

hr Bulletin

FEBRUARY 2026



WINTER REMINDERS: STAY INFORMED, STAY PREPARED

As we head into February, take a moment to read up on what's coming this month and beyond. We're bringing you information about an upcoming training, as well as several reminders to help you make the most of your financial and physical wellness benefits and resources in 2026.



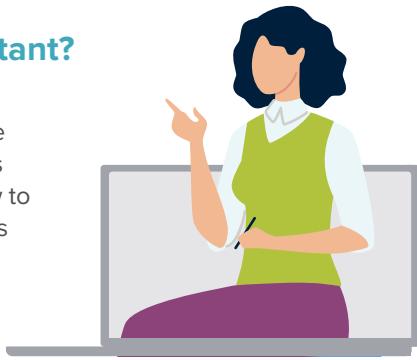
Take Your Annual Harassment Prevention & Title IX Training, Launching This Month

USNH is committed to fostering a safe and respectful environment for our communities. As part of this commitment, our annual online training to prevent harassment and discrimination **will be released through Workday later this month**. Based on your feedback, the 2026 training is more concise and includes updated content.

Why Is This Training Important?

The training provides awareness of practices that may constitute workplace discrimination and harassment, defines prohibited conduct, and guides us how to support fellow employees and students who disclose experiencing incidents of harassment or discrimination.

The training is designed to support USNH's federal and state compliance requirements, including Title IX and NH RSA 188-H, which requires that all faculty, staff, and students participate in annual prevention and awareness programming.



What You Need to Do

In late February, you will receive an email and Workday Notification instructing you to complete the training within 30 days of the assignment date. If you have questions about this training, please contact your campus Human Resources Office. If you would like to consult about a concern or clarify your role in responding to an incident or disclosure, please contact your campus Title IX Coordinator.

TAX SEASON: GUIDANCE ON TIPS AND OVERTIME

Tax season is here! If you receive tips or overtime pay, you may be able to claim deductions on that income. Overtime Fair Labor Standards Act (FLSA) aggregate dollars (which includes the base rate and the overtime premium rate) are found on the year to date column on the final payslip from December 2025. Please see IRS instructions pertaining to aggregate dollar amounts. [Click here to learn more.](#)

As tax season approaches, make sure you have all the documents you need so you can file before the April 15 deadline:

- [Elect to receive your tax forms electronically for next year](#)



Meet Your Anthem BCBS Dedicated Family Advocate

Navigating health care can be tricky sometimes—let's say you get injured during a workout class and go to urgent care, where they recommend you schedule an appointment with an orthopedic specialist. What steps do you take next? That's where you're Anthem BCBS family advocate comes in.

If you're enrolled in a USNH medical plan through Anthem BCBS, you'll be matched with a dedicated advocate who serves as a single point of contact and helps coordinate a seamless care experience.

Your advocate can:

- Coordinate care through in-network providers
- Find and schedule appointments
- Help manage chronic conditions
- Partner with Anthem BCBS's clinical specialists to create customized care plans
- Help you get preapproval for urgent medical needs such as surgery
- And more

Get started! Call **833-938-3922** or chat on the **Sydney Health App** by selecting "Care" and then "Care Team." If needed, download the Sydney Health App (on the [App Store](#) or [Google Play](#)).

Please note: This article applies to employees enrolled in USNH benefits.

Calibrate

GET SUPPORT ON YOUR WEIGHT-LOSS JOURNEY

Whatever your weight-loss journey looks like, **Calibrate** can help!

If you are prescribed a GLP-1 as of January 1, 2026, you will work with Calibrate to complement your weight-loss drug. Calibrate ensures employees and dependents on the medical plan get the best guidance possible and shows how GLP-1 medications work hand-in-hand with long-term healthy habits to help you reach your goals.

Reminder: Calibrate is only mandatory for new GLP-1 users, effective January 1, 2026. If you were prescribed a GLP-1 on or before December 31, 2025, you are not required to work with Calibrate.

To learn more, visit your [2026 Benefits Page](#) or www.joincalibrate.com/usnh.

Please note: This article applies to employees enrolled in USNH benefits.



SECURE Act 2.0: New Roth Catch-Up Rules for High Earners

The federal **SECURE 2.0 Act** requires updates to how certain employees ages 50 and older make their retirement catch-up contributions. These changes ensure our plan remains in compliance with federal law while helping you continue to build financial security for retirement.



Starting January 1, 2026, participants who earned more than **\$150,000** in FICA (Social Security) wages from USNH in 2025 (W-2 Box 3) must make any catch-up contributions on an **after-tax Roth basis** only. Pre-tax catch-up contributions will no longer be permitted for this group.

Key Details of the Change:

- **Does the plan offer a Roth option?** Yes—our plan already includes a Roth option, which allows continued catch-up contributions.
- **Who is affected?** Participants ages 50 or older whose wages exceed \$150,000 in 2025. This wage threshold is adjusted annually for inflation.
- **What is the change?** Affected participants must designate all catch-up contributions as Roth; pre-tax catch-up contributions will no longer be allowed for high earners.
- **What if I'm not a high earner?** If your 2025 FICA (social security) wages were \$150,000 or less, you may continue making catch-up contributions on either a pre-tax or Roth basis.

Action Required (If Applicable):

- **If you are an affected high earner** and currently make pre-tax catch-up contributions, your contributions will be automatically converted to the Roth (after-tax) basis starting January 1, 2026.
- **Because Roth contributions are taxed upfront, this may affect your take-home pay.**
- We recommend you review your contribution elections and consider how this change may affect your financial and tax planning strategy.

WANT TO LEARN MORE?

[Click here](#) to watch the CAPTRUST at Work: SECURE 2.0 Roth Catch-Up Provision On-Demand Webinar.

CAPTRUST: New One-on-One Phone Options

The **CAPTRUST at Work Desk** makes it easy to get clear, timely answers to your financial questions, on a schedule that works for you. CAPTRUST is streamlining their services and now offers **one-on-one phone appointments** with extended evening hours and more flexible scheduling options.

How CAPTRUST Supports You

CAPTRUST advisors can support you across a wide range of retirement topics, including:

- Reviewing and optimizing your retirement plan contributions
- Understanding your investment options and how to allocate them
- Guidance on rollovers and consolidating retirement accounts
- Social Security and Medicare basics
- Assessing your overall retirement readiness

CAPTRUST's support also goes **beyond your retirement plan** and helps with everyday financial goals and big life moments, including:

- Budgeting and cash-flow planning
- Managing and reducing debt
- Building savings and emergency funds
- Planning for major purchases, such as buying a home

Take the Next Step

Getting started is easy:

- Call the CAPTRUST at Work Desk at **800-967-9948**, or
- [Click here to schedule a personalized financial session in advance.](#)

Whether you're just getting started or planning ahead, CAPTRUST is available to help you navigate your financial journey with confidence.



Special Life and Long-Term Care (LTC) Enrollment!

February 16 – 27, 2026

USNH partners with AGIS Network to offer you voluntary Special Life and Long-Term Care (LTC) benefits that help you manage rising long-term care costs and prepare for future care needs.

Open Enrollment runs from February 16 – 27, 2026. This is your **only opportunity to enroll without medical questions** if you are age 70 or younger.

Visit www.lifewithlongtermcare.com to learn more or click below to register for a webinar:

- Thursday, February 19 at 12 p.m. ET
- Thursday, February 26 at 3 p.m. ET

Please note: This article applies to employees enrolled in USNH benefits.



Questions? We're Here to Help!

For questions about your benefits, dial **2525** or submit a [Help Ticket](#), and we'll get you in touch with an expert who has the answers you need!