Dear USNH Community,

Each year, as we evaluate our benefits against our University System’s goals and the trends we see in the marketplace, we work hard to keep your and your family’s wellbeing a top priority. We are excited to share that there will be no contribution changes to USNH’s 2023 benefits for faculty and staff.*

As always, our goal is to maintain a strong benefits package that gives faculty and staff the coverage they need, brings in top talent, and continues to make USNH a world-class institution.

*Contributions may differ based on Collective Bargaining Agreements.

What You Need to Know

• Employee contributions for medical, dental, and vision coverage for non-union employees won’t change for 2023.

• You will be able to choose from the same three medical plans that you have in years past.

• Introducing Hinge Health, an online program that helps you manage musculoskeletal health issues. Hinge Health is available to employees or dependents enrolled in a USNH medical plan.

• New this year, you have the option to purchase voluntary dependent life insurance for your spouse and/or eligible dependent(s). Coverage will be effective 1/1/2023.

• USNH will keep the maximum 403(b) retirement plan match at 10% for non-union employees hired before January 1, 2021. The maximum match will stay at 8% for those hired after December 31, 2020 and continue to apply to all new hires moving forward.

• Effective January 1, 2023, loans and hardship distributions will be available for 403(b) accounts, which were previously only available from supplemental contributions. USNH 403(b) retirement accounts will also be eligible for in-service distributions once an employee reaches age 59½. These distributions and loans are made in accordance with USNH policy and retirement plan provisions.

What You Need to Do

During Benefits Open Enrollment (October 24 – November 11), take time to review your benefit elections, dependents, and beneficiaries, and make changes as needed. If you do not take any action, most of your 2022 coverage will automatically roll over.

Remember: You must re-elect your Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2023, even if you had them last year. Otherwise, you won’t contribute to your account.
**Follow These Steps to Review Your Benefits**

**Do You Have to Do Anything? YES!**

**STEP 1 – Log In**

Go to [MyBenefits.USNH.edu](http://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](http://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).

For example, if you were born in January 1975 and your SSN is 123456789, your username would be USNH01756789.

**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.

**STEP 3 – Enrollment: Getting Started and Updating Dependents**

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.

**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](http://netbenefits.com/usnh) or [tiaa.org/usnh](http://tiaa.org/usnh). You can also schedule time with a financial professional to get help with your retirement goals.

**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 during 2022 or 2023. Visit [MyBenefits.USNH.edu](http://MyBenefits.USNH.edu) to indicate your life event and make your benefit change.

To declare a life event, click on the Life Events link in the left navigation. Choose the applicable life event. Once you complete your enrollment, the last page/section in “Life Event Enrollment” is your confirmation statement. If all your elections look accurate, click the Finish Enrollment button at the bottom of the page. A pop-up will confirm that your life event elections have been submitted and will prompt you to complete your additional enrollment for 2023.
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 2023.
2. **Your Benefits:** View the benefits you enrolled in for 2022 and make any changes for 2023.
3. **Available Benefits:** View the benefits you elected to waive during 2022 and consider enrolling in them for 2023.

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.

**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.

**IF YOU ENROLL PLAN BY PLAN:**

Make your benefit elections from the **Choices** section of “Enrollment.” Each page will display your plan choices and will prompt you for additional information where needed. All deductions are shown on a per-pay-period basis.

Navigate through this section using the **Previous** and **Save and Continue** buttons. Jump between plans by clicking anywhere in the **Choices** step/button and selecting your desired plan from the drop-down menu.

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 11, 2022.
**Employee Actions**

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<thead>
<tr>
<th>Benefit</th>
<th>Action</th>
<th>Otherwise</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Medical Insurance</td>
<td>Review your 2022 coverage</td>
<td>Your current coverage will automatically roll over in 2023, or you will be mapped to similar coverage if your plans are changing.</td>
</tr>
<tr>
<td>✓ Health Savings Account (HSA)</td>
<td>If enrolled in the Open Access Plus HSA medical plan, designate your employee HSA paycheck contribution amount for 2023</td>
<td>Your existing balance will carry over, but you will not contribute in 2023.</td>
</tr>
<tr>
<td>✓ Flexible Spending Account (FSA)</td>
<td>If you’d like to contribute to an FSA, enroll and designate your 2023 contribution amount</td>
<td>You will not contribute in 2023.</td>
</tr>
<tr>
<td>✓ All Other Benefits</td>
<td>Review your 2022 coverage</td>
<td>Your current coverage will automatically roll over in 2023.</td>
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<td>• Dental</td>
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<td>• Vision</td>
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<td>• Life/AD&amp;D</td>
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<td>• Long-Term Disability</td>
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<td>• Voluntary</td>
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**Need Help Estimating Your Care? Use NH HealthCost!**

If you’re looking to estimate your healthcare costs, check out NH HealthCost, an online tool to find and compare the estimated costs for various healthcare services in and around New Hampshire, including quality of care information. In 2023, USNH will no longer partner with Healthcare Bluebook for this information.

Visit nhhealthcost.nh.gov to use the tool!

**HR Benefits Support**

New! Please note that while USNH will continue to have on-campus HR support, we now utilize a shared services model for benefits. Employees at all campuses should contact hr.benefits@usnh.edu for benefits questions moving forward.

All campuses should contact hr.benefits@usnh.edu or call 603-862-0504.