

Health & Wellness

Value. Choice. Engagement.

USNH

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FALL 2009

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Welcome to Open Enrollment

Open Enrollment is the time each year when you have the opportunity to review your benefit elections and make any needed changes. During Open Enrollment, it's important that you consider your available benefits, your beneficiary(ies), and any flexible spending account (FSA) contributions. Medical coverage represents one of the most valuable benefits the University System of New Hampshire (USNH) offers. You are encouraged to learn as much about the benefit offerings as possible. When you better understand how the plans work, you can ensure you and your family receive the services you need.

During Open Enrollment, when you log on to **MyUSNHBenefits.net** directly or via a link on the USNH Human Resources home page www.usnh.edu/hr, you will be able to:

- ▶ View your current benefit elections
- ▶ Enroll in your medical, dental, life and accidental death and dismemberment (AD&D), and long-term (LTD) disability insurance
- ▶ Enroll in a health care and/or a dependent care flexible spending account (FSA)
- ▶ Verify dependent(s) information
 - If applicable, verify that your dependent(s) meet the age requirements for eligibility
- ▶ Review and, if necessary, update your life and LTD insurance beneficiary(ies).

Key Open Enrollment Dates

October 26 thru November 6:

USNH's Open Enrollment period is your chance to make your 2010 benefit elections. Visit **MyUSNHBenefits.net**

Late December 2009:

If you change your medical and/or dental plan or enroll for the first time, you and your covered dependent(s) will receive new ID cards. If you are eligible for the Health Reimbursement Account and/or enroll in a FSA for the first time, or if your current FSA debit card has an expiration (Good Thru) date of 12/09 you will receive a new debit card from WageWorks.

January 1, 2010:

New benefit elections become effective.

Other Key Dates

October 20 thru October 30:

Healthy Returns Program (see page 8).

October 22 thru November 13:

Receive a \$50 VISA Gift Card for completing both the Health Risk Appraisal & Health Interest Survey (see page 7).

For information about your USNH benefits

For more information – including links to websites for Harvard Pilgrim, Delta Dental, and WageWorks – log on to USNH's Human Resources website at www.usnh.edu/hr and click on the "2010 Open Enrollment" link.

Open Enrollment October 26 through November 6, 2009

Whom You May Cover

If you enroll, you may also cover eligible dependent(s) for medical and dental coverage. In order to qualify, dependent(s) must meet the eligibility conditions of the USNH medical and dental plans as defined in the benefit summary plan descriptions.

Note: It is your responsibility to make record of a life event on MyUSNHBenefits.net (i.e. birth, divorce, dependent loss of student eligibility) within 30 days of the life event.

You may be asked at any time to provide proof of spouse, civil union/same-sex spouse, and/or dependent(s) for USNH-provided medical and/or dental coverage. See your enclosed personalized enrollment worksheet for associated costs of the different benefit levels. USNH will comply with all state and federal laws regarding the taxation of applicable employee benefits.

October 2009						
Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
27	26	27	28	29	30	31

November 2009						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14

What's New for 2010?

Life Insurance Carrier Change.

We are pleased to announce ING Employee Benefits (ING) as our new carrier for basic and supplemental life insurance and accidental death and dismemberment (AD&D), effective January 1, 2010. The lifetime maximum amount of coverage has been increased to \$1,500,000. In addition, value added services include online will preparation, beneficiary support services, and funeral and concierge services. ING is also our current carrier for optional life insurance. Additional information will be available online at www.usnh.edu/hr.

You can use your USNH ID or Social Security Number to access the MyUSNHBenefits.net enrollment website.

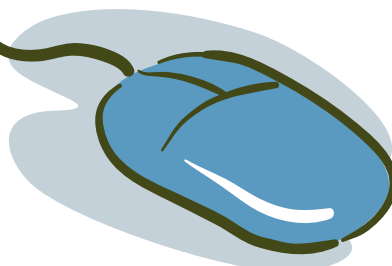
As an added security and privacy measure, the USNH ID number has replaced the Social Security number as the main identifier for employees. This provides a higher level of identity protection for employees, as well as all employee related data systems. Previously, Social Security numbers were the only way for our online Benefits system to identify faculty and staff as plan participants. Now, your USNH ID numbers may be used in place of your Social Security number.

Enhancements to the Wellness Connection Program (see page 4 for program highlights)

These enhancements are part of our new partnership with Diet Health, Inc., who will administer the Wellness Connection program for USNH effective January 2010. Diet Health, Inc. was selected for its online expertise demonstrated in the nutrition and fitness solutions it provides to consumers. The Health Education and Member Rewards programs will feature optional online reimbursement. You will still be able to submit for reimbursement via paper and mail. In addition, as part of the Wellness Connection program, you will have free access to a Diet.com premium membership. Diet.com provides access to health experts, personalized meal plans, easy-to-follow fitness videos, thousands of recipes, health tips, community support and more. Take full advantage of the Wellness Connection opportunities to improve your health, and get rewarded more quickly!

Dependent(s) Benefit Eligibility Audit

During the upcoming year, USNH will be conducting a benefits audit to confirm dependent eligibility. Audit information will be mailed to employees during the 2010 plan year.



Flexible Spending Accounts

2009 Health Care FSA Contributions Available through March 15, 2010

Participants in a health care FSA are eligible to incur health care expenses that can be reimbursed using 2009 FSA contributions for an additional two and a half months after the end of the 2009 plan year. In other words, instead of forfeiting unused contributions as of December 31, 2009, you will be able to incur eligible health care expenses until March 15, 2010, and receive reimbursement through May 31, 2010. This grace period applies only to health care FSAs. Dependent Care FSA contributions must be used by December 31, 2009 or they will be forfeited.

Although you can incur eligible health care expenses until March 15, 2010, you will not be able to pay for them with your health care FSA debit card after December 31, 2009. If you incur eligible 2009 expenses after December 31, 2009 you must pay for them out of pocket and apply for reimbursement. Reimbursement forms are available in the Benefits section of the USNH HR website www.usnh.edu/hr or at www.wageworks.com; or from your Campus Human Resources Office.

These FSA deadlines apply to active benefits eligible employees. In the event of a change in your employment status such as termination of employment or retirement, the deadline to incur FSA expenses is the last day of your employment. Your WageWorks debit card becomes inactive on this date and you would need to submit a "Pay Me Back Form" to WageWorks for reimbursement

for any expenses incurred while eligible. The deadline to submit a claim is 90 days from your change in employment.

If you are enrolled in the Health Reimbursement Account (HRA) and you retire or terminate your employment, you have 18 months to incur expenses. There will be an administration fee charged to your HRA account balance 30 days following your date of retirement or employment change. Your WageWorks debit card will then become inactive and you will need to submit a "Pay Me Back Form" to WageWorks for reimbursement for eligible expenses. You have 90 days from the end of your coverage period to submit claims.

FSA Direct Deposit Available

Receiving your reimbursement couldn't be easier! When you sign up for direct deposit, your FSA reimbursement checks are deposited into your bank account. Log on to www.wageworks.com and go to the "Edit My Profile" option. Then, you'll need to enter your designated bank account number and bank routing number.

For More Information

For more information about FSAs – including where you can use your FSA debit card – contact WageWorks at www.wageworks.com. For specific guidelines on eligible health care and/or dependent(s) care expenses (i.e., child and elder day care), contact the Internal Revenue Service by phone at 1-800-829-3676 or visit www.irs.gov and access Publication 502, Medical and Dental Expenses, and/or Publication 503, Child and Dependent Care Expenses.

Important Deadlines for Health Care FSA expenses

March 15, 2010

Deadline to incur eligible health care expenses for health care FSA

May 31, 2010

Deadline to submit claims for the 2009 plan year for eligible health care expenses for health care FSA

Important Deadlines for Dependent Care FSA expenses

December 31, 2009

Deadline to incur eligible dependent care expenses for dependent care FSA

March 31, 2010

Deadline to submit claims for the 2009 plan year for eligible dependent(s) care expenses:

Note: if you enroll in a health care FSA for 2010, retain your health care FSA debit card that was assigned in 2009. You will be able to use it for 2010 expenses beginning January 1, 2010.

Additional Benefit Information

Health Reimbursement Account for 2010

The Health Reimbursement Account (HRA), which was new for 2009, is a \$500 employer-funded account that reimburses eligible employees for qualified medical expenses. To be eligible for the HRA you must be a full-time benefits eligible employee, who is a subscriber to a USNH medical plan and not covered by a collective bargaining agreement. For 2010, the annual \$500 HRA account will be funded in the same manner as it was in 2009 and available to you January 2010. Any balances remaining in your HRA account from 2009 will automatically be available in 2010, to be used for reimbursement for future eligible expenses. If you are eligible for the HRA and are enrolled in the Health Flexible Spending Account (FSA), the Health FSA balance will be used first for expenditure reimbursements, followed by HRA funds.

You are able to check your Flexible Spending Account(s) and HRA balances and track payments by registering at www.wageworks.com.

As required by the IRS, please be sure to keep your itemized receipts showing what you paid for health-care expenses. You may be asked to provide receipts to WageWorks to confirm reimbursement for eligible expenses. If you are currently enrolled in the HRA and/or Health FSA, please retain your card for use with your 2010 HRA and/or Health FSA.

Are Your Beneficiary(ies) Up to Date?

During Open Enrollment you are strongly encouraged to review your life and long-term disability insurance beneficiary(ies). If you've changed your marital status or had a child, you may want to update our records on who should receive your benefits in the event of your death. An annual review of your beneficiary(ies) ensures that the benefits you've worked hard to leave your family are distributed according to your wishes. Beneficiary(ies) information can be updated any time during the year by logging onto MyUSNHBenefits.net.

It is important to note beneficiary(ies) designation for the USNH retirement plan must be done directly with Fidelity and/or TIAA-CREF.

HPHConnect.

Harvard Pilgrim members can keep track of all their health care needs through one secure, personalized website. Through www.harvardpilgrim.org/usnh, you can connect to HPH-Connect to check prescription drug and claims history, find a doctor, change Primary Care Physicians (PCPs) and compare hospitals. To learn more, log on and, if you are a first-time user, follow the links to register.

Wellness Connection benefits: take steps toward a healthier lifestyle.

ELIGIBILITY: You're eligible to participate in the Wellness Connection program if you are a subscriber with Harvard Pilgrim Health Care of New England. The Wellness Connection program features reimbursement and incentive opportunities providing motivation to keep fit and to learn how to take even better care of yourself and your family.

Here's how you can benefit from the Wellness Connection program:

FITNESS CLUB MEMBERSHIP receive up to \$500/year!

HEALTH EDUCATION receive up to \$200/year!

MEMBER REWARDS receive great prizes for your daily activity!

To get started and to learn more about the Wellness Connection program:

► Visit the HP/USNH website at www.harvardpilgrim.org/usnh

For information about your USNH benefits – including links to websites for Harvard Pilgrim, Delta Dental, and WageWorks – log on to USNH's Human Resources website at www.usnh.edu/hr and click on the "2010 Open Enrollment" link.

Legislative Information

Medicare Mandatory Reporting Requirements

The Medicare Secondary Payer Mandatory Reporting Provisions in Section 111 of the Medicare, Medicaid and State Child Health Insurance Program (SCHIP) Extension Act requires that you provide a social security number for yourself and your covered dependent(s) to your group health plan. Due to this regulation, you will be required to provide your dependents' Social Security numbers to complete the enrollment in the group health plans. This new federal law requires group health plan insurers to report information to the Centers of Medicare Services (CMS) for the purpose of coordinating benefits with Medicare. The law will help CMS accurately coordinate benefits for individuals who are covered by both Medicare and a group health plan. USNH continues to work with our medical carriers to comply with all reporting regulations.

Disclosure of Creditable Coverage to Medicare Part D Eligible Individuals

Each year, USNH is required to provide a "Notice of Creditable Coverage" to all members enrolled in medical plans. This notice explains how the prescription drug coverage provided by their medical plans compares to Medicare's prescription-drug coverage.

This notice is enclosed in your Open Enrollment packet.

Special Enrollment Right under Children's Health Insurance Reauthorization Act of 2009

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act (CHIPRA) of 2009 added two new special enrollment events. If you experience a change that results in a gain or loss of eligibility for Medicaid or the state Children's Health Insurance Program (CHIP), you may be able to make certain adjustments to your benefits correlating to your status change within sixty (60) days. If you believe that you may be entitled to these special enrollment rights, please contact your Campus Human Resources Office.

Same-Sex Marriage Benefit Information

The State of New Hampshire's marriage law allows health (medical and dental) coverage for your civil union/same-sex spouse and their dependents. Although coverage is available, it does not necessarily mean your spouse and dependent(s) can be considered a dependent for federal income tax purposes. Under Treasury regulations, providing health care coverage for any individual who is not a tax dependent is considered a fringe benefit and USNH is required to report the "fair market value" of such a benefit as taxable income to the employee. The fair market value generally equates to the full cost of individual coverage for the plan in which the individual is covered and is taxed as imputed income. Depending on your coverage level there may be an after-tax premium implication; please note that your Confirmation Statement will display the appropriate pre-tax and post-tax premium amounts that will be withheld through the payroll process.

Over age Dependent and Ex-Spouse Benefit Information

The State of New Hampshire's Dependent and Ex-Spouse legislation extends coverage¹ based on certain criteria and for a defined time period, for the Harvard Pilgrim medical plan. While the coverage must be made available, the state does not require that the employer pay the cost of the coverage for the eligible dependent and/or eligible ex-spouse.

For employees who cover an ex-spouse and/or eligible dependent(s) under the NH Legislation coverage, there may be medical premium implications. Please note that your Confirmation Statement will display the appropriate pre-tax and post-tax premium amounts that will be withheld through the payroll process.

In addition, it does not necessarily mean your dependent(s) can be considered a dependent for federal income tax purposes. Under Treasury regulations, providing health care coverage for any individual who is not a tax dependent is considered a fringe benefit and USNH is required to report the "fair market value" of such a benefit as taxable income to the employee. The fair market value generally equates to the full cost of individual coverage for the plan in which the individual is covered and is taxed as imputed income.

¹ Please reference www.usnh.edu/hr for additional information.

Enrolling in Your 2010 Benefits Online

1. Review your enclosed enrollment worksheet.

This worksheet shows your current benefits coverage, lists your currently covered dependent(s), and shows your designated beneficiary(ies). Your worksheet also shows the benefits and options you can choose from for 2010.

2. Once you have decided what benefit coverage is best for you and your family in 2010, log on to MyUSNHBenefits.net to complete your enrollment.

The site's easy-to-follow instructions will guide you through the enrollment process. If you have questions or need help while enrolling online, contact your Campus Human Resources Office.

3. Confirm and save your elections.

When you finish enrolling, you will see a "Confirm Elections" screen. If you would like to change an election click on the "Back" button until you arrive at the items you wish to change. Once you've finalized your elections, click "Finish." Your elections will be saved and you may immediately print your confirmation statement. No matter which options you choose, it is important to review your confirmation statement for your pre-tax and post-tax deductions and be sure to keep this statement for your records.

You must act before the enrollment deadline: **November 6, 2009**

Online enrollment provides greater flexibility in choosing the benefits that best fit you and/or your family's needs. In fact, you can log on anytime before the deadline and change your previous elections. **Remember: If you wish to participate in either the health care and/or dependent care FSA in 2010, you must re-enroll – even if you wish to keep your contribution amount(s) the same or if you don't have any other benefit changes to make.** Also, you need to verify your enrolled dependent(s) for the medical and dental plans.

If you do not enroll by the deadline

If you do not enroll by the November 6, 2009 deadline, your core benefits – as indicated with an asterisk on the enclosed personalized enrollment worksheet – will not change for 2010.

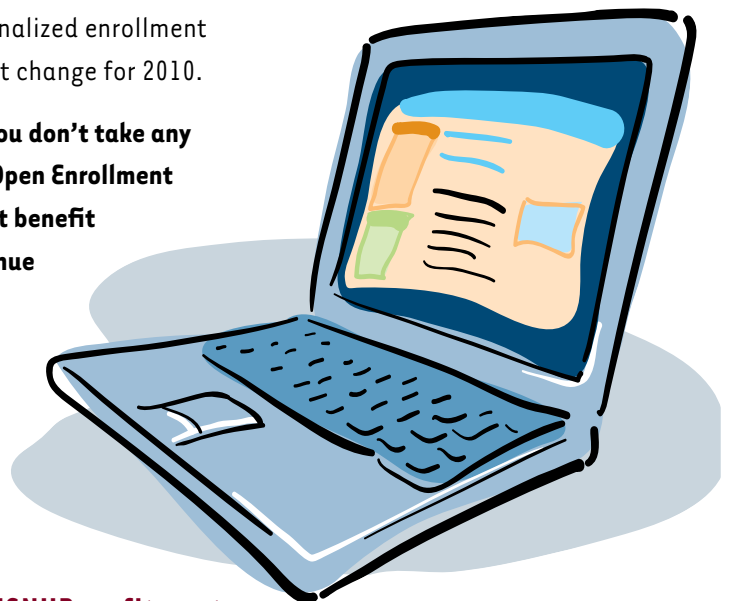
In other words, if you don't take any action during this Open Enrollment period, your current benefit coverage will continue in 2010, with the exception of the Flexible Spending Accounts (FSAs).

When changes become effective

Your elections will become effective January 1, 2010. However, your life/AD&D insurance and LTD coverage are subject to an "actively at work" provision. If you are not actively at work on January 1, 2010 – the date when insurance coverage and/or changes would otherwise take effect – coverage will take effect on the day you resume active work.

No Internet Access?

If you don't have Internet access, contact your Campus Human Resources Office by the November 6, 2009 enrollment deadline. Your Campus Human Resources Office can assist you with your enrollment.



MyUSNHBenefits.net

Health Risk Appraisal and Health Interest Survey

Taking care of your health and wellbeing is one of the greatest gifts you can give to yourself. The Health Risk Appraisal (HRA) is a scientific tool that identifies your health risk factors based on your answers to its questions. I recently spent about twenty minutes filling out the questionnaire and immediately received and reviewed an eight page document outlining my results. The report highlighted those behaviors that support my healthy lifestyle and those areas where I could improve. To sustain and maintain healthy choices I still work with my APS wellness coach every other month just to check in and keep me on a positive track. If you would like assistance with making lifestyle changes just call 1-800-424-1749 and ask to be connected to a wellness coach.

The Health and Wellness Interest Survey is a tool to determine faculty and staff awareness and knowledge of current wellness offerings, benefits, and to seek your advice on ways USNH can further support healthier lifestyle choices. Please take a few minutes to fill out the survey.

You will receive a \$50 Visa gift card for completing both the Health Risk Appraisal and the Health and Wellness Interest Survey. I plan to purchase the Wii Fit Resort software and keep on moving!

Here's to a healthy and happy fall to all!

Nancy Puglisi, Ph.D.

USNH Director of Organizational Wellness

Please Note: Harvard Pilgrim subscribers will need an HPHConnect for Members account to participate. Visit www.harvardpilgrim.org/usnh to set up an account if you don't already have one. Non-Harvard Pilgrim members received a letter with information on how to access the survey and appraisal.

To access the health and wellness interest survey and the health risk appraisal, visit www.harvardpilgrim.org/usnh between October 22 and November 13.

Check out the USNH Health & Wellness Website www.usnh.edu/hr/health-wellness for online assessment tools, resources, and the ability to research treatment costs.

Your Employee Assistance Program (EAP) benefit can help you take charge of your life...

Your health can affect your quality of life in so many ways – and we rarely take the time to really take care of ourselves. As a USNH employee you and your dependents have access to unique programs that provide a personalized approach to wellness and health improvement. Talk to a Pro: Obtain information, create a plan, and receive guidance on how to reach your health goals. Call 1-800-424-1749 to talk to a Health Coach or to schedule an EAP appointment. It's Confidential!

Go online for more information:

www.APSHelpLink.com

Access code: **USNH**



Healthy Returns Program Reminder



Enjoy the rewards of a healthier you.

The Healthy Returns program is sponsored by USNH Human Resources and Harvard Pilgrim Health Care. It's designed to help you make positive changes and meet realistic health goals, while bringing you additional rewards along the way. For more information and to register online visit www.usnh.edu/hr and click on the "Healthy Returns Program" link.

Healthy Returns 2009 Fall Events

Campus	Location	Date	Time
USNH	Dunlap Center	Oct. 20	9:30 a.m. – 1 p.m.
UNH Durham	MUB Rooms 334/336 and 338/340	Oct. 21	5:30 a.m. – 7:30 a.m. 9 a.m. – 1 p.m.
Granite State College	Concord Office Room 103	Oct. 22	11 a.m. – 1 p.m.
UNH Manchester	286 Commercial St. Rms 6 & 7	Oct. 26	11 a.m. – 1 p.m.
UNH Durham	MUB Rooms 330/332 & 334/336	Oct. 28	9 a.m. – 2 p.m.
Plymouth State U.	HUB Room 109	Oct. 29	10 a.m. – 2 p.m.
Keene State College	Mountain View Room	Oct. 30	10 a.m. – 2 p.m.

For information about your USNH benefits

For more information – including links to websites for Harvard Pilgrim, Delta Dental, and WageWorks – visit USNH's Human Resources website at www.usnh.edu/hr and click on the "2010 Open Enrollment" link.

The information in this newsletter represents only the highlights for certain USNH benefit plans. The actual terms and conditions of each USNH benefit plan are governed by the official plan documents. While this newsletter is intended to be as accurate as possible, the explanations are subject, in all respects, to the official plan document.

Campus Contacts

For more information about any of your benefits or Open Enrollment, contact your Campus Human Resources Office.

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Campus Benefit and Wellness Fair Schedule

Campus	Location	Date	Time
Granite State College	8 Old Suncook Road, Concord	October 22	11 a.m. – 2 p.m.
UNH-Manchester	286 Commercial Street, Manchester	October 26	11 a.m. – 1 p.m.
University of New Hampshire	Granite State Room, Memorial Union building	October 28	10:30 a.m. – 1:30 p.m.
Plymouth State University	Multipurpose Room, Hartman Union building	October 29	11 a.m. – 2 p.m.
Keene State College	Mable Brown Room, Student Center	October 30	9:30 a.m. – 1 p.m.