

# USNH Benefit Overview For AAUP Faculty

## Flexible Benefits

Plan	Provisions
Option A	100% coverage with no co-payment, after deductible is met (\$1,250 Individual; \$2,500 Family). Faculty contribution is applied to the total annual premium minus the deductible.
Option B	A network-based Point-of-Service Plan, embodying many of the preventative care benefits of an HMO. Faculty member may go Out-of-Network with deductible and coinsurance. Contributions vary.
Options D	HMO Plans, network based with preventative care benefits. Co-pay for office visits and prescriptions/medication. Contributions vary.
Option F	Waived coverage. In lieu of medical coverage, cash incentive.
Option A	Waived coverage. In lieu of dental coverage, cash incentive
Option B	Based on maximum contract allowances (Faculty member is responsible for paying the difference between the dentist's fee and contract allowance). Diagnostic/Preventative, Restorative, and Prosthodontic coverage up to \$1,000 per year. An annual \$25 dollar deductible applies to Restorative and Prosthodontic coverage. Orthodontia lifetime maximum benefit is \$1,000 per dependent child, covering children up to age 19. Fully paid by USNH for individual coverage; contribution for two-person and family coverage.
Option C	Based on a Usual & Customary Allowance, with a maximum benefit of \$1,500 per year. Reimbursement for participating providers is 100% of plan fee for Diagnostic/Preventative services, 80% for Restorative services, and 50% for Prosthodontics services. An annual \$25 dollar deductible applies to Restorative and Prosthodontic coverage. Orthodontia lifetime maximum benefit is \$1,500 per child/adult. Contribution for individual, two-person, and family coverage.
	Long Term Disability benefit insurance options (A, B, & C) are inclusive of Social Security and/or Worker's Compensation payments.
Option A	The disability income benefit is based on 50% of budgeted base annual salary, with a maximum payment of \$5,000 per month. Fully covered by USNH.
Option B	The disability income benefit is based on 60% of base annual salary, with a maximum payment of \$5,000 per month. Fully covered by USNH.
Option C	The disability income benefit is based on 66 2/3% of base annual salary, with a maximum payment of \$7,000 per month. Contribution by faculty member for difference between Option B and Option C.
Option A	Provides \$10,000 basic coverage. Fully covered by USNH.
Option B	Provides One and 1/2 times the faculty member's annual salary. Fully covered by USNH.
Option C	Provides Three times the faculty member's annual salary. Contribution by faculty member for amount above cost of Option B.
Option D	Provides Four and 1/2 times the faculty member's annual salary. Contribution by faculty member for amount above cost of Option B.
	All Life Insurance options carry a double indemnity clause for accidental death in addition to \$25,000 of AD & D Coverage.

The descriptions of the benefit plans contained in this overview are summaries only, and do not represent each plan's complete terms and conditions. Employee/employer contributions and coverages are subject to change. Revised 10/06

## Other Benefits

Plan	Provisions
Worker's Compensation	Loss of work due to a job-related illness or injury will result in the faculty member receiving 60% of his/her base salary and 100% medical bill coverage. Conditions and restrictions apply, as noted in federal law and USNH policy. In-service provider examinations required. <i>Fully covered by USNH.</i>
Voluntary Short-Term Disability Insurance	Provides additional income protection for absences due to a non-occupational accident or illness for up to 26 weeks. Payments are disbursed in addition to paid leave and other disability coverage. <i>Full contribution by faculty member.</i>
Voluntary AD & D Insurance	Additional Accidental Death & Dismemberment coverage may be purchased in units of \$50,000 each, with a maximum coverage of three units. <i>Full contribution by faculty member.</i>
Voluntary Life Insurance	Faculty may elect Term Life insurance coverage for themselves, spouse, and or eligible dependent children. <i>Full contribution by faculty member.</i>
Retirement Savings	The opportunity to enroll, on a tax-deferred basis, in the USNH 403(b) is available upon hire. Retirement investment options are available through one or both of the following providers: Fidelity Investment Corporation and/or Teachers Insurance Annuity Association and College Retirement Equities Fund (TIAA/CREF).
403 (b) defined contribution plan	Both USNH and the faculty member contribute a fixed percentage of regular budgeted salary into the retirement plan on a bi-weekly basis. The initial Contribution Level is 6% paid by the faculty member and 6% contributed by USNH. After one full year of participation while employed by USNH, the <i>Standard Contribution</i> level is 6% paid by the faculty member and 10% contributed by USNH. With the election of a retirement program, USNH also contributes an Additional Retirement Contribution (ARC) of 1% of the faculty member's regular budgeted salary into the faculty member's elected retirement plan.
457 (b) plan	Voluntary contributions above your regular retirement plan contributions may be directed to the 457 (b) plan. For further information, please contact the USNH HR Office.
Social Security	USNH and the faculty member contribute a federally defined percentage of the faculty member's salary. Funds ultimately provide benefits in areas of Retirement funds, Survivor benefits, Disability, Life, and Medicare Insurance.
Flexible Spending Accounts (FSAs)	These accounts allow you to reduce your taxable income and save money by paying for eligible health and dependent care expenses before taxes are withheld from your pay. The Healthcare account allows you to use pre-tax dollars to reimburse you for co-payment, deductibles and other expenses not covered by insurance. The Dependent care account allows you to use your pre-tax dollars to reimburse you for child or adult day care for any of your legal dependents.
Bereavement Leave	Faculty are granted 5 bereavement days for a member of the immediate family; 1 day for other relatives.
Jury Duty & Military Leave	For faculty members serving on jury duty and military leave they may submit federal payment checks to USNH in return for full salary compensation. Maximum funding for military leave by USNH is 22 working days per year.
Holidays	Eleven paid holidays per year for full-time faculty members, pro-rated for percent-time appointments.
Tuition Waiver	Faculty Benefit: A faculty member is eligible for the tuition waiver benefit following two (2) semesters of benefits eligible employment. Waiver for a total of 5 courses per academic year, consisting of credit (100% Tuition Waiver) and/or non-credit (50% Tuition Waiver). Spouse/Dependent Benefit: A faculty must be employed in a benefits eligible position for one year on or before the first day of classes in the semester for which application is made for a tuition waiver (50% Tuition Waiver for credit courses only) for his/her eligible spouse/dependents.
ELF & EAP	The "Embrace Life Fully" program provides health and wellness programs. The "Employee Assistance Program" is a counseling/referral service provided free-of-charge to eligible faculty members, their spouses or USNH-defined domestic partners, and their dependent children.