Don’t Default!

If you don’t enroll in medical coverage within 60 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 2018 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 60 days of your hire date.

- **If you enroll within 30 days of your hire date**, your benefits will be effective the first day of the month following your date of hire.
- **If you enroll within 31 to 60 days of your hire date**, your benefits will be effective the first of the month following your date of enrollment.

**Who You Can Cover**
You can elect coverage for yourself and any eligible dependents. Visit [MyUSNHBenefits.net](https://myusnhbenefits.net) for a list of eligible dependents. You have 30 days from your enrollment date to provide dependent eligibility verification documents at [MyUSNHBenefits.net](https://myusnhbenefits.net) 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 [MyUSNHBenefits.net](https://myusnhbenefits.net).

**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](https://myusnhbenefits.net).) 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.

[MyUSNHBenefits.net](https://myusnhbenefits.net) 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 club membership benefit of up to $500 per year, provided the eligibility requirements are met

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 provide a tax-free contribution to your HSA and you can contribute your own money, tax-free, up to IRS limits (if you’re eligible).
• You can use your account to pay for eligible medical expenses, like copays, coinsurance, your annual deductible and prescription drugs.
• You can contribute a maximum of $3,450 for Employee Only coverage or $6,850 for All Other Coverage Levels each year (combined employee and employer contributions).
• You can roll over any HSA balance you had with a previous employer to your new HSA with USNH.
• If you are age 55 or older, you can contribute $1,000 more 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. Visit MyUSNHBenefits.net to view a short video on the advantages of the HSA.

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 medication—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

The MyPath2Wellness Program consists of the following two simple steps:

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 MyUSNHBenefits.net for the MyPath2Wellness Physician Form and Brochure with additional information.

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.

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

Deductible

- Basic Option: $25 per person, per calendar year
- High Option: $25 per person, per calendar year

Orthodontics

- Covered at 50% for dependent children age 19 or under; lifetime maximum of $1,000
- Covered at 50% for adults and dependent children; lifetime maximum of $1,500

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>Employee</th>
<th>Two Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Option</td>
<td>$0.00</td>
<td>$11.69</td>
<td>$27.16</td>
</tr>
<tr>
<td>High Option</td>
<td>$11.63</td>
<td>$33.35</td>
<td>$64.10</td>
</tr>
</tbody>
</table>

*Assumes 75% – 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 $2,600 for the 2018 calendar year. There is a two-and-a-half-month grace period to use money you contribute to your account during 2018. Expenses eligible for reimbursement must be incurred by March 15, 2019 and claims submitted by May 31, 2019. You will forfeit any money remaining in your Healthcare FSA after May 31, 2019.

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 2018. Expenses eligible for reimbursement must be incurred by December 31, 2018 and claims submitted by March 31, 2019. You will forfeit any money remaining in your Dependent Care FSA after March 31, 2019.

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>2018 Contribution Maximum</strong></td>
<td>$3,450 for Employee Only coverage/$6,850 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</td>
<td>$2,600 pre-tax Elect contribution amount for the year at Benefits Open Enrollment; no changes allowed during the year except for a Qualified Change of Status</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, 2019 and file claims by May 31, 2019 for the 2018 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 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 from the homepage of MyUSNHBenefits.net.

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 2018, the limit is $18,500 if you are under 50 years old or $24,500 if you are 50 years old or older.

Online Access.

Access your account online through the Online Retirement Enrollment tool at MyUSNHBenefits.net. There you can:

- Make initial contribution elections and changes
- 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 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](http://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 through BenefitHub—your employee discount marketplace. Visit [MyUSNHBenefits.net](http://MyUSNHBenefits.net) and click on the BenefitHub link to find an array of new discounts and perks, including savings on travel, movie tickets, dining, shopping, local stores and restaurants, and much more!

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**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.

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**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 relevant image.
RESOURCES AND CONTACTS

Your go-to resource for benefits is MyUSNBenefits.net. There you can find:

- Benefit plan information and summaries
- Forms and documents
- FAQs
- Links to vendor websites
- Dependent eligibility requirements

Campus Contacts

<table>
<thead>
<tr>
<th>University of New Hampshire</th>
<th>Keene State College</th>
<th>Plymouth State University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kimberly Marsh</td>
<td>Karyn Kaminski</td>
<td>Sherry Osgood</td>
</tr>
<tr>
<td>603-862-0509</td>
<td>603-358-2486</td>
<td>603-535-3188</td>
</tr>
<tr>
<td><a href="mailto:kimberly.marsh@unh.edu">kimberly.marsh@unh.edu</a></td>
<td><a href="mailto:kkaminsk@keene.edu">kkaminsk@keene.edu</a></td>
<td><a href="mailto:slosgood@plymouth.edu">slosgood@plymouth.edu</a></td>
</tr>
</tbody>
</table>

Remember: Go to www.usnh.edu/hr 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>Healthcare Bluebook</td>
<td>1-800-341-0504</td>
<td><a href="http://www.Healthcarebluebook.com/cc/USNH">www.Healthcarebluebook.com/cc/USNH</a></td>
</tr>
<tr>
<td>Company Code: USNH</td>
<td></td>
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<tr>
<td>Employee Assistance Program (EAP)</td>
<td>1-800-424-1749</td>
<td><a href="http://www.eaphelplink.com">www.eaphelplink.com</a></td>
</tr>
<tr>
<td>Company Code: USNH</td>
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</tbody>
</table>
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.