2026 Benefits Open Enrollment

November 3 – November 14, 2025

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Today's Agenda

- **What to Know:**
  - What's Changing in 2026 and Why
  - What Is Staying the Same
- **What to Do:**
  - Consider Your Coverage Needs
  - Explore Your Resources
  - Prepare to Enroll

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What’s Changing in 2026?

USNH's Medical Plan Cost History

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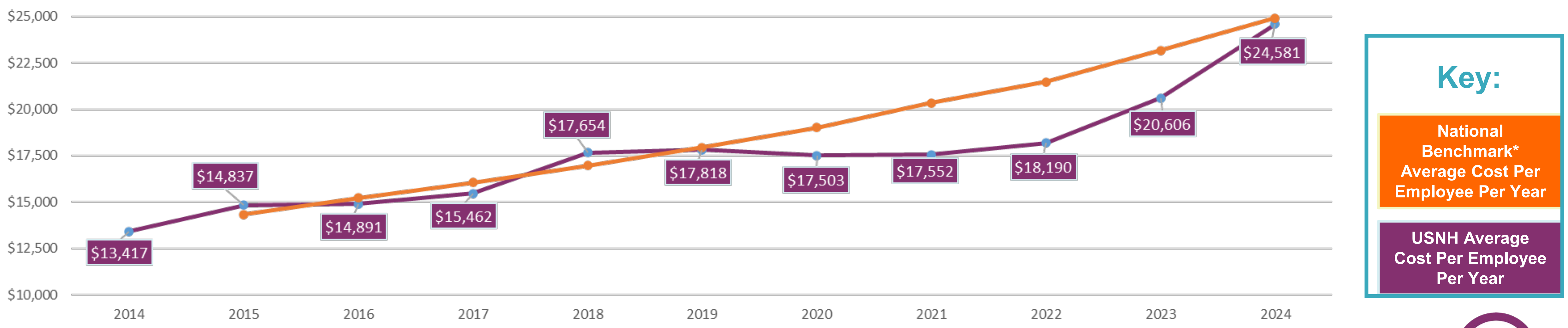

- **USNH's medical cost continues to increase, driven primarily by increased spending in high-cost healthcare, including:**
  - Musculoskeletal, cancer, and neurological condition treatment
  - Specialty medications
- **In 2026, USNH's healthcare expenditures were expected to increase by as much as 23%.**
- **These financial pressures make it necessary to make medical plan changes.**

Recent USNH annual medical & pharmacy cost increases:

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

*National benchmark and trend from PwC's Medical cost trend study: Behind the numbers 2025

Medical Plan Changes

New administrator: Anthem Blue Cross Blue Shield (BCBS)

- Improved access
- Better support
- More sustainable costs for both you and the University System

Plan design changes*:

- Deductibles
- Copays
- Coinsurance
- Out-of-pocket maximums for each plan

Contribution increases that align with rising healthcare costs nationwide

- Anthem transition and plan design changes limit healthcare cost increases to about half of what they would have been

IMPORTANT:
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.

No changes to:

- Pharmacy coverage through OptumRx
- Spring Health
- Hinge Health
- Omada Health
- Lantern Cancer & Surgery Care

*Unions were offered the opportunity to adopt these changes, however, no represented group elected to move to the new plans; employees covered by a CBA will be subject to contributions in line with the increased cost trends and previously negotiated cost sharing.

Anthem BCBS Medical Plan Options

	Open Access HSA 2750/5500	Open Access 1600/3200	Open Access 600/1200
Premium	$	$$	$$$
Deductible	$$$	$$	$
USNH HSA Contribution	✓	✗	✗

Anthem

All plans have 100% coverage of preventive medicine

What Else Is Changing in 2026?

- Enroll in your benefits **via Workday**.
- **Enrollment will be two weeks long** instead of three.
- Future HSA contributions will be directed to **Fidelity**. Watch for more information from Fidelity about how to transfer your existing HSA funds.
- Life and AD&D coverage will transition to **The Hartford**. Your coverage will not change.
- **Dental rates** are increasing between $0.75 - $5 per paycheck, depending on your plan and who you cover.
- Anthem will **mail ID cards** to member's home address

- The IRS has announced **new spending account limits** for 2026:
  - HSA contribution limits:
    - **$4,400** for individual coverage and
    - **$8,750** for all other levels of coverage
  - Dependent Care FSA contributions:
    - **$7,500**
    - **$3,750** if married and filing separately
  - Healthcare FSA
    - **$3,400**

What’s *Not* Changing?

Your Support Programs

Omada Health
- Personalized pre-diabetes, diabetes, and hypertension support and resources to manage your condition

Hinge Health
- Support for back, joint, and muscle pain
- Clinical team of physical therapists and health coaches

Lantern
- No-cost programs for major medical needs
- Surgery Care
- Cancer Care

Spring Health EAP
- Confidential therapy and coaching
- Up to 8 free therapy sessions and 8 free coaching sessions
- Personalized care
- Work-life balance services

Your Medical Plan Resources

24/7 Nurse Line

- Connect with a nurse anytime for any health questions or concerns

Health Coaching

- Work with an Anthem Family Advocate who can guide you through your health needs

Anthem Telehealth

- Receive care for non-urgent health issues like a sore throat, allergies, a stomachache, and more through LiveHealth Online

Health Assessment Credit & Fitness Reimbursement

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$150 Health Assessment Wellness Medical Premium Credit

$300 Fitness Reimbursement

- Administered by HealthEquity in 2026

Your Other 2026 Benefit Options

Your Comprehensive Benefits

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Aside from medical and dental plan changes, here's a look at your other benefits for 2026:

Dental Coverage

- Administered by Delta Dental
- **No plan design changes**
- **Minor rate changes**

Vision Coverage

- Administered by VSP
- **No plan design or rate changes**

Flexible Spending Accounts

- Healthcare FSA: Max contribution $3,400*
- Dependent Care FSA: Max contribution $7,500

Disability Coverage

- **New provider: The Hartford**
- Short-term salary replacement provided at no cost:
  - **100%** base pay for 8 weeks
  - **60%** base pay for weeks 9-26
- Long-term disability insurance:
  - **60%** replacement at no cost
  - Opportunity to buy up to **66 2/3%**

Voluntary Benefits**

- Accident Insurance
- Critical Care Insurance
- Legal Assistance
- Hospital Indemnity Insurance
- Long Term Care
- Pet Insurance Discount

**Voluntary Benefits Accident, Critical Care, Hospital Indemnity Insurance rates will decrease for 2026. Legal Assistance rates will not change.

Life and AD&D Coverage

- **New provider: The Hartford**
- 1.5x salary provided at no cost
- Opportunity to increase to up to 4.5x salary
- Options available for spouses and dependents

- *Represents 2025 IRS FSA contribution limits. 2026 IRS FSA contribution limits have not yet been released. This amount may change for 2026.

Remember our Employee Assistance Program (EAP)

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Our EAP is administered by Spring Health and *available at no cost* to all employees and household family members.

Personalized care with a dedicated, licensed clinician who can:	**Confidential therapy and coaching:**
• Help you find the right coach or therapist who can support your goals • Give advice • Offer emotional support	• Meet with a therapist and/or coach virtually or in person (where available) • 8 free therapy sessions per person ***and*** 8 free coaching sessions per person
Wellness exercises:	**Work-life services:**

Use **Moments**, an on-demand library of self-guided mindfulness and meditation exercises to improve your mental well-being	• Find support for your whole life, including:
	  • Financial services
	  • Child and elder care
	  • Much more

Spring Health

Did you know?

- Spring Health providers are **in-network with Anthem BCBS**, so you can continue seeing them at in-network rates after your 8 sessions are complete.
- The **average wait time for a Spring Health appointment is just 1.57 days**, far below the national benchmark of 25 days.

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What to Do

- Consider Your Coverage Needs
- Explore Your Resources
- Prepare to Enroll

Consider Your Needs in 2026

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Are You:

- Needing a new pair of glasses?
- Planning for a major surgery?
- Preparing for a major life changes?
- Do you have a child aging off your coverage?

Open Enrollment is the only time each year you can make changes to you USNH coverage unless you experience a qualified life event.

Think ahead so you can choose the right coverage and be prepared in the coming year.

Choose Your Benefits Between November 3 - November 14!

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- Log in to Workday using your employee email address.
- Click the "Open Enrollment Change" task in your inbox.
- Click "Enroll Now" near the top of the page.
- Make sure to check your dependents.
- Review your benefit elections and update your beneficiaries .
- Save your changes and select the "I Accept" box.
- Print to create a PDF for your records.

Keep an eye out for more information about Open Enrollment!

Choose Your Best Benefits Fit

Take these actions:

Benefit	Medical Insurance	Health Savings Account (HSA)	Flexible Spending Account (FSA)	All Other Benefits
Action	Review your 2025 coverage and elect your new medical plan choice	If you are enrolled in the Open Access HSA 2750/5500, designate your HSA contributions for 2026	If you'd like to contribute to an FSA, enroll and designate your contributions for 2026	Review your 2025 coverage
Otherwise	You will be automatically enrolled in the new Anthem BCBS medical plan that is most like your current Cigna medical plan	• Your existing balance stays with you, 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 the monthly maintenance fees through HSA bank	You will not contribute in 2026	Your current coverage will automatically roll over in 2026

Questions?

Submit a Ticket or Dial 2525

Attend an upcoming benefits fair!
All on campus benefit fairs are 10:30-1:30.

- **UNH:** Tuesday 10/28 – Granite State Room
- **PSU:** Wednesday 10/29 – Heritage Commons
- **KSC:** Thursday 10/30 – Mountain View Room
- **Virtual Vendor Q&A:** Friday 10/31 – find a link to the teams meeting on the USNH Benefits Site

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

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Remember:

- **You must re-elect your Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2026**, even if you had them in 2025.
- If you were enrolled in a medical plan for 2025 and do not actively choose a plan for 2026, **you will be automatically enrolled in the Anthem BCBS plan that is most similar to your current Cigna coverage**.

Enroll between November 3 – November 14, 2025!

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Thank you.

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