

2025 MEDICAL PLAN COMPARISON AND COST SUMMARY (CONT'D)

UNH AAUP Tenure Track Retirees and LTD Employees

	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>C ombi ned Medical a d P e c i i D g</i>	<i>P e c i i D g O I</i>	<i>P e c i i D g O I</i>
Retiree/LTD 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
Re ail (30-da l)			
Tier 1 / Tier 2 / Tier 3	\$10 / \$40 / \$60, , , , **	\$10 / \$40 / \$60, , , ,	\$10 / \$40 / \$60, , , ,
Mail-O de (90-da l)			
Tier 1 / Tier 2 / Tier 3	\$20 / \$80 / \$120, , , , **	\$20 / \$80 / \$120, , , ,	\$20 / \$80 / \$120, , , ,

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


** 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 Retiree/LTD Employee Only coverage) or the first \$4,500 of expenses (for all other coverage levels) before you begin to pay copays for prescription drugs.

2025 Monthly Contributions***

	Open Access Plus Health Savings Account	Open Access Plus 1000/2000	Open Access Plus 300/600
Retiree/LTD Employee Only	\$62.94	\$117.44	\$157.85
Retiree/LTD Employee + Spouse	\$222.54	\$352.31	\$449.86
Retiree/LTD Employee +Child/Children	\$173.09	\$274.02	\$349.89
Family	\$375.53	\$541.95	\$651.11

*** Assumes the monthly rate is calculated using active employee rates.

Note: If you are covered by or in negotiations with a collective bargaining unit, please refer to that unit's specific medical plan comparison chart.



NOTICE THE PLAN DIFFERENCES!

Every effort has been made to ensure that the information on this Medical Plan Comparison and Cost Summary is accurate. If, however, there is any discrepancy between this summary and the SPDs, plan documents, and/or any USNH policy, the applicable plan document, or USNH policy shall govern.