

2025 New Hampshire Plan Offerings

For employers with 1 to 50 full time equivalent employees

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
ElevateHealth HMO Open Access																
ElevateHealth HMO Gold 2000/20% Open Access with RxD MD0000201406, RX0000201198	N/A	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	Non-hospital based: CIF Hospital based: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
ElevateHealth HMO Gold 2700/10% Open Access with RxD MD0000201416, RX0000201199	N/A	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	ASC: \$250 Outpt Hosp: Ded, then 10%	Non-hospital based: CIF Hospital based: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
ElevateHealth HMO Silver 3000/0% Open Access with RxD MD0000201417, RX0000201200	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	None	Ded, then \$350	\$50	Ded, then \$175	Ded, then CIF	ASC: \$250 Outpt Hosp: Ded, then \$250	Non-hospital based: CIF Hospital based: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$40 Hospital based: Ded, then CIF	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 3000/35% Open Access with RxD MD0000201418, RX0000201201	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	ASC: \$250 Outpt Hosp: Ded, then 35%	Non-hospital based: CIF Hospital based: Ded, then 35%	Ded, then 35%	Non-hospital based: \$250 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 4000/35% Open Access with RxD MD0000201419, RX0000201201	N/A	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	ASC: \$250 Outpt Hosp: Ded, then 35%	Non-hospital based: CIF Hospital based: Ded, then 35%	Ded, then 35%	Non-hospital based: \$250 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 5000/0% Open Access with RxD MD0000201421, RX0000201202	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,750/\$17,500	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	ASC: \$250 Outpt Hosp: Ded, then \$250	Non-hospital based: CIF Hospital based: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 5000/30% Open Access with RxD MD0000201422, RX0000201203	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 6000/30% Open Access with RxD MD0000201423, RX0000201204	N/A	\$50/\$100	Med: \$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
ElevateHealth HMO Silver 7000/30% Open Access MD0000201424, RX0000201205	N/A	\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	ASC: \$250 Outpt Hosp: Ded, then 30%	Non-hospital based: CIF Hospital based: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*
ElevateHealth HMO Bronze 9100/0% Open Access MD0000201425, RX0000201206	N/A	\$50/\$100	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital based: \$75 Hospital based: Ded, then CIF	\$40	Ded, then CIF/CIF/CIF/CIF/CIF
ElevateHealth HMO HSA Open Access																
ElevateHealth HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201355, RX0000201207	N/A	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/25%/25%/30%
ElevateHealth HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201367, RX0000201208	N/A	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/20%/20%/25%/30%
ElevateHealth HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201368, RX0000201209	N/A	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF/CIF/CIF/CIF/CIF
ElevateHealth Options HMO Open Access																
ElevateHealth Options HMO Gold 1000/10% Open Access with RxD MD0000201356, RX0000201213	Tier 1	\$25/\$50	Med: \$1,000/\$2,000 Rx: \$500	\$8,500/\$17,000	10%	T1 Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	ASC: \$250 Outpt Hosp: Ded, then 10%	CIF	Ded, then 10%	Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Tier 2	Ded, then 30%	\$4,000/\$8,000		30%			Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
ElevateHealth Options HMO Silver 3000/15% Open Access with RxD MD0000201369, RX0000201200	Tier 1	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	15%	T1 Ded, then \$350	\$50	Ded, then \$175	Ded, then 15%	ASC: \$250 Outpt Hosp: Ded, then 15%	CIF	Ded, then 15%	Ded, then 15%	Non-hospital based: \$40 Hospital based: Ded, then 15%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Tier 2	Ded, then 35%	\$6,000/\$12,000		35%			Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	
ElevateHealth Options HMO Silver 4000/20% Open Access with RxD MD0000201384, RX0000201200	Tier 1	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	T1 Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	ASC: \$250 Outpt Hosp: Ded, then 20%	CIF	Ded, then 20%	Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Tier 2	Ded, then 40%	\$7,000/\$14,000		40%			Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies.

Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
HMO-LP Open Access																
HMO Platinum 250/10% - LP Open Access MD0000201357, RX0000201210	N/A	\$20/\$40	\$250/\$750	\$3,500/\$7,000	10%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$20 Hospital based: Ded, then 10%	\$20	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
HMO Gold 1000/20% - LP Open Access with Rx MD0000201363, RX0000201213	N/A	\$25/\$50	Med: \$1,000/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 1500/20% - LP Open Access with Rx MD0000201365, RX0000201213	N/A	\$25/\$50	Med: \$1,500/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2000/0% - LP Open Access with Rx MD0000201366, RX0000201211	N/A	\$25/\$50	Med: \$2,000/\$4,000 Rx: \$500	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2000/0% - LP Open Access MD0000201420, RX0000201214	N/A	\$25/\$50	\$2,000/\$4,000	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
HMO Gold 2000/10% - LP Open Access MD0000201371, RX0000201212	N/A	\$25/\$50	\$2,000/\$4,000	\$8,500/\$17,000	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
HMO Gold 2000/20% - LP Open Access with Rx MD0000201372, RX0000201198	N/A	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 2700/10% - LP Open Access with Rx MD0000201373, RX0000201199	N/A	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 3000/0% - LP Open Access with Rx MD0000201375, RX0000201211	N/A	\$15/\$30	Med: \$3,000/\$6,000 Rx: \$500	\$7,000/\$14,000	None	Ded, then \$300	\$25	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$20 Hospital based: Ded, then CIF	\$15	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Gold 3000/0% - LP Open Access MD0000201374, RX0000201214	N/A	\$25/\$50	\$3,000/\$6,000	\$7,000/\$14,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
HMO Silver 3000/35% - LP Open Access with Rx MD0000201376, RX0000201201	N/A	\$40/\$80	Med: \$3,000/\$6,000 Rx: \$500	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	Select LP: \$250 Others: Ded, then 35%	Select LP: CIF Others: Ded, then 35%	Ded, then 35%	Non-hospital based: \$300 Hospital based: Ded, then 35%	Non-hospital based: \$40 Hospital based: Ded, then 35%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Gold 3500/0% - LP Open Access with Rx MD0000201377, RX0000201215	N/A	\$25/\$50	Med: \$3,500/\$7,000 Rx: \$500	\$6,000/\$12,000	None	Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$50/Rx Ded, then 35%*/Rx Ded, then 40%*
HMO Silver 4000/0% - LP Open Access MD0000201378, RX0000201216	N/A	\$40/\$80	\$4,000/\$8,000	\$9,100/\$18,200	None	Ded, then \$350	\$50	Ded, then \$175	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$40 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
HMO Silver 4000/20% - LP Open Access with Rx MD0000201379, RX0000201201	N/A	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$300 Hospital based: Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 5000/0% - LP Open Access MD0000201364, RX0000201216	N/A	\$50/\$100	\$5,000/\$10,000	\$9,100/\$18,200	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
HMO Silver 5000/0% - LP Open Access with Rx MD0000201380, RX0000201202	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,750/\$17,500	None	Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 5000/30% - LP Open Access with Rx MD0000201381, RX0000201203	N/A	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 6000/30% - LP Open Access with Rx MD0000201382, RX0000201204	N/A	\$50/\$100	\$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
HMO Silver 7000/30% - LP Open Access MD0000201383, RX0000201205	N/A	\$50/\$100	\$7,000/\$14,000	\$8,700/\$17,400	30%	Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies.

Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care Freestanding	Urgent Care Hospital-Based	Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
HMO and HMO HSA Open Access																
HMO Bronze 9100/0% Open Access MD0000201354, RX0000201206	N/A	\$50/\$100	\$9,100/\$18,200	\$9,100/\$18,200	None	Ded, then CIF	\$60	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Non-hospital based: \$75 Hospital based: Ded, then CIF	\$40	Retail: Ded, then CIF/CIF/CIF/CIF/CIF
HMO HSA Silver 3500/20% Open Access with Preventive Rx MD0000201353, RX0000201207	N/A	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Retail: Ded, then \$5/20%/25%/25%/30%
HMO HSA Silver 4000/20% Open Access with Preventive Rx MD0000201358, RX0000201217	N/A	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Retail: Ded, then \$5/20%/20%/25%/30%
HMO HSA Silver 5000/10% Open Access with Preventive Rx MD0000201359, RX0000201208	N/A	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Retail: Ded, then \$5/20%/20%/25%/30%
HMO HSA Bronze 7500/0% Open Access with Preventive Rx MD0000201360, RX0000201209	N/A	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Retail: Ded, then CIF/CIF/CIF/CIF/CIF
SimplyVirtual HMO																
SimplyVirtual HMO Gold 3000/10% with Rx MD0000201361, RX0000201218	N/A	\$10/\$40	Med: \$3,000/\$6,000 Rx: \$500	\$7,100/\$14,200	10%	Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	\$40	\$10	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
SimplyVirtual HMO Silver 4000/35% MD0000201362, RX0000201219	N/A	\$10/\$80	\$4,000/\$8,000	\$9,100/\$18,200	35%	Ded, then \$350	\$50	Ded, then \$175	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	\$80	\$10	\$5/\$35/\$80/Ded, then 40%*/Ded, then 45%*

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.

2025 New Hampshire Small Group Plans – Effective January 1, 2025, through December 31, 2025.

This is only a summary of plans. For more complete information, please refer to the Schedule of Benefits.

Pending regulatory approval.

Product Name	In-Network	Office Visit	Deductible	Out of Pocket Max	Coinsurance	Emergency Room ¹	Urgent Care		Inpatient	Day Surgery	Labs	X-Rays	Scans: CT, MRI, PET	PT/OT/ST	Acupuncture & Chiropractic	RX Cost Sharing Retail
							Freestanding	Hospital-Based								
PPO Access - LP																
PPO Access Platinum 250/10% - LP MD0000201385, RX0000201210	In-Network	\$20/\$40	\$250/\$750	\$3,500/\$7,000	10%	IN Ded, then \$300	\$30	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$20 Hospital based: Ded, then 10%	\$20	\$2/\$25/\$65/Ded, then 35%*/Ded, then 40%*
	Out-of-Network	Ded, then 30%	\$2,000/\$4,000	\$7,000/\$14,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access Gold 1500/20% - LP with RxD MD0000201386, RX0000201213	In-Network	\$25/\$50	Med: \$1,500/\$3,000 Rx: \$500	\$8,500/\$17,000	20%	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 40%	\$3,000/\$6,000	\$8,500/\$17,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Gold 2000/20% - LP with RxD MD0000201387, RX0000201198	In-Network	\$20/\$40	Med: \$2,000/\$4,000 Rx: \$500	\$8,250/\$16,500	20%	IN Ded, then \$300	\$30	Ded, then \$150	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$250 Hospital based: Ded, then 20%	Non-hospital based: \$25 Hospital based: Ded, then 20%	\$20	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 40%	\$4,000/\$8,000	\$10,000/\$20,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Gold 2700/10% - LP with RxD MD0000201388, RX0000201199	In-Network	\$25/\$50	Med: \$2,700/\$5,400 Rx: \$500	\$6,800/\$13,600	10%	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then 10%	Select LP: \$250 Others: Ded, then 10%	Select LP: CIF Others: Ded, then 10%	Ded, then 10%	Non-hospital based: \$250 Hospital based: Ded, then 10%	Non-hospital based: \$25 Hospital based: Ded, then 10%	\$25	\$2/\$25/\$65/Rx Ded, then 35%*/Rx Ded, then 40%*
	Out-of-Network	Ded, then 35%	\$6,000/\$12,000	\$12,000/\$24,000	35%		Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	Ded, then 35%	
PPO Access Gold 3000/0% - LP MD0000201389, RX0000201214	In-Network	\$25/\$50	\$3,000/\$6,000	\$7,000/\$14,000	None	IN Ded, then \$300	\$35	Ded, then \$150	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$250 Hospital based: Ded, then \$250	Non-hospital based: \$25 Hospital based: Ded, then CIF	\$25	\$2/\$25/\$65/35%*/40%*
	Out-of-Network	Ded, then 40%	\$6,000/\$12,000	\$12,000/\$24,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 4000/20% - LP with RxD MD0000201390, RX0000201201	In-Network	\$40/\$80	Med: \$4,000/\$8,000 Rx: \$500	\$9,100/\$18,200	20%	IN Ded, then \$350	\$50	Ded, then \$175	Ded, then 20%	Select LP: \$250 Others: Ded, then 20%	Select LP: CIF Others: Ded, then 20%	Ded, then 20%	Non-hospital based: \$300 Hospital based: Ded, then 20%	Non-hospital based: \$40 Hospital based: Ded, then 20%	\$40	\$5/\$35/Rx Ded, then \$120/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 40%	\$8,000/\$16,000	\$16,000/\$32,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 5000/0% - LP MD0000201391, RX0000201216	In-Network	\$50/\$100	\$5,000/\$10,000	\$9,100/\$18,200	None	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then CIF	Select LP: \$250 Others: Ded, then \$250	Select LP: CIF Others: Ded, then CIF	Ded, then CIF	Non-hospital based: \$300 Hospital based: Ded, then \$300	Non-hospital based: \$50 Hospital based: Ded, then CIF	\$40	\$5/\$35/\$120/40%*/45%*
	Out-of-Network	Ded, then 40%	\$10,000/\$20,000	\$20,000/\$40,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access Silver 5000/30% - LP with RxD MD0000201403, RX0000201203	In-Network	\$50/\$100	Med: \$5,000/\$10,000 Rx: \$500	\$8,900/\$17,800	30%	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 60%	\$10,000/\$20,000	\$20,000/\$40,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	
PPO Access Silver 6000/30% - LP with RxD MD0000201407, RX0000201204	In-Network	\$50/\$100	Med: \$6,000/\$12,000 Rx: \$500	\$8,850/\$17,700	30%	IN Ded, then \$500	\$60	Ded, then \$250	Ded, then 30%	Select LP: \$250 Others: Ded, then 30%	Select LP: CIF Others: Ded, then 30%	Ded, then 30%	Non-hospital based: \$300 Hospital based: Ded, then 30%	Non-hospital based: \$50 Hospital based: Ded, then 30%	\$40	\$5/\$35/\$80/Rx Ded, then 40%*/Rx Ded, then 45%*
	Out-of-Network	Ded, then 60%	\$12,000/\$24,000	\$24,000/\$48,000	60%		Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	Ded, then 60%	
PPO Access HSA - LP																
PPO Access HSA Silver 3500/20% with Preventive Rx MD0000201408, RX0000201207	In-Network	Ded, then 20%	\$3,500/\$7,000	\$7,000/\$14,000	20%	IN Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/25%/25%/30%
	Out-of-Network	Ded, then 30%	\$7,000/\$14,000	\$12,000/\$24,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access HSA Silver 4000/20% with Preventive Rx MD0000201409, RX0000201217	In-Network	Ded, then 20%	\$4,000/\$8,000	\$7,000/\$14,000	20%	IN Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then 20%	Ded, then \$5/20%/20%/25%/30%
	Out-of-Network	Ded, then 40%	\$8,000/\$16,000	\$16,000/\$32,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	
PPO Access HSA Silver 5000/10% with Preventive Rx MD0000201410, RX0000201208	In-Network	Ded, then 10%	\$5,000/\$10,000	\$7,500/\$15,000	10%	IN Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then 10%	Ded, then \$5/20%/20%/25%/30%
	Out-of-Network	Ded, then 30%	\$10,000/\$20,000	\$20,000/\$40,000	30%		Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	Ded, then 30%	
PPO Access HSA Bronze 7500/0% with Preventive Rx MD0000201411, RX0000201209	In-Network	Ded, then CIF	\$7,500/\$15,000	\$7,500/\$15,000	None	IN Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF	Ded, then CIF/CIF/CIF/CIF/CIF
	Out-of-Network	Ded, then 40%	\$14,000/\$28,000	\$25,000/\$50,000	40%		Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	Ded, then 40%	

¹ Members will pay higher cost-sharing for emergency room visits that are not considered medical emergencies. Refer to your plan documents for specifics.

*\$550 coinsurance maximum per script.