



University System of New Hampshire

Postdoctoral Research Faculty

2019 NEW HIRE GUIDE



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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 2019 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 and the number of family members you choose to cover.

MyBenefits.USNH.edu is your benefits resource. See page 9 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. 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* for coverage details and costs.



Important Definitions to Keep in Mind.

- **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.
- **Benefits Open Enrollment:** Your annual opportunity to enroll in coverage or change your benefits elections for the following year. Benefits Open Enrollment generally takes place during the fall. The only other time you can make changes to your coverage during the year is if you experience a Qualified Change of Status.
- **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.
- **Copays:** The flat dollar amount you pay for covered services before you meet the annual out-of-pocket maximum.

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 one-on-one 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.



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 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.
- You can contribute a maximum of \$3,500 for Employee Only coverage or \$7,000 for All Other Coverage Levels. These amounts include your and USNH's contributions.
- 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, you can contribute an additional \$1,000 to your HSA each 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 Medicare or any other health insurance coverage.

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 and out-of-pocket maximum.
- **Do you want to build tax-free savings for future health expenses?** The HSA is the only tax-advantaged account that you can take with you if you leave USNH or retire.



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, stomachache and more. 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.

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? Access the Cigna One Guide by downloading the myCigna mobile app or calling 1-800-CIGNA24.



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.

BriovaRx—Your Specialty Drug Provider

Prescriptions for specialty medications—high-cost drugs used to treat complicated conditions or serious illnesses—must be filled through OptumRx’s specialty drug pharmacy, BriovaRx. If you are prescribed a specialty medication, a BriovaRx representative will contact you to discuss your treatment plan and answer any questions you may have about your medication. BriovaRx provides home delivery for prescriptions. For more information about filling specialty prescriptions, visit www.briovarx.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.

Plus, you’re eligible to receive rewards! 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 two simple steps 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 2019 USNH Medical Plan payroll deductions.

Step 1: Get Your Numbers. Complete a biometric screening to find out your blood pressure, cholesterol level, blood sugar level, waist circumference, height, weight and body mass index (BMI). Schedule a visit with your medical care provider.

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.

Visit MyBenefits.USNH.edu for the MyPath2Wellness Physician Form and Brochure with additional information.

Choose a Fitness Facility and be Reimbursed for Your Membership (up to \$500)! You have the option to join a fitness facility and receive up to a \$500 taxable reimbursement. Just pay for your membership, submit your paid receipt to Cigna with a completed *USNH 2019 Fitness Reimbursement Program Form* and you will be reimbursed through payroll up to \$500 per calendar year.

DENTAL PLANS

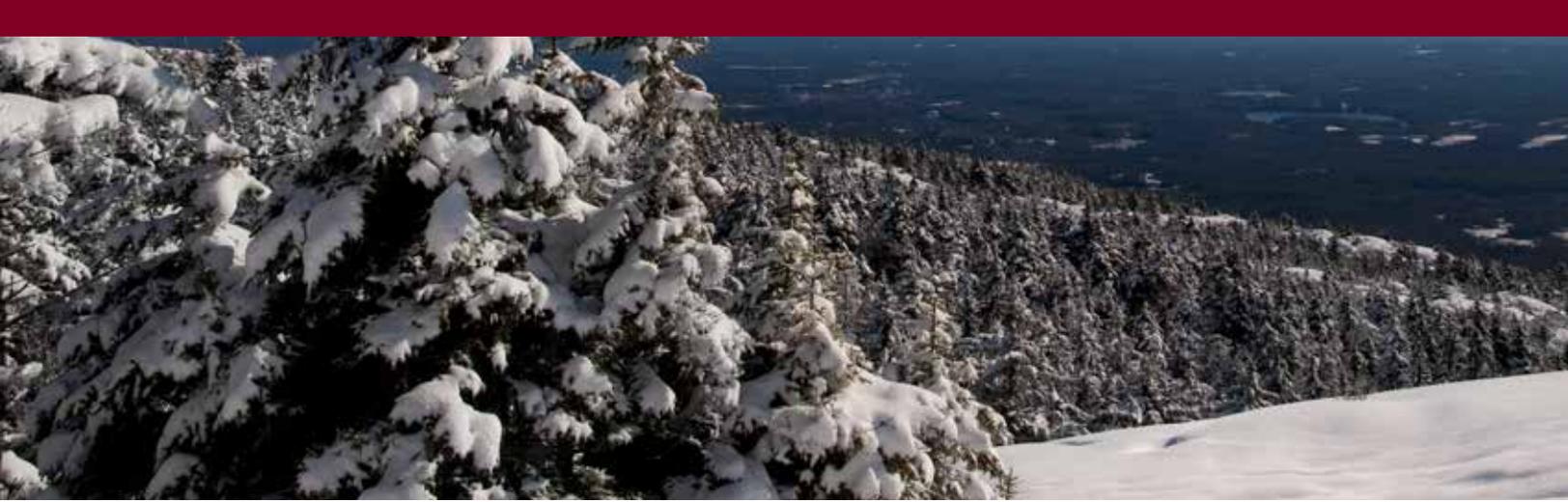
USNH offers two Dental Plans administered by Northeast Delta Dental. Delta Dental's network of dentists covers 88% of all providers in the New Hampshire/Maine/Vermont area. With both plans, you can also receive coverage out-of-network, but your costs will generally be lower if you stay in-network. To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

2019 Dental Plans Overview		
Feature/Service	Basic Plan Option	High Plan Option
Diagnostic/Preventive	Covered at 60% (no deductible)	Covered at 100% (no deductible)
Basic Restorative	Covered at 50% after deductible	Covered at 80% after deductible
Major Restorative	Covered at 40% after deductible	Covered at 50% after deductible
Calendar Year Benefit Maximum Per Covered Person	\$1,000	\$1,500
Deductible	\$25 per person, per calendar year	\$25 per person, per calendar year
Orthodontics	Covered at 50% for dependent children age 19 or under; lifetime maximum of \$1,000 per person	Covered at 50% for adults and dependent children; lifetime maximum of \$1,500 per person

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:

2019 Bi-Weekly Payroll Deductions*			
Plan	Employee	Two Person	Family
Basic Option	\$0.00	\$11.97	\$27.79
High Option	\$11.90	\$34.13	\$65.60

*Assumes 100% time and 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 \$2,650 for the 2019 calendar year. There is a two-and-a-half-month grace period to use money you contribute to your account during 2019. Expenses eligible for reimbursement must be incurred by March 15, 2020 and claims must be submitted by May 31, 2020. You will forfeit any money remaining in your Healthcare FSA after May 31, 2020.

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 married and filing jointly or single, and up to \$2,500 per calendar year if you are married and filing separately, for 2019. Expenses eligible for reimbursement must be incurred by December 31, 2019 and claims submitted by March 31, 2020. You will forfeit any money remaining in your Dependent Care FSA after March 31, 2020.

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.

	HSA	Healthcare FSA
2019 Contribution Maximum	\$3,500 for Employee Only coverage/\$7,000 for All Other Coverage Levels (includes USNH contributions) \$1,000 additional catch-up contribution allowed if you are 55 or older during the calendar year Change your contribution amount anytime throughout the year	\$2,650 pre-tax 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
Account Ownership	You can take it with you if you leave USNH or retire	If you leave USNH or retire, you forfeit any money in your account
Availability for Account Growth	<ul style="list-style-type: none"> • Your contributions • Contributions from USNH 	Your contributions
Access to Money	Only the money already deposited in the account	Full, annual contribution available on your effective date
Reimbursement	Access HSA funds to pay for care/services you have on your effective date or later	Incur eligible expenses by March 15, 2020 and file claims by May 31, 2020 for the 2019 plan year
Eligible Expenses	Copays, annual deductible, dental care, vision care, hearing care, qualifying prescriptions, certain medical equipment; for a full list of qualified medical expenses, visit https://www.irs.gov/publications/p502	



RETIREMENT PLAN

USNH offers all eligible postdoctoral research faculty the opportunity to secure your 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 2019, the limit is \$19,000 if you are under 50 years old or \$25,000 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.eaphelpink.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 through 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.



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.



RESOURCES AND CONTACTS

Your go-to resource for benefits is [MyBenefits.USNH.edu](https://www.usnh.edu/human-resources). There you can:

- Enroll in your benefits
- Find benefit plan information and summaries
- Link to vendor websites
- Review dependent eligibility requirements

Campus Contacts		
University of New Hampshire Kimberly Marsh 603-862-0509 kimberly.marsh@unh.edu	Keene State College Karyn Kaminski 603-358-2486 kkaminski@keene.edu	Plymouth State University Sherry Osgood 603-535-3188 slogood@plymouth.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.

VENDOR CONTACT INFORMATION

Vendor	Phone	Website
Cigna – Medical Plans	1-800-244-6224	www.cigna.com
OptumRx – Prescription Drug Coverage	1-866-633-5874	www.optumrx.com
Northeast Delta Dental – Dental Plans	1-800-832-5700	www.nedelta.com
WageWorks – Flexible Spending Accounts	1-877-924-3967	www.wageworks.com
TIAA – 403(b) Retirement Plan	1-800-842-2776	www.tiaa.org/usnh
Fidelity Investments – 403(b) Retirement Plan	1-800-343-0860	www.netbenefits.com/usnh
Healthcare Bluebook	1-800-341-0504	www.Healthcarebluebook.com/cc/USNH Company Code: USNH
Employee Assistance Program (EAP)	1-800-424-1749	www.eaphelplink.com Company Code: USNH



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.

January 2019