



The chart below provides an overview of the Medical Plans available to UNH Lecturers United employees. See the next page for bi-weekly payroll deductions for each plan. Detailed summaries for all plans are available on 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 In-Network Only 200/400	Open Access Plus 200/400	
	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network
Health Savings Account Employer Contribution	\$600 Employee Only \$1,200 All Other Coverage Levels		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	\$200	\$200	\$400
All Other Coverage Levels	\$3,000	\$6,000	\$400	\$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 Drug		Medical Only	Medical Only	
Employee Only	\$3,000	\$6,000	\$1,500	\$1,500	\$1,500
All Other Coverage Levels	\$6,000	\$12,000	\$3,000	\$3,000	\$3,000
Medical Benefits					
Preventive Care	No Charge	Deductible then you pay 30%	No Charge	No Charge	Deductible then you pay 20%
Doctor's Office Visit	Deductible then you pay 10%	Deductible then you pay 30%	PCP: \$10 copay Specialist: \$25 copay	PCP: \$10 copay Specialist: \$25 copay	Deductible then you pay 20%
Hospital In-patient	Deductible then you pay 10%	Deductible then you pay 30%	\$200 copay then deductible	\$200 copay then deductible	Deductible then you pay 20%
Hospital Out-patient	Deductible then you pay 10%	Deductible then you pay 30%	\$50 copay then deductible	\$50 copay then deductible	Deductible then you pay 20%
Emergency Room	Deductible then you pay 10%		\$75 copay, waived if admitted	\$75 copay, waived if admitted	
High Tech Radiology	Deductible then you pay 10%	Deductible then you pay 30%	\$50 copay then deductible	\$50 copay then deductible	Deductible then you pay 20%

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

2019 Bi-Weekly Payroll Deductions*			
	Employee	Two Person	Family
Open Access Plus HSA	\$15.61	\$56.15	\$121.62
Open Access Plus In-Network 200/400	\$36.73	\$102.76	\$198.11
Open Access Plus 200/400	\$67.41	\$176.77	\$290.32

*Assumes 100% time and 26 pay periods.

NOTICE THE PLAN DIFFERENCES!

- Premiums and deductible amounts
- 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