



OCTOBER 2024

## It's Time to Review Your Benefits for 2025!

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

Open Enrollment is almost here! It's hard to believe it's already time to start considering your needs for next year. This HR Bulletin is a great place to learn more about the many benefits and programs available to you and your family members through USNH. Read on to learn more about the changes and improvements coming to your benefits in 2025 and what you need to know and do.

### YOUR OPEN ENROLLMENT CHECKLIST

Remember—Open Enrollment is the only time each year you can make changes to your USNH coverage (unless you experience a qualified life event during the year). Take these steps to ensure your benefits coverage fits your and your family's needs and budget in 2025:

✓ **1** Review our Benefits Guide and other materials on the [2025 USNH Benefits page](#) for complete details about the benefits, programs, and resources available to you.

✓ **2** Consider your health needs and how they may change over the coming year—and whether you need to update your benefits accordingly. Are you:

- In need of a new pair of glasses?
- Planning surgery?
- Preparing to turn 65?

✓ **3** Login to [mybenefits.usnh.edu](https://mybenefits.usnh.edu) to elect or make changes to your benefits starting **October 28, 2024!**

Download the Benefitexpressway™ mobile app to complete your elections from your phone.



## What's Changing in 2025

### Updates to Medical Plan Designs & Costs

Due to historic inflation, healthcare costs have continued to steadily rise over the past several years. USNH continues to work hard to keep this increase manageable for our employees, and USNH absorbs the majority of these impacts. In order to keep premium increases as low as possible, we have made necessary plan design changes—including increased deductibles, copays, coinsurance, and out-of-pocket maximums for each plan.

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

Check out your [Plan Comparison and Rate Sheets](#) for more information.

**Note:** Unions were offered the opportunity to adopt these changes; however, no represented groups elected to move to the new plans. Employees covered by a Collective Bargaining Agreement (CBA) will be subject to contributions in line with the increased cost trends and previously negotiated cost sharing. Employees covered by a CBA can review their contribution rates for 2025 [here](#).

### Continued Access to Your Programs and Resources

These changes do not impact the medical procedures our plan covers or the partnerships we have with Cigna and OptumRx. You and your covered family members will continue to have access to the resources you've come to appreciate, including the \$300 fitness reimbursement, \$150 MyPath2Wellness credit, access to Hinge Health, care through Omada Health, and Employee Assistance Program (EAP) services through Spring Health.

### WHAT IF I DON'T MAKE AN ELECTION FOR 2025?

If you want to continue contributing to your Health Savings Account (HSA) or Flexible Spending Account (FSA), you must actively re-elect your contributions, even if you had them last year.

Read on to learn more about what happens to your other benefits if you don't make an election.



### ATTEND AN UPCOMING BENEFITS FAIR

Learn more about your USNH benefits and talk with vendor representatives. All employees are welcome at any fair, regardless of their work location:

Date	Time	Location
Tuesday, October 22, 2024	10:30 a.m. – 1:30 p.m.	University of New Hampshire Memorial Union Building, Granite State Room
Wednesday, October 23, 2024	10:30 a.m. – 1:30 p.m.	Plymouth State University Heritage Commons
Thursday, October 24, 2024	10:30 a.m. – 1:30 p.m.	Keene State College Norma Walker Room, KSC Alumni Center

## Benefits Enhancements



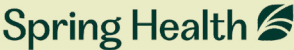

### Understanding Your Support Programs

We are excited to announce two programs through **Lantern** that will start on January 1, 2025 to help you with your care when you have major medical needs:

- **Cancer Care**, which provides oncology support for all cancer types and stages. Lantern pairs you with an Oncology Nurse Navigator who can help you coordinate appointments, understand your treatment options, find second opinions, and everything in between.
- **Surgery Care**, which covers the most expensive costs associated with surgery, and helps keep your procedures low to no cost. A care advocate will help match you with a surgeon based on your specific needs and will be there to help you through every step of the experience.



You also continue to have access to the same great support programs as in years past, including Hinge Health, Spring Health, and Omada Health (which now covers pre-diabetes and hypertension). With all of these great options at your fingertips for finding care, it's important to know the differences. Take a moment to compare your resources:

Support Resource	How to Use	Learn More
 <b>Available January 1, 2025!</b>	Through Lantern, you have access to two support programs: <b>Cancer Care and Surgery Care</b> . When you have a major medical need, these programs can help you understand your diagnosis and cover the most expensive costs if you need surgery.	<a href="https://my.lanternhealth.com">my.lanternhealth.com</a> Cancer Care: <b>855-204-3923</b> Surgery Care: <b>855-676-3920</b>
	Hinge Health offers help with <b>back pain, joint pain, or other musculoskeletal ailments</b> , and is available at <b>no cost</b> for employees on a Cigna medical plan.	<a href="https://hingehealth.com/usnh">hingehealth.com/usnh</a>
	Our EAP, Spring Health, is here for you when you need support with everyday life, in times of crisis, and everything in between. You and your household family members each have access to <b>8 free therapy sessions AND 8 free coaching sessions</b> each year at no cost.	<a href="https://usnh.springhealth.com">usnh.springhealth.com</a> 855-629-0554
 <b>Expanded for 2025!</b>	Omada Health is an online program that provides comprehensive, personalized support to help you manage <b>Type 2 diabetes</b> . And, starting January 1, 2025, you can use Omada Health for <b>pre-diabetes and hypertension</b> .	<a href="https://omadahealth.com/USNH">omadahealth.com/USNH</a>

## Updates to Your Dental Plan

We have made updates to the two dental plans for 2025.

- **High Option:** You'll have a higher annual maximum, an increased orthodontia benefit, and enhanced coverage for major services. Contribution rates for the High Option will increase between approximately \$3 – \$10 per pay period, depending on who you cover.
- **Basic Option:** If you anticipate only having modest dental needs in the coming year, the Basic Option provides more standard coverage at a lower cost. However, this plan no longer covers orthodontia.

### Need orthodontia coverage in 2025?

Please note for 2025, the Basic Option will *no longer* cover orthodontia. If you need coverage for yourself or a family member, **be sure to elect the High Option.**

## Thinking About Quitting Tobacco? You Can Do It!

Starting January 1, 2025, Spring Health will partner with 2Morrow Health to provide you with proven strategies and dedicated support to help you quit smoking, vaping, chewing, and any other form of tobacco consumption—available at no additional cost! 2Morrow Health's whole-person approach is clinically proven and confidential. Visit [usnh.springhealth.com](https://usnh.springhealth.com) to learn more and get started.



## HOW USNH MANAGES AND SHARES PLAN COSTS

USNH medical plans are self-insured, meaning the system pays the cost of your medical claims. When you receive care from in-network providers, USNH pays less in medical claims and in turn, your bi-weekly premiums are lower. Here's how it works:



- 2 hospitals are within a 20-mile radius. Both have highly rated providers and provide top quality care.
- Hospital A has negotiated lower costs for the same care. Hospital B has not.
- When employees visit Hospital A, they receive equally effective care at a lower cost to USNH.
- USNH pays less in claims, which helps keep medical premium rates as low as possible.
- Employees see less of an increase to rates next year.

## Are You Taking Advantage of Everything Available to You?

We encourage you to use the many benefits offered by USNH\*. While it's important to review all of your elected benefits during Open Enrollment to be sure you have what you need for yourself and your family throughout the year, now is also a perfect time to remember the benefits available all year long.

Here are just a few examples:



Have a high school student thinking about college? Or thinking about continuing your own education? Use the tuition benefit for up to **five classes** per fiscal year. Eligible dependents can receive a **50% discount** on in-state tuition. The tuition benefit can be used at any of the colleges within the USNH system.

Planning a kayak trip out west, a sandy beach trip, or a staycation at home with your favorite streaming app? Use your **UTime benefit** to relax and recharge. Employees are eligible for **18-24 days of personal time**, depending on years of service.



Did you know that **USNH will match your retirement contributions**, up to 6% of your salary? Schedule a free meeting with TIAA or Fidelity or Captrust to evaluate where you are now and what you can do to improve your retirement savings.



\* If you are covered under a Collective Bargaining Agreement (CBA), review your CBA for your benefits details.

# Choose Your Best Benefits Fit!

Change or confirm your elections by visiting [MyBenefits.USNH.edu](https://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. <sup>††</sup>	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

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



## Look Out for More Information on Workday

You will use Workday in 2025 to access your pay stub, request time off, change your benefits and more. Learn more and access training here: [universitysystemnh.sharepoint.com/sites/usnh-workday](https://universitysystemnh.sharepoint.com/sites/usnh-workday).

## Prepare Your Mental Health for the Holidays with Spring Health!



Expectations, societal pressures, and demands on your time are greater than ever during the holidays. Join Spring Health for a live webinar that will share stress management techniques you can use during the busy holiday season and all year round. Learn how to identify symptoms of stress and anxiety often brought on by the holidays for a variety of reasons. You will gain tactical tools like boundary setting that will help you focus on your mental well-being and enjoy the holiday season.

DATE: Friday, November 15, 2024  
 TIME: 12:00pm ET  
 REGISTER: [Click here](#)

## HR Benefits Support

For questions about your benefits, employees at all campuses should contact [hr.benefits@usnh.edu](mailto:hr.benefits@usnh.edu) or call **603-862-0504**. Our HR team is ready to help you!

