

BENEFITS EFFECTIVE DATES

Changes in benefits effective dates affect employees hired on or after September 4, 2002.

- **CORE BENEFITS** - All core benefits (medical, dental, life insurance, long term disability, and flexible spending accounts) are effective the first of the month following date of employment if online enrollment is completed within 30 days of employment. If enrollment is completed between the 31st and 60th day of employment, benefits are effective on the first day of the month following enrollment.
- **RETIREMENT** - Participation in the USNH Retirement Plan will be effective the first pay period of the month following enrollment in the plan. The first year of active participation at the higher contribution level of 6% (employee contribution) provides for a USNH contribution of 6%. After one full year of active participation USNH will increase its contribution to 11% effective the first pay period of the month following one year of participation in the plan. Participation at the alternate contribution level (2.5% employee and 5% USNH) continues to be available.
- **RETIREMENT VESTING** - Employees will be vested in the retirement program after three (3) years of employment and active participation in the retirement program. Vesting provides for retention of USNH contributions to the retirement plan upon termination.
- **TUITION BENEFIT** - A Faculty/Staff member is eligible for the tuition waiver benefit following successful completion of the initial introductory period following employment in a benefits eligible position. Generally, the introductory period is six months, however in some instances it can be up to 12 months. For the purposes of this policy, completion of the faculty initial introductory period shall mean following two semesters of benefits- eligible employment. A faculty or staff member 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 for his/her spouse/dependents.
- **DISABILITY** (Long Term Disability or Worker's Compensation) - An employee approved for long-term disability or worker's compensation must have completed a minimum of five years of creditable service in order to be eligible for continuation of medical, dental and life insurance coverage for a specified period of time based on years of service.