

USNH Faculty and Staff Medical Rates
75% - 100% Time Employees
Effective January 1, 2026

Anthem BCBS		Bi-Weekly	Employee Monthly	Annual	Monthly COBRA	Employee Plus Spouse			Monthly COBRA	Employee Plus Child/Children			Monthly COBRA	Bi-Weekly	Family Monthly	Annual	Monthly COBRA
Open Access HSA	Employee	\$ 24.60	\$ 53.29	\$ 639.48		\$ 92.21	\$ 199.78	\$ 2,397.36		\$ 71.72	\$ 155.39	\$ 1,864.68		\$ 159.74	\$ 346.11	\$ 4,153.32	
	Employer		\$ 875.55	\$ 10,506.60			\$ 1,890.09	\$ 22,681.08			\$ 1,470.08	\$ 17,640.96			\$ 2,240.09	\$ 26,881.08	
Deductible: \$2,750/\$5,500	Total		\$ 928.84	\$ 11,146.08	\$ 947.42		\$ 2,089.87	\$ 25,078.44	\$ 2,131.67		\$ 1,625.47	\$ 19,505.64	\$ 1,657.98		\$ 2,586.20	\$ 31,034.40	\$2,637.92
Open Access	Employee	\$ 49.06	\$ 106.30	\$ 1,275.60		\$ 150.54	\$ 326.16	\$ 3,913.92		\$ 117.09	\$ 253.69	\$ 3,044.28		\$ 234.66	\$ 508.43	\$ 6,101.16	
	Employer		\$ 904.65	\$ 10,855.80			\$ 1,948.50	\$ 23,382.00			\$ 1,515.50	\$ 18,186.00			\$ 2,290.85	\$ 27,490.20	
Deductible: \$1,600/\$3,200	Total		\$ 1,010.95	\$ 12,131.40	\$ 1,031.17		\$ 2,274.66	\$ 27,295.92	\$ 2,320.15		\$ 1,769.19	\$ 21,230.28	\$ 1,804.57		\$ 2,799.28	\$ 33,591.36	\$2,855.27
Open Access	Employee	\$ 74.34	\$ 161.07	\$ 1,932.84		\$ 210.43	\$ 455.93	\$ 5,471.16		\$ 163.67	\$ 354.61	\$ 4,255.32		\$ 309.95	\$ 671.56	\$ 8,058.72	
	Employer		\$ 925.99	\$ 11,111.88			\$ 1,989.95	\$ 23,879.40			\$ 1,547.74	\$ 18,572.88			\$ 2,317.85	\$ 27,814.20	
Deductible: \$600/\$1,200	Total		\$ 1,087.06	\$ 13,044.72	\$ 1,108.80		\$ 2,445.88	\$ 29,350.56	\$ 2,494.80		\$ 1,902.35	\$ 22,828.20	\$ 1,940.40		\$ 2,989.41	\$ 35,872.92	\$3,049.20

Assumes 26 Pay periods