



University System of New Hampshire

# 2025 Benefits Guide

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# Welcome to Your USNH Benefits Program!

At 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 and wellness, financial, retirement, and other benefits.

We hope you'll use this guide as a resource to navigate the benefits and programs available to you and your loved ones. Consider your benefits needs and use the tools and resources provided to learn more about your coverage options, so you can make the best benefits decisions for you and your family.



### ACCESS BENEFITS INFO ALL YEAR LONG!

Bookmark the [2025 Benefits Information](#) page so you can easily access details about your benefits throughout the year.

[Haga clic aquí](#) para encontrar una Guía de Beneficios en español.

# 2025 BENEFITS OVERVIEW

## When You Can Enroll

Employees may elect or change their benefits coverage during the **Open Enrollment period each fall**.

If you are a new hire, you must enroll in benefits within **30 days of your hire date** to have coverage. If you enroll within this time, your benefits will be effective the first day of the month following your date of hire.

## Whom You Can Cover

You can elect coverage for yourself and any eligible dependents. Log in to [Workday](#) for a list of eligible dependents. If you're enrolling dependents for the first time, you have 30 days from your enrollment date to provide dependent eligibility verification documents through [Workday](#) or to your campus Human Resources Office.

## What Your Benefits Cost

USNH covers the majority of costs associated with medical coverage. Your portion of medical premiums (which you pay for through payroll deductions) can be found in your [Medical Plan Comparison and Cost Summary](#). In this guide, you'll see the bi-weekly payroll deduction amount for the dental and vision plans available to you. Bi-weekly payroll deductions for other benefits, including life insurance and voluntary benefits, will be available when you complete the enrollment process online.

The amount you'll pay, and the frequency at which you'll pay, for benefits will depend on the benefit options you elect, the eligible family members you cover, and the benefit deduction frequency (20 or 26) of your appointment. Depending on when you enroll, you may see higher deductions to pay for any retroactive coverage.

## MAKING CHANGES DURING THE YEAR

Outside of New Hire Enrollment and Open Enrollment, the only other time you may enroll in, drop, or make changes to your benefits is 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 do so **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. 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.



## Remember!

If you don't make changes to your benefits during Open Enrollment in the fall, most of your coverage will carry over to the next year. However, you **must elect** your Health Savings Account (HSA) and/or Flexible Spending Account (FSA) contributions each year. Otherwise, you won't contribute anything, even if you did the previous year.

# HEALTH CARE COVERAGE

## Medical and Prescription Drug Coverage

You may choose from three Open Access Plus medical plans administered by Cigna. All plans:

- Provide access to Cigna’s nationwide network of doctors and hospitals.
- Have in-network and out-of-network coverage.
- 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 inpatient and outpatient care.
- Include prescription drug coverage administered by OptumRx.
- Offer a fitness reimbursement program taxable benefit of up to \$300 a year.
- Include coverage for birthing classes.

For each plan, you share in the cost of care through deductibles, copays, and/or coinsurance. The out-of-pocket costs you must pay depend on the plan you select. No matter which plan you choose, 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 plan pays 100% of covered expenses.

For more information about the three plans available and their costs, review your [Medical Plan Comparison and Cost Summary](#).

## Specialty Drug Copay Assistance Program

Specialty medications—those used to treat complicated, long term conditions—can be very costly. **PillarRx** is here to help you pay for these medications.

PillarRx works with our prescription benefit manager (OptumRx) to help you save on high-cost prescriptions. Drug manufacturers offer rebates for their high-cost prescriptions; PillarRx researches and applies these rebates to your medications—saving money for you and USNH.

If you or a covered dependent take medications that qualify for this program, PillarRx will contact you.



## FIND YOUR ID CARDS ONLINE

New for 2025, Cigna’s ID cards will be digital-only, so you never have to worry about misplacing it! Simply follow these steps:

- 1 Log in to [myCigna.com](#) or the **myCigna** App.
- 2 Click or tap “ID Cards.”
- 3 View your card(s), as well as any dependents’ card(s).
- 4 If you have an Apple device, save your digital ID card(s) in your Apple Wallet.

You can also email cards directly to doctors, straight from myCigna.

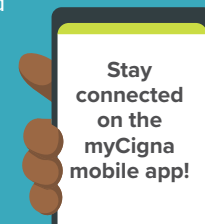
## TERMS TO KNOW

- **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.
- **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.
- **Copay:** The fixed dollar amount you pay for covered services before the plan starts paying benefits.
- **Premium:** The amount you pay for health care coverage upfront, deducted from your paycheck.
- **Out-of-pocket costs:** The amount your medical plan does not cover and you’re therefore required to pay. For example, a copay is an out-of-pocket cost.

## NEED HELP WITH YOUR MEDICAL PLAN DECISIONS?

Cigna’s Easy Choice Tool can help you decide what medical plan is right for you. Answer a few questions, and the tool will provide plan choices to compare and review. Visit [CignaEasyChoice.com](#) or call **800-244-6224** to chat with a medical plan expert. To find access codes, [click here!](#)

**Stay Connected on myCigna:** Keep track of your plan activity and health all year long. Download the myCigna mobile app to view your coverage or find providers in your area.



# HEALTH CARE COVERAGE



## Take a Closer Look at the Open Access Plus Health Savings Account (HSA) Plan

If you meet eligibility guidelines and enroll in the Open Access Plus Health Savings Account (HSA) Plan, you can open an HSA to help pay for eligible qualified health care expenses, tax-free! Here's how:

- **USNH makes an annual contribution to your HSA: \$850 for individual coverage and \$1,600 for all other coverage levels (prorated for new enrollments).**
- You can contribute your own money, tax-free. In 2025, your combined maximum contribution (yours and USNH's) is \$4,300 for Employee Only coverage and \$8,550 for all other coverage levels.
- If you will be 55 or older by December 31, 2025, you can contribute \$1,000 more to your HSA throughout the year.
- You can use your account to pay for eligible medical expenses, like copays, coinsurance, your annual deductible, and eligible prescription, dental, vision, and hearing expenses.
- You may also choose to save your money for future expenses. The money in your account grows tax-free from investment returns, and you're not taxed on withdrawals for eligible expenses.
- You can take your HSA money with you if you leave USNH or retire.

To be eligible for an HSA, you must be enrolled in the Open Access Plus HSA Plan and not be enrolled in any other health insurance or in Medicare Part A or Part B. In addition, if you have a 2024 Healthcare Flexible Spending Account (FSA), you must have a \$0 balance in your account on December 31, 2024, to participate in an HSA in 2025.

## IS THE OPEN ACCESS PLUS HSA PLAN RIGHT FOR YOU?

Consider these questions:

- **How much health care do you expect to use in 2025?** Remember, the most expensive plan option isn't always the best option. If you don't plan to spend a lot on health care services or prescription drugs next year, this plan might be a good choice. You'll pay less out of each paycheck for coverage and only pay for the services you use.
- **Can you afford to pay for health care expenses?** In the Open Access Plus HSA Plan, USNH's HSA contribution and your own tax-free contributions will help you pay your out-of-pocket costs. However, consider whether you'll still have the resources to pay the full cost of medical services and prescriptions until you reach the annual deductible.
- **Do you want to save for future health expenses?** The HSA is the only tax-advantaged account that rolls over year to year.



*Did you know you can use your fitness reimbursement on a season ski pass?*

## FITNESS REIMBURSEMENT!

Choose a fitness facility, purchase eligible equipment, or sign up for a fitness membership and be reimbursed up to \$300! Just pay for your membership or equipment, submit your paid receipt(s) to Cigna with the completed form found on the [USNH Benefits Page](#), and you will be reimbursed via Cigna by a check mailed to your home, up to \$300 (taxable) per calendar year. Everyone you cover under your 2025 USNH medical plan can participate (up to a combined total of \$300).

You must be enrolled in a USNH medical plan to qualify for this program.

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

USNH offers two Flexible Spending Accounts (FSAs) administered by HealthEquity. With Flexible Spending Accounts (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 FSA

You can contribute pre-tax money to a Healthcare FSA (unless you're enrolled in the Open Access Plus HSA Plan) to pay for eligible health care expenses, such as your medical and dental plan deductibles, copays, and coinsurance. In 2025, you can contribute up to \$3,300.

## Dependent Care FSA

You can contribute pre-tax money to pay for qualified dependent day care expenses, such as preschool, before- or after-school programs, or child/elder care for eligible dependents, that allow you and your spouse to work or that allow you to work and your spouse to attend school full time. For 2025, you can contribute up to \$5,000 per calendar year if you are single or if you are married and you and your spouse file a joint tax return, or up to \$2,500 per calendar year if you are married and you and your spouse file separate tax returns.

## Remember to Plan Your FSA Contributions Carefully

**FSA elections are governed by IRS guidelines. They do not carry over year to year, which means you forfeit any amount remaining in your account after December 31, 2025, for the Dependent Care FSA and March 15, 2026, for the Healthcare FSA.** That means it's important to consider your contribution very carefully and plan ahead by calculating how much you think you'll need to set aside for the year. If you're looking for ways to spend your FSA funds, visit [fsastore.com](https://fsastore.com).

## What Is Right for Me?—HSA Versus FSA

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.



	Health Savings Account	Healthcare Flexible Spending Account
<b>2025 Contribution Maximum</b>	<ul style="list-style-type: none"> <li>\$4,300 for Employee Only coverage or \$8,550 for all other coverage levels pre-tax (includes USNH contributions)</li> <li>\$1,000 pre-tax additional catch-up contribution allowed if you are 55 or older during the calendar year</li> <li>Change your contribution amount anytime throughout the year</li> </ul>	<ul style="list-style-type: none"> <li>2025 Maximum Contribution: \$3,300 pre-tax</li> <li>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</li> </ul>
<b>Account Ownership</b>	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
<b>Availability for Account Growth</b>	<ul style="list-style-type: none"> <li>Your contributions</li> <li>Contributions from USNH</li> <li>Interest</li> <li>Investment income</li> </ul>	Your contributions
<b>Access to Money</b>	Only the money already deposited in the account	Full annual contribution available on your effective date
<b>Reimbursement</b>	Access HSA funds to pay for care/services you have on your effective date or later	Incur eligible expenses by March 15, 2026, and file claims by May 31, 2026, for the 2025 calendar year
<b>Eligible Expenses</b>	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://irs.gov/publications/p502">irs.gov/publications/p502</a>	

# HEALTH AND WELLNESS PROGRAMS

## Programs, Tools, and Resources

If you are enrolled in a USNH-sponsored medical plan with Cigna, your benefits go beyond covering visits to the doctor, prescriptions, and medical procedures. Don't forget about the many additional tools available to help you and your covered dependents stay well. Programs include:

<b>Hinge Health</b>	If you have trouble with back pain, joint pain, or other musculoskeletal ailments, Hinge Health is here to help you. With a complete clinical team of physical therapists and health coaches, comprehensive technology including an all-in-one app with motion tracking and sensors, and a network of over 750,000 providers to help you develop a personal care plan, Hinge Health can provide you the support you need to get back to everyday life. Hinge Health is available at <b>no cost</b> for employees on a USNH-sponsored Cigna medical plan. For more information about Hinge Health, visit <a href="https://hingehealth.com/usnh">hingehealth.com/usnh</a> .
<b>Omada Health</b> <b>Expanded for 2025!</b>	For 2025, USNH is expanding our partnership with Omada Health to provide enhanced support for not only pre-diabetes, but also diabetes and hypertension (high blood pressure). Omada is an online program that provides comprehensive, personalized support to help you effectively manage your condition. To learn more, visit <a href="https://omadahealth.com/USNH">omadahealth.com/USNH</a> . 
<b>Cigna Health Coaching</b>	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 individual 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.
<b>Cigna Telehealth (MDLIVE)</b>	Cigna provides telehealth services through MDLIVE, which connects you with U.S. board-certified doctors via secure video chat or over the phone. Receive care for a wide range of non-urgent health issues, such as sore throats, allergies, stomachaches, and more. Schedule an appointment 24/7; you'll save money compared to visiting an urgent care center or emergency room. Visit <a href="https://mdliveforcigna.com">mdliveforcigna.com</a> to register.
<b>24/7 Nurse Line</b>	If you have a question or concern about your health, connect with a certified nurse 24/7 for additional information and guidance. This service is <b>free</b> for employees and family members enrolled in a USNH-sponsored medical plan. Simply visit <a href="https://mycigna.com">mycigna.com</a> or call <b>800-564-9286</b> to begin.
<b>Online Health Assessment</b>	Complete Cigna's Health Risk Assessment between January 1 to November 30 each year and earn up to a <b>\$150 MyPath2Wellness credit</b> (prorated based on your enrollment date) toward your medical premium in 2025. If you are a New Hire you have 90 days to complete for health assessment for the current year. Visit <a href="https://mycigna.com">mycigna.com</a> to begin.
<b>Oncology Support Program</b>	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.
<b>Fertility Benefit</b>	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. For more information, visit <a href="https://mycigna.com">mycigna.com</a> . 

# HEALTH AND WELLNESS PROGRAMS



## NEW FOR 2025: LANTERN SPECIALTY CARE PROGRAMS

Lantern offers the support employees and their family members need to tackle major medical concerns. In 2025, all covered employees and family members will have access to two Lantern programs at no additional cost:

- **Cancer Care**, which provides end-to-end oncology support for all cancer types and stages. When you call Lantern, you'll be paired with a personal Oncology Nurse Navigator, who will be available to help you every step of the way, from coordinating appointments, to explaining treatment information, to answering your questions throughout your treatment. They'll also help you get an expert second opinion of your diagnosis and treatment plan.
- **Surgery Care**, which helps cover the most expensive costs associated with surgery and helps members find the right surgeon for their needs. Simply call a Care Advocate, who will match you with a hand-picked list of surgeons based on your specific needs and help you through every step of your experience. The average Lantern member also **saves between \$2,000 and \$4,000** on their surgery.

Beginning January 1, access Lantern by visiting [my.lanterncare.com](https://my.lanterncare.com) or calling **855-204-3923** (for Cancer Care) or **855-676-3920** (for Surgery Care).

## Additional Cigna Programs, Tools, and Resources\*

<p><b>Talkspace</b></p>	<p>Talkspace is an online therapy service that connects users to a dedicated, licensed therapist via private messaging (text, voice, video) or live video session.</p> <p>Talkspace treats a wide range of behavioral conditions, including depression, anxiety, relationship issues, PTSD, addiction, eating disorders, and more.</p> <p>You select a dedicated therapist from a carefully researched list of in-state matches. Then, you can regularly contact your therapist through text, voice, and video message—anytime, anywhere. Visit <a href="https://talkspace.com/cigna">talkspace.com/cigna</a> to get started. Download the Talkspace app (iOS or Android) for access on the go.</p>
<p><b>Stress Management Activities with Happify</b></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 <a href="https://mycigna.com">mycigna.com</a> portal to begin.</p>
<p><b>Headspace (formerly Ginger)</b></p>	<p>Headspace brings together coaches, therapists, and psychiatrists who work together as a team to coordinate the best, personalized care right from your smartphone, whenever and wherever you need it. Get started today by <a href="#">clicking here</a>.</p>

\*Programs subject to medical plan copay or deductible



# HEALTH AND WELLNESS PROGRAMS

## Employee Assistance Program (EAP) with Spring Health

We know sometimes just a little bit of support can change everything. Our EAP is administered by Spring Health, a leader in providing enhanced mental health and work-life support not just in times of crisis, but in everyday life.

With Spring Health, you have access to easy-to-use services and tools that support all aspects of mental health and work-life well-being, including:

- **Personalized care with a dedicated clinician:** Care Navigators are real people—licensed clinicians who take away the guesswork during care. They'll help you find the right coach or therapist who can support your goals (whether it's overcoming stress, improving focus, handling relationships, or something else), give advice, and offer emotional support.
- **Confidential therapy and coaching:** Meet with a therapist and/or coach virtually or in person (where available) to discuss challenges you may be facing.
- **Wellness exercises:** Use Moments, an on-demand library of self-guided mindfulness and meditation exercises to improve mental well-being, with programs for anxiety, burnout, better sleep, and more.
- **Work-life services:** Care Navigators help you find support for your whole life, including financial services, child and elder care, legal assistance, and much more. You can also review Spring Health's online library for thousands of articles on everything from family dynamics to personal and professional relationships.

### NO-COST SUPPORT

RECEIVE UP TO  No-cost Therapy Sessions!

USNH makes no-cost therapy and coaching support available to all employees and dependents through Spring Health. Each employee and household member may receive up to **eight therapy sessions** and an additional **eight coaching sessions** per issue, per year, at no cost. That's 16 sessions per person in total! With Spring Health therapy, you can meet with a licensed therapist or psychologist to improve your daily life. Spring Health certified coaches help you set and achieve new goals and develop healthier habits. Make your mental health a top priority by taking advantage of these sessions!

### GET STARTED WITH SPRING HEALTH TODAY

Schedule a conversation with a Care Navigator, find the right therapy for your needs, access wellness exercises, and much more by visiting [usnh.springhealth.com](https://usnh.springhealth.com) or calling **855-629-0554**. Help is available 24 hours a day, 7 days a week.



# DENTAL AND VISION COVERAGE

## Dental Coverage

USNH offers two dental options administered by Northeast Delta Dental. With both options, you receive coverage from in- and out-of-network providers. However, your costs will generally be lower if you stay in-network. To find an in-network dentist near you, visit [nedelta.com](http://nedelta.com).

**Please note: Orthodontia is only available under the High Option, so please be sure to choose this plan if you or a dependent require orthodontic coverage.**

### 2025 Dental Plan Overview

Feature/Service	Basic Option	High Option
Diagnostic/ Preventive	Covered at 60%; no annual deductible	Covered at 100%; no annual deductible
Basic Restorative	Covered at 50% after annual deductible	Covered at 80% after annual deductible
Major Restorative	Covered at 40% after annual deductible	Covered at 60% after annual deductible
Calendar Year Benefit Maximum per Covered Person	\$1,000	\$2,000
Annual Deductible	\$50 per person, per calendar year	\$25 per person, per calendar year
Orthodontics	Not covered	Covered at 50% for adults and dependent children; lifetime maximum of \$2,000 per person

What you pay for dental coverage depends on the option you choose and the dependents you cover.

### 2025 Biweekly Payroll Deductions\*

Plan	Employee	Two People	Family
Basic Option	\$15.90	\$29.73	\$47.86
High Option	\$31.82	\$59.19	\$98.34

\*Assumes 26 pay periods.

### DID YOU KNOW?

USNH will cover up to 4 cleanings per year!

## Vision Coverage

Under the vision plan, administered by VSP Vision Care, you can see any provider you choose, but your out-of-pocket costs will be lower if you see a VSP provider.



### 2025 Vision Plan Overview

Feature/Service	What You Pay*
WellVision Exam <i>Every calendar year</i>	• \$0 copay
Prescription Glasses	• \$20 copay
Frames <i>Every other calendar year</i>	• \$200 allowance, 20% off any cost incurred above allowance • \$80 allowance at Costco locations
Lenses <i>Every calendar year</i>	• \$0 copay for single vision, lined bifocal, and lined trifocal lenses; scratch-resistant coating, polycarbonate lenses, tints, and UV coating • \$55 copay for standard progressive lenses • \$95–\$105 copay for premium progressive lenses • \$150–\$175 copay for custom progressive lenses • Average 20%–25% off other lens options
Contacts (instead of glasses) <i>Every calendar year</i>	• \$200 allowance for contacts • \$60 copay (max) for contact lens exam (fitting evaluation)

\*Coverage with a retail chain affiliate may be different. After you enroll in coverage, visit [vsp.com](http://vsp.com) for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

What you pay for vision coverage depends on the number of dependents you cover.

### 2025 Biweekly Payroll Deductions\*

Employee	Two People	Family
\$3.02	\$6.05	\$9.71

\*Assumes 26 pay periods.

# FINANCIAL BENEFITS

## Life and Accidental Death & Dismemberment (AD&D) Insurance

USNH offers Life and AD&D Insurance administered through Sun Life Financial. These benefits provide a lump sum payment to you if you have a covered injury. They also provide a lump sum payment to your beneficiaries if you die. Benefits are paid after any applicable waiting period.

**USNH pays the cost for the basic coverage level: 1.5 times your regular annual budgeted salary.** If you are actively working, you can increase your coverage one level or decrease coverage to any level during Benefits Open Enrollment or when you have a qualified status change.

### Coverage Options\*

1.5 times regular annual budgeted salary—USNH-paid level

3 times regular annual budgeted salary\*\*

4.5 times regular annual budgeted salary\*\*

*\*Coverage amounts reduce by 50% at age 70. The change occurs during the plan year.*

*\*\*Rates are based on your age as of January 1; your premium may change during the year due to salary changes. You pay the amount above the USNH-paid level.*

## Voluntary Life Insurance for Spouses and Dependents

Employees have the option to purchase voluntary life insurance for their spouse and/or children. This benefit is administered by Sun Life Financial. You may elect coverage in increments of \$10,000 up to \$500,000 for your spouse and \$5,000 or \$10,000 for your child(ren), and the cost per paycheck depends on the amount of coverage you elect. Evidence of Insurability (proof of good health) is required for Spouse Life Insurance elections over \$50,000 if newly eligible; \$10,000 if increasing coverage or electing new coverage during Open Enrollment.

**Please note:** This Voluntary Spouse and Dependent Life Insurance cannot be greater than the employee's combined life insurance amount.



## Disability Coverage

The Short-Term Disability Benefit and Long-Term Disability Insurance are administered by Sun Life Financial.

### Short-Term Disability Salary Replacement Plan

If you are unable to work due to a non-work-related injury or illness, or because of pregnancy, the USNH-paid Short-Term Disability Salary Continuation Plan provides you a benefit of:

- 100% of your annual base salary up to eight weeks (includes waiting period, if applicable); and
- 60% of your annual base salary for weeks nine through 26.

Benefits are paid after a waiting period, if applicable. If you are a benefits-eligible employee,\* you are enrolled in employer-paid coverage automatically. Learn more about the [time off and leave benefits](#) available to you through UTime.

*\*Depends on your Collective Bargaining Agreement.*

### Long-Term Disability Insurance

Long-Term Disability Insurance provides a benefit to you if you become disabled due to a non-work-related illness or injury. USNH pays the cost for the basic coverage level: 60% of your regular annual budgeted salary (up to \$5,000 per month). If you are actively working, you can increase or decrease coverage during Benefits Open Enrollment or when you have a qualified status change.

Percent of Regular Annual Budgeted Salary	Maximum Monthly Benefit
60% Option—USNH-paid level	\$5,000
66 2/3% Option*	\$15,000

*\*Rates are based on your age as of January 1; your premium may change during the year due to salary changes. You pay the amount for the cost of coverage above the USNH-paid level.*

### VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Employees covered under certain Collective Bargaining Agreements may qualify for voluntary Short-Term Disability Insurance. This coverage replaces 60% of your base salary for up to 26 weeks after you have been unable to work one day because of a non-work-related accident or seven days because of a non-work-related illness. Please note this coverage is paid for 100% by the employee.

# VOLUNTARY COVERAGE & UTIME

## Voluntary Benefits Offered Through MetLife

You have the opportunity to choose employee-pay-all coverage under a variety of voluntary benefits offered by MetLife, including Accident Insurance, Critical Care Insurance, Legal Assistance, Hospital Indemnity Insurance, and Pet Insurance. Visit [metlife.com/info/usnh](https://www.metlife.com/info/usnh) for more information.

## Pet Insurance Discount

You have access to a discount on pet insurance through MetLife, so you can care for your furry family members too. Visit [metlife.com/info/usnh](https://www.metlife.com/info/usnh) to learn more.



## UTime: USNH'S Leave Program

UTime is USNH's leave benefits program and time management system. UTime provides paid time-off-related benefits for a wide variety of needs, including personal and sick time, parental leave, disability, community service, and more.

Occasionally, you may need to recover from an illness or injury, deal with a personal situation, or help a family member in need. And, of course, you look forward to holidays and vacation with family and friends. Our UTime program gives you time away from work for all these situations, allowing you to return recharged and ready to focus on your work.

### Eligibility

All status fiscal year (FY) faculty, exempt staff, and non-exempt staff are eligible for UTime benefits. You may also be eligible based on your Collective Bargaining Agreement.

## UTime Timekeeping System

Workday is used to manage your time when you are working and when you are away from work. It helps you track:

- The hours you have worked.
- How much time off you have available in the current year.
- Any accrued time-off days you have from previous years.



For more information about Workday, visit [universitysystemnh.sharepoint.com/sites/usnh-workday](https://universitysystemnh.sharepoint.com/sites/usnh-workday).

Log in to Workday at anytime by clicking [here](#).

# UTIME BENEFITS



## UTime Benefits at a Glance

Benefit	Description	Description
Personal Time	Paid time off for vacation or personal needs	<ul style="list-style-type: none"> <li>Up to 5 years of service: Earn up to 18 days throughout the calendar year</li> <li>More than 5 years of service: Earn up to 24 days throughout the calendar year</li> <li>Maximum days you can have at any one time: 45</li> <li>If you leave USNH or retire, you can receive the (taxable) cash value of up to 30 days of accrued but unused Personal Time</li> </ul>
Sick Time	<ul style="list-style-type: none"> <li><i>Paid time off</i> for medical appointments, illness, or injury, or</li> <li><i>Family care time</i> to care for an ill or injured family member</li> </ul>	<ul style="list-style-type: none"> <li>Days you earn per year: Up to 15</li> <li>Maximum days you can have at any one time: 60</li> <li>Maximum days per year you can use for family care: 30*</li> <li>If you leave USNH or retire, you forfeit any accrued but unused Sick Time</li> </ul>
Holiday Time	Paid holiday time off	<ul style="list-style-type: none"> <li>USNH-designated paid holidays each year: 14</li> <li>Visit <a href="https://usnh.edu/human-resources/2025-benefits">usnh.edu/human-resources/2025-benefits</a> for the current holiday schedule</li> </ul>
Short Term Disability (STD)	Paid time off for when you're unable to work due to a non-work-related illness or injury, or maternity leave	<ul style="list-style-type: none"> <li>You pay nothing for STD coverage—USNH pays the entire cost</li> </ul> <p>Benefit:</p> <ul style="list-style-type: none"> <li>Up to 8 weeks: 100% of your annual base salary</li> <li>Week 9 through week 26: 60% of your annual base salary</li> <li>Benefits start immediately after an accident or 8 days after illness or for maternity</li> </ul>
Long Term Disability (LTD)	Paid time off after STD benefits end, for when you're unable to work due to a non-work-related illness or injury	<ul style="list-style-type: none"> <li>You pay nothing for basic LTD coverage—USNH pays the entire cost</li> <li>Basic LTD benefit: 60% of your annual base salary, up to \$5,000 per month</li> <li>Optional buy-up coverage: 66-2/3% of your annual base salary, up to \$15,000 per month</li> </ul>
Parental Leave	Paid time off for maternity, paternity, adoption, fostering, and surrogacy	<ul style="list-style-type: none"> <li>Paid time off after the birth, adoption, placement for adoption, or start of fostering of a child: 6 weeks at 100% pay, which can be used intermittently within the first 12 months of the effective date*</li> <li>May be supplemented with other available time off, up to an additional 3 weeks</li> </ul>
Bereavement Leave	Paid time off for the loss of a family member	<ul style="list-style-type: none"> <li>Days off per year for the loss of an immediate family member (i.e., parents, spouse, siblings, or children): 5</li> <li>Days off per year for the loss of another relative: 1</li> </ul>
Jury Duty	Paid time off to serve on a jury or as a subpoenaed witness	<ul style="list-style-type: none"> <li>USNH will pay the difference between your regular annual base salary and jury pay or the subpoenaed fee during your period of service</li> <li>If you remit any court-paid compensation to USNH, you will receive your full annual base salary during your period of service</li> <li>No reimbursement for expenses</li> </ul>
Military Leave	Time off for serving in the uniformed services	<ul style="list-style-type: none"> <li>USNH Military Leave follows the federal Uniformed Services Employment and Reemployment Rights Act (USERRA)</li> <li>See the USNH Military Leave Policy USY V.C.17 or contact your campus Human Resources Office for more information</li> </ul>
Community Service	Paid time off to participate in optional community service	<ul style="list-style-type: none"> <li>One (1) day per fiscal year for a supervisor-approved community service event or activity</li> </ul>

\*Benefits may be different based on Collective Bargaining Agreements.

### HAVE A UTIME QUESTION?

If you have a question about UTime or want to apply for disability or leave benefits, please submit a [Help Ticket](#).

# RETIREMENT PLAN

USNH offers all eligible employees the opportunity to save for their 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 choose an account with TIAA or Fidelity, or both, and select from a range of investment options to create a savings strategy that meets your needs.

You'll always have full ownership of the account. 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.

You and USNH contribute to this account—you can choose to contribute between 2.5% and 6% of your salary (in 0.1% increments), and USNH will contribute based on the percentage you elect.

Employee Contribution	USNH Match
6%	6% for the first year of participation; 8% after the first year
4%–5.99%*	6%
2.5%–3.9%*	4%

Employees covered under a Collective Bargaining Agreement may have set contributions levels, different USNH matching contributions and vesting requirements, and may not participate in auto-enrollment.

Select your contribution amount and retirement provider (Fidelity and/or TIAA) through [Workday](#) via Change Benefits, then select Retirement Savings Enrollment/Change event. Choose your investment by logging into your [Fidelity](#) and/or [TIAA](#) account.

## 403(b) Retirement Plan Benefits

- **Immediate vesting of funds:** This means you'll always have full ownership of the money in the account—including what USNH contributes—without a waiting period.
- **Auto-enrollment:** When you join USNH, if you do not make a retirement election within 35 days, you will be auto-enrolled at a 2.5% employee contribution with TIAA (to receive the 4% employer match). You may change this election and your contribution amount at any time.
- **CAPTRUST investment advice:** Utilize CAPTRUST for independent, unbiased investment advice. CAPTRUST serves as your single point of contact for advice and can make recommendations about your investment funds, based on your needs and fund performance. Visit [captrustadvice.com](https://captrustadvice.com) for more information.

### 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! If you contribute, USNH will also contribute a percentage of your annual salary. This means you get free money just for saving for retirement.

## 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 2025, the maximum you can contribute to each of the 403(b) Plan and the 457(b) Plan is \$23,500\* if you are under 50 years old or \$31,000\* if you are 50 years old or older. Once the IRS maximum limit is met, all contributions to the Plan, including the Employer Matching contribution, stop for the remainder of the calendar year.

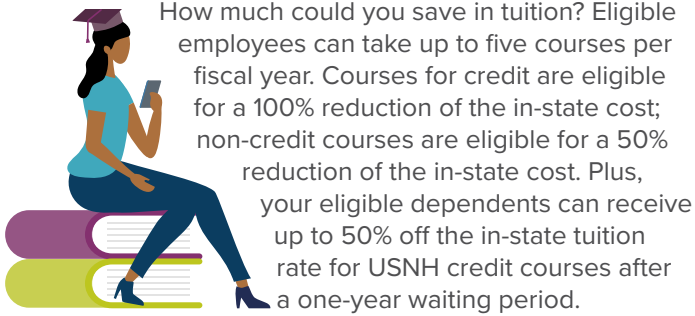
\* These amounts represent 2025 IRS retirement contribution limits.



# ADDITIONAL BENEFITS & RESOURCES

## Tuition Reimbursement Benefit

The Tuition Reimbursement Benefit is available to eligible employees and their dependents, after a waiting period, to help pay for courses at any USNH campus.



Learn more about the Tuition Reimbursement Benefit by [clicking here](#).

## BenefitHub Perks and Discounts

USNH offers discounts through BenefitHub—your employee discount marketplace. Visit [usnh.benefithub.com](https://usnh.benefithub.com) to find an array of discounts and perks, including savings on travel, movie tickets, dining, shopping, local stores and restaurants, and much more!



## HR Benefits Support

For questions about your benefits, dial 2525 or submit a [Help Ticket](#).



## Vendor Contacts

Vendor	Phone	Website
Cigna Healthcare	800-244-6224	<a href="https://cigna.com">cigna.com</a> <a href="https://mycigna.com">mycigna.com</a>
OptumRx	866-633-5874	<a href="https://optumrx.com">optumrx.com</a>
Lantern	Cancer Care: 855-204-3923  Surgery Care: 855-676-3920	<a href="https://my.lanternicare.com">my.lanternicare.com</a>
Northeast Delta Dental	800-832-5700	<a href="https://nedelta.com">nedelta.com</a>
VSP Vision Care	800-877-7195	<a href="https://vsp.com">vsp.com</a>
HealthEquity/ WageWorks – Flexible Spending Accounts	877-924-3967	<a href="https://wageworks.com">wageworks.com</a>
TIAA	800-842-2776	<a href="https://tiaa.org/usnh">tiaa.org/usnh</a>
Fidelity Investments	800-343-0860	<a href="https://netbenefits.com/usnh">netbenefits.com/usnh</a>
MetLife – Voluntary Benefits	800-438-6388	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a>
Sun Life Financial	866-806-3619	<a href="https://sunlife.com/us">sunlife.com/us</a>
Spring Health (Employee Assistance Program)	855-629-0554	<a href="https://usnh.springhealth.com">usnh.springhealth.com</a>
CAPTRUST Investment Advice	800-967-9948	<a href="https://captrustadvice.com">captrustadvice.com</a>



The information in this Enrollment 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 official plan documents will govern. USNH has the right to amend or terminate the plans at any time, with or without notice. This Guide is not an employment contract; employment is not guaranteed by your participation in any of the plans described in it.