



OCTOBER 2021

It's Almost Time to Review Your Benefits For 2022!

**2022 Benefits Open Enrollment:
November 1 – November 19, 2021**

It's that time of year again! Our annual Benefits Open Enrollment period is around the corner, and it's important to review the benefits options available to you and your family members through USNH.

As in past years, Open Enrollment is **ACTIVE**, which means to have health insurance coverage in 2022, you **MUST** review and update or accept your current elections.

While it might be tempting to re-elect the same coverage each year, you may be making a decision that does not fit your current or future needs. Your decision now could impact you financially. As you review your benefits, consider your life circumstances in 2022:

- Planning for a birth or adoption?
- Getting married?
- Planning surgery?
- Preparing for another major life change?



Remember, Benefits Open Enrollment is the only time each year you can make changes to your USNH coverage unless you experience a qualified change of status during the year. Take the time now to ensure your benefits coverage will support your unique physical, emotional, and financial health needs.

Read on for important updates and information about the programs available to you in 2022.

Updates to Your 2022 Coverage

We know the USNH community experienced significant changes to their benefits in 2021. While those decisions were made to keep the university system stable and successful for years to come, we understand how challenging they were for our community.

This year, we've worked hard to make *as few changes as possible* to our benefits for 2022:

- Biweekly payroll deductions for medical/prescription drug, dental, and vision plans will **remain the same**.^{*} So, if you choose the same plans and cover the same dependents, there will be **no changes** to your payroll deductions.
- We are maintaining your flexibility to choose from one of three medical plan options in 2022, and there will be **no changes** to deductibles, out-of-pocket maximums, or copays in any of the plans.
- Dental and vision plan designs will also **stay the same** in 2022.

What Is Changing?

- In 2022, our new administrator for Life, Accidental Death & Dismemberment (AD&D), and Disability Insurance will be **Sun Life Financial**. However, there will be no changes to plan designs. Voluntary Hospital Indemnity, Voluntary Group Accident, Voluntary Critical illness, and Legal plan will stay with Metlife.
- We have made the decision to **delay the planned 2% reduction** in our 403(b)-retirement standard employer match for an additional year. USNH will maintain our standard retirement match at 10% for employees hired before January 1, 2021. The standard employer match will stay at 8% for those hired after December 31, 2020, and will continue to apply to all new hires moving forward.^{*}

^{*}Contributions may differ based on Collective Bargaining Agreements.



IMPORTANT: ACCESS YOUR BENEFITS MATERIALS ONLINE THIS YEAR!

We've limited which benefits materials are mailed to homes this year. Not only will this help our environment and reduce our spend, but we also hope having everything in one place makes the enrollment process easier for you!

- Review your benefits information—including your *Open Enrollment Guide*, *Medical Plan Comparison and Cost Summary*, and other enrollment documents—and make your elections all in one place by visiting MyBenefits.USNH.edu.

IMPORTANT RESOURCES AVAILABLE TO COVERED EMPLOYEES

If you are enrolled in a USNH-sponsored medical plan with Cigna, don't forget about the many additional tools available to help you and your covered dependents stay well. Programs include:



<p>Mental Health Televisits, provided by Talkspace</p>	<p>See a board-certified mental health therapist or psychiatrist 24/7 from the privacy and comfort of your own home. Accessing Talkspace is fast and convenient, and you'll get unbiased guidance on tools you can use to help yourself feel better. Simply live-chat with an agent at talkspace.com/cigna, who will match you—and then schedule a live video session—with a provider that meets your needs. Using Talkspace costs the same as an in-person doctor's office visit.</p>
<p>Rewards for Keeping Healthy Habits</p>	<ul style="list-style-type: none"> • Fitness Reimbursement: 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. • Online Health Assessment: Complete Cigna's Health Risk Assessment by November 30th, 2021, and earn up to a \$150 MyPath2Wellness credit toward your USNH medical premium in 2022. • Healthcare Bluebook Engagement Rewards: When you use Healthcare Bluebook, earn incentives on qualified procedures when you or a covered dependent receive care at cost-efficient providers. You can earn up to \$1,500 per procedure.
<p>Oncology Support Program</p>	<p>Getting a cancer diagnosis is life changing. 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.</p>
<p>Stress Management Activities with Happify</p>	<p>Manage your stress and build resilience by participating in science-based activities and games with Happify. Simply visit the "Emotional Health" tab on the mycigna.com portal to begin.</p>
<p>24/7 Nurse Line</p>	<p>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.</p>

BenefitHub: Discounts for All Employees!

Visit the [BenefitHub Discount Marketplace](#) for special savings on auto and home insurance, movie and sporting event tickets, electronics, apparel, and so much more.



Don't Forget About Our Employee Assistance Program (EAP)!

Millions of people continue to struggle with the emotional toll of the COVID-19 pandemic. 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, without a cost to you.

Counselors are available to assist you 24/7. You pay nothing for an unlimited number of telephone sessions, or for up to six in-person sessions per issue, per person, per year with a licensed counselor. Simply visit 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.

Consider the Open Access Plus Health Savings Account (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 HSA Plan instead. It has a tax-advantaged savings account you can use to save on health care expenses now or in the future. Plus, USNH makes an annual contribution to your HSA—that means **free** money you can use to pay your out-of-pocket health care expenses or save for the future.

Consider the triple-tax advantage:

1 It's tax-free when it goes in. You can put money into your HSA on a before-tax basis through the convenience of payroll deductions. Not only do you save money on qualified healthcare expenses, but your taxable income is also lowered.

2 It's tax-free as it grows. You earn tax-free interest on your money. The interest you earn even earns interest!

3 It's tax-free when you spend it. When you spend your HSA funds on qualified healthcare expenses, you don't pay any taxes. That means you're saving money on things like your medical, dental, and vision coinsurance and deductibles.

And remember: It's always your money. Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical coverage, leave the system, or retire.

Need Help Deciding on Your Medical Benefits?

Cigna's Easy Choice Tool is an easy-to-use online decision support tool that takes the work and worry out of choosing a plan. Just answer a few questions and the decision support tool will provide you with plan choices that you can review and compare.

Use the access code for your benefit group to log in at CignaEasyChoice.com.

Access codes:

USNH Faculty and Staff	PVDA9YJP
KSCEA	LRG9XWT9
PSU AAUP Faculty	K9JZFEPA
PSU Non-Tenure Track Faculty	ZX9W66ML
UNH AAUP Tenure Track	YEQHH34C
UNH Law School Faculty9VNGJ2EP
UNH Lecturers United	XZZJLUKF
KSC Safety Officers	DM9PPWTM
KSCASA, KSCSA, & KSCDSA	JPKVAHWK



Put Your Tuition Benefit to Work

As Open Enrollment nears, consider putting your tuition benefit to work. Whether you've been eyeing a specific degree or looking to develop new expertise, you can be reimbursed for tuition and registration costs. Better yet, this benefit is also available to spouses and legal dependents. For more information, [watch a recording of our recent USNH tuition benefit webinar](#). If you have any questions, [email Dan Budak](#), Assistant Director of Graduate Recruitment at the University of New Hampshire.

Interested in a Graduate Program? **Attend a [virtual event](#) live on Tuesday, November 9, 2021!**