



It's Time to Review Your Benefits for 2024!

2024 Benefits Open Enrollment is October 30 – November 17, 2023

Benefits Open Enrollment is almost here! It's hard to believe it's already time to start considering your benefits needs for next year. This HR Bulletin is a great place to learn more about all the benefits and coverage available to you and your family. Read on to learn more about the changes and improvements to your benefits in 2024 and what you need to do.

Your Open Enrollment Checklist

Remember—Open Enrollment is the *only* time each year you can make changes to your USNH coverage unless you experience a qualified life event during the year. Here are the steps to take to ensure your benefits coverage fits you and your family's needs and budget in 2024:

- 1 Review our Benefits Guide and other materials** on the [2024 USNH Benefits page](#) for complete details about the benefits, programs, and resources available to you.
- 2 Consider your health needs** and how they may change over the coming year—and whether you need to update your benefits accordingly. Are you:
 - In need of a new pair of glasses?
 - Planning surgery?
 - Preparing for another major life change?
- 3 Login to mybenefits.usnh.edu to elect or make changes** to your benefits! Download the Benefitexpressway™ mobile app to complete your elections from your phone.



BENEFITS

ON CAMPUS BENEFITS FAIRS ARE BACK!

Join us the last week of October to learn more about your USNH benefits and talk with vendor representatives.

**Tuesday,
October 24, 2023**

University of New Hampshire
Memorial Union Building
Granite State Room
10:30 am – 1:30 pm

**Wednesday,
October 25, 2023**

Plymouth State University
Heritage Commons
10 am – 2 pm

**Thursday,
October 26, 2023**

Keene State College
Mountain View Room
Young Student Center
9 am – 1 pm

REMEMBER!

If you do not make changes to your benefits during Open Enrollment, most of your 2023 coverage will roll over into 2024. However, you **must** actively re-elect your Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2024, even if you had them last year. Otherwise, you won't contribute to these accounts next year.



What's Changing in 2024



Updates to Medical Premiums

After holding employee contributions flat for the past two years, our healthcare costs have risen to the point where we must adjust premiums. This year, non-union employees will see a 4% increase in medical coverage premiums—which means an average cost increase of between \$10-\$11 per month, depending on your plan and who you cover. Contributions for those in Collective Bargaining Agreements may be higher. Check out your [Plan Comparison and Rate Sheets](#) for more information.

This cost increase only applies to medical coverage; dental and vision contributions for non-union employees won't change for 2024. And, you'll still be able to choose from the same three medical plans that you've had in years past.

We've worked hard to keep your contribution increase as low as possible in 2024; costs are also increasing for USNH next year, and we will continue to look for long-term opportunities to create value for our employees and their families.

SAVE ON YOUR MEDICAL PREMIUM!

Don't forget to complete the Cigna Health Risk Assessment by November 30, 2023, to be eligible to receive up to a **\$150 annual credit** toward your medical premium in 2024. Visit mycigna.com to get started.



Benefit Enhancements

We are pleased to announce exciting improvements to your benefits for 2024:

Meet Spring Health: Our New Employee Assistance Program (EAP)

Spring Health will replace Kepro as our EAP on January 1, 2024. Spring Health is available for support with everyday life, in times of crisis, and everything in between. You and your household family members (ages 6+) will have access to a host of resources that support every aspect of your mental and work-life wellbeing, including individual care support and a library of wellness resources such as articles, seminars, and activities.

In addition, you have access to:

- Up to **8 free therapy sessions**: find a licensed therapist or psychologist that can help you understand your feelings, thoughts, and behaviors, and give you tools to feel better and improve your daily life
- AND up to **8 free coaching sessions**: Certified coaches can help you set and achieve goals, build new skills, and develop healthier habits related to personal development, wellness, relationships, or parenting

Together, that's **16 sessions per person, per year, covered by USNH at no cost to you.**

Look for emails from Spring Health in 2024 for more information on how to sign up for this free resource.



Spring Health is available to all faculty, staff, and family members. Even if you or your family members are not enrolled in the USNH medical plan, the EAP is still available to you and your household family members.

Introducing Omada Health

Beginning January 1, 2024, employees and family members enrolled in a USNH medical plan through Cigna will have access to Omada Health, a program designed to help those with pre-diabetes.

If you or a covered family member have pre-diabetes, you'll have access to help through an online program that provides personalized support to manage your condition and prevent Type 2 diabetes. You will also be able to access the following resources at no additional cost:

- Health coaches certified through CDC-affiliated Diabetes Training and Technical Assistance Center
- Condition-specific peer groups and communities
- Virtual physician visits

Look for more information from Omada Health coming in early 2024.

Expanded Conception Benefit

We know there are many ways to build a family, and through our USNH-sponsored medical plans, you have access to an expanded fertility benefit that allows you to explore ways to conceive for reasons beyond infertility.

Need EAP support before January 1? You may continue to use our EAP through Kepro. And, if you need immediate help, contact Kepro's helpline 24/7 at **800-424-1749** or by visiting eaphelpink.com (company code: USNH).



FOR ADDITIONAL MENTAL HEALTH SUPPORT

Your emotional wellbeing is just as important as your physical wellbeing, and it's okay to not be okay. A little bit of support can go a long way, for even more wellbeing resources, explore your [USNH Mental Wellbeing Guide](#). This tool can help you navigate support options offered through Cigna medical plans.

Want to hear more about this topic? Check out the [Use Those Benefits! Mental Health Episode!](#)

Remember to Use Those Benefits!

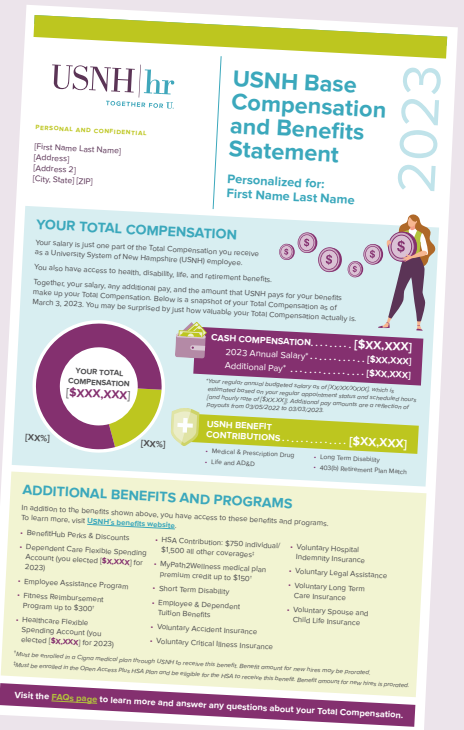
We encourage you to use the many benefits offered by USNH*. Here are some tips to make sure you *Use Those Benefits!*

- 1 Review all your elected benefits during Open Enrollment to be sure you are prepared to meet you and your family's needs throughout the upcoming year.
- 2 Have a high school student thinking about college? Or thinking about continuing your own education? Use the tuition benefit for up to 5 classes per fiscal year. Eligible dependents can receive a 50% discount on in-state tuition. The tuition benefit can be used at any of the colleges within the USNH system.
- 3 Planning a kayak trip out west, a sandy beach trip, or a staycation at home with your favorite streaming app? Use your UTime benefit to relax and recharge. Employees are eligible for 18-24 days of personal time, depending on years of service.
- 4 Did you know that USNH will match your retirement contributions, up to 6% of your salary? Schedule a free meeting with TIAA or Fidelity to evaluate where you are now and what you can do to improve your retirement savings.

* Review your Collective Bargaining Agreement for your benefits details.

BENEFITS ARE PART OF YOUR TOTAL COMPENSATION

Review your 2023 Total Compensation Statement** to review the pay and benefits you receive as a USNH employee. Find yours at [MyBenefits.usnh.edu](#) under the "Helpful Links" module on the home page.



** Statements are based on 3/14/2023 information and are not available to employees hired after 3/1/2023.

HR Benefits Support

All campuses should contact hr.benefits@usnh.edu or call **603-862-0504**.

