

2022 MEDICAL PLAN COMPARISON AND COST SUMMARY

UNH AAUP Tenure Track Retirees and LTD Employees

The chart below provides an overview of the medical plans available to UNH AAUP Tenure Track retirees and LTD employees. See the next page for monthly contribution rates for each plan. If you want to make a change to your coverage for 2022, contact Joye Cushing at 603-862-0930 or joye.cushing@usnh.edu. **If you do not want to make a change to your coverage for 2022, no action is required.** Costs shown in the chart are the amounts **you** pay for health care coverage and services, unless otherwise noted.

| Feature/Service | 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 |
| Annual Deductible | | | | | | |
| Retiree/LTD 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 | | | | | | |
| | <i>Combined Medical and Prescription Drugs</i> | | <i>Medical Only</i> | | <i>Medical Only</i> | |
| Retiree/LTD 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% | \$100 copay, then deductible | Deductible, then 20% |
| Hospital Outpatient | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | \$50 copay, then deductible | 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% | \$50 copay, then deductible | Deductible, then 20% |
| Mental Health and Substance Abuse Treatments | | | | | | |
| Inpatient | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | \$100 copay, then deductible | Deductible, then 20% |
| Outpatient | Deductible, then 10% | Deductible, then 30% | \$15 copay | Deductible, then 30% | \$10 copay | Deductible, then 20% |

*The Health Savings Account employer contribution for this plan does not apply to retirees or LTD recipients.

2022 MEDICAL PLAN COMPARISON AND COST SUMMARY (CONT'D)

UNH AAUP Tenure Track Retirees and LTD Employees

| | Open Access Plus Health Savings Account* | Open Access Plus 500/1000 | Open Access Plus 200/400 |
|---|--|--------------------------------|--------------------------|
| Prescription Drug Benefits | | | |
| Annual Prescription Drug Out-of-Pocket Maximum | | | |
| | Combined Medical and Prescription Drugs | Prescription Drugs Only | |
| Retiree/LTD 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 (30-day supply) Tier 1 / Tier 2 /Tier 3 | Deductible, then \$5 / \$25 / \$50 copay** | \$5 / \$25 / \$50 copay | \$5 / \$25 / \$40 copay |
| Mail-Order (90-day supply) Tier 1 / Tier 2 /Tier 3 | Deductible, then \$10 / \$50 / \$100 copay** | \$10 / \$50 / \$100 copay | \$10 / \$50 / \$80 copay |

* The Health Savings Account employer contribution for this plan does not apply to retirees or LTD recipients.

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

2022 Monthly Contributions***

| | Open Access Plus Health Savings Account | Open Access Plus 500/1000 | Open Access Plus 200/400 |
|---|---|---------------------------|--------------------------|
| Retiree/LTD Employee Only | \$43.58 | \$97.65 | \$127.26 |
| Retiree/LTD Employee + Spouse | \$176.48 | \$307.60 | \$381.79 |
| Retiree/LTD Employee +Child/Children | \$137.26 | \$239.25 | \$296.95 |
| Family | \$311.57 | \$483.38 | \$554.12 |

***Assumes the monthly rate is calculated using active employee rates for 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.