

### Core Benefits – no change

Medical	<p>No Change to current plan options</p> <ul style="list-style-type: none"> <li>• Open Access Plus Health Savings Account (HSA)</li> <li>• Open Access Plus 500/1000</li> <li>• Open Access Plus 200/400</li> </ul> <p><b>NEW:</b> waived coverage credit of \$550 per year</p>
Dental	<p>No Change to current plan options</p> <ul style="list-style-type: none"> <li>• Basic Option</li> <li>• High Option</li> </ul> <p><b>NEW:</b> waive coverage credit of \$52 per year</p>
Flexible Spending Accounts (FSAs)	<p>No change to current plan options</p> <ul style="list-style-type: none"> <li>• Health Care Flexible Spending Account</li> <li>• Dependent Care Flexible Spending Account</li> </ul>

### Newly Eligible for the following benefits

Voluntary Vision Plan	The vision coverage includes an annual vision exam, lenses, and \$200 frame or contact lens allowance. The vision coverage is offered through VSP with a choice of providers. Providers include VSP preferred providers, a retail chain affiliate, or any other provider. Full plan contribution by Employee.
Life and Accidental Death/Dismemberment Insurance (AD&D)	Basic Level: 1 ½ times the Employee’s annual salary. Fully covered by USNH.
	3 times the Employee’s annual salary. Premium due for amount above cost above 1 ½ x Option.
	4 ½ times the Employee’s annual salary. Premium due for amount above cost of 1 ½ x Option.
Short Term Disability	Short Term Disability Salary Continuation provides paid time-off if you are unable to work due to a non-work-related illness or injury, or maternity. Benefits start immediately after an accident or eight days after illness or for maternity. The disability income benefit is based on your budgeted base annual salary. Benefit up to 8 weeks; 100% of your annual base salary and week 9 through 26; 60% of your annual base salary.
Long Term Disability	<p><b>60% Option</b></p> <p>The disability income benefit is based on 60% of budgeted base annual salary, with a maximum payment of \$5,000 per month. Fully covered by USNH.</p>
	<p><b>66 2/3% Buy-up option</b></p> <p>The disability income benefit is based on 66 2/3% of budgeted base annual salary, with a maximum payment of \$15,000 per month. Contribution by Employee for difference between 60% and 66 2/3% Option.</p>

## Retirement Program - ENHANCED

<p>403(b) Defined Contribution Retirement Plan</p>	<p><b>NEW:</b> Eligibility for employer matching contributions on the employee deferrals. The USNH 403(b) Retirement Plan is available upon hire. Retirement investment options are available through Fidelity Investments and/or TIAA. USNH and the Employee contribute a fixed percentage of regular budgeted salary into the plan on a biweekly 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. Other contribution ranges available include: Mid-Level – 4% to 5.9% is paid by the Employee and 6% Employer Contribution, or the Alternative Contribution range – 2.5% to 3.9% is paid by the Employee and 4% is contributed by USNH.</p>
<p>Supplemental 403(b) Retirement Contribution</p>	<p>In addition to the 403(b) defined contribution levels, if contributing at the 6% retirement contribution level, eligible employees may elect to make salary deferrals to a supplemental 403(b) retirement account. The additional elective supplemental contribution is a percentage amount and receives no employer match.</p>

## Leave Benefits - NEW

<p>Personal Time</p>	<p>Paid time-off for vacation or personal needs. The accrual rate is 1.5 days per month for the first five years of status employment and 2 days per month thereafter. The maximum days you can have at any one time is 45 days and up to 30 days may be paid out upon termination.</p>
<p>Sick Time</p>	<p>Paid time-off for illness, injury, or to care for an ill or injured family member earn a total of 15 sick days per year, earned at the rate of 1.25 days per month (maximum accumulation of 60 days; no pay- out upon termination). Use of sick time for family leave maximum of 25 days of accrued sick leave per fiscal year for family leave. Sick time is pro-rated for those working percent-time appointments.</p>
<p>Parental Leave</p>	<p>Up to four weeks of paid time-off for maternity, paternity, adoption, fostering and surrogacy.</p>
<p>Holidays</p>	<p>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.</p>
<p>Community Service</p>	<p>One day (up to 8 hours) paid time off to participate in an approved community service event or activity.</p>
<p>Bereavement Leave</p>	<p>Paid time-off for the loss of a family member. Employees are granted 5 bereavement days for immediate family; 1 day for other relatives.</p>

## Additional Benefits & Voluntary Insurance - NEW

Tuition Benefits	USNH pays for a total of 5 courses per fiscal year consisting of credit (100% tuition) and/or non-credit (50% tuition) courses for full-time employees that meet the eligibility requirement of 6 months of employment. Upon completion of one year of benefits eligible employment, the employee's dependent's tuition benefit is: 50% for credit courses only.
Voluntary MetLife Benefits	<p><b>Accident Insurance</b> – The coverage provides financial protection in the case of a covered accident. A high and low plan is available. Full plan contribution by Employee.</p> <p><b>Critical Illness Insurance</b> – The coverage provides financial protection in the case of a covered illness, including cancer, heart attack, stroke and Alzheimer's disease. A \$15,000 or \$30,000 coverage option is available. Full plan contribution by Employee.</p> <p><b>Hospital Insurance</b> – The coverage includes benefits for hospitalization in the form of a fixed daily benefit for treatment of injuries resulting from an accident or sickness. Can work alongside other medical coverage to help pay for out-of-pocket expenses that result from a hospital stay. Full plan contribution by Employee.</p> <p><b>Legal Assistance</b> – MetLaw, a group legal plan available through Hyatt Legal Plans connects you with a network of attorneys who can represent you for a variety of personal legal matters like power of attorney, deeds, will preparation, and more. Full plan contribution by Employee.</p>
Voluntary Long-Term Care	The coverage provides financial protection for long-term care services at home, a nursing home, or assisted living facility. You can apply during your new hire initial enrollment with limited medical questions, depending on your age. After initial enrollment period, apply anytime with medical underwriting. Spouse and family members are eligible to apply with medical underwriting up through age 79. Premiums are paid by employee.