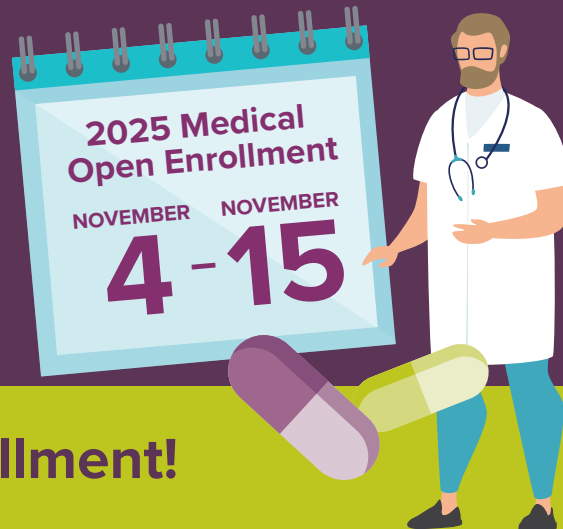


# 2025 Adjunct Faculty and Staff Medical Plan Overview



## It's Time for 2025 Medical Enrollment!

University System of New Hampshire (USNH) Adjunct Faculty and Staff Medical Open Enrollment is **November 4 – 15, 2024**. This is your annual chance to review the USNH Adjunct Open Access Plus Plan and elect medical coverage for you and your family starting January 1, 2025. Medical Open Enrollment is the only time you can enroll in or change your medical coverage for 2025, unless you have a qualified change of status during the year (such as marriage, divorce, or the birth/adoption of a child).

**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 Open Access Plus Plan, your current coverage with the new plan design and rates will continue automatically next year, effective January 1, 2025.

### Eligibility

If you worked an average of 30 hours or more per week from October 2023 to October 2024, you are eligible to enroll in the Adjunct Open Access Plus Plan. To maintain your coverage eligibility, you must be actively working during 2025.

### 2025 Monthly Medical Cost

Employee Only	\$213.37
Employee + Spouse	\$1,204.90
Employee + Child/Children	\$937.15
Family	\$1,792.46

If you elect 2025 medical coverage, **WEX**—the company that handles medical coverage invoicing—will bill you directly. All payments to WEX are due the first day of the coverage month.

### Adjunct Open Access Plus Plan

The Adjunct Open Access Plus 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.

**PLEASE NOTE:** In the face of historic inflation and rising healthcare costs, you will notice higher deductibles and coinsurance than in years past. These changes have allowed us to limit medical plan cost increases.

### Adjunct Open Access Plus Plan Features

- **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 Cigna'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 benefit.** Get reimbursed up to \$300 per family per calendar year for eligible fitness expenses. Just pay for your eligible fitness expense, submit your paid receipt to Cigna with a completed USNH Fitness Reimbursement Program Form, and you will be reimbursed through payroll up to \$300.
- **Tools and resources.** Take advantage of Cigna's many resources to help you receive high-quality care at affordable rates—including a 24/7 nurse line, telehealth services, online therapy, and more. Visit [mycigna.com](https://mycigna.com) for more information.

## Highlights of the Adjunct Open Access Plus Plan

The table below provides an overview of the Adjunct Open Access Plus Plan. A detailed plan summary is available at [www.usnh.edu/human-resources/2025-benefits](http://www.usnh.edu/human-resources/2025-benefits). Costs shown below are the amounts **you** pay for health care coverage and services, unless otherwise noted.

	Adjunct Open Access Plus Plan	
	In-Network	Out-of-Network
<b>Annual Deductible*</b>		
Employee Only	\$2,500	\$5,000
All Other Coverage Levels	\$5,000	\$10,000
<b>Annual Out-of-Pocket Maximum</b>		
<i>Combined Medical and Prescription Drug</i>		
Employee Only	\$5,000	\$10,000
All Other Coverage Levels	\$10,000**	\$20,000
<b>Medical Benefits</b>		
Preventive Care	No charge	Deductible, then you pay 40%
Cigna Telehealth Visit	No charge	N/A
Doctor's Office Visit	Deductible, then you pay 20%	Deductible, then you pay 40%
Hospital Inpatient	Deductible, then you pay 20%	Deductible, then you pay 40%
Hospital Outpatient	Deductible, then you pay 20%	Deductible, then you pay 40%
Emergency Room	Deductible, then you pay 20%	Deductible, then you pay 20%
High Tech Radiology	Deductible, then you pay 20%	Deductible, then you pay 40%
<b>Mental Health and Substance Use Treatments</b>		
Inpatient	Deductible, then you pay 20%	Deductible, then you pay 40%
Outpatient	Deductible, then you pay 20%	Deductible, then you pay 40%
<b>Prescription Drug Benefits***</b>		
Retail (30-day supply) Tier 1 / Tier 2 / Tier 3	Deductible, then \$10 / \$40 / \$60 copay	
Mail-Order (90-day supply) Tier 1 / Tier 2 / Tier 3	Deductible, then \$20 / \$80 / \$120 copay	

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

\*\* The annual out-of-pocket maximum for an individual within a family is \$9,200.

\*\*\* Prescription drugs are subject to the in-network annual deductible. This means you pay the first \$2,500 of expenses (if you have Employee Only coverage) or the first \$5,000 of expenses (for all other coverage levels) before you begin to pay only copays for prescription drugs.

## ENROLLING FOR COVERAGE

If you want to enroll in the Adjunct Open Access Plus Plan or change your coverage for 2025, you must do so by November 15, 2024. To enroll for 2025 coverage, visit [www.usnh.edu/human-resources/2025-benefits](http://www.usnh.edu/human-resources/2025-benefits). Download and complete the *Adjunct Medical Enrollment Form* and return it to your campus Human Resources office **by November 15, 2024**.

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

*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.*

## HR Benefits Support

If you have any questions, please contact [hr.benefits@usnh.edu](mailto:hr.benefits@usnh.edu) or call 603-862-0504.

