

The chart below provides an overview of the medical plans available to UNH Lecturers United retirees and LTD employees. Medical plan options will remain the same for 2025 with applicable rate changes. If you have questions, contact Joye Cushing at 603-862-0930 or joye.cushing@usnh.edu.



	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	
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
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

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

** In the Open Access Plus HSA, prescription d2 Tm0.90 / \$20 copay**