



Human Resources Bulletin

NOVEMBER 2020

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USNH Benefits Open Enrollment Starts November 2!

Benefits Open Enrollment is November 2–20, 2020, for coverage starting January 1, 2021. We're making important changes effective January 1 that you'll want to learn about—please see the column to the right.

As in past years, Open Enrollment is **active**. To have medical coverage starting January 1, 2021, you must review your 2020 coverage elections and accept or change them.

It's important to take the time now to ensure your benefits coverage will support your financial needs. Benefits Open Enrollment is the only time each year you can make changes to your USNH coverage (unless you have a qualified change of status outside of Open Enrollment).

Consider your life circumstances for 2021: Are you having a baby? Getting married? Having planned surgery? Thinking ahead will help you choose the right coverage and be better prepared in the coming year.

What's Changing January 1, 2021

Increasing health care costs make up the largest portion of benefit expenses; premiums for medical insurance will increase in 2021. To minimize the premium increases as much as possible, there will be changes to plan coverage and other USNH-provided benefits.*

- Your medical and prescription drug annual deductibles, annual out-of-pocket maximums, and copays/coinsurance will increase.
- To help you save on high-cost specialty medications, we're introducing a new prescription drug copay assistance program for specialty drugs filled through the Specialty Pharmacy.
- The financial credits for waiving medical and dental coverage will be eliminated.
- If you are covered under a USNH medical plan in 2021 that is administered by Cigna, your eligible fitness reimbursement will be up to \$300 in 2021.
- If you are currently enrolled in a USNH medical plan administered by Cigna and complete the online Cigna Health Risk Assessment between January 1 and November 20, 2020, you will earn a \$150 MyPath2Wellness wellness credit toward your medical premium in 2021.
- There will be premium increases to other benefits, such as dental and vision.

*Benefit plan changes effective January 1, 2021, depend on your collective bargaining agreement, if applicable. Changes may vary for certain union groups.

The maximum 403(b) Retirement Plan employer match will decrease to 8% (effective 1/1/21 for new hires and 1/1/22 for current employees).

MyPath2Wellness Requirements

Annual preventive care visits (also known as "well visits") are not a requirement to earn the MyPath2Wellness medical premium credit in 2021. If you are currently enrolled in a USNH medical plan administered by Cigna and complete the online **Cigna Health Risk Assessment** between January 1, 2020, and November 20, 2020, you will earn an annual \$150 MyPath2Wellness wellness credit in 2021.



**2021 Benefits Open Enrollment:
November 2–20, 2020**

Open Enrollment Benefit Fairs

Learn more about your benefits and the changes for 2021 online! Due to the COVID-19 pandemic, Benefits Open Enrollment Fairs will not be held in person this year. Watch for more information on webinars and online resources.



Watch your mail! If you're a benefits-eligible employee, Benefits Open Enrollment packets, with 2021 rates and plan details, will arrive at your home in late October.

Update: Kronos Time Management System

Our rollout is almost complete! The Kronos Workforce Dimensions time management system will be fully “live” in October 2020 with the inclusion of any remaining adjunct and student employees—the final group in our phased rollout.

As of September 1, 2020, Kronos has been rolled out to the following employees:

- GSC & PSU status (benefits-eligible) employees
- UNH Business Affairs, Facilities, Finance & Administration, Advancement, Athletics, Enrollment Management IT, Library, Graduate School, UNH Law, UNH Manchester, EOS, Research and Extension employees
- USNH employees (“Pilot Group”)
- All USNH campus HR team members (“Pilot Group”)

Thank you for supporting this important program transition!

Questions about the Kronos project? Please contact your campus HR office.

Kronos Information and Resources

It takes some time and practice to get used to a new system. Visit the [USNH Human Resources website](#) for a Kronos refresher, including overviews, training presentations, and job aids with step-by-step instructions for all employees and time approvers.

The EAP Can Help!

Though schools, restaurants, and stores are reopening, pre-COVID-19 life is—at least for now—a thing of the past.

The Employee Assistance Program (EAP) offers helpful articles, seminars, news, and frequently asked questions about COVID-19 and the impact it has on your life. Find information on topics like:

- Pregnancy and COVID-19
- COVID-19 vaccines
- Tips for travel, restaurants, and the gym
- Managing your return-to-work

Visit [eaphelplink.com](#) (company code: USNH) or call 800-424-1749 for helpful resources.

EAP counselors are ready to help 24/7. You pay nothing for an unlimited number of telephone sessions, or for up to six in-person sessions per issue, with a licensed and credentialed master’s-level or Ph.D.-level counselor.



SUGGESTIONS/COMMENTS?

Email myusnh.hr@usnh.edu to provide feedback or suggestions for future articles.

Consider the Open Access Plus HSA Plan

Depending on your medical needs, the USNH plan with the highest premium cost might not make the most sense for you and your family. If you routinely choose a high-coverage medical plan, you may be paying for far more coverage than you actually need.

Take a look at the Open Access Plus Health Savings Account (HSA) Plan instead. It could save you money! It has a tax-advantaged savings account you can use to save on health care expenses not paid by the plan. Plus, USNH contributes to your HSA—that means **FREE** money you can use to pay your deductible and coinsurance, or save for future health-related expenses.

NEW! Telehealth Mental Health Care Via Talkspace

“See” a mental health therapist or psychiatrist 24/7 from the privacy of your home or anywhere you choose—through Talkspace. Providers in the Talkspace network are all licensed, verified, and background-checked. You’ll get an unbiased, trained perspective and the guidance and tools to help you feel better. Getting started is as easy as 1, 2, 3: 1) Live-chat at [talkspace.com/cigna](#) with an agent who will match you with a provider that meets your needs; 2) Schedule your live video session; 3) Begin your session. Your cost for using Talkspace is the same as an in-person doctor’s office visit.

Free COVID-19 Testing and Treatment Extended Through 2021

Coronavirus testing, treatment, and telehealth visits are covered at 100%. The last thing you want to worry about during a pandemic is your health care coverage.

That’s why, in 2021 we’re continuing **FREE** coverage for most coronavirus testing and treatment of the virus, and for telehealth visits through Cigna ([MDLIVE](#), [Amwell](#)). If you’ve been exposed to COVID-19, you won’t have to pay to get tested or get care:

- **No out-of-pocket costs for COVID-19 visits with in-network providers**, whether at a doctor’s office, through MDLIVE or Amwell, at an urgent care center, or at an emergency room.
- **No out-of-pocket costs for COVID-19 FDA-approved testing.** Only a health care provider or hospital can administer the test and send the sample to an approved lab for results.
- **No out-of-pocket costs for all COVID-19 treatment.** Treatment is defined as COVID-19 care covered under Medicare or other applicable state regulations.

Find the latest COVID-19 USNH resources and communications on the [USNH Human Resources website](#).