**UNH AAUP Tenure Track Medical Rates**
**75% - 100% Time Employees**
**Effective January 1, 2027**

| Anthem BCBS | | Employee Bi-Weekly | Employee Monthly | Employee Annual | Monthly COBRA | Employee Plus Spouse Bi-Weekly | Employee Plus Spouse Monthly | Employee Plus Spouse Annual | Monthly COBRA | Employee Plus Child/Children Bi-Weekly | Employee Plus Child/Children Monthly | Employee Plus Child/Children Annual | Monthly COBRA | Family Bi-Weekly | Family Monthly | Family Annual | Monthly COBRA |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Open Access HSA** | Employee | $ 36.04 | $ 78.09 | $ 937.08 | | $ 127.43 | $ 276.09 | $ 3,313.08 | | $ 99.11 | $ 214.74 | $ 2,576.88 | | $ 215.03 | $ 465.90 | $ 5,590.80 | |
| | Employer | | $ 1,037.42 | $ 12,449.04 | | | $ 2,233.78 | $ 26,805.36 | | | $ 1,737.41 | $ 20,848.92 | | | $ 2,640.03 | $ 31,680.36 | |
| **Deductible:** | Total | | $ 1,115.51 | $ 13,386.12 | $ 1,137.82 | | $ 2,509.87 | $ 30,118.44 | $ 2,560.07 | | $ 1,952.15 | $ 23,425.80 | $ 1,991.19 | | $ 3,105.93 | $ 37,271.16 | $3,168.05 |
| **$2,250/$4,500** | | | | | | | | | | | | | | | | | |
| **Open Access** | Employee | $ 67.25 | $ 145.71 | $ 1,748.52 | | $ 201.73 | $ 437.08 | $ 5,244.96 | | $ 156.90 | $ 339.95 | $ 4,079.40 | | $ 310.32 | $ 672.37 | $ 8,068.44 | |
| | Employer | | $ 1,068.41 | $ 12,820.92 | | | $ 2,294.71 | $ 27,536.52 | | | $ 1,784.77 | $ 21,417.24 | | | $ 2,689.47 | $ 32,273.64 | |
| **Deductible:** | Total | | $ 1,214.12 | $ 14,569.44 | $ 1,238.40 | | $ 2,731.79 | $ 32,781.48 | $ 2,786.43 | | $ 2,124.72 | $ 25,496.64 | $ 2,167.21 | | $ 3,361.84 | $ 40,342.08 | $3,429.08 |
| **$1000/$2,000** | | | | | | | | | | | | | | | | | |
| **Open Access** | Employee | $ 90.38 | $ 195.83 | $ 2,349.96 | | $ 257.59 | $ 558.11 | $ 6,697.32 | | $ 200.34 | $ 434.08 | $ 5,208.96 | | $ 372.83 | $ 807.79 | $ 9,693.48 | |
| | Employer | | $ 1,109.70 | $ 13,316.40 | | | $ 2,379.29 | $ 28,551.48 | | | $ 1,850.58 | $ 22,206.96 | | | $ 2,782.39 | $ 33,388.68 | |
| **Deductible:** | Total | | $ 1,305.53 | $ 15,666.36 | $ 1,331.64 | | $ 2,937.40 | $ 35,248.80 | $ 2,996.15 | | $ 2,284.66 | $ 27,415.92 | $ 2,330.35 | | $ 3,590.18 | $ 43,082.16 | $3,661.98 |
| **$300/$600** | | | | | | | | | | | | | | | | | |

**Assumes 26 Pay periods**