



2026 Medical Open Enrollment: November 10 - 21

University System of New Hampshire (USNH) Adjunct Faculty and Staff Medical Open Enrollment is **November 10-21, 2025**. This is your annual chance to review the USNH Adjunct Open Access HDHP 2750/5500 Plan and elect medical coverage for you and your family starting January 1, 2026. Medical Open Enrollment is the only time you can enroll in or change your medical coverage for 2026, unless you have a qualified change of status during the year (such as marriage, divorce, or the birth/adoption of a child).

HR Benefits Support

If you have any questions, please **submit a help ticket or call 2525**.

New for 2026: Coverage will transition to Anthem Blue Cross Blue Shield (BCBS)

We are confident that transitioning our medical plan administrator to Anthem BCBS will offer better access, better support, and more sustainable costs for both you and the University System. Here's why:

- USNH employees and covered family members will gain access to several clinical resources and improved navigation tools, including **enhanced clinical support programs, specialized disease management support** for complex or chronic conditions, and **concierge-style care support** for personalized help navigating the healthcare system.
- Under Anthem BCBS, you and your covered family members will have access to BCBS's entire national network. In turn, their broad network and competitive contracting will help us **better manage rising health care costs**, easing the impact on our employees and our University System.

We've worked hard to keep disruption to a minimum, and **the majority of Cigna providers will remain in-network with Anthem BCBS**, including all major hospitals in New Hampshire, Massachusetts, Maine, and Vermont. To confirm your provider is contracted with Anthem BCBS, we recommend you use their [provider search tool](#).

If you don't want to enroll in or make changes to your current coverage, you do not have to take any action. If you are currently enrolled in the Adjunct medical plan, you will be automatically enrolled in the Adjunct Open Access HDHP 2750/5500 Plan through Anthem BCBS.

Eligibility

If you worked an average of 30 hours or more per week from October 2024 to October 2025, you are eligible to enroll in the Adjunct Open Access HDHP 2750/5500 Plan. To maintain your coverage eligibility, you must be actively working during 2026.

Enrolling for Coverage

If you want to enroll in the Adjunct Open Access HDHP 2750/5500 or change your coverage for 2026, you must do so by November 21, 2025. To enroll for 2026 coverage, log in to [Workday](#) by **November 21!** Anthem will mail ID cards in January 2026.

Dependent verification is required if you elect Employee + Spouse, Employee + Child(ren), or Family coverage.

Adjunct Open Access HDHP 2750/5500 Plan

The Adjunct Open Access HDHP 2750/5500 Plan is a high-deductible health plan. You have the option to receive care in-network or out-of-network. You will pay the full cost of care until you meet your annual deductible. Then, you and the plan share the cost of your care through coinsurance, until you meet your annual out-of-pocket maximum.

Plan features include:

- **Choice.** While it's always a good idea to have a primary care provider (PCP) to help oversee and coordinate your medical care, the plan doesn't require you to have one. You can see any provider (including specialists) without a referral.
- **National network.** You have access to Anthem BCBS's national network of providers for in-network care. You're likely to pay more for care if you receive it from out-of-network providers, since in-network providers discount their fees.
- **No-cost preventive care.** There's no cost to you for in-network preventive care, including your annual physical and routine immunizations.
- **Fitness Reimbursement.** Get reimbursed up to \$300 per family per calendar year for eligible fitness expenses.

2026 Monthly Medical Costs

Employee Only	\$240.99
Employee + Spouse	\$1,360.88
Employee + Child/Children	\$1,058.47
Family	\$2,024.50

Highlights of the Adjunct Open Access HDHP 2750/5500 Plan

The table below provides an overview of the Adjunct Open Access HDHP 2750/5500 Plan. A detailed plan summary is available on the [USNH benefits site](#). Costs shown below are the amounts **you** pay for health care coverage and services.

Plan Design	Open Access HDHP 2750/5500 Plan
Deductible ¹ (Individual / Family)	\$2,750 / \$5,500
Out-Of-Pocket Maximum (Individual / Family)	\$6,000 / \$10,600
PCP Office Visit	20% after deductible
Specialist Office Visit	20% after deductible
Emergency Room	20% after deductible
Urgent Care	20% after deductible
Outpatient Hospital	20% after deductible
Inpatient Hospital	20% after deductible
High Tech Imaging	20% after deductible
Rx – Retail ² (30 Day)	\$10 / \$50 / \$70
Rx - Mail Order ² (90 Day)	\$20 / \$100 / \$140

¹ You are required to meet the entire deductible before the coinsurance for other services applies. An individual family member can meet the entire deductible.

² Prescription drugs are subject to the in-network annual deductible. This means you pay the first \$2,750 of expenses (if you have Employee Only coverage) or the first \$5,500 of expenses (for all other coverage levels) before you begin to pay only copays for prescription drugs.

The information in this overview describes only some of the key features of certain USNH benefit plans. If there is any conflict between this material and the official plan documents, the plan documents will govern. USNH has the right to amend or terminate the plans at any time, with or without notice. In addition, this overview is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.