University System of New Hampshire
Faculty and Staff

2023 Annual Benefits Open Enrollment Guide

2023 Benefits Open Enrollment: October 24 – November 11, 2022
Dear USNH Community,

Each year, as we evaluate our benefits against our University System's goals and the trends we see in the marketplace, we work hard to keep your and your family's wellbeing a top priority. We are excited to share there will be no contribution changes to USNH's 2023 benefits for faculty and staff.

*Contributions may differ based on Collective Bargaining Agreements.

What You Need to Know

- Employee contributions for medical, dental, and vision coverage for non-union employees won't change for 2023.
- You will be able to choose from the same three medical plans that you have in years past.
- Introducing Hinge Health, an online program that helps you manage musculoskeletal health issues. Hinge Health is available to employees or dependents enrolled in a USNH medical plan.
- New this year, you have the option to purchase voluntary dependent life insurance for your spouse and/or eligible dependent(s). Coverage will be effective 1/1/2023.
- USNH will keep the maximum 403(b) retirement plan match at 10% for non-union employees hired before January 1, 2021. The maximum match will stay at 8% for those hired after December 31, 2020 and continue to apply to all new hires moving forward.
- Effective January 1, 2023, loans and hardship distributions will be available for 403(b) accounts, which were previously only available from supplemental contributions. USNH 403(b) retirement accounts will also be eligible for in-service distributions once an employee reaches age 59½. These distributions and loans are made in accordance with USNH policy and retirement plan provisions.

What You Need to Do

During Benefits Open Enrollment (October 24 – November 11), take time to review your benefit elections, dependents, and beneficiaries, and make changes as needed. If you do not take any action, most of your 2022 coverage will automatically roll over.

Remember:

- You must re-elect your Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2023, even if you had them last year. Otherwise, you won't contribute to your account.

**2023 Benefits Open Enrollment**

**October 24 – November 11, 2022**

It’s time to review your benefit elections for 2023! This Enrollment Guide highlights the benefits available to you and your family starting January 1, 2023.

Find more information about 2023 coverage options in the *Medical Plan Comparison and Cost Summary*, which is available online at [MyBenefits.USNH.edu](http://MyBenefits.USNH.edu).

**DON’T DELAY!**

Use this Guide and the other materials at [www.usnh.edu/human-resources/employee-benefits-2023](http://www.usnh.edu/human-resources/employee-benefits-2023) to review your options and make sure you have the coverage you need for 2023.
Updates to Your 2023 Coverage

Each year, as we evaluate our benefits against our University System’s goals and the trends we see in the marketplace, we work hard to keep your and your family’s wellbeing a top priority. We are pleased to announce there will be minimal changes to your USNH benefits program for 2023.

- There will be no contribution changes to USNH’s 2023 benefits for faculty and staff.* So, if you choose the same plans and cover the same dependents, there will be no changes to your biweekly payroll deductions.
- You will be able to choose from the same three medical plans as you have in the past years.* Dental and vision plan designs and rates will also stay the same in 2023.
- If you’re enrolled in a USNH medical plan, you’ll still be able to earn rewards to maintain healthy habits, including a $300 fitness reimbursement and $150 MyPath2Wellness wellness credit.
- USNH will keep the maximum 403(b) retirement plan match at 10% for non-union employees hired before January 1, 2021. The maximum match will stay at 8% for those hired after December 31, 2020 and continue to apply to all new hires moving forward.

*Medical contributions and plans may differ based on Collective Bargaining Agreements.

What’s New for 2023?

- Introducing Hinge Health, an online program that helps you manage back pain, joint pain, and other musculoskeletal health issues. This program is available to any employee or dependent enrolled in a USNH medical plan.
- New for 2023, you have the option to purchase voluntary life insurance for your spouse and/or dependent(s). Employees pay the full cost of coverage for this benefit, and do so through convenient payroll deductions—as you do for your other benefits.
- Effective January 1, 2023, loans and hardship distributions will be available for 403(b) accounts, which were previously only available for supplemental contributions. USNH 403(b) retirement accounts will also be eligible for in-service distributions once an employee reaches age 59½. These distributions and loans are made in accordance with USNH policy and retirement plan provisions.

Enrollment and Eligibility

When You Can Enroll
Visit MyBenefits.USNH.edu to review your medical coverage and other benefit coverage during the 2023 Benefits Open Enrollment period. If you don’t make changes to your benefits for 2023, most of your 2022 elections will carry over (or you will be mapped to similar coverage if your plans are changing). However, you must re-enroll in a Health Savings Account (HSA) or Flexible Spending Accounts (FSAs) to contribute in 2023, even if you did so in 2022. For step-by-step enrollment instructions, click here. Benefits Open Enrollment is the only time you can enroll in or change your benefits coverage for 2023, unless you have a qualified change of status during the year (such as marriage, divorce, or the birth/adoption of a child).

Who You Can Cover
You can elect coverage for yourself and any eligible dependents. Visit MyBenefits.USNH.edu for a list of eligible dependents. If you’re enrolling dependents for the first time, you have 30 days from your enrollment date to provide dependent eligibility verification documents at MyBenefits.USNH.edu or to your campus Human Resources Office.

Employee Contributions

Biweekly payroll deductions for the medical plans are available in the Medical Plan Comparison and Cost Summary, found here. Payroll deductions for dental and vision coverage are included in this Enrollment Guide. Your cost will depend on the options you elect, the eligible family members you cover, and your annual number of pay periods (20 or 26).

Remember
You must re-enroll in your HSA and/or FSAs if you’d like to continue contributing in 2023. Otherwise, you won’t contribute anything, even if you did so in 2022.
Medical and Prescription Drug Coverage

There is no change to medical plan coverage in 2023. You may choose from three Open Access Plus medical plans administered by Cigna. All plans:

- Provide access to Cigna’s nationwide network of doctors and hospitals.
- Don’t require you to select a primary care provider.
- Cover the same services, including preventive care (generally covered at 100% in-network), emergency services, and inpatient and outpatient care.
- Include prescription drug coverage administered by OptumRx.
- Offer a fitness reimbursement program taxable benefit of up to $300 a year.

For each plan, you share in the cost of care through deductibles, copays, and/or coinsurance. The out-of-pocket costs you must pay depend on the plan you select. No matter which plan you choose, you’re protected from the high cost of large medical bills by an annual out-of-pocket maximum. The out-of-pocket maximum is the most you will pay for covered services in a calendar year before the plan pays 100% of covered expenses.

For more information about the three plans available and their costs, review your Medical Plan Comparison and Cost Summary.

Specialty Drug Copay Assistance Program

Specialty medications—those used to treat complicated, long term conditions—can be very costly. To help you pay for these medications, PillarRx is here to help.

PillarRx works with our prescription benefit manager (OptumRx) to help you save on high-cost prescriptions. Drug manufacturers offer rebates for their high-cost prescriptions; PillarRx researches and applies these rebates to your medications—saving money for you and USNH.

If you or a covered dependent take medications that qualify for this program, PillarRx will contact you.

TERMS TO KNOW

- **Annual deductible**: The amount you generally pay each calendar year for covered services before the plan starts paying benefits.
- **Annual out-of-pocket maximum**: A limit on the total amount you pay each calendar year for covered services (deductibles, copays, and coinsurance). The medical plan you choose may have a separate annual prescription drug out-of-pocket maximum for covered prescription drug copays.
- **Coinsurance**: A percentage of the cost of covered services you pay, generally after you meet the annual deductible and before you meet the annual out-of-pocket maximum.
- **Copay**: The fixed dollar amount you pay for covered services before the plan starts paying benefits.
- **Premium**: The amount you pay for health care coverage upfront, deducted from your paycheck.
- **Out-of-pocket costs**: The amount your medical plan does not cover and you’re therefore required to pay. For example, a copay is an out-of-pocket cost.
IS THE OPEN ACCESS PLUS HSA PLAN RIGHT FOR YOU?
Consider these questions:

- **How much health care do you expect to use in 2023?** Remember, the most expensive plan option isn’t always the best option for you. If you don’t plan to spend a lot on health care services or prescription drugs next year, this plan might be a good choice. You’ll pay less out of each paycheck for coverage and only pay for the services you use.

- **Can you afford to pay for health care expenses?** In the Open Access Plus HSA Plan, USNH’s HSA contribution and your own tax-free contributions will help you pay your out-of-pocket costs. However, consider whether you’ll still have the resources to pay the full cost of medical services and prescriptions until you reach the annual deductible.

- **Do you want to save for future health expenses?** The HSA is the only tax-advantaged account that rolls over year to year.

Take a Closer Look at the Open Access Plus Health Savings Account (HSA) Plan

If you meet eligibility guidelines and enroll in the Open Access Plus Health Savings Account (HSA) Plan, you can open an HSA to help pay for eligible qualified health care expenses, tax-free! Here’s how:

- **USNH will contribute to your HSA, and you can contribute your own money, tax-free.** In 2023, your combined maximum contribution (yours and USNH’s) is $3,850 for Employee Only coverage and $7,750 for all other coverage levels.

- **If you will be 55 or older by December 31, 2023, you can contribute $1,000 more to your HSA throughout the year.**

- **You can use your account to pay for eligible medical expenses, like copays, coinsurance, your annual deductible, and eligible prescription, dental, vision, and hearing expenses.**

- **You may also choose to save your money for future expenses. The money in your account grows tax-free from investment returns, and you’re not taxed on withdrawals for eligible expenses.**

- **You can take your HSA money with you if you leave USNH or retire.**

To be eligible for an HSA, you must be enrolled in the Open Access Plus HSA Plan and not be enrolled in any other health insurance or in Medicare Part A or Part B. In addition, if you have a 2022 Healthcare Flexible Spending Account (FSA), you must have a zero balance in your account on December 31, 2022, to participate in an HSA in 2023.

**FITNESS REIMBURSEMENT!**

Choose a fitness facility or purchase eligible equipment and be reimbursed for your 2023 membership (up to $300)! Just pay for your fitness membership or equipment, submit your paid receipt(s) to Cigna with the completed form found on the USNH Benefits Page, and you will be reimbursed through payroll, up to $300 (taxable) per calendar year. Everyone you cover under your 2023 USNH medical plan can participate (up to a combined total of $300).

You must be enrolled in a USNH medical plan to qualify for this program.
Programs, Tools, and Resources

If you are enrolled in a USNH-sponsored medical plan with Cigna, your benefits go beyond covering visits to the doctor, prescriptions, and medical procedures. Don’t forget about the many additional tools available to help you and your covered dependents stay well. Programs include:

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>New for 2023!</strong> Hinge Health</td>
<td>If you have trouble with back pain, joint pain, or other musculoskeletal ailments, Hinge Health is here to help you. With a complete clinical team of physical therapists and health coaches, comprehensive technology including an all-in-one app with motion tracking and sensors, and a network of over 750,000 providers to help you develop a personal care plan, Hinge Health can provide you the support you need to get back to everyday life. For more information about Hinge Health, visit hingehealth.com/learn-more/.</td>
</tr>
<tr>
<td>Cigna Health Coaching</td>
<td>If you have a chronic condition, such as asthma or diabetes, Cigna may contact you to participate in their health coaching program, a telephonic support program to help you improve your health. The program provides individual coaching sessions to help you develop an action plan and set goals to complete it. Your personal coach will help you make the lifestyle changes you need to stay healthy and on track with your goals. Health coaching is voluntary.</td>
</tr>
<tr>
<td>Cigna Telehealth</td>
<td>Cigna provides telehealth services through MDLIVE, which connects you with U.S. board-certified doctors via secure video chat or over the phone. Receive care for a wide range of non-urgent health issues, such as sore throats, allergies, stomachaches, and more. Schedule an appointment 24/7; you’ll save money compared to visiting an urgent care center or emergency room. Visit mdliveforcigna.com to register.</td>
</tr>
<tr>
<td>24/7 Nurse Line</td>
<td>If you have a question or concern about your health, connect with a certified nurse 24/7 for additional information and guidance. Simply visit mycigna.com or call 800-564-9286 to begin.</td>
</tr>
<tr>
<td>Online Health Assessment</td>
<td>Complete Cigna’s Health Risk Assessment by November 30, 2022, and earn up to a $150 MyPath2Wellness credit toward your medical premium in 2023. Visit mycigna.com to begin.</td>
</tr>
<tr>
<td>Oncology Support Program</td>
<td>Cigna’s oncology care management program provides personalized, effective care for cancer patients. With this program, cancer patients receive individualized support from a care manager that helps every step of the way—from understanding a diagnosis and preparing for treatment, through assisting with post-operation treatment and next steps.</td>
</tr>
<tr>
<td>Fitness Reimbursement</td>
<td>Receive up to $300 back when you enroll in a qualified fitness activity, such as signing up for a gym membership or purchasing fitness equipment. Just pay for your fitness membership and submit your paid receipt(s) to Cigna with the completed form found on the USNH Benefits page.</td>
</tr>
</tbody>
</table>

**NEED HELP ESTIMATING YOUR CARE? USE NH HEALTHCOST!**

In 2023, USNH will no longer partner with Healthcare Bluebook. However, if you’re looking to estimate your healthcare costs, check out NH HealthCost, an online tool developed as a collaboration between the UNH Software Development team and the New Hampshire Insurance Department. Use this tool to find and compare the estimated costs for various healthcare services in and around New Hampshire. Visit nhhealthcost.nh.gov.
## Additional Cigna Programs, Tools, and Resources

| Talkspace | **Talkspace** is an online therapy service that connects users to a dedicated, licensed therapist via private messaging (text, voice, video) or live video session.  
**Talkspace** treats a wide range of behavioral conditions, including depression, anxiety, relationship issues, PTSD, addiction, eating disorders, and more.  
You select a dedicated therapist from a carefully researched list of in-state matches. Then, you can regularly contact your therapist through text, voice, and video message—anytime, anywhere. Visit [talkspace.com/cigna](http://talkspace.com/cigna) to get started. Download the Talkspace app (iOS or Android) for access on the go. |
<table>
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<tbody>
<tr>
<td>Stress Management Activities with Happify</td>
<td>Manage your stress and build resilience by participating in science-based activities and games with Happify. Simply visit the “Emotional Health” tab on the <a href="http://mycigna.com">mycigna.com</a> portal to begin.</td>
</tr>
</tbody>
</table>

## Employee Assistance Program (EAP)

*If you or a family member are struggling with your wellbeing—be it a physical, emotional, or financial issue—and don’t know where to turn, our EAP is here to help. You do not need to be enrolled in a USNH medical plan to take advantage of the EAP.*

Counselors are available to assist you 24/7. You pay nothing for an unlimited number of telephone sessions, or for up to eight in-person sessions per issue, per person, per year with a licensed counselor. Simply visit [eaphelplink.com](http://eaphelplink.com) (company code: USNH) or call **800-424-1749**.

In addition to counseling, our EAP also offers helpful articles, seminars, news, and frequently asked questions about a litany of topics that may be helpful to you or your loved ones. They can also assist with finding legal, child, elder, and pet care support.

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**MORE COUNSELING SESSIONS THROUGH OUR EMPLOYEE ASSISTANCE PROGRAM (EAP)**

**RECEIVE UP TO 8 No-cost Sessions Per Issue**

As we announced in June, USNH has increased the number of no-cost counseling sessions available to all employees and dependents through Kepro, our EAP provider. Each employee and household member may receive up to **eight (8) no-cost sessions per issue, per year**.

Make your mental health a top priority by taking advantage of these sessions!

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**FOR 24/7 ASSISTANCE**

[eaphelplink.com](http://eaphelplink.com) (Company code: USNH)  
**800-424-1749**
Dental Coverage

USNH offers two dental options administered by Northeast Delta Dental. With both options, you receive coverage from in- and out-of-network providers. However, your costs will generally be lower if you stay in-network. To find an in-network dentist near you, visit nedelta.com. There are no changes to dental plan coverage for 2023.

2023 Dental Plan Overview

<table>
<thead>
<tr>
<th>Feature/Service</th>
<th>Basic Option</th>
<th>High Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic/Preventive</td>
<td>Covered at 60%; no annual deductible</td>
<td>Covered at 100%; no annual deductible</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>Covered at 50% after annual deductible</td>
<td>Covered at 80% after annual deductible</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Covered at 40% after annual deductible</td>
<td>Covered at 50% after annual deductible</td>
</tr>
<tr>
<td>Calendar Year</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>per Covered Person</td>
<td></td>
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</tr>
</tbody>
</table>

Annual Deductible

$25 per person, per calendar year

Orthodontics

Covered at 50% for dependent children age 19 or under; lifetime maximum of $1,000 per person

Calendar Year

Benefit Maximum per Covered Person

$1,000

$1,500

What you pay for dental coverage depends on the option you choose and the dependents you cover.

2023 Biweekly Payroll Deductions*

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>Two Persons</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Option</td>
<td>$16.07</td>
<td>$30.03</td>
<td>$48.35</td>
</tr>
<tr>
<td>High Option</td>
<td>$28.50</td>
<td>$53.00</td>
<td>$88.06</td>
</tr>
</tbody>
</table>

*Assumes 26 pay periods.

Vision Coverage

Under the vision plan, administered by VSP Vision Care, you can see any provider you choose, but your out-of-pocket costs will be lower if you see a VSP provider. There are no changes to vision plan coverage for 2023.

2023 Vision Plan Overview

<table>
<thead>
<tr>
<th>Feature/Service</th>
<th>What You Pay*</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>• $0 copay</td>
</tr>
<tr>
<td>Every calendar year</td>
<td></td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>• $20 copay</td>
</tr>
<tr>
<td>Frames</td>
<td></td>
</tr>
<tr>
<td>Every other calendar year</td>
<td>$200 allowance, 20% off any cost incurred above allowance</td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
</tr>
<tr>
<td>Every calendar year</td>
<td>• $0 copay for single vision, lined bifocal, and lined trifocal lenses; scratch-resistant coating, polycarbonate lenses, tints, and UV coating</td>
</tr>
<tr>
<td></td>
<td>• $55 copay for standard progressive lenses</td>
</tr>
<tr>
<td></td>
<td>• $95–$105 copay for premium progressive lenses</td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td></td>
</tr>
<tr>
<td>Every calendar year</td>
<td>• $200 allowance for contacts</td>
</tr>
<tr>
<td></td>
<td>• $60 copay (max) for contact lens exam (fitting evaluation)</td>
</tr>
</tbody>
</table>

*Coverage with a retail chain affiliate may be different. After you enroll in coverage, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization’s contract with VSP, the terms of the contract will prevail. What you pay for vision coverage depends on the number of dependents you cover.

2023 Biweekly Payroll Deductions*

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>Two Persons</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Option</td>
<td>$3.02</td>
<td>$6.05</td>
<td>$9.71</td>
</tr>
</tbody>
</table>

*Assumes 26 pay periods.
**Flexible Spending Accounts**

USNH offers two Flexible Spending Accounts (FSAs) administered by HealthEquity (formerly WageWorks). With FSAs, you can put aside a portion of your pay, before taxes, to reimburse yourself on a pre-tax basis for health care and/or dependent/elder day care expenses. If you enroll in a medical plan with a Health Savings Account, you cannot elect a Healthcare FSA.

**Healthcare Flexible Spending Account (FSA)**

You can contribute pre-tax money to a Healthcare FSA (unless you’re enrolled in the Open Access Plus HSA Plan) to pay for eligible health care expenses, such as your medical and dental plan deductibles, copays, and coinsurance. In 2023, you can contribute up to $3,050.

**Dependent Care Flexible Spending Account**

You can contribute pre-tax money to pay for qualified dependent day care expenses, such as preschool, before- or after-school programs, or child/elder care for eligible dependents, that allow you and your spouse to work or that allow you to work and your spouse to attend school full time. For 2023, you can contribute up to $5,000 per calendar year if you are single or if you are married and you and your spouse file a joint tax return, or up to $2,500 per calendar year if you are married and you and your spouse file separate tax returns.

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

USNH offers Life and AD&D Insurance administered through Sun Life Financial. These benefits provide a lump sum payment to you if you have a covered injury. They also provide a lump sum payment to your beneficiaries if you die. Benefits are paid after any applicable waiting period.

**USNH pays the cost for the basic coverage level:**

1.5 times your regular annual budgeted salary. If you are actively working, you can increase your coverage one level or decrease coverage to any level during Benefits Open Enrollment or when you have a qualified status change.

**Coverage Options**

1.5 times regular annual budgeted salary—USNH-paid level
3 times regular annual budgeted salary**
4.5 times regular annual budgeted salary**

*Coverage amounts reduce by 50% at age 70. The change occurs during the plan year.

**Rates are based on your age as of January 1; your premium may change during the year due to salary changes. You pay the amount above the USNH-paid level.

**Remember to Plan Your FSA Contributions Carefully**

Your 2023 Flexible Spending election will not carry over year to year, which means you forfeit any amount remaining in your account after December 31, 2023, for the Dependent Care FSA and March 15, 2024, for the Healthcare FSA. That means it’s important to review your contribution very carefully and plan ahead by calculating how much you think you’ll need to set aside for the year. If you’re looking for ways to spend your FSA funds, visit [fsastore.com](http://fsastore.com).

**New for 2023! Voluntary Life Insurance for Spouses and Dependents**

This year, employees have the option to purchase voluntary life insurance for their spouse and/or children. This benefit is administered by Sun Life Financial. You may elect coverage of up to $500,000 for your spouse and $5,000 or $10,000 for your child(ren), and the cost per paycheck depends on the amount of coverage you elect.

**Please note:** This Voluntary Spouse and Dependent Life Insurance cannot be greater than the employees' combined life insurance amount.
Disability Insurance

Short-Term Disability and Long-Term Disability Insurance will continue to be provided by Sun Life Financial.

**Short-Term Disability Salary Continuation Plan**

If you are unable to work due to a non-work-related injury or illness, or because of pregnancy, the USNH-paid Short-Term Disability Salary Continuation Plan provides you a benefit of:

- 100% of your annual base salary up to eight weeks; and
- 60% of your annual base salary for weeks nine through 26.

Benefits are paid after a waiting period, if applicable. If you are a benefits-eligible employee,* you are enrolled in employer-paid coverage automatically. Learn more about the time off and leave benefits available to you through UTime.

*Depends on your collective bargaining agreement.

**Long-Term Disability Insurance**

Long-Term Disability Insurance provides a benefit to you if you become disabled due to a non-work-related illness or injury. USNH pays the cost for the basic coverage level: 60% of your regular annual budgeted salary (up to $5,000 per month). If you are actively working, you can increase or decrease coverage during Benefits Open Enrollment or when you have a qualified status change.

*Rates are based on your age as of January 1; your premium may change during the year due to salary changes. You pay the amount for the cost of coverage above the USNH-paid level.

<table>
<thead>
<tr>
<th>Percent of Regular Annual Budgeted Salary</th>
<th>Maximum Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>60% Option—USNH-paid level</td>
<td>$5,000</td>
</tr>
<tr>
<td>66 2/3% Option* $15,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

Voluntary Benefits Offered Through MetLife

You have the opportunity to choose employee-pay-all coverage under a variety of voluntary benefits offered by MetLife.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accident Insurance</strong></td>
<td>• Financial protection in case of a covered accident</td>
</tr>
<tr>
<td></td>
<td>• Provides a benefit if you undergo testing or receive medical services, treatment, or care</td>
</tr>
<tr>
<td><strong>Critical Care Insurance</strong></td>
<td>• Financial protection in case of a covered illness, including cancer, heart attack, stroke, and Alzheimer’s disease</td>
</tr>
<tr>
<td><strong>Legal Assistance</strong></td>
<td>• 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</td>
</tr>
<tr>
<td><strong>Hospital Indemnity Insurance</strong></td>
<td>• Helps ease the financial impact of a hospitalization</td>
</tr>
<tr>
<td></td>
<td>• Works with your medical coverage to help pay for out-of-pocket expenses resulting from a hospital stay</td>
</tr>
</tbody>
</table>

Voluntary Long Term Care

Voluntary Long Term Care Insurance, underwritten by Genworth, provides financial protection for long term care services at home, a nursing home, an assisted living facility, or for adult day care.

You, your spouse, and your family members (parents, grandparents, adult children, and siblings) can apply anytime with medical underwriting up through age 79.

Rates are based on the coverage option selected and the age at the time of enrollment. For more information, to request a quote, or to enroll, visit genworth.com/usnh or call 800-416-3624.
HR Benefits Support

New! Please note that while USNH will continue to have on-campus HR support, we now utilize a shared services model for benefits. Employees at all campuses should contact hr.benefits@usnh.edu for benefits questions moving forward.

All campuses should contact hr.benefits@usnh.edu or call 603-862-0504.

Vendor Contacts

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Healthcare</td>
<td>800-244-6224</td>
<td>cigna.com mycigna.com</td>
</tr>
<tr>
<td>OptumRx</td>
<td>866-633-5874</td>
<td>optumrx.com</td>
</tr>
<tr>
<td>Northeast Delta Dental</td>
<td>800-832-5700</td>
<td>nedelta.com</td>
</tr>
<tr>
<td>VSP Vision Care</td>
<td>800-877-7195</td>
<td>vsp.com</td>
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<tr>
<td>HealthEquity/WageWorks – Flexible Spending Accounts</td>
<td>877-924-3967</td>
<td>wageworks.com</td>
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<td>TIAA</td>
<td>800-842-2776</td>
<td>tiaa.org/usnh</td>
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<td>Fidelity Investments</td>
<td>800-343-0860</td>
<td>netbenefits.com/usnh</td>
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<tr>
<td>MetLife – Voluntary Benefits</td>
<td>800-438-6388</td>
<td>metlife.com/mybenefits</td>
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<tr>
<td>Sun Life Financial</td>
<td>866-806-3619</td>
<td>sunlife.com/us</td>
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<tr>
<td>Employee Assistance Program (EAP)</td>
<td>800-424-1749</td>
<td>eaphelplink.com</td>
</tr>
<tr>
<td>Genworth Long Term Care</td>
<td>800-416-3624</td>
<td>genworth.com/usnh</td>
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The information in this Enrollment Guide 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 official plan documents will govern. USNH has the right to amend or terminate the plans at any time, with or without notice. This Guide is not an employment contract; employment is not guaranteed by your participation in any of the plans described in it.