USNH | hr

TOGETHER FOR U.

University System of New Hampshire

2026 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 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 **2026 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.*

2026 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 amounts 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 and 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 position. 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 experience.

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

NEW FOR 2026 Effective January 1, 2026, we will transition our medical plan administrator to **Anthem Blue Cross Blue Shield (BCBS)**. We're confident this change will offer better access, better support, and more sustainable costs for both you and the University System.

You may choose from three Anthem BCBS Open Access Plans administered by Anthem BCBS. All plans:

- Provide access to the Anthem BCBS 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.
- 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 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.

ANTHEM ID CARDS

You will be mailed your new Anthem ID card after you elect your benefits. You can also access your digital ID card by downloading the Sydney Health app or creating an Anthem account at anthem.com/register.

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 pharmacy benefit manager (OptumRx) to help you save on high-cost prescriptions. Drug manufacturers offer rebates for their high-cost prescriptions, and 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.

TERMS TO KNOW

- **Premium:** The amount you pay for health care coverage upfront, deducted from your paycheck.
- **Annual deductible:** The amount you generally pay each calendar year for covered services before the plan starts paying benefits.
- **Copay:** The fixed dollar amount you pay for covered services.
- **Coinsurance:** A percentage of the cost of covered services you pay, generally after you meet the annual deductible but before you meet the annual out-of-pocket maximum.
- **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.
- **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.

GLP-1 HEALTHY LIFESTYLE PROGRAM THROUGH OPTUMRX

If you're prescribed a GLP-1 medication for weight management, you will work alongside Calibrate (through OptumRx) for support on your weight loss journey. Calibrate provides guidance and resources to help you build lasting healthy habits that, when combined with your GLP-1 medication, can support your progress and help you feel your best.

FIND HIGH-QUALITY DOCTORS AND COMPARE COSTS

Choosing a doctor you trust is important—and choosing one in your plan's network helps lower your costs. The **Find Care** tool on the Sydney[SM] Health app and anthem.com can help you do both.

The **Find Care** tool brings together details about doctors in your plan's network. You can customize your search by name, location, specialty, or procedure. You can also compare information such as costs, languages spoken, and office hours. To make sure a care provider is in your plan's network, view the doctor or facility profile.

Download the Sydney Health app to get started, then choose **Find Care and Cost** from the Care Menu.

Take a Closer Look at the Open Access HSA 2750/5500 Plan

If you meet eligibility guidelines and enroll in the Open Access HSA 2750/5500 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 2026, your combined maximum contribution (yours and USNH's) is $4,400 for Employee Only coverage and $8,750 for all other coverage levels.
- If you will be 55 or older by December 31, 2026, 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 interest and 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.

Your HSA is administered by Fidelity. To be eligible for an HSA, you must be enrolled in the Open Access HSA 2750/5500 Plan and not be enrolled in any other health insurance or in Medicare Part A or Part B. In addition, if you have a 2025 Healthcare Flexible Spending Account (FSA), you must have a $0 balance in your account on December 31, 2025, to participate in an HSA in 2026.

SHOULD I ENROLL IN THE OPEN ACCESS HSA 2750/5500 PLAN?

Consider these questions:

- **How much health care do you expect to use in 2026?** 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 HSA 2750/5500 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.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

USNH offers two Flexible Spending Accounts (FSAs) administered by HealthEquity. FSAs allow you to 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 HSA 2750/5500 Plan) to pay for eligible health care expenses, such as your medical and dental plan deductibles, copays, and coinsurance. In 2026, you can contribute up to $3,400.

Dependent Care FSA

You can contribute pre-tax money to pay for qualified dependent care expenses that allow you and your spouse to work, or that allow you to work and your spouse to attend school full-time. Examples of eligible expenses include child or adult day care fees, preschool, before- or after-school programs, and more. For 2026, you can contribute up to $7,500 per calendar year if you are single or married and filing jointly, or up to $3,750 per calendar year if you are married and file separate tax returns.

Remember to Plan Your FSA Contributions Carefully

FSA elections do not carry over year to year, which means you forfeit any amount remaining in your account after December 31, 2026, for the Dependent Care FSA and March 15, 2027, 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 Healthcare FSA funds, visit fsastore.com.

HSA vs. Healthcare FSA: Which Is Right for Me?

If you elect the Open Access HSA 2750/5500 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
2026 Contribution Maximum	• $4,400 for Employee Only coverage or $8,750 for all other coverage levels (includes USNH contributions) • $1,000 additional catch-up contribution if you are 55 or older during the calendar year • Change your contribution amount anytime throughout the year	• $3,400 • 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
Account Ownership	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
Availability for Account Growth	• Your contributions • Contributions from USNH • Interest • Investment income	Your contributions
Access to Money	Only the money already deposited in the account	Full annual contribution available on your effective date
Reimbursement	Access HSA funds to pay for care/services you have on your effective date or later	Incur eligible expenses by March 15, 2027, and file claims by May 31, 2027, for the 2026 calendar year
Eligible Expenses	Copays, annual deductible, dental care, vision care, hearing care, qualifying prescriptions, certain medical equipment; for a full list of qualified medical expenses, visit irs.gov/publications/p502	

Programs, Tools, and Resources

If you are enrolled in a USNH-sponsored medical plan with Anthem BCBS, 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:

Hinge Health	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 **no cost** for employees on a USNH-sponsored Anthem BCBS medical plan. For more information about Hinge Health, visit hingehealth.com/usnh.
Omada Health	USNH works with Omada Health to provide enhanced support for pre-diabetes, diabetes, and hypertension (high blood pressure). Omada is an online program that provides comprehensive, personalized care to help you effectively manage your condition. To learn more, visit omadahealth.com/USNH. 
Total Health Complete (Health Coaching)	With Total Health Complete, you have access to a dedicated Family Advocate to help you and your family with everyday health needs and unexpected emergencies. As your personal health champion, they stay one step ahead, helping you get the care and support you need now and down the road. To connect to your Family Advocate, download the Sydney Health app or call the Member Service phone number on the back of your health plan ID card.
LiveHealth Online (Telehealth)	Anthem BCBS providers telehealth services through LiveHealth Online and the Sydney Health app. Receive care for a wide range of non-urgent health issues, such as sore throats, allergies, stomachaches, and more. Access LiveHealth Online through your Sydney app or by visiting livehealthonline.com.
24/7 Nurse Line	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 **free** for employees and family members enrolled in a USNH-sponsored medical plan. Call **800-700-9184** to use it any time.
Online Health Risk Assessment	Complete the Health Risk Assessment between January 1 to November 30 each year and earn up to a **$150 credit** (prorated based on your enrollment date) toward your medical premium the following year. If you are a New Hire, you have 90 days to complete the health assessment for the current year. You can submit for reimbursement through HealthEquity.
Fertility 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. For more information, connect with a Total Health Complete Family Advocate.

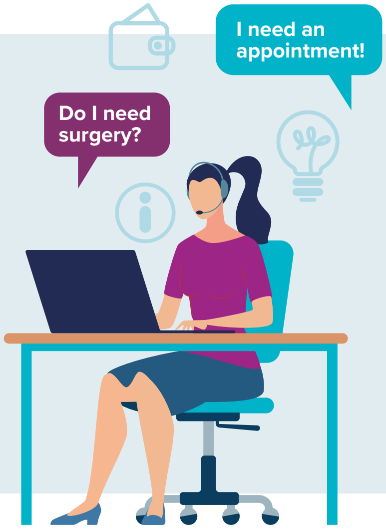
Schedule a Virtual Mental Health Visit

You can schedule virtual visits with psychologists and therapists within seven days using our Sydney Health app—that's about half the wait time as for in-person appointments.

LANTERN SURGERY CARE

Lantern offers the support employees and their family members need to tackle major medical concerns. All covered employees and family members will have access to Lantern's Surgery Care program, 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.

Access Lantern by visiting my.lanterncare.com or calling **855-676-3920**.



Anthem BCBS Behavioral Health Resources

If you or a loved one needs help with a mental health or substance use issue, you're not alone. Through your Anthem BCBS benefits, you can quickly find expert, compassionate, and confidential care—often at lower or no extra cost. You have access to a wide range of programs and services online, on the phone, in person, or through video—whatever is most convenient for you.

Visit anthem.com/nh/behavioralhealth for more information. Explore the chart below for programs available to those enrolled in an Anthem BCBS medical plan.

Aspire365	Find personalized, at-home mental health and substance use treatment for people ages 12 and older over a 12-month period. The program works around your schedule, providing 24/7 clinical support, telehealth and in-person visits, and access to community group sessions. Learn more at aspire-365.com.
Aware Recovery Care	Aware Recovery Care provides long-term substance use treatment, including withdrawal management, medication-assisted treatment, and care and support in the privacy and security of your home. Learn more at awarerecoverycare.com.
Headway	Headway makes it easy to connect with in-network mental health care. They work with your insurance to make sure you can focus on your care. New patients can be seen on average in less than 5 days. Visit headway.co.
InStride Health	InStride Health integrates clinical expertise, coaching, and support into daily life to engage kids and teens every step of the way. Their virtual approach adds flexibility in supporting the needs of busy families and has been proven to be just as helpful as in-person treatment for those with anxiety and OCD. Learn more at instride.health.
Talkspace	Talkspace offers video, text, and phone sessions for individuals, teens, and couples to connect with a licensed therapist through live sessions, ongoing messaging, or both. Specializing in more than 150 behavioral health conditions, treatment approaches, and mental health needs, the program helps individuals process thoughts and feelings, understand motivations, and develop coping strategies. Visit talkspace.com.

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.

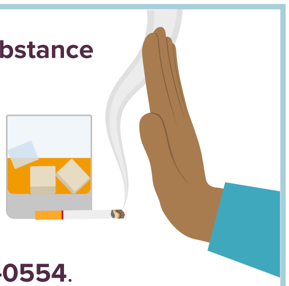
With Spring Health, you have access to easy-to-use services and tools that support all aspects of mental health and work-life well-being, including:

- **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 to 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.

The average wait time for a Spring Health therapy appointment has been just 1.57 days, far below the national benchmark of 25 days, demonstrating our commitment to timely access to care.

After the 8 no-cost therapy sessions are complete, you can continue to see the same mental health provider at in-network rates through your Anthem BCBS medical coverage if you are enrolled in a USNH medical plan. Together, Spring Health and Anthem BCBS ensure employees and their families have convenient, high-quality options to manage any mental or emotional well-being needs.

Spring Health also offers **alcohol and substance use support and tobacco cessation** for employees and loved ones ages 18+. Whether you want to cut back or quit, you can explore a wide range of affordable options, including care from the comfort of your own home. Visit usnh.springhealth.com or call **855-629-0554**.



NO-COST SUPPORT

RECEIVE UP TO 8 No-cost Therapy and Coaching 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 **eight coaching sessions** 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 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.

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.

2026 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.

2026 Biweekly Payroll Deductions*

Plan	Employee	Two People	Family
Basic Option	$16.69	$31.22	$50.26
High Option	$33.42	$62.15	$103.26

Assumes 26 pay periods.

Vision Coverage

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

2026 Vision Plan Overview

Feature/Service	What You Pay*
WellVision Exam *Every calendar year*	• $0 copay
Prescription Glasses	• $20 copay
Frames *Every other calendar year*	• $200 allowance, 20% off any cost incurred above allowance • $80 allowance at Costco locations
Lenses *Every calendar year*	• $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) *Every calendar year*	• $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 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.

2026 Biweekly Payroll Deductions*

Employee	Two People	Family
$3.02	$6.05	$9.71

Assumes 26 pay periods.

DID YOU KNOW?

USNH will cover up to 4 cleanings per year!

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

USNH offers Life and AD&D Insurance administered through The Hartford. 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 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 The Hartford. 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, or $10,000 if increasing coverage or electing new coverage during Open Enrollment.

Please note: 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 The Hartford.

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 for up to 8 weeks (includes waiting period, if applicable); and
- 60% of your annual base salary for weeks 9 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.*

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.

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 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 COVERAGE & UTIME

LONG-TERM CARE (LTC) INSURANCE

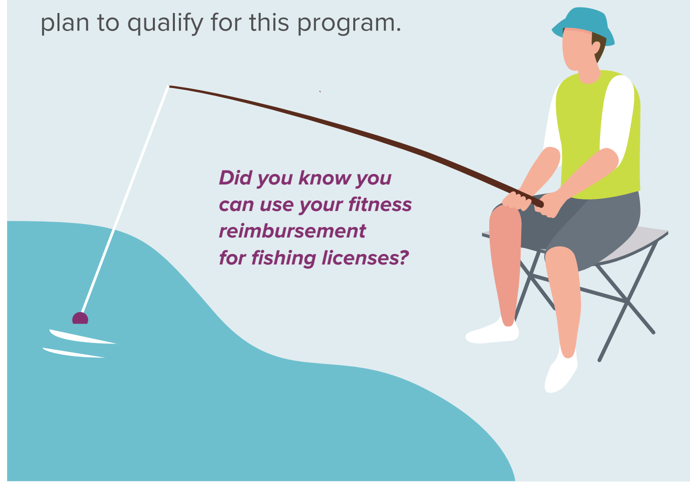
USNH offers Long-Term Care (LTC) Insurance through AGIS to help you prepare for the unexpected and protect your family's financial future. Each year, you'll have the opportunity to enroll during AGIS's standard enrollment period.

LTC Insurance helps cover the cost of services that support daily living needs, such as home health care, assisted living, or nursing home care, should you or a covered family member ever need them.

FITNESS REIMBURSEMENT!

Choose a fitness facility, purchase eligible equipment, or sign up for a fitness membership and be reimbursed up to $300 through a HealthEquity Lifestyle Spending Account (LSA)! Just pay for your membership or equipment, submit your paid receipt(s) to HealthEquity with the completed form found on the **USNH Benefits Page**, and you will be reimbursed via HealthEquity by a check mailed to your home, up to $300 (taxable) per calendar year. Everyone you cover under your 2026 USNH medical plan can participate (up to a combined total of $300).

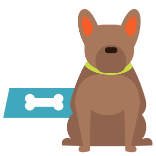
You must be enrolled in a USNH medical plan to qualify for this program.



Voluntary Benefits Offered Through MetLife

You have the opportunity to choose employee-pay-all coverage for a variety of voluntary benefits offered by MetLife, including Accident Insurance, Critical Care Insurance, Legal Assistance, and Hospital Indemnity Insurance. Visit **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** 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**.

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	• Up to 5 years of service: Earn up to 18 days throughout the calendar year • More than 5 years of service: Earn up to 24 days throughout the calendar year • Maximum days you can have at any one time: 45 • If you leave USNH or retire, you can receive the (taxable) cash value of up to 30 days of accrued but unused Personal Time
Sick Time	• *Paid time off* for medical appointments, illness, or injury, or • *Family care time* to care for an ill or injured family member	• Days you earn per year: Up to 15 • Maximum days you can have at any one time: 60 • Maximum days per year you can use for family care: 30* • If you leave USNH or retire, you forfeit any accrued but unused Sick Time
Holiday Time	Paid holiday time off	• USNH-designated paid holidays each year: 14 • Visit **usnh.edu/human-resources/2026-benefits** for the current holiday schedule
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	• You pay nothing for STD coverage—USNH pays the entire cost • Up to 8 weeks: 100% of your annual base salary • Week 9 through week 26: 60% of your annual base salary • Benefits start immediately after an accident or 8 days after illness or for maternity
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	• You pay nothing for basic LTD coverage—USNH pays the entire cost • Basic LTD benefit: 60% of your annual base salary, up to $5,000 per month • Optional buy-up coverage: 66-2/3% of your annual base salary, up to $15,000 per month
Parental Leave	Paid time off for maternity, paternity, adoption, fostering, and surrogacy	• 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* • May be supplemented with other available time off, up to an additional 3 weeks
Bereavement Leave	Paid time off for the loss of a family member	• Days off per year for the loss of an immediate family member (i.e., parents, spouse, siblings, or children): 5 • Days off per year for the loss of another relative: 1
Jury Duty	Paid time off to serve on a jury or as a subpoenaed witness	• USNH will pay the difference between your regular annual base salary and jury pay or the subpoenaed fee during your period of service • If you remit any court-paid compensation to USNH, you will receive your full annual base salary during your period of service • No reimbursement for expenses
Military Leave	Time off for serving in the uniformed services	• USNH Military Leave follows the federal Uniformed Services Employment and Reemployment Rights Act (USERRA) • See the USNH Military Leave Policy USY V.C.17 or contact your campus Human Resources Office for more information
Community Service	Paid time off to participate in optional community service	• One (1) day per fiscal year for a supervisor-approved community service event or activity

**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. Once your contribution has been set, you should choose your investment by logging into your [Fidelity](#) and/or [TIAA](#) account. [Click here](#) to learn more about your retirement benefits.

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.

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 for more information.

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. 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. As of this guide's publication, 2026 limits have not been released.*

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.

Eligible employees can take up to 5 courses per fiscal year. Courses for credit are eligible for a 100% reduction of the in-state cost; non-credit courses are eligible for a 50% reduction of the in-state cost. Plus, your eligible dependents can receive up to 50% off the in-state tuition rate for USNH credit courses after a one-year waiting period.

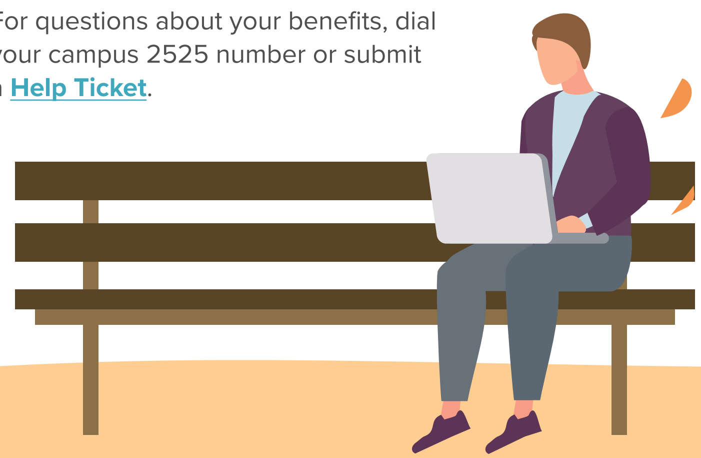
Learn more about the Tuition Reimbursement Benefit by [clicking here].

BenefitHub Perks and Discounts

USNH offers discounts through BenefitHub—your employee discount marketplace. Visit usnh.benefithub.com 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 your campus 2525 number or submit a Help Ticket.



Vendor Contacts

Vendor	Phone	Website
Anthem Blue Cross Blue Shield	844-614-3155	anthem.com
OptumRx	866-633-5874	optumrx.com
Lantern	Cancer Care: 855-204-3923 Surgery Care: 855-676-3920	my.lanterncare.com
Northeast Delta Dental	800-832-5700	nedelta.com
VSP Vision Care	800-877-7195	vsp.com
HealthEquity/ WageWorks – Flexible Spending Accounts, Fitness Reimbursement	877-924-3967	wageworks.com
TIAA	800-842-2776	tiaa.org/usnh
Fidelity Investments	800-343-0860	netbenefits.com/usnh
MetLife – Voluntary Benefits	800-438-6388	metlife.com/mybenefits
The Hartford	*Coming soon!*	
Spring Health (Employee Assistance Program)	855-629-0554	usnh.springhealth.com
CAPTRUST Investment Advice	800-967-9948	captrustadvice.com