

2021 Medical Plan Comparison and Cost Summary

PSU NON-TENURE TRACK FACULTY



The chart below provides an overview of the medical plans available to PSU Non-Tenure Track Faculty. See the next page for biweekly payroll deductions for each plan. Detailed summaries for all plans are available at MyBenefits.USNH.edu under the **Library** link.

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

	Open Access Plus Health Savings Account		Open Access Plus 500/1000		Open Access Plus 200/400	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Health Savings Account Employer Contribution	Employee only: \$750 All other coverage levels: \$1,500		N/A	N/A	N/A	N/A
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).						
	Combined Medical and Prescription Drugs		Medical Only		Medical Only	
Employee Only	\$3,000	\$6,000	\$3,000	\$6,000	\$1,500	\$1,500
All Other Coverage Levels	\$6,000	\$12,000	\$6,000	\$12,000	\$3,000	\$3,000
Medical Benefits						
Preventive Care	No charge	Deductible, then 30%	No charge	Deductible, then 20%	No charge	Deductible, then 20%
Doctor's Office Visit	Deductible, then 10%	Deductible, then 30%	PCP: \$15 copay Specialist: \$30 copay	Deductible, then 30%	PCP: \$10 copay Specialist: \$25 copay	Deductible, then 20%
Hospital Inpatient	Deductible, then 10%	Deductible, then 30%	Deductible, then 10%	Deductible, then 30%	Deductible plus \$200 copay	Deductible, then 20%
Hospital Outpatient	Deductible, then 10%	Deductible, then 30%	Deductible, then 10%	Deductible, then 30%	Deductible plus \$50 copay	Deductible, then 20%
Emergency Room	Deductible, then 10%		\$100 copay, waived if admitted		\$75 copay, waived if admitted	
High Tech Radiology	Deductible, then 10%	Deductible, then 30%	Deductible, then 10%	Deductible, then 30%	Deductible plus \$50 copay	Deductible, then 20%

	Open Access Plus Health Savings Account		Open Access Plus 500/1000		Open Access Plus 200/400	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mental Health and Substance Abuse Treatments						
Inpatient	Deductible, then 10%	Deductible, then 30%	Deductible, then 10%	You pay 30%	Deductible plus \$200 copay	You pay 20%
Outpatient	Deductible, then 10%	Deductible, then 30%	\$15 copay	You pay 30%	\$10 copay	You pay 20%
Prescription Drug Benefits						
Annual Prescription Drug Out-of-Pocket Maximum						
	Combined Medical and Prescription Drugs		Prescription Drugs Only		Prescription Drugs Only	
Employee Only	\$3,000	\$6,000	\$1,500	\$1,500	\$1,500	\$1,500
All Other Coverage Levels	\$6,000	\$12,000	\$3,000	\$3,000	\$3,000	\$3,000
Retail Tier 1 / Tier 2 / Tier 3	Deductible, then \$5 / \$25 / \$50 copay*		\$5 / \$25 / \$50 copay		\$5 / \$25 / \$40 copay	
Mail-Order Tier 1 / Tier 2 / Tier 3	Deductible, then \$10 / \$50 / \$100 copay*		\$10 / \$50 / \$100 copay		\$10 / \$50 / \$80 copay	

*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) or the first \$3,000 of expenses (for all other coverage levels) before you begin to pay copays for prescription drugs.

2021 Biweekly Payroll Deductions*				
	Employee	Employee + Spouse	Employee + Child/Children	Family
Open Access Plus HSA	\$22.78	\$88.51	\$68.84	\$153.73
Open Access Plus 500/1000	\$46.20	\$144.51	\$112.39	\$226.20
Open Access Plus 200/400	\$67.85	\$196.27	\$152.66	\$293.20

*Assumes 100% time and 26 pay periods.

NOTICE THE PLAN DIFFERENCES!

- Premiums and deductible amounts
- Open Access Plus 500/1000 and Open Access Plus 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

Every effort has been made to ensure that the information on this Medical Plan Comparison and Cost Summary is accurate. If, however, there is any discrepancy between this summary and the SPDs, plan documents, and/or any USNH policy, the applicable plan document, or USNH policy shall govern.

Effective January 1, 2021