

It's Time to Enroll in Your 2025 Benefits!

Enroll October 28 – November 15, 2024



PLEASE NOTE!

Medical plan designs are changing for 2025—including increased deductibles, copays, coinsurance, and out-of-pocket maximums—but the medical services our plans cover and our partnerships with Cigna and OptumRx will not change. **If you don't make a change, you'll be automatically enrolled in the medical plan that is most similar to what you have today.** Be sure to review your [Medical Plan Comparison and Cost Summary](#) carefully!

ACCESS YOUR BENEFITS MATERIALS ONLINE

Visit MyBenefits.USNH.edu to review your current benefits and learn about what's available to you in 2025.

Access your *2025 Benefits Guide*, *Medical Plan Comparison and Cost Summary*, and other benefits materials online.

NEED SPANISH TRANSLATIONS?

Scan the QR code to find our *2025 Benefits Guide* and *Medical Plan Comparison and Cost Summaries* in Spanish.



Dear USNH Community,

Every year, we evaluate our benefits to make sure we are not only bringing you and your family the best possible benefits and support, but also remaining competitive against our peers. As always, our goal is to maintain a strong benefits package that gives our diverse faculty and staff the coverage they need to make their well-being a top priority. Here are some important changes coming to your benefits for 2025:



Updates to Medical Plan Designs & Costs

In the face of historic inflation, healthcare costs have risen steadily and significantly over the past several years. Nationwide, the average healthcare cost per employee per year has increased nearly 75% over the last decade. We know this trend is not sustainable, which is why we are making changes to our medical plans for non-union faculty and staff members*. Keep in mind, USNH continues to absorb the majority of the impact of this trend to keep premium increases for our faculty and staff as low as possible, covering over 80% of the annual costs.

While you will still have three medical plan options, you will see higher deductibles, copays, coinsurance, and out-of-pocket maximums for each plan. The exact increases will vary by plan and service, so be sure to view your Medical Plan Comparison and Cost Summary for details.

While per-paycheck contributions will also increase, these changes allow us to limit increases to **less than 4%**. If we had not made these changes, these contributions would have been more than 13%.

These changes do not impact what medical procedures our plan covers or our partnerships with Cigna and OptumRx. USNH will also continue to provide all of the programs and resources our employees and their family members have come to appreciate, including the \$300 fitness reimbursement, \$150 MyPath2Wellness credit, Hinge Health, Omada pre-diabetic care and EAP services through Spring Health.

(Continued inside)

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Improvements for 2025

While we know you may have some concerns about what the changes in medical plans mean for you, we've made several updates to our benefits that reflect our commitment to your well-being—and to ensure you have what you need to thrive in the coming year:

- **Dental Coverage Enhancements & Plan Changes**
 - We've made updates to our two dental plan options to give you more power of choice in 2025:
 - If you elect the **High Plan**, you'll have a *higher annual maximum*, an *increased orthodontia benefit*, and *enhanced coverage for major services*. Contribution rates for the High Plan will increase between approximately \$3 – \$10 per pay period, depending on who you cover.
 - We've also updated our **Basic Option** to provide *more standard coverage at a lower cost than last year*. However, it no longer covers orthodontia, so **if you have ongoing orthodontia needs, you must elect the High Plan for coverage in 2025**.
- We are introducing Lantern, a solution to help employees and their families get the specialty care they need by voluntarily receiving care at lower cost, high quality providers. Our program with Lantern will include:
 - **Surgical Procedures**
 - **Cancer Care and Support**Access to Lantern will be available at **no cost** to all employees and dependents enrolled in a USNH-sponsored Cigna medical plan, as of January 1, 2025.
- The new medical plans will now cover the costs of birthing classes through Cigna.
- If you enroll in the Open Access Plus Health Savings Account (HSA) for 2025, you will receive a higher HSA contribution from USNH: \$850 for individual coverage or \$1,600 for all other coverage levels.**
- Finally, we're excited to introduce a discount on pet insurance available through MetLife, so you can get the care you need for your furry family members, too.

ATTEND AN UPCOMING BENEFITS FAIR

Learn more about our benefits and get answers to your questions. All employees are welcome at any fair, regardless of their work location:

UNH:

Tuesday, October 22
(Memorial Union
Building, Granite
State Room)

PSU:

Wednesday, October 23
(Heritage Commons)

KSC:

Thursday, October 24
(Norma Walker Room)

**Employees covered by a Collective Bargaining Agreement may receive a different HSA contribution. Visit mybenefits.usnh.edu for details.

DO YOU HAVE TO DO ANYTHING? YES!

✓ **Actively Choose Your Medical Plan**

If you were enrolled in a medical plan for 2024 and do not actively choose a medical plan for 2025, you will be automatically enrolled in the plan that is most similar to what you currently have.

✓ **Make New Elections for Spending Accounts**

If you participate in the HSA, Healthcare FSA, or Dependent Care FSA and wish to participate in 2025, you must log in to the site and make new elections for these accounts. If you do not have any HSA or FSA elections to make, you do not have to log in and do anything during Open Enrollment this year. Most of your 2024 coverage will automatically roll over.

✓ **Complete the Health Risk Assessment by November 30**

If you are enrolled in a Cigna plan and complete the Cigna Health Risk Assessment by November 30, 2024, you are eligible to receive up to a \$150 annual credit toward your medical premium.

Visit mycigna.com to complete your assessment today!



FOLLOW THESE STEPS TO REVIEW YOUR BENEFITS

▶ STEP 1 – Log In

You can utilize Single Sign On (SSO) to access MyBenefits. If you are already logged into any USNH application, you will automatically be logged into your benefits homepage on MyBenefits.USNH.edu.

If you prefer, you can still use the username and password login as you have in years past; follow the instructions shown on the right.

Go to MyBenefits.USNH.edu or download the Benefitexpressway™ mobile app via the App Store or Google Play and follow the **Login Instructions**.



Please Note: Your username and password for MyBenefits.USNH.edu are different than the username and password you use to access other USNH applications.

Username: “USNH” plus the month and year of your birth (MMYY) plus the last four numbers of your Social Security number (SSN).

▶ STEP 2 – Getting to “Enrollment”

Once you log in, you will be taken to the homepage where you can click the orange **Enroll Now** button near the top of the page. You can now review your coverage from last year and elect new coverage if needed.

Enroll Now

▶ STEP 3 – Enrollment: Getting Started and Updating Dependents

1. GETTING STARTED

2. CHOICES

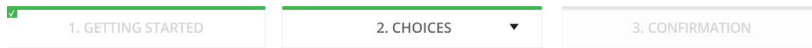
3. CONFIRMATION

Before you confirm your benefit elections or make changes, you will be required to **Answer/Respond** to a few questions.

ADD/REVIEW YOUR DEPENDENTS: You will also be able to **add new dependents** or **update dependent information**. If adding a new dependent for the first time, documentation certifying eligibility is required and can be uploaded during the enrollment process.

Once you respond to the questions, you will have the opportunity to complete an Express Enrollment or enroll plan by plan. Express Enroll provides a quick and easy way to review your current benefits in a summarized view and take action on the required items.

▶ STEP 4 – Enrollment: Making Your Choices and Updating Beneficiaries



IF YOU USE EXPRESS ENROLL:

Review each of the three categories:

1. **Employee Actions:** Confirm or update your Health Savings Account (HSA) election (if applicable) and Flexible Spending Account (FSA) elections for 2025.
2. **Your Benefits:** View the benefits you enrolled in for 2024 and make any changes for 2025.
3. **Available Benefits:** View the benefits you elected to waive during 2024 and consider enrolling in them for 2025.

Your total cost for all elections will be included at the bottom of Express Enroll for quick reference. Complete the enrollment and “**Save and Continue**” at the bottom of the page. Pending dependents, once confirmed, may change the total cost if it changes the coverage tier.

Please note: If you were enrolled in a medical plan for 2024 and do not actively choose a medical plan for 2025, you will be automatically enrolled in the plan that is most similar to what you currently have.†

ADD/REVIEW BENEFICIARIES: You can **add new beneficiaries**, **update beneficiary information**, and **assign beneficiary percentages**. Any plans requiring a beneficiary designation will be listed on this page.

†Employees covered by a Collective Bargaining Agreement will not be mapped to new medical plans.

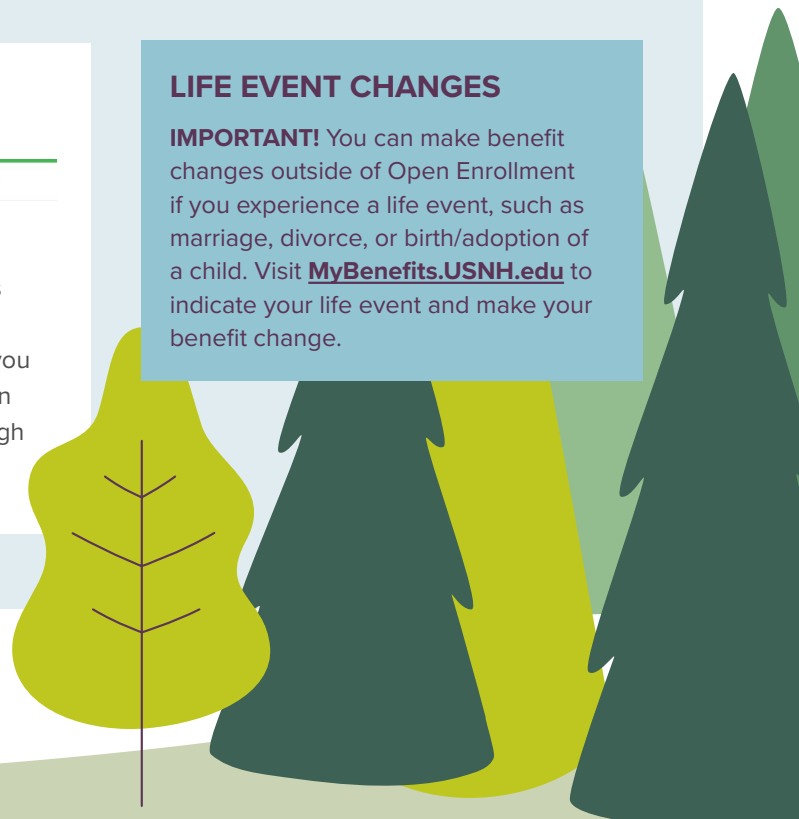
▶ STEP 5 – Enrollment: Confirmation



CONFIRM YOUR CHOICES: The last page/section in “Enrollment” is your confirmation statement. After you confirm all your elections are accurate, click **Finish Enrollment** at the bottom of the page. A pop-up will confirm that your elections have been submitted. If you need to change any of the plan selections you have made, you can go back into “Enrollment” and make any additional changes through November 15, 2024.

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 MyBenefits.USNH.edu to indicate your life event and make your benefit change.



Introducing Your New Medical Support Programs

In the face of rising healthcare costs, we are introducing support programs to help you save money and find the best care possible. Look for more details in your Benefits Guide and watch your email in January for more information.

We are excited to introduce two new programs through Lantern: Cancer Care and Surgery Care. If you have major medical needs, these programs help you:

- Find the best care possible for your specific situation
- Understand your diagnosis and next steps
- Cover the most expensive costs if you need surgery

We've partnered with Lantern to help ensure you have the best possible health outcomes at the most affordable cost!



CHECK IN ON YOUR RETIREMENT GOALS!

Open Enrollment is an excellent time to review your 403(b) retirement contributions and beneficiaries at netbenefits.com/usnh or tiaa.org/usnh. 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 visiting MyBenefits.USNH.edu.

Employee Actions

Benefit	Medical Insurance	Health Savings Account (HSA)	Flexible Spending Account (FSA)	All Other Benefits (Dental, Vision, Life/AD&D, Long-Term Disability, Voluntary Disability)
Action	Review your 2024 coverage and elect your new medical plan choice	If enrolled in the Open Access Plus HSA medical plan, designate your employee HSA paycheck contribution amount for 2025	If you'd like to contribute to an FSA, enroll and designate your 2025 contribution amount	Review your 2024 coverage
Otherwise	You will be mapped to the new medical plan that is most similar to the coverage you had in 2024.**	Your existing balance will carry over, but you will not contribute in 2025, unless you make an HSA election	You will not contribute in 2025	Your current coverage will automatically roll over in 2025

**Employees covered by a Collective Bargaining Agreement will not be mapped to new medical plans.



2025 Open Enrollment Information Enclosed!



Save the Date!

**2025 Benefits Open Enrollment:
October 28 – November 15, 2024**

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 make sure your choices from last year are still meeting your needs.

Visit MyBenefits.USNH.edu to learn more and change or confirm your 2025 elections during Open Enrollment!

