Don’t Default!

If you don’t enroll in medical coverage within 30 days of your hire date, you will not have coverage through USNH through December 31 of the current calendar year. Your next opportunity to elect coverage will be during the fall Benefits Open Enrollment period (for coverage effective the following January 1), or if you have a Qualified Change of Status.
Welcome to the University System of New Hampshire and Your 2020 Benefits Program!

Welcome to the University System of New Hampshire (USNH). We support our employees and encourage their success in many ways, including through a competitive program of health, retirement and other benefits.

We hope you’ll use this guide as a resource to navigate your benefits as you start your career at USNH. Consider your benefits needs, learn about and understand your options, and use the tools and resources available to make the best benefits decisions for you and your family.

Your Benefits

When You Can Enroll
To have coverage, you must enroll for benefits within 30 days of your hire date. If you enroll within this time, your benefits will be effective the first day of the month following your date of hire.

Who You Can Cover
You can elect coverage for yourself and any eligible dependents. Visit MyBenefits.USNH.edu (not case sensitive) for a list of eligible dependents. 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.

Making Changes During the Year
Outside of new hire enrollment and Benefits Open Enrollment, you may only enroll in, drop or make changes to your benefits within 30 days of a Qualified Change of Status (such as marriage, divorce, or the birth or adoption of a child). If you have a Qualified Change of Status and want to make a change, you must make your election within 30 days of the event and provide supporting documentation. If applicable, you must also provide dependent eligibility verification documents.

Any changes you make to your coverage must be consistent with the Qualified Change of Status you experienced. For example, in the event of divorce, you must remove your ex-spouse from your coverage.

However, you cannot change your coverage to a new Medical Plan until Benefits Open Enrollment. Based on the date of the final divorce decree, your ex-spouse and any applicable dependent(s) will be offered COBRA coverage and can elect to continue coverage for up to 36 months. USNH must receive notification within 30 days of the divorce. Other examples of changes are included under Life Events on MyBenefits.USNH.edu.

Paying for Your Medical Benefits.
USNH works with you to help pay for the cost of having medical coverage. In this guide, you’ll see the bi-weekly payroll deduction amount for the Dental Plans available to you. (Your payroll deductions for medical coverage are in your Medical Plan Comparison and Cost Summary.) The amount you’ll pay, and the frequency at which you pay for benefits, will depend on the benefit options you elect, the eligible family members you cover, and the number of pay periods (20 or 26). Depending on when you enroll, retroactive deductions may apply.

MyBenefits.USNH.edu is your benefits resource. See the back cover for a list of resources available on the site.
MEDICAL PLANS
You can 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 in-patient and out-patient care.
• Include prescription drug coverage, administered by OptumRx.
• Offer a fitness reimbursement program taxable benefit of up to $500 a year.

For each plan, you share in the cost of services and supplies through deductibles, copays and/or coinsurance. Plus, 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 medical plan pays 100% of covered expenses.

Review your Medical Plan Comparison and Cost Summary, available at MyBenefits.USNH.edu, for coverage details and costs.

Cigna Health Coaching—Answer the Phone, You’ll be Glad You Did! 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.
With Telehealth Services, the Doctor is Always In! Cigna provides telehealth services through AmWell and MDLive, both of which connect you with U.S. Board-certified doctors via secure video chat or over the phone to receive care for a wide range of non-urgent health issues, such as a sore throat, allergies, and stomachaches, as well as behavioral health concerns, like depression and anxiety. You can schedule an appointment 24/7 and you’ll save money over going to an urgent care center or emergency room. Visit www.AmWellforCigna.com or www.MDLiveforCigna.com to register.

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

If you meet eligibility guidelines and enroll in this plan, you can open a Health Savings Account 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, up to IRS limits.
• You can use your account to pay for eligible medical expenses, like copays/coinsurance and your deductible, and eligible prescription, dental, vision and hearing expenses.
• In 2020, you can contribute a maximum combined contribution (Employee and USNH) of $3,550 for Employee Only coverage/$7,100 for all other coverage levels.
• You can roll over any HSA balance you had with a previous employer to your new HSA with USNH.
• If you will be 55 or older by December 31, 2020, you can contribute an additional $1,000 to your HSA throughout the year.
• You can take your HSA with you if you leave USNH or retire.
• The money in your account grows tax-free from investment returns and you’re not taxed on withdrawals for eligible expenses.

To be eligible for the Health Savings Account, you must be enrolled in the Open Access Plus HSA plan and not be enrolled in any other health insurance or Medicare Part A or B.

How to Decide on a Medical Plan

• How much health care do you expect to use? Remember—the most expensive plan option isn’t always the best option for you. If you don’t expect to spend a lot on health care services or prescription drugs, consider the Open Access Plus HSA plan. You’ll pay less out of each paycheck for coverage and only pay for the services you use.
• Do you have the resources to pay for health care expenses? In the Open Access Plus HSA plan, USNH’s HSA contribution will help you pay your out-of-pocket costs. However, consider whether you will have the resources to pay the full cost of medical and pharmacy services until you reach the annual deductible.
• Do you want to build tax-free savings for future health expenses? The HSA is the only tax-advantaged account that rolls over from year to year.

Need Help With Your Medical Plan Decisions? Want to chat with a Medical Plan expert, view your coverage or find a provider in your area? For additional information, download the myCigna mobile app or call 1-800-CIGNA24 today!
PRESCRIPTION DRUG COVERAGE

Your prescription drug coverage—administered by OptumRx—offers you a large network of national chain pharmacies and local drugstores to fill your prescriptions, including CVS, Rite Aid, Walgreens and pharmacies located inside stores such as Walmart and Hannaford's. When filling your prescription, be sure to present your OptumRx ID card so that your plan information can be verified. To find an in-network pharmacy near you, visit the OptumRx online pharmacy locator at www.optumrx.com.

Mail Order Program
OptumRx offers mail order services for maintenance medications—medication that you take for an ongoing condition—for up to a 90-day supply per fill. The Mail Order Program can save you money on your prescription drug costs, plus you get the convenience of having your medications delivered right to your door! For more information or to place an order once you enroll in coverage, log onto www.optumrx.com and select any of your eligible prescriptions.

Optum Specialty Pharmacy—Your Specialty Drug Provider
Prescriptions for specialty medications—high-cost drugs used to treat complicated conditions or serious illnesses—must be filled through the Optum Specialty Pharmacy (formerly known as BriovaRx). If you are prescribed a specialty medication, Optum will contact you to discuss your treatment plan and answer any questions you may have about your medication. Optum Specialty Pharmacy provides home delivery for prescriptions. For more information about filling specialty prescriptions, visit www.briovarx.com or www.optum.com.

Save Money with Healthcare Bluebook.
Did you know that the cost of in-network medical care can vary by over 500% for the same procedure, depending on the facility you choose? The Healthcare Bluebook Fair Price Tool makes it easy for you to find the fair price for many medical procedures, as well as nearby facilities that offer these prices. The tool also provides a national hospital ranking to help you find the top-performing hospitals for a particular procedure, so you can get the highest level of care at a fair price.

Based on the care you receive, you can earn a reward of $25-$100! Eligible procedures include MRIs, CT scans, colonoscopies, cataract surgery, upper GI endoscopies, shoulder and knee arthroscopies, ear tube placement, tonsils and adenoid removal, heart perfusion imaging, transthoracic echocardiogram, lithotripsy, and sleep studies.

Go to www.healthcarebluebook.com to shop for care, compare facilities, save money on health care services and earn rewards. If eligible for a reward, payment is processed through USNH payroll as a taxable payment.
USNH/CIGNA WELLNESS BENEFITS

When you’re at your healthiest—both physically and mentally—you bring your best to everything you do. In other words, your wellbeing is good for everyone! USNH wants to help you set and achieve your wellness goals. Employees enrolled in a USNH Medical Plan are provided a wellness program to help you take an active role in managing your health.

MyPath2Wellness: Incentive Program

Complete one or both of the steps, below, within 90 days of your hire date and receive a credit of up to $400, prorated based on the time remaining in the plan year, toward your 2020 USNH Medical Plan payroll deductions.

• **Step 1: Get Your Numbers!** Schedule a visit with your medical care provider for a biometric screening. During your visit, your provider will determine your blood pressure, cholesterol level, blood sugar level, waist circumference, weight, height and body mass index (BMI). Prorated $250 medical premium credit for coverage administered by Cigna.

• **Step 2: Complete the Online Health Assessment.** Use your biometric numbers to complete a brief online questionnaire about your overall health and instantly receive a personalized health profile. Your profile will provide a comprehensive picture of your health status and guidance to help you begin improving your health. Prorated $150 medical premium credit for coverage administered by Cigna.

Visit the Library on [MyBenefits.USNH.edu](http://www.MyBenefits.USNH.edu) for the MyPath2Wellness Physician Form.

**Note:** The MyPath2Wellness reward will be applied in equal amounts toward your 2020 USNH Medical Plan payroll deductions, and reflected as a wellness credit on your paystub.

Get Reimbursed for Your 2020 Fitness Facility Membership! Just pay for your fitness membership, submit your paid receipt(s) to Cigna with a completed [USNH 2020 Fitness Reimbursement Program Form](#) and you will be reimbursed through payroll up to $500 (taxable) per plan year. This benefit can be shared by everyone you cover under your USNH Medical Plan, up to a combined total of $500. You must be enrolled in a medical plan administered by Cigna to be reimbursed.

### DENTAL PLANS

USNH offers two Dental Plans administered by Northeast Delta Dental. Delta Dental’s network of dentists covers 88% of all providers in the New Hampshire/Maine/Vermont area. With both plans, you can also receive coverage out-of-network, but your costs will generally be lower if you stay in-network. To find an in-network dentist near you, visit [www.nedelta.com](http://www.nedelta.com).

<table>
<thead>
<tr>
<th>Feature/Service</th>
<th>2020 Dental Plans Overview</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Plan Option</td>
</tr>
<tr>
<td>Diagnostic/Preventive</td>
<td>Covered at 60% (no deductible)</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>Covered at 50% after deductible</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>Covered at 40% after deductible</td>
</tr>
<tr>
<td>Calendar Year Benefit Maximum Per Covered Person</td>
<td>$1,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$25 per person, per calendar year</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Covered at 50% for dependent children age 19 or under; lifetime maximum of $1,000 per person</td>
</tr>
</tbody>
</table>

Your dental coverage payroll deduction depends on the plan you choose and whether you cover yourself only or yourself and one or more family members:

<table>
<thead>
<tr>
<th>Plan</th>
<th>2020 Bi-Weekly Payroll Deductions*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
</tr>
<tr>
<td>Basic Option</td>
<td>$7.12</td>
</tr>
<tr>
<td>High Option</td>
<td>$19.40</td>
</tr>
</tbody>
</table>

*Assumes 26 pay periods.
FLEXIBLE SPENDING ACCOUNTS

USNH offers two Flexible Spending Accounts (FSAs) administered by 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 participate in a Healthcare FSA (unless you’re enrolled in the Open Access Plus HSA plan) to pay for eligible health care expenses, such as your deductible, copays and coinsurance. You can contribute up to $2,700 for the 2020 calendar year. There is a two-and-a-half-month grace period to use money you contribute to your account during 2020. Expenses eligible for reimbursement must be incurred by March 15, 2021 and claims must be submitted by May 31, 2021. You will forfeit any money remaining in your 2020 Healthcare FSA after May 31, 2021.

You can pay for eligible health care expenses using the WageWorks Healthcare FSA debit card, linked directly to your account.

Dependent Care Flexible Spending Account (FSA)

You can put aside pre-tax money to pay for qualified dependent day care expenses, such as preschool, before/after-school programs or child/elder care for eligible dependents. You can contribute up to $5,000 per calendar year if you are single or married and filing jointly, and up to $2,500 per calendar year if you are married and filing separately, for 2020. Expenses eligible for reimbursement must be incurred by December 31, 2020 and claims submitted by March 31, 2021. You will forfeit any money remaining in your 2020 Dependent Care FSA after March 31, 2021.

For more details, including a list of eligible expenses, visit www.wageworks.com.
What is Right For Me?—FSA versus HSA

If you elect the Open Access Plus HSA plan you cannot enroll in a Healthcare FSA. Think carefully about which option will be best for you and your family.

<table>
<thead>
<tr>
<th></th>
<th>HSA</th>
<th>Healthcare FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2020 Contribution Maximum</strong></td>
<td>$3,550 for Employee Only coverage/$7,100 for all other coverage levels (includes USNH contributions)</td>
<td>$2,700 pre-tax&lt;br&gt;Elect your contribution amount for the year at New Hire Enrollment and during Benefits Open Enrollment; no changes allowed during the year except for a Qualified Change of Status</td>
</tr>
<tr>
<td></td>
<td>$1,000 additional catch-up contribution allowed if you are 55 or older during the calendar year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Change your contribution amount anytime throughout the year</td>
<td></td>
</tr>
<tr>
<td><strong>Account Ownership</strong></td>
<td>You can take it with you if you leave USNH or retire</td>
<td>If you leave USNH or retire, you forfeit any money in your account</td>
</tr>
<tr>
<td><strong>Availability for Account Growth</strong></td>
<td>• Your contributions • Contributions from USNH • Interest • Investment income</td>
<td>Your contributions</td>
</tr>
<tr>
<td><strong>Access to Money</strong></td>
<td>Only the money already deposited in the account</td>
<td>Full, annual contribution available on your effective date</td>
</tr>
<tr>
<td><strong>Reimbursement</strong></td>
<td>Access HSA funds to pay for care/services you have on your effective date or later</td>
<td>Incur eligible expenses by March 15, 2021 and file claims by May 31, 2021 for the 2020 plan year</td>
</tr>
<tr>
<td><strong>Eligible Expenses</strong></td>
<td>Copays, annual deductible, dental care, vision care, hearing care, qualifying prescriptions, certain medical equipment; for a full list of qualified medical expenses, visit <a href="https://www.irs.gov/publications/p502">https://www.irs.gov/publications/p502</a></td>
<td></td>
</tr>
</tbody>
</table>
RETIREMENT PLAN

USNH offers all eligible employees the opportunity to secure their financial future with two retirement plans: the 403(b) Retirement Plan and the 457(b) Deferred Compensation Retirement Plan.

403(b) Retirement Plan

The 403(b) Retirement Plan allows you to save for retirement on a tax-advantaged basis. You can open an account with TIAA or Fidelity, or both, and choose from a range of investment options to create a savings strategy that meets your needs.

You’ll always have full ownership of the money you contribute—you can contribute between 2.5% and 6% of your salary (in 0.1% increments). You can also make elective contributions to the 403(b) Retirement Plan, up to the IRS elective deferral limits, through the 403(b) Supplemental Retirement Plan.

Select your contribution amount, choose your investment options and use tools to help plan for retirement, through the Online Retirement Enrollment tool, accessible on MyBenefits.USNH.edu.

457(b) Deferred Compensation Retirement Plan

With the 457(b) Deferred Compensation Retirement Plan, you can set aside a portion of your salary on a tax-advantaged basis. To contribute to the plan, you must be an active participant in the USNH 403(b) Retirement and Supplemental Plan. Like the 403(b) Plan, you can make investment choices with TIAA or Fidelity.

Note: All Retirement Plans are subject to IRS Plan maximums. For 2020, the maximum you can contribute to each the 403(b) and the 457(b) is $19,500 if you are under 50 years old or $26,000 if you are 50 years old or older.

Online Access.

Access your account online through the Online Retirement Enrollment tool at www.netbenefits.com/USNH. There you can:

- Make initial contribution elections and changes
- Select your retirement plan provider—Fidelity and/or TIAA
- Access Fidelity and TIAA investment options
- Track your account balance(s)
- Use retirement planning tools
- Set automatic contribution level increases

Fast Facts About the 403(b) Retirement Plan.

- **Choice of Administrators.** You can choose Fidelity and/or TIAA.
- **Contributions.** Contribute to your account with pre-tax or post-tax money from your paycheck—it’s up to you!
- **Vesting.** Your contributions are always 100% vested, meaning you can take them with you if you leave USNH.
ADDITIONAL BENEFITS

Employee Assistance Program (EAP)

Being healthy is more than just exercising and eating right. Emotional wellness, healthy relationships and positive attitudes are critical building blocks of health. USNH’s EAP provides resources to help meet life’s challenges and enhance your wellbeing. These include:

- Confidential telephone and in-person counseling, 24/7.
- Unlimited telephone counseling and up to six in-person sessions, per issue, with a licensed and credentialed Masters or Ph.D. level counselor.
- Resources on a wide range of issues, including relationship or family issues; parenting; managing stress, depression, anxiety, substance abuse, grief and workplace issues; and financial concerns.

Log on to www.eaphelplink.com (company code: USNH) for more information about these services and to access articles, interactive wellness and self-assessment tools, training webinars and modules, and much more.

Cigna Healthy Pregnancies, Healthy Babies Incentive

Cigna Healthy Pregnancies, Healthy Babies is designed to help you and your baby stay healthy during your pregnancy and following your baby’s birth. You are eligible for the program if you are enrolled in a USNH Cigna Medical Plan. The program offers one-on-one phone sessions, online resources and more! During your pregnancy and after your baby is born, you can receive rewards for speaking with a maternity nurse. When you participate in and complete the program, you may be eligible to receive a:

- $150 incentive* if you enroll by the end of your first trimester, or
- $75 incentive* if you enroll by the end of your second trimester.

Call 1-800-615-2906 for more information about the program.

*Incentives are taxable.

BenefitHub Perks and Discounts

USNH offers discounts though BenefitHub—your employee discount marketplace. Visit usnh.benefithub.com to find an array of new discounts and perks, including savings on travel, movie tickets, dining, shopping, local stores and restaurants, and much more!

Looking for Information on the Go?

Download these vendor apps to get the information you need when you’re on the go.

- myCigna (HSA and Medical): Access provider directories, coverage details, account balances, claims information and more.
- Healthcare Bluebook: Shop for care, compare facilities and save money on health care services.
- Delta Dental: Search for dentists, check claims and coverage, and access your ID card.
- WageWorks (FSAs): Check your balances and submit photos of receipts using your phone’s camera.
- Fidelity Investments (403(b) Retirement Plan): Review investment news, trade, manage money, and review details of your workplace investing accounts.
- TIAA (403(b) Retirement Plan): View balance and rates of return, view tax statements, transfer funds and check pending transactions.

FOR ANDROID

Select the app image to download. If you have an Android device and want to download the Healthcare Bluebook app, select the link underneath the app image.
The information in this New Hire 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 plan documents will govern. USNH has the right to amend or terminate the plans at any time, with or without notice. In addition, this guide is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.

Remember: Go to www.usnh.edu/human-resources for information on employment and Human Resources policies and procedures. For questions about your benefits plans, you can also use the contacts below; however, your Campus Contact is the best place to start with benefits-related questions.

### VENDOR CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna – Medical Plans</td>
<td>1-800-244-6224</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
</tr>
<tr>
<td>OptumRx – Prescription Drug Coverage</td>
<td>1-866-633-5874</td>
<td><a href="http://www.optumrx.com">www.optumrx.com</a></td>
</tr>
<tr>
<td>Northeast Delta Dental – Dental Plans</td>
<td>1-800-832-5700</td>
<td><a href="http://www.nedelta.com">www.nedelta.com</a></td>
</tr>
<tr>
<td>WageWorks – Flexible Spending Accounts</td>
<td>1-877-924-3967</td>
<td><a href="http://www.wageworks.com">www.wageworks.com</a></td>
</tr>
<tr>
<td>TIAA – 403(b) Retirement Plan</td>
<td>1-800-842-2776</td>
<td><a href="http://www.tiaa.org/usnh">www.tiaa.org/usnh</a></td>
</tr>
<tr>
<td>Fidelity Investments – 403(b) Retirement Plan</td>
<td>1-800-343-0860</td>
<td><a href="http://www.netbenefits.com/usnh">www.netbenefits.com/usnh</a></td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>1-800-424-1749</td>
<td><a href="http://www.eaphelplink.com">www.eaphelplink.com</a> Company Code: USNH</td>
</tr>
</tbody>
</table>

### RESOURCES AND CONTACTS

Your go-to resource for benefits is [MyBenefits.USNH.edu](http://www.MyBenefits.USNH.edu). There you can:
- Enroll in your benefits
- Find benefit plan information and summaries
- Link to vendor websites
- Review dependent eligibility requirements

Remember: Go to www.usnh.edu/human-resources for information on employment and Human Resources policies and procedures. For questions about your benefits plans, you can also use the contacts below; however, your Campus Contact is the best place to start with benefits-related questions.

### CAMPUS HUMAN RESOURCES CONTACT

University of New Hampshire
Kimberly Jennison and Susan Wilbur
603-862-0504
HR.Benefits@ unh.edu

Remember: Go to www.usnh.edu/human-resources for information on employment and Human Resources policies and procedures. For questions about your benefits plans, you can also use the contacts below; however, your Campus Contact is the best place to start with benefits-related questions.