**USNH Faculty and Staff 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 | $ 26.42 | $ 57.25 | $ 687.00 | | $ 99.06 | $ 214.62 | $ 2,575.44 | | $ 77.04 | $ 166.93 | $ 2,003.16 | | $ 171.61 | $ 371.82 | $ 4,461.84 | |
| | Employer | | $ 940.60 | $ 11,287.20 | | | $ 2,030.52 | $ 24,366.24 | | | $ 1,579.30 | $ 18,951.60 | | | $ 2,406.52 | $ 28,878.24 | |
| **Deductible:** | Total | | $ 997.85 | $ 11,974.20 | $ 1,017.81 | | $ 2,245.14 | $ 26,941.68 | $ 2,290.04 | | $ 1,746.23 | $ 20,954.76 | $ 1,781.15 | | $ 2,778.34 | $ 33,340.08 | $2,833.91 |
| **$2,750/$5,500** | | | | | | | | | | | | | | | | | |
| **Open Access** | Employee | $ 52.71 | $ 114.20 | $ 1,370.40 | | $ 161.72 | $ 350.39 | $ 4,204.68 | | $ 125.79 | $ 272.54 | $ 3,270.48 | | $ 252.09 | $ 546.20 | $ 6,554.40 | |
| | Employer | | $ 971.86 | $ 11,662.32 | | | $ 2,093.26 | $ 25,119.12 | | | $ 1,628.09 | $ 19,537.08 | | | $ 2,461.05 | $ 29,532.60 | |
| **Deductible:** | Total | | $ 1,086.06 | $ 13,032.72 | $ 1,107.78 | | $ 2,443.65 | $ 29,323.80 | $ 2,492.52 | | $ 1,900.63 | $ 22,807.56 | $ 1,938.64 | | $ 3,007.25 | $ 36,087.00 | $3,067.40 |
| **$1,600/$3,200** | | | | | | | | | | | | | | | | | |
| **Open Access** | Employee | $ 79.86 | $ 173.04 | $ 2,076.48 | | $ 226.06 | $ 489.80 | $ 5,877.60 | | $ 175.83 | $ 380.96 | $ 4,571.52 | | $ 332.98 | $ 721.45 | $ 8,657.40 | |
| | Employer | | $ 994.78 | $ 11,937.36 | | | $ 2,137.80 | $ 25,653.60 | | | $ 1,662.72 | $ 19,952.64 | | | $ 2,490.06 | $ 29,880.72 | |
| **Deductible:** | Total | | $ 1,167.82 | $ 14,013.84 | $ 1,191.18 | | $ 2,627.60 | $ 31,531.20 | $ 2,680.15 | | $ 2,043.68 | $ 24,524.16 | $ 2,084.55 | | $ 3,211.51 | $ 38,538.12 | $3,275.74 |
| **$600/$1,200** | | | | | | | | | | | | | | | | | |

**Assumes 26 Pay periods**