# 2027 MEDICAL PLAN COMPARISON AND COST SUMMARY

## KSCEA – Retirees, LTD and Enhanced Separation (ES) Employees

USNH | hr
TOGETHER FOR U.

The chart below provides an overview of the medical plans available to KSCEA Retirees, LTD and ES employees. If you have questions, contact Joye Cushing at 603-862-2525 or joye.cushing@usnh.edu.

| | USNH Open Access HSA 2250/4500 | | USNH Open Access 1000/2000 | | USNH Open Access 300/600 | |
|---|---|---|---|---|---|---|
| **Feature/Service** | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** |
| **Annual Deductible** | | | | | | |
| **Retirees, LTD and ES Employee Only** | $2,250 | $4,500 | $1,000 | $2,000 | $300 | $600 |
| **All Other Coverage Levels** | $4,500 | $9,000 | $2,000 | $4,000 | $600 | $1,200 |
| **Annual Out-of-Pocket Maximum** | | | | | | |
| | ***Combined Medical and Prescription Drugs*** | | ***Medical Only*** | | ***Medical Only*** | |
| **Retirees, LTD and ES Employee Only** | $4,500 | $9,000 | $3,500 | $7,000 | $2,500 | $2,500 |
| **All Other Coverage Levels** | $9,000 | $18,000 | $7,000 | $14,000 | $5,000 | $5,000 |
| **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: $20 copay<br>Specialist: $40 copay | Deductible, then 30% | PCP: $20 copay<br>Specialist: $35 copay | Deductible, then 20% |
| **Hospital Inpatient** | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | $300 copay, then deductible | Deductible, then 20% |
| **Hospital Outpatient** | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | $150 copay, then deductible | Deductible, then 20% |
| **Urgent Care** | Deductible, then 10% | | $30 copay | | $30 copay | |
| **Emergency Room** | Deductible, then 10% | | $150 copay, waived if admitted | | $125 copay, waived if admitted | |
| **High Tech Radiology** | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | $100 copay, then deductible | Deductible, then 20% |
| **Mental Health and Substance Use Treatments** | | | | | | |
| **Inpatient** | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | Deductible, then 30% | $300 copay, then deductible | Deductible, then 20% |
| **Outpatient** | Deductible, then 10% | Deductible, then 30% | Deductible, then 10% | You pay 30% | $20 copay | You pay 20% |

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

# 2027 MEDICAL PLAN COMPARISON AND COST SUMMARY (CONT'D)

## KSCEA – Retirees, LTD and Enhanced Separation (ES) Employees

| | USNH Open Access HSA 2250/4500 | | USNH Open Access 1000/2000 | | USNH Open Access 300/600 | |
|---|---|---|---|---|---|---|
| **Prescription Drug Benefits** | | | | | | |
| **Annual Prescription Drug Out-of-Pocket Maximum** | | | | | | |
| | ***Combined Medical and Prescription Drugs*** | | ***Prescription Drugs Only*** | | ***Prescription Drugs Only*** | |
| **Retirees, LTD and ES Employee Only** | $4,500 | $9,000 | $2,000 | $2,000 | $2,000 | $2,000 |
| **All Other Coverage Levels** | $9,000 | $18,000 | $4,000 | $4,000 | $4,000 | $4,000 |
| ***Retail (30-day supply)*** **Tier 1 / Tier 2 / Tier 3** | Deductible, then $10 / $40 / $60 copay* | | $10 / $40 / $60 copay | | $10 / $40 / $60 copay | |
| ***Mail-Order (90-day supply)*** **Tier 1 / Tier 2 / Tier 3** | Deductible, then $20 / $80 / $120 copay* | | $20 / $80 / $120 copay | | $20 / $80 / $120 copay | |

** In the Open Access HSA, prescription drugs are subject to the in-network deductible. That means you pay the first $2,250 of combined medical & pharmacy expenses (if you have Retiree, LTD and ES Employee Only coverage) or the first $4,500 of combined medical & pharmacy expenses (for all other coverage levels) before you begin to pay copays for prescription drugs.*

## 2027 Monthly Payroll Deductions

| | USNH Open Access HSA 2250/4500 | USNH Open Access 1000/2000 | USNH Open Access 300/600 |
|---|---|---|---|
| **Retirees, LTD and ES Employee Only** | $83.67 | $151.76 | $202.36 |
| **Retirees, LTD and ES Employee + Spouse** | $288.63 | $450.75 | $572.79 |
| **Retirees, LTD and ES Employee + Child/Children** | $224.49 | $350.57 | $445.51 |
| **Family** | $481.41 | $689.17 | $825.75 |

### NOTICE THE PLAN DIFFERENCES!

- Premiums and deductible amounts
- USNH Open Access 1000/2000 and USNH Open Access 300/600 Plan benefits are paid starting when each family member meets his/her individual deductible; for the USNH Open Access HSA 2250/4500 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 USNH Open Access HSA 2250/4500 Plan
- Note: Coinsurance percentage is calculated using the plan's allowable amount for covered services

*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.*