It's Time to Enroll in Your 2026 Benefits!

Enroll November 3–14, 2025

ACCESS YOUR BENEFITS MATERIALS ONLINE

Visit the USNH Benefits Site to find your benefits materials, including your *2026 Benefits Guide* and *Medical Plan Comparison and Cost Summary*. Use them to help you understand your 2026 plan options and make the best decisions for yourself and your family.

Scan the QR code to find the *2026 Benefits Guide* and *Medical Plan Comparison and Cost Summary* in Spanish.

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Dear USNH Community,

Each year, we carefully review our benefits to make sure we're bringing you and your family comprehensive coverage and clinical support programs that compare favorably to our peers.

Over the last three years, healthcare costs have been increasing at an alarming rate. Since 2022, the University System healthcare spend has increased 30%, or about $20 million. In 2026, our total healthcare expenditure was projected to be **over $90 million** if we had kept the same plan designs. This made it necessary to look closely at our medical plans and consider what changes to make to continue meeting our Mission Statement for our students and the state of New Hampshire. We're certainly not alone, as many of our higher education peers are facing similar pressures.

As you may know, the biggest change is transitioning from Cigna to Anthem Blue Cross Blue Shield (BCBS) in order to cover the same services, while improving both costs and member experience. We've also continued to add new healthcare partners that offer lower-cost alternatives or preventive care programs for high-cost procedures.

These efforts have allowed us to **limit projected healthcare cost increases to about half of what they would have been** had we stayed with Cigna and kept the same plan designs.

You will see these changes reflected in your 2026 premiums and out-of-pocket expenses. Increases are shared between USNH and medical plan enrollees, with USNH absorbing the majority of the cost. We understand premium increases are never welcome news, but we believe these changes give you and your family the best possible coverage, while keeping rates as affordable as possible.

We encourage you to review your 2026 medical plan options to make the best decision for you and your family. **If you do nothing during Open Enrollment, you will be automatically enrolled in the new Anthem BCBS plan that is most like your current Cigna medical plan.**

(Continued inside)

Continued from page 1

More About Anthem BCBS

We are confident that transitioning our medical plan administrator to Anthem BCBS on January 1, 2026, will offer better access, better support, and more sustainable costs for both you and the University System. Here's why:

- USNH employees and covered family members will gain access to several clinical resources and improved navigation tools, including **enhanced clinical support programs**, **specialized disease management support** for complex or chronic conditions, and **concierge-style care support** for personalized help navigating the healthcare system.
- Under Anthem BCBS, you and your covered family members will have access to BCBS's entire national network. In turn, their broad network and competitive contracting will help us **better manage rising health care costs**, easing the impact on our employees and our University System.

Importantly, you'll continue to have prescription drug coverage through **OptumRx**, and you'll also have the same great clinical programs you know and use today, including **Spring Health (EAP)**, **Hinge Health**, **Omada Health**, and **Lantern**. In addition, your **$300 fitness reimbursement** and **$150 health assessment credit** opportunities will continue in 2026.

We've worked hard to keep disruption to a minimum, and **the majority of Cigna providers will remain in-network with Anthem BCBS**, including all major hospitals in New Hampshire, Massachusetts, Maine, and Vermont. To confirm your provider is contracted with Anthem BCBS, we recommend you use their online provider search tool at www.anthem.com/find-care/.
Scan the QR code to get started.

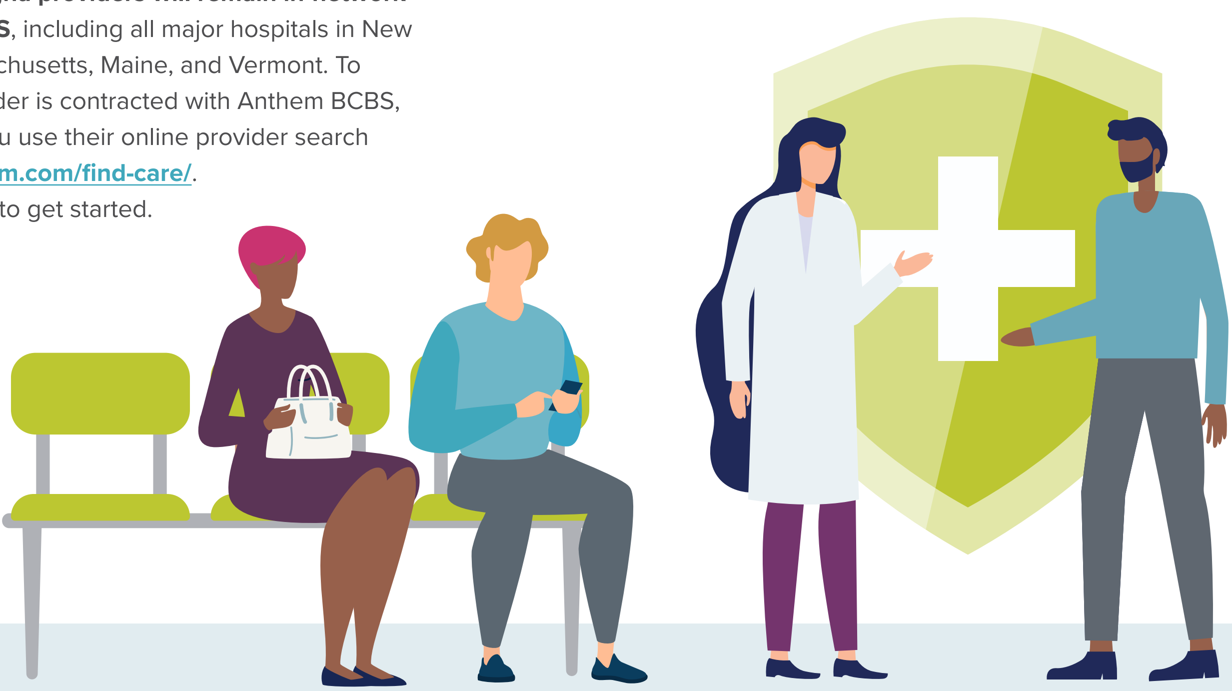
When you search, be sure to select **BlueChoice Open Access (Select Network)** as the plan name. We suggest you use this tool rather than call your doctor's office, as this resource is continually updated and will provide the most accurate in-network coverage information. In the event one of your providers is not in-network, please know we will work closely with Anthem BCBS to ensure every effort is made to recruit them into the network.

We understand you may have additional questions, and we're here to provide you with the information you need during this transition. Please refer to our FAQ's document on the USNH Benefits Site or dial your campus 2525 number from any campus phone for Human Resources support for more details.

Changes to Premiums and Plan Designs

As we mentioned earlier, you'll see **increases to your medical plan rates** that align with rising healthcare costs nationwide. And, while we have not changed what medical procedures are covered, you will also notice **changes to certain plan design features**, like deductibles, out-of-pocket maximums, and copays. We remain committed to finding additional ways to contain cost increases while still offering high-quality plans.

Find your new premiums and plan designs in your *Comparison and Cost Summary* on the USNH Benefits Site.



What Else Is New for 2026?

- You'll enroll in your benefits via **Workday**. Read on for enrollment instructions.
- This year's enrollment will be **two weeks long** instead of three. Plan accordingly!
- The process for submitting your fitness reimbursement and health assessment credit will change in 2026—you will submit through **HealthEquity**. Instructions will be shared prior to the start of the new calendar year.
- If you currently have a Health Savings Account (HSA) through Cigna's HSA Bank, future funding will be directed to **Fidelity**. Watch for more information about how to set up your Fidelity HSA and transfer your existing funds (if you choose).
- If you enroll in the Open Access HSA 2750/5500, the IRS has **increased HSA contribution limits** for 2026 to $4,400 for individual coverage and $8,750 for all other levels of coverage.
- The IRS has also **increased Healthcare Flexible Spending Account (FSA) limits** to $3,400 and **Dependent Care FSA limits** to $7,500, or $3,750 if you are married but file taxes separately.
- Life and AD&D coverage will transition from Sun Life Financial to **The Hartford**. The coverage available to you will remain the same.

TAKE ACTION!

Review Your Current Coverage

Think about the coverage you currently have and what you may need for 2026. Your needs may have changed, so take some time to prepare to elect your best-fit benefits.

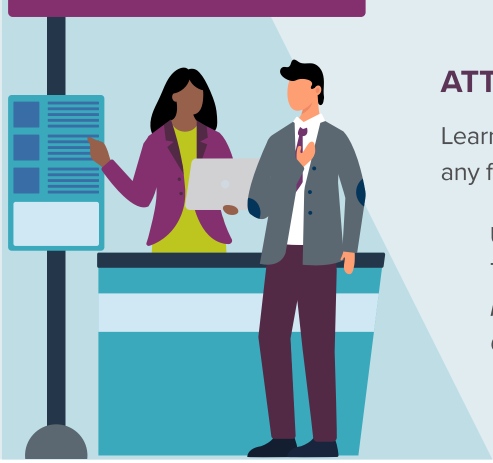
Make New Elections for Spending Accounts

If you participate in the HSA, Healthcare FSA, or Dependent Care FSA and wish to participate in 2026, **you must log in to Workday and make new elections for these accounts**. While the rest of your 2026 coverage will roll over if you do not take action, we strongly encourage you to review your current coverage and make updates if needed.

Complete the Health Risk Assessment by November 30

If you are currently enrolled in medical coverage and complete the Health Risk Assessment by November 30, 2025, you can receive up to a $150 annual credit toward your medical premium. Visit mycigna.com to complete your assessment today!

USNH BENEFITS FAIR



ATTEND AN UPCOMING BENEFITS FAIR

Learn more about our benefits and get answers to your questions. You are welcome at any fair, regardless of your work location. All fairs are **10:30 a.m. – 1:30 p.m**.

UNH:
Tuesday, October 28
Memorial Union Building, Granite State Room

PSU:
Wednesday, October 29
Heritage Commons

KSC:
Thursday, October 30
Mountain View Room, Student Center

VIRTUAL VENDOR Q&A

A virtual vendor Q&A will be hosted with Anthem, OptumRx, Delta Dental, and Spring Health EAP on **October 31, 2025**. More details are available on the 2026 Benefits Site.

Follow These Steps to Review Your Benefits

You'll enroll in your 2026 benefits through Workday, which is the same platform you use to request time off and see your pay information. Here are step-by-step instructions to guide you:

STEP 1 – Log In

Log into Workday using your USNH account. Scan the QR code to access it!

STEP 2 – Update Your Medical Coverage

Click on the **Open Enrollment Change** task in your inbox, then click **Let's Get Started**. Click **Manage** to update your medical elections or **Enroll** if you are not currently enrolled in a medical plan. Then, choose **Select** or **Waive** for each medical election. If you do not, your current medical elections from 2025 will remain. Once you are done modifying and reviewing your medical elections, click **Confirm and Continue**.

STEP 3 – Review and Update Your Medical Plan Dependents

Add or remove any dependents for 2026. If you already have dependents on your medical plan in Workday, they will be automatically selected to add to your coverage. For new dependents, click the **Add New Dependent** button and complete the required information.

STEP 4 – Review and Update Your Remaining Coverage

You can go through each benefit election to review your coverage and decide if you want to elect, cancel, or modify coverage. You can modify your dependents on each line of coverage, if necessary.

STEP 5 – Make Your HSA or FSA elections

Confirm or update HSA election (if applicable) and FSA elections for 2026. **Remember, you must re-elect these contributions each year if you'd like to participate.**

STEP 6 – Confirm Your Elections

Once you've finished enrolling in or modifying your benefits, adding or updating beneficiaries, and reviewing your spending and saving account contributions, you will be prompted to complete your enrollment. Select the **I Accept** checkbox to confirm your electronic signature, if required. Then, click **Submit**. A confirmation page will display. Click **Done** to complete the task and, if you would like to see your benefits statement, click the **View 2026 Benefits Statement** button. Click **Print** to generate a PDF version for your records.

WE'RE HERE TO HELP!

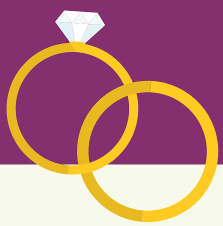
If you need help enrolling in your benefits, dial your campus 2525 number or submit a help ticket at usnh.edu/need-help.

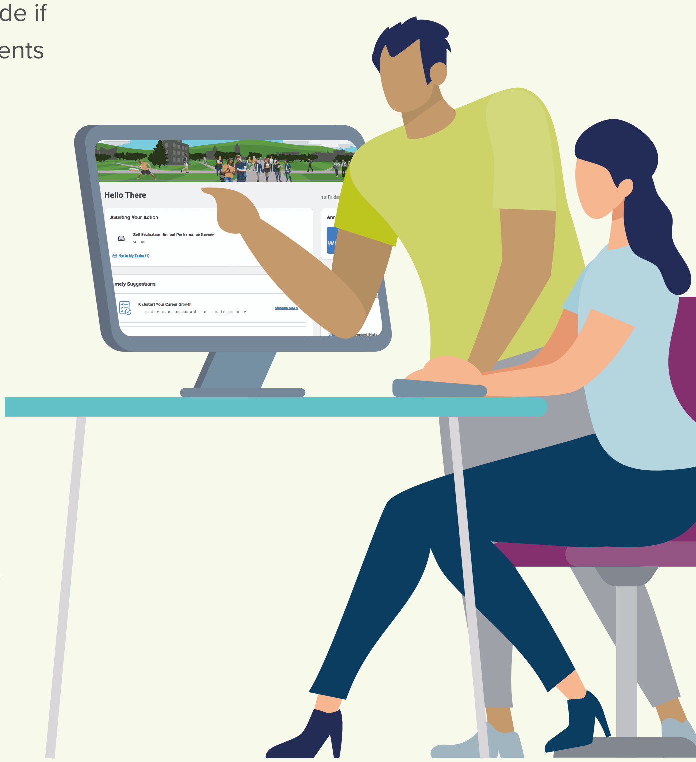
ACCESS WORKDAY

Scan the QR code to log into Workday and get started!

LIFE EVENT CHANGES

IMPORTANT! You can make benefit changes outside of Open Enrollment if you experience a life event, such as marriage, divorce, or birth/adoption of a child. Visit Workday to indicate your life event and make your benefit change.





Virtual Financial Consultations with CAPTRUST

CAPTRUST Financial Advisors, the independent financial advisory firm that works on the USNH Retirement Plans, will be providing virtual consultations from **October 20th through November 7th**.

Topics covered in the 45-minute individual advisory sessions include retirement and general financial planning, investment education and advice, and more.

You will also have an opportunity to create a Retirement Blueprint, CAPTRUST's interactive retirement readiness tool. These one-on-one sessions are offered to you solely as a benefit; rest assured that CAPTRUST's role is not to sell you anything, but purely to help you make sound investment decisions.

Schedule an Appointment

Click here to schedule an appointment or visit the USNH Benefits site to sign-up!

CHECK IN ON YOUR RETIREMENT GOALS!

Open Enrollment is an excellent time to review your 403(b) retirement contributions in Workday and beneficiaries with Fidelity and TIAA. You can also schedule time with a financial professional to get help with your retirement goals through CAPTRUST. Schedule your free appointment at captrustadvice.com or by calling them directly at 800-967-9948.

Choose Your Best Benefits Fit!

Change or confirm your elections by logging into Workday.

Employee Actions

Benefit	Medical Insurance	Health Savings Account (HSA)	Flexible Spending Accounts (FSAs)	All Other Benefits
Take this step:	Review your 2025 coverage and elect your new medical plan choice for 2026.	If enroll in the Open Access HSA 2750/5500 plan, designate your employee HSA paycheck contribution amount for 2026.	If you'd like to contribute to an FSA, enroll and designate your 2026 contribution amount.	Review your 2025 coverage.
If you don't take action:	You will be automatically enrolled in the new Anthem BCBS medical plan that is most similar to your current Cigna medical plan.	Your existing balance will carry over, but you will not contribute in 2026, unless you make an HSA election. If you choose not to transition your HSA to Fidelity, you may be responsible for monthly maintenance fees through HSA Bank.	You will not contribute in 2026.	Your current coverage will automatically roll over in 2026.

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HR BENEFITS SUPPORT

Dial your local campus 2525 number or submit a help ticket at usnh.edu/need-help.

University System of New Hampshire

28 College Drive
Farnum Hall
Concord, NH 03301

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2026 Open Enrollment Information Enclosed!

ENROLL
November
3-14

Save the Date!

2026 Benefits Open Enrollment: November 3–14, 2025

Open Enrollment is your once-a-year opportunity to make changes to your benefits. Taking the time to review your benefit options during Open Enrollment will help you make sure your benefits are still meeting your needs.

Visit the USNH Benefits Site to learn more and update or confirm your elections during Open Enrollment!

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