

USNH Benefit Overview

Flexible Benefits

Plan	Provisions
Option A	The indemnity plan offers catastrophic coverage. 100% coverage with no co-payment. After deductible is met (\$2,000 Individual; \$4,000 Family) <i>Contributions vary.</i>
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. <i>Contributions vary.</i>
Options D	HMO, network based with preventative care benefits. Co-pay for office visits and prescriptions. <i>Contributions vary.</i>
Option F	Waived coverage. In lieu of medical coverage, cash incentive.
Option A	Waived coverage. In lieu of dental coverage, employee receives cash incentive.
Option B - Basic	Based on <u>Maximum Contract Allowances</u> (Employee 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 deductible applies to Restorative/ Prosthodontic coverage. Orthodontia lifetime maximum benefit is \$1,000 per dependent child, covering children up to age 19. <i>Fully paid by USNH for single person coverage; contribution for two-person and family coverage.</i>
Option C - High	Based on a <u>Usual & Customary Allowance</u> , 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 deductible applies to Restorative/Prosthodontic coverage. Orthodontia lifetime maximum benefit is \$1,500 per child/adult. Contribution for individual, two-person, and family coverage.
Long Term Disability 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. <i>Fully covered by USNH.</i>
Option B	The disability income benefit is based on 60% of budgeted base annual salary, with a maximum payment of \$5,000 per month. <i>Fully covered by USNH.</i>
Option C	The disability income benefit is based on 66 2/3% of budgeted base annual salary, with a maximum of \$7,000 per month. <i>Contribution by Employee for difference between Option B and Option C.</i>
Option A	Provides \$10,000 basic coverage. No Employee contribution; fully covered by USNH.
Option B	Provides One and ½ times the Employee's annual salary; fully covered by USNH.
Option C	Provides Three times the Employee's annual salary. Contribution by Employee for amount above cost of Option B.
Option D	Provides Four and 1/2 times the Employee's annual salary. <i>Contribution by Employee for amount above cost of Option B.</i>
Note:	<i>All Life Insurance options carry a double indemnity clause for accidental death in addition to \$25,000 of AD&D Coverage</i>

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 03/05

Other Benefits

Plan

Provisions

Worker's Compensation	Loss of work due to a job-related illness or injury will result in the Employee receiving 60% of his/her base salary and 100% medical bill coverage. Conditions and restrictions apply, as noted in federal law and USNH policy. <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 coverage. <i>Full contribution by Employee.</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 Employee.</i>
Voluntary Life Insurance	Employees may purchase Term Life insurance coverage for themselves, their spouses, and/or eligible dependent children. <i>Full contribution by Employee.</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: <u>Fidelity Investment Corporation</u> offering investment options in a variety of mutual funds and/or <u>Teachers Insurance Annuity Association and College Retirement Equities Fund (TIAA/CREF)</u> offering investment options that include fixed and/or variable annuities.
403 (b) defined contribution plan	USNH and the Employee 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 Employee and 6% contributed by USNH. After one full year of participation while employed by USNH the Standard Contribution Level is 6% paid by the Employee and 10% contributed by USNH. Alternative Contribution Level is 2.5% paid by the Employee and 4% contributed by USNH. With the election of a retirement program, USNH also contributes an <u>Additional Retirement Contribution (ARC)</u> of 1% of the Employee's regular budgeted salary into the Employee's elected USNH retirement plan.
Social Security	USNH and the Employee contribute a federally defined percentage of the Employee'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 expenses before taxes are withheld from your pay. The Healthcare FSA allows the use of pre-tax dollars to reimburse employees for co-payment, deductibles and other expenses not covered by insurance. The Dependent Care FSA allows the use of pre-tax dollars to reimburse employees for child or adult day care for any of their legal dependents.
Earned Time Program	Operating (non-exempt) Staff members participate in an all-inclusive approach to paid time off which combines vacation, personal, sick, short-term military, maternity, and bereavement leave into one accrual rate. Earned Time is accrued on the basis of hours worked and years of service to USNH. Unused balances are paid out in full to the employee upon termination.
Jury Duty	Exempt & non-exempt staff members: USNH requests the employee submit federal payment checks in return for full salary compensation.
Vacation/Personal & Sick Leave	Full-time exempt employees: earn a total of 24 vacation/personal days per year (earned at the rate of 2 days per month), with a maximum accumulation of 36 days (up to 30 days may be paid out upon termination). PAT staff members earn a total of 15 sick leave days per year, earned at the rate of 1.25 days per month (maximum accumulation of 130 days; no pay-out upon termination). Vacation/Personal and Sick leave are pro-rated for those working percent-time appointments.
Bereavement Leave	PATs are granted 5 bereavement days for immediate family; 1 day for other relatives.
Military Leave	For exempt employees: Maximum funding for temporary military leave by USNH is 22 working days per year.
Holidays	Full-time employees: 11 paid holidays per year, eight of the holidays are System-wide; the remaining three are determined by each USNH institution. Pro-rated for percent-time appointments.
Tuition Waiver	Full-time employees that meet the eligibility requirement of 6 months of employment. Waiver for a total of 5 courses per academic year consisting of credit (100% tuition waiver) and/or non-credit (50% tuition waiver) per year. Upon completion of one year of benefits eligible employment the employee's dependents tuition benefit is: 50% waiver for credit courses only. Pro-rated for percent-time appointments.
Embrace Life Fully Program & Employee Assistance Plan	The "ELF" program provides health/wellness services. The "EAP" is a counseling/referral service provided free-of-charge to eligible faculty/staff members, their spouses or USNH-defined domestic partners, and their dependent children.