the USNH Human Resources website www.usnh.edu/human-resources for further benefit information.

Medical

Open Access Plus Health Savings Account (HSA)	<p>High deductible health 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. The plan offers the availability of obtaining covered benefits through a national network of participating or non-participating providers. Contributions vary.</p> <p>Health Savings Account (HSA) Employer Contribution: \$700 Individual and \$1,300 for all other coverage levels, pro-rated 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 member may go Out-of-Network with deductible and coinsurance. 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 member may go Out-of-Network with deductible and coinsurance. 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. 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. Contribution for Individual, Two-Person, and Family coverage.</p>
Waived Coverage	<p>In lieu of dental coverage, cash incentive.</p>

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Long Term Disability

Long Term Disability insurance options are inclusive of Social Security and/or Workers' 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 Faculty member for difference between 60% and 66 2/3% Option.

Life and Accidental Death /Dismemberment Insurance (AD & D)

1 ½ x Option

1 ½ times the Faculty's annual salary. Fully covered by USNH.

Buy up 1 ½ Option

3 times the Faculty's annual salary. Contribution by Faculty member for amount above cost of 1 ½ x Option.

Buy up 3x Option

4 ½ times the faculty's annual salary. Contribution by Faculty member for amount above the cost of 1 ½ times Option.

Note: All Life Insurance options carry a double indemnity clause for accidental death in addition to \$25,000 of AD&D Coverage.

Retirement Program

403(b) Defined Contribution Retirement Plan

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 Faculty member contribute a fixed percentage of regular budgeted salary into the plan on a biweekly basis. The Initial Contribution Level is 6% paid by the Faculty and 6% contributed by USNH. After one full year of participation while employed by USNH the Standard Contribution Level is 6% paid by the Faculty member and 10% contributed by USNH. Another contribution level available is the Alternative Contribution Level, with 2.5% paid by the Faculty member and 6% contributed by USNH.

Supplemental 403(b) Retirement Contribution (SRA)

In addition to the 403(b) defined contribution levels, if contributing at the 6% retirement contribution level, an eligible Faculty member 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 the regular 403(b) retirement plan contributions may be directed to the 457(b) Deferred Compensation Plan. Retirement investment options are available through Fidelity Investment Corporation or TIAA.

Social Security

USNH and the Faculty member contribute a federally defined percentage of the Faculty's salary. Funds ultimately provide benefits in areas of Retirement funds, Survivor benefits, Disability, Life, and Medicare Insurance.

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Leave Benefits

Holidays	Full-time Faculty: 11 paid holidays per year, pro-rated for percent-time appointments. https://www.usnh.edu/sites/default/files/hr/resources/pdf/usnh-holiday-schedule-2020.pdf
Jury Duty & Witness Leave	Faculty members are eligible for leave time for serving on a jury or as a subpoenaed witness. Faculty 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	Faculty members 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	Faculty: 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

Additional Benefits & Voluntary Insurance

Health & Wellness	Includes campus health/wellness events. In addition, the Employee Assistance Program (EAP) is a counseling/referral service provided free-of-charge for the Faculty member and members of his/her household.
Flexible Spending Accounts (FSAs)	Reduce 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-payments and 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 academic year consisting of credit (100% tuition) and/or non-credit (50% tuition) courses for full-time Faculty that meet the eligibility requirement of 2 semesters of benefit eligible employment. Upon completion of one year of benefits eligible employment, the Faculty member's dependent's tuition benefit is 50% for credit courses only. Pro-rated for percent-time appointments. https://www.usnh.edu/resource/tuition-benefits
Worker's Compensation	Loss of work due to a job-related illness or injury will result in the Faculty member 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 annual exam and \$200 frame or contact lenses allowance. The vision coverage is offered through VSP with choice of providers. Providers include VSP preferred providers, a retail chain affiliate, or any other provider. Full contribution by the Faculty member.
Voluntary Short-Term Disability	Provides additional income protection for absences due to a non-occupational accident or illness for up to 26 weeks. The benefit is 60% of weekly earnings; subject to the plan's maximum weekly benefit of \$2,200. Full contribution by Faculty member.

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<p>Voluntary MetLife Benefits</p>	<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>
<p>Voluntary Long-Term Care</p>	<p>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.</p>

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