

PSU Non-Tenure Track Faculty

Health Savings Account Employer Contribution	Employee only: \$750 All other coverage levels: \$1,500		N/A	N/A	N/A	N/A
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
	Combined Medical and Prescription Drugs		Medical Only		Medical Only	
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
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 Specialist: \$40 copay	Deductible, then 30%	PCP: \$20 copay 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%
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%
Inpatient	Deductible, then 10%	Deductible, then 30%	Deductible, then 10%	You pay 30%	\$300 copay, then deductible	You pay 20%
Outpatient	Deductible, then 10%	Deductible, then 30%	\$20 copay	You pay 30%	\$20 copay	You pay 20%

	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			
	<i>Combined Medical and Prescription Drugs</i>	<i>Prescription Drugs Only</i>	
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

2025 Biweekly Payroll Deductions*

	Open Access Plus Health Savings Account	Open Access Plus 1000/2000	Open Access Plus 300/600
Employee Only	\$31.13	\$56.46	\$75.28
Employee + Spouse	\$107.38	\$167.69	\$213.09
Employee + Child/Children	\$83.52	\$130.42	\$165.74
Family	\$179.10	\$256.38	