The chart below provides an overview of the Medical Plans available to Postdoctoral Research Faculty. See the next page for bi-weekly payroll deductions for each plan. Detailed summaries for all plans are available on MyUSNHBenefits.net under 2018 Benefits.

Costs shown in the chart are the amounts you pay for health care coverage and services, unless otherwise noted.

<table>
<thead>
<tr>
<th>Health Savings Account Employer Contribution</th>
<th>Open Access Plus Health Savings Account</th>
<th>Open Access Plus 500/1000</th>
<th>Open Access Plus 200/400</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Health Savings Account Employer Contribution</td>
<td>$750 Employee Only</td>
<td>$1,500 All Other Coverage Levels</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Annual Deductible:** The amount you generally pay each calendar year for covered services before the plan starts paying benefits.

**Employee Only**
- $1,500
- $3,000
- $500
- $1,000
- $200
- $400

**All Other Coverage Levels**
- $3,000
- $6,000
- $1,000
- $2,000
- $400
- $800

**Annual Out-of-Pocket Maximum:** A limit on the total amount you pay each calendar year for covered services (deductibles, copays and coinsurance).

<table>
<thead>
<tr>
<th>Combined Medical and Prescription Drug</th>
<th>Medical Only</th>
<th>Medical Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>All Other Coverage Levels</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>

**Medical Benefits**

- **Preventive Care**
  - No Charge
  - Deductible then you pay 30%
  - No Charge
  - Deductible then you pay 20%
  - No Charge
  - Deductible then you pay 20%

- **Doctor's Office Visit**
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - PCP: $15 copay
  - Specialist: $30 copay
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - PCP: $10 copay
  - Specialist: $25 copay
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $200 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%

- **Hospital In-patient**
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $200 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%

- **Hospital Out-patient**
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - $50 copay then deductible
  - Deductible then you pay 10%
  - Deductible then you pay 30%

- **Emergency Room**
  - Deductible then you pay 10%
  - $100 copay, waived if admitted
  - Deductible then you pay 10%
  - $75 copay, waived if admitted

- **High Tech Radiology**
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - Deductible then you pay 10%
  - Deductible then you pay 30%
  - Deductible then you pay 10%
  - Deductible then you pay 30%
### Mental Health and Substance Abuse Treatments

<table>
<thead>
<tr>
<th></th>
<th>Open Access Plus Health Savings Account</th>
<th>Open Access Plus 500/1000</th>
<th>Open Access Plus 200/400</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>In-patient</td>
<td>Deductible then you pay 10%</td>
<td>Deductible then you pay 30%</td>
<td>Deductible then you pay 10%</td>
</tr>
<tr>
<td>Out-patient</td>
<td>Deductible then you pay 10%</td>
<td>Deductible then you pay 30%</td>
<td>$15 copay</td>
</tr>
</tbody>
</table>

### Prescription Drug Benefits

#### Annual Prescription Drug Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th></th>
<th>Combined Medical and Prescription Drug</th>
<th>Prescription Drug Only</th>
<th>Prescription Drug Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td>$3,000 $6,000</td>
<td>$1,500 $1,500</td>
<td>$1,500 $1,500</td>
</tr>
<tr>
<td><strong>All Other Coverage Levels</strong></td>
<td>$6,000 $12,000</td>
<td>$3,000 $3,000</td>
<td>$3,000 $3,000</td>
</tr>
<tr>
<td><strong>Retail Tier 1 / Tier 2 / Tier 3</strong></td>
<td>Deductible then $5 / $25 / $50 copay*</td>
<td>$5 / $25 / $50 copay</td>
<td>$5 / $25 / $40 copay</td>
</tr>
<tr>
<td><strong>Mail-Order Tier 1 / Tier 2 / Tier 3</strong></td>
<td>Deductible then $10 / $50 / $100 copay*</td>
<td>$10 / $50 / $100 copay</td>
<td>$10 / $50 / $80 copay</td>
</tr>
</tbody>
</table>

*In the Open Access Plus HSA, prescription drugs are subject to the in-network deductible. That means you pay the first $1,500 of expenses (if you have Employee Only coverage) and the first $3,000 of expenses (for All Other Coverage Levels) before you begin to pay copays for prescription drugs.

### 2018 Bi-Weekly Payroll Deductions*

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child/Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open Access Plus HSA</strong></td>
<td>$15.64</td>
<td>$63.35</td>
<td>$49.27</td>
<td>$111.84</td>
</tr>
<tr>
<td><strong>Open Access Plus 500/1000</strong></td>
<td>$31.33</td>
<td>$101.13</td>
<td>$78.66</td>
<td>$161.06</td>
</tr>
<tr>
<td><strong>Open Access Plus 200/400</strong></td>
<td>$41.01</td>
<td>$125.22</td>
<td>$97.39</td>
<td>$193.32</td>
</tr>
</tbody>
</table>

*Assumes 100% time and 26 pay periods.

### NOTICE THE PLAN DIFFERENCES!

- Premiums and deductible amounts
- 500/1000 plan and 200/400 plan benefits are paid starting when each family member meets his/her individual deductible; for the Open Access Plus Health Savings Account plan, the full annual deductible or out-of-pocket maximum must be met before the plan starts paying benefits
- Prescription drug coverage: deductible required under the Open Access Plus Health Savings Account plan