USNH | hr
TOGETHER FOR U.





Medical Plan Overview

2027 Adjunct Faculty & Staff

2027 Medical Open Enrollment: November 2 – November 13

University System of New Hampshire (USNH) Adjunct Faculty and Staff Medical Open Enrollment is November 2 through November 13. 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, 2027. Medical Open Enrollment is the only time you can enroll in or change your medical coverage for 2027, 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.**

What to Know for 2027

Take a moment to review these updates and reminders that take effect January 1, 2027:

Medical Plan

- You will continue to have the same coverage through Anthem Blue Cross Blue Shield (BCBS) with no changes to your deductibles, copays, or coinsurance amounts.
- Increases to your medical plan rates will remain below the trends we're seeing among our higher education peers and in the market.

Introducing Smart Rewards

The new Smart Rewards Program through Anthem BCBS is available to employees and dependents enrolled in an Anthem BCBS medical plan and rewards you for completing a variety of tasks, including getting annual vaccinations and receiving preventive screenings.

Enhanced Behavioral Health Support

For 2027, we're expanding the Spring Health EAP to bring you even more support and resources when you need them most.

Spring Health's expanded resources now include enhanced support for in-network treatment services for issues like:

- Substance use
- Severe mood and anxiety disorders
- Post-Traumatic Stress Disorder (PTSD)
- Eating disorders
- Neurodiversity-related conditions
- And additional high-acuity mental health conditions

Visit Spring Health at **usnh.springhealth.com** or call **855-629-0554** to learn more and get started today.

Eligibility

If you worked an average of 30 hours or more per week from October 2025 to October 2026, 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 2027.

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

Enrolling for Coverage

If you want to enroll in the Adjunct Open Access HDHP 2750/5500 or change your coverage for 2027, you must do so by November 13, 2026. To enroll for 2027 coverage, log in to Workday **by November 13!**

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. If you elect medical coverage, your premiums will be billed directly from WEX Health each month.

2027 Monthly Medical Costs

Employee Only	$258.89
Employee + Spouse	$1,461.99
Employee + Child/Children	$1,137.11
Family	$2,174.91

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.

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.