

Anthem Virtual Office Hours

September 2025

USNH|hr
TOGETHER FOR U.

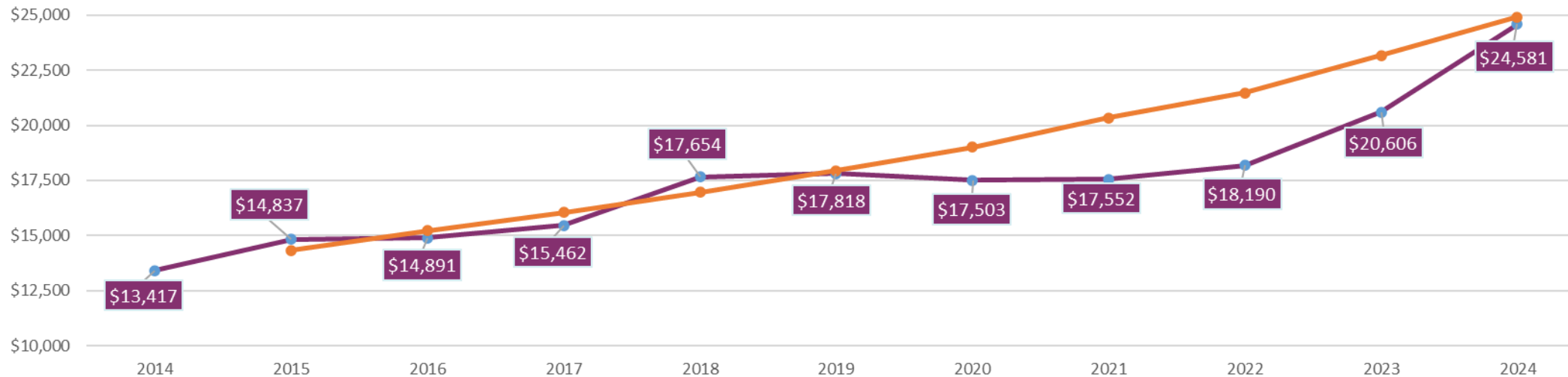


AGENDA

- Current Healthcare Cost Trends
- Transition to Anthem
- Vendor Partnerships
- Open Enrollment and Benefit Fairs



Medical Plan Cost History



Key:

National Benchmark*
Average Cost Per Employee Per Year

USNH Average Cost Per Employee Per Year

USNH's medical cost continues to increase, driven primarily by increased spending in high-cost healthcare, including:

- Musculoskeletal, cancer, and neurological condition treatment
- Specialty Medications

In 2025 and beyond, employers nationwide are expecting annual health plan costs increases between 8.0% - 11.0%

Recent USNH annual medical & pharmacy cost increases:

- 2021 to 2022: 3.6%
- 2022 to 2023: 13.3%
- 2023 to 2024: 19.3%

Top Medical Plan Cost Drivers



Cancer



Musculoskeletal



Metabolic

USNH Annual Claims Cost	\$12.9m	\$9.2m	\$8.8m
Annual % of Overall Claims Cost	17.1%	12.2%	11.7%
Current Employee Support	Medical Oncology Care Program & Lantern Cancer Care	Hinge Health & Lantern Surgery Care	Omada for Diabetes, Weight and Hypertension Preventive & Chronic Care

Why make the change to Anthem?

The cost of healthcare within NH and on a national level continues to climb, coupled with major budget cuts to USNH, leaving us with no choice but to seek cost improvements on our medical spend.

- While employers nationwide are experiencing annual health plan cost increases from 8 – 11%, USNH costs are projected to be greater than the market average due to a combination of trend (medical cost inflation), increased utilization of healthcare services, and a significant increase in high-cost medical conditions

The competitive bid process allowed us to chip away at this increased trend.

- In 2026, the bid processes showed improved savings with Anthem over Cigna
- Importantly, Anthem also offers a better member experience (though member support, technology and services) with little member disruption

How was this decision reached?

- Followed standard USNH RFP process (posting, etc.) with the search led by our longtime benefit consultants, Brown & Brown
- Of the respondents, only Anthem and Cigna provided savings over current
- We used a 3rd party actuarial firm to verify the reported negotiated rates/savings to USNH
- A review committee made up of HR and Finance leadership, plus HR and Benefits staff reviewed the presentations
- This team used a scorecard to rate the qualitative services, tools and technology – which was then combined with the financial analysis
- In aggregate, Anthem outscored Cigna and were then notified of their selection

Continuing Vendor Partnerships

Benefit Plans

OptumRX – Prescription Medications

Delta Dental – Dental and
Orthodontia

VSP – Vision

MetLife – Voluntary Benefits

Benefit Partners

Spring Health – Employee Assistance Program

Hinge Health – Virtual Physical Therapy

Omada – Chronic Condition Management
Support

Lantern – Medical Procedure Incentives &
Cancer Support

CAPTRUST – Financial Advisor

Changing Vendor Partnership

Health Savings Accounts – move from Cigna's HSA Bank to **Fidelity**

Fitness Benefit/Health Assessment – to be administered by **Health Equity**

Disability/Life Insurance – transition from Sun Life to **The Hartford**

Long Term Care/Life Insurance – new vendor and enhanced options through
CHUBB

Transition of Care

Anthem, through the Blue Cross Blue Shield network, covers all hospitals and the majority of licensed providers in New Hampshire. Nationally, BCBS includes around 2 million covered providers.

- To find in-network providers, visit www.anthem.com/find-care using “**BlueChoice Open Access (Select Network)**” as the USNH plan name in the look-up selection

While this network is extensive, we understand that you may have concerns about being in a pre-authorized care plan or find that your provider is no longer in-network, which is why we are working on a transition of care plan for anyone who is impacted by this change.

- Existing pre-authorizations and care plans will be shared with Anthem for active members as we approach go-live.
- There will be a period after go-live where claims will continue to be treated as in-network, allowing more time to make decisions about keeping your provider or finding a new one.
- We will also be working closely with the Anthem provider recruitment team to encourage those that are out-of-network to join Anthem.

Open Enrollment

Dates: November 3-14

- This year's enrollment will be **two weeks long** instead of three. Plan accordingly!
- Plan and Cost information coming via email and mailed home in October

Open Enrollment will be done in Workday

- Enrollment instructions coming in October

CAPTRUST will again offer 1 on 1 virtual appointments

- Look for an email to schedule your appointment
- More appointments are available this year!

www.usnh.edu/human-resources/2026-benefits

Now: FAQ* and Provider Look Up Tool

October: Guides, Plan Design, and Cost Information

**The FAQ will continue to be updated regularly over the next few weeks with more information as we have it.*



On Campus Benefit Fairs

UNH Tuesday 10/28

MUB - Granite State Room

PSU Wednesday 10/29

Heritage Commons

KSC Thursday 10/30

Mountain View Room

In addition, a virtual vendor Q&A will be scheduled

Reminder: All employees are welcome at any fair, regardless of their work location.

All fairs are 10:30-1:30



Questions?

