## **Medical Benefits**

The chart below provides an overview of the medical plans available to KSCEA. See the next page for biweekly payroll deductions for each plan. Detailed summaries for all plans are available at MyBenefits.USNH.edu under the Library link. Costs shown in the chart are the amounts **Hospital Inpatient** Deductible, then 10% otherwise noted. **Hospital Outpatient** Deductible, then 10% \*The annual out-of-pocket maximum for an individual within

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	Open Access Plus Health Savings Account		Open Access Plus 1000/2000		Open Access Plus 300/600		
Prescription Drug Benefits							
Annual Prescription Drug Out-of-Pocket Maximum							
	Combined Medical and Prescription Drugs		Prescription Drugs Only		Prescription Drugs Only		
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		

<sup>\*</sup> The annual out-of-pocket maximum for an individual within a family is \$8,550.

## 2025 Biweekly Payroll Deductions\*

<sup>\*\*</sup> In the Open Access Plus HSA, prescription drugs are subject to the in-network deductible. That means you pay the first \$2,250 of expenses (if you have Employee Only coverage) or the first \$4,500 of expenses (for all other coverage levels) before you begin to pay copays for prescription drugs.