

From: Kathy Neils, Chief Human Resources Officer <HR.Communications@send.unh.edu>
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Subject: Important information about 2025 medical coverage



University of New Hampshire

Due to a technical error this message did not reach all UNH employees on Thursday. We apologize for this error and the late notice on this message.

[Para leer este mensaje y las preguntas frecuentes, haga clic aquí](#)

Dear UNH Community,

Open Enrollment is only three short months away. In October, you'll have the opportunity to elect or change your benefits coverage for the 2025 calendar year. When you do, you may notice changes to your medical plan options. We're writing to give you advance notice of what to expect, so you can be prepared to make the best decisions for yourself and your family members.

Medical plan design changes and cost increases

Healthcare costs have risen steadily and significantly the past several years, and the university system has absorbed much of them to keep contribution increases for our faculty and staff as low as possible. ***Our USNH benefits programs have been—and will remain—competitive among our peers in the market, in both plan design and in how much our employees contribute toward plan costs.***

However, if we were to continue offering the current medical plan designs in 2025, the percent increase to employee contributions would be in the double digits. This is due to several factors, including increased costs of medical care both nationally and regionally, as well as higher usage of medical services by employees and dependents. This cost trend is unsustainable—for you *and* our system.

To avoid those significant cost increases, we're making changes to our medical plans for non-union faculty and staff members. Unions will also have the opportunity to make these new plans available to their employees covered by a CBA. ***The university system will continue to subsidize the majority of medical plan cost for our employees.***

Employees seeing these changes will still have three medical plan options, with the opportunity to choose the one that best fits their individual needs and budget. ***Deductibles, copays, and coinsurance within each plan will increase as well as annual premium contributions (the amount that is deducted for***

healthcare out of your paycheck). However, these changes ensure that your employee contribution increases are much lower than they would be if we kept the current plan designs. (Union populations who choose to remain on the current plans will see the significant premium increases mentioned above and in alignment with their collective bargained agreements.) **USNH will continue to support all the programs and resources our community has come to appreciate**, including the \$300 fitness reimbursement, \$150 MyPath2Wellness credit, Omada, and Hinge Health.

New programs to help you save on out-of-pocket expenses

We know you may have concerns about what these changes mean for your major medical needs. Rest assured, as part of the new medical plans, we will introduce two new support programs on January 1, 2025, to help you find the best care, understand your diagnosis or treatment plan, and cover the most expensive costs when you need surgery, ensuring you still receive the best health outcomes possible at an affordable cost.

More information coming soon

We'll share much more about these changes closer to Open Enrollment in October—including employee contribution once they have been finalized—so please read that information as it becomes available. Until then, if you have any questions, please contact hr.benefits@usnh.edu or [review the FAQ](#). If you are in a bargaining unit, you may also reach out to your union representatives.



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