



2026 New Hampshire Small Group Overview of Plan Changes

Portfolio-Wide Changes (*See Schedule of Benefit for Full Plan Details)

- Oral chemotherapy drugs will apply the cost sharing assigned to the drug tier, with a maximum of \$200 per prescription. Cost sharing applies after deductible on HSA plans.
- Simply Virtual plans will no longer be offered
- Applied Behavioral Analysis will apply Ded/Coinsurance on most plans

2025	2026 Mapped			
2025 Plan ID	2025 Product Name	2026 Plan ID	2026 Product Name	2025 to 2026 Changes
ElevateHealth HMO Open Access				
MD0000201406	ElevateHealth HMO Gold 2000/20% Open Access with RxD	MD0000201623	ElevateHealth Network HMO Gold 2000/20% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 30% • Decrease OOPM to \$8,200 • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201416	ElevateHealth HMO Gold 2700/10% Open Access with RxD	MD0000201624	ElevateHealth Network HMO Silver 3000/0% Open Access with RxD	Discontinuing - Refer to ElevateHealth Network HMO Silver 3000/0% Open Access with RxD for new cost sharing
MD0000201417	ElevateHealth HMO Silver 3000/0% Open Access with RxD	MD0000201624	ElevateHealth Network HMO Silver 3000/0% Open Access with RxD	<ul style="list-style-type: none"> • Increase ER copay to \$500 • Increase non-hospital PT/OT/ST to \$50 • Increase OP Surgery to \$350/Ded then \$500 • Increase T3 Rx copay"
MD0000201418	ElevateHealth HMO Silver 3000/35% Open Access with RxD	MD0000201625	ElevateHealth Network HMO Silver 3000/35% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase non-hospital PT/OT/ST to \$50 • Increase OP Surgery to \$350/Ded then 45% • Increase non-hospital scans to \$300
MD0000201419	ElevateHealth HMO Silver 4000/35% Open Access with RxD	MD0000201626	ElevateHealth Network HMO Silver 4000/35% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase non-hospital PT/OT/ST to \$50 • Increase OP Surgery to \$350/Ded then 45% • Increase non-hospital scans to \$300
MD0000201421	ElevateHealth HMO Silver 5000/0% Open Access with RxD	MD0000201627	ElevateHealth Network HMO Silver 5000/0% Open Access with RxD	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Increase T3 Rx copay, Add RxD to T3 Rx
MD0000201422	ElevateHealth HMO Silver 5000/30% Open Access with RxD	MD0000201628	ElevateHealth Network HMO Silver 5000/30% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Increase T3 Rx copay, Add RxD to T3 Rx
MD0000201423	ElevateHealth HMO Silver 6000/30% Open Access with RxD	MD0000201657	ElevateHealth Network HMO Silver 6000/30% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Increase T3 Rx copay, Add RxD to T3 Rx

2025		2026 Mapped		
2025 Plan ID	2025 Product Name	2026 Plan ID	2026 Product Name	2025 to 2026 Changes
ElevateHealth HMO Open Access				
MD0000201424	ElevateHealth HMO Silver 7000/30% Open Access	MD0000201658	ElevateHealth Network HMO Silver 7000/30% Open Access	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Changed Tier 3 Rx to 35%
MD0000201425	ElevateHealth HMO Bronze 9100/0% Open Access	MD0000201658	ElevateHealth Network HMO Silver 7000/30% Open Access	Discontinuing - Refer to ElevateHealth Network HMO Silver 7000/30% Open Access for new cost sharing
ElevateHealth HMO HSA Open Access				
MD0000201355	ElevateHealth HMO HSA Silver 3500/20% Open Access with Preventive Rx	MD0000201629	ElevateHealth Network HMO HSA Silver 3500/20% Open Access with Preventive Rx	<ul style="list-style-type: none"> • Increased OOPM to \$7,500 • Change ER to Ded then Copay Then Coinsurance
MD0000201367	ElevateHealth HMO HSA Silver 5000/10% Open Access with Preventive Rx	MD0000201630	ElevateHealth Network HMO HSA Silver 5000/10% Open Access with Preventive Rx	Change ER to Ded then Copay Then Coinsurance
MD0000201368	ElevateHealth HMO HSA Bronze 7500/0% Open Access with Preventive Rx	MD0000201631	ElevateHealth Network HMO HSA Bronze 7500/0% Open Access with Preventive Rx	No changes
ElevateHealth Options HMO Open Access				
MD0000201356	ElevateHealth Options HMO Gold 1000/10% Open Access with RxD	MD0000201632	ElevateHealth Options HMO Gold 1000/10% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase T1 OP Surgery to \$350/Ded then 20% • Add RxD to T3, Increase T5 Rx to 45%
MD0000201369	ElevateHealth Options HMO Silver 3000/15% Open Access with RxD	MD0000201633	ElevateHealth Options HMO Silver 3000/15% Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase T1 non-hosp PT/OT/ST to \$50 • Increase OOPM to \$9500 • Increase T1 OP Surgery to \$350/Ded then 25% • Increase T3 Rx to \$120
MD0000201384	ElevateHealth Options HMO Silver 4000/20% Open Access with RxD	MD0000201633	ElevateHealth Options HMO Silver 3000/15% Open Access with RxD	Discontinuing - Refer to ElevateHealth Options HMO Silver 3000/15% Open Access with RxD for new cost sharing
HMO-LP Open Access				
MD0000201357	HMO Platinum 250/10% - LP Open Access	MD0000201634	HMO Platinum 250/10% - LP Open Access	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 20% • Decrease OOPM to \$3,300 • Add Ded to T3 Rx
MD0000201363	HMO Gold 1000/20% - LP Open Access with RxD	MD0000201635	HMO Gold 1500/20% - LP Open Access with RxD	Discontinuing - Refer to HMO Gold 1500/20% - LP Open Access with RxD for new cost sharing
MD0000201365	HMO Gold 1500/20% - LP Open Access with RxD	MD0000201635	HMO Gold 1500/20% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 30% • Decrease OOPM to \$8,300 • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201366	HMO Gold 2000/0% - LP Open Access with RxD	MD0000201636	HMO Gold 2000/0% - LP Open Access with RxD	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201420	HMO Gold 2000/0% - LP Open Access	MD0000201637	HMO Gold 2000/0% - LP Open Access	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to 30%, Increase T5 Rx to 45%

2025		2026 Mapped		
2025 Plan ID	2025 Product Name	2026 Plan ID	2026 Product Name	2025 to 2026 Changes
HMO-LP Open Access				
MD0000201371	HMO Gold 2000/10% - LP Open Access	MD0000201643	HMO Gold 2000/20% - LP Open Access with RxD	Discontinuing - Refer to HMO Gold 2000/20% - LP Open Access with RxD for new cost sharing
MD0000201372	HMO Gold 2000/20% - LP Open Access with RxD	MD0000201643	HMO Gold 2000/20% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 30% • Decrease OOPM to \$8,200 • Add ded to T3 Rx, Increase T5 Rx to 45%
MD0000201373	HMO Gold 2700/10% - LP Open Access with RxD	MD0000201644	HMO Gold 2700/10% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 20% • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201375	HMO Gold 3000/0% - LP Open Access with RxD	MD0000201645	HMO Gold 3000/0% - LP Open Access	Discontinuing - Refer to HMO Gold 3000/0% - LP Open Access for new cost sharing
MD0000201374	HMO Gold 3000/0% - LP Open Access	MD0000201645	HMO Gold 3000/0% - LP Open Access	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to 30%, Increase T5 Rx to 45%
MD0000201376	HMO Silver 3000/35% - LP Open Access with RxD	MD0000201646	HMO Silver 3000/35% - LP Open Access with RxD	<ul style="list-style-type: none"> • Increase non-hosp PT/OT/ST to \$50 • Change ER to Ded then Copay Then Coinsurance • Increase OP Surgery to \$350/Ded then 45%
MD0000201377	HMO Gold 3500/0% - LP Open Access with RxD	MD0000201647	HMO Gold 3500/0% - LP Open Access with RxD	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to RxD then \$65, Increase T5 Rx to 45%
New	New	MD0000201659	HMO Gold 4000/0% - LP Open Access	New
MD0000201378	HMO Silver 4000/0% - LP Open Access	MD0000201648	HMO Silver 4000/20% - LP Open Access with RxD	Discontinuing - Refer to HMO Silver 4000/20% - LP Open Access with RxD for new cost sharing
MD0000201379	HMO Silver 4000/20% - LP Open Access with RxD	MD0000201648	HMO Silver 4000/20% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 30%
MD0000201364	HMO Silver 5000/0% - LP Open Access	MD0000201660	HMO Silver 5000/0% - LP Open Access	<ul style="list-style-type: none"> • Increase OOPM to \$9,700 • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to 35%
MD0000201380	HMO Silver 5000/0% - LP Open Access with RxD	MD0000201660	HMO Silver 5000/0% - LP Open Access	Discontinuing - Refer to HMO Silver 5000/0% - LP Open Access for new cost sharing
MD0000201381	HMO Silver 5000/30% - LP Open Access with RxD	MD0000201649	HMO Silver 5000/30% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Change T3 Rx to RxD then \$120
MD0000201382	HMO Silver 6000/30% - LP Open Access with RxD	MD0000201650	HMO Silver 6000/30% - LP Open Access with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Changed T3 Rx to RxD then \$120
MD0000201383	HMO Silver 7000/30% - LP Open Access	MD0000201661	HMO Silver 7000/30% - LP Open Access	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Change T3 Rx to 35%

2025		2026 Mapped		
2025 Plan ID	2025 Product Name	2026 Plan ID	2026 Product Name	2025 to 2026 Changes
HMO / HMO HSA Open Access				
MD0000201354	HMO Bronze 9100/0% Open Access	MD0000201661	HMO Silver 7000/30% - LP Open Access	Discontinuing - Refer to HMO Silver 7000/30% - LP Open Access for new cost sharing
MD0000201353	HMO HSA Silver 3500/20% Open Access with Preventive Rx	MD0000201638	HMO HSA Silver 3500/20% Open Access with Preventive Rx	<ul style="list-style-type: none"> • Increase OOPM to \$7,500 • Change ER to Ded then Copay then Coinsurance
MD0000201358	HMO HSA Silver 4000/20% Open Access with Preventive Rx	MD0000201639	HMO HSA Silver 5000/10% Open Access with Preventive Rx	Discontinuing - Refer to HMO HSA Silver 5000/10% Open Access with Preventive Rx for new cost sharing
MD0000201359	HMO HSA Silver 5000/10% Open Access with Preventive Rx	MD0000201639	HMO HSA Silver 5000/10% Open Access with Preventive Rx	Change ER to Ded then Copay then Coinsurance
MD0000201360	HMO HSA Bronze 7500/0% Open Access with Preventive Rx	MD0000201640	HMO HSA Bronze 7500/0% Open Access with Preventive Rx	No changes
PPO Access - LP				
MD0000201385	PPO Access Platinum 250/10% - LP	MD0000201641	PPO Access Platinum 250/10% - LP	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 20% • Decrease OOPM to \$3,300 • Add Ded to T3 Rx
MD0000201386	PPO Access Gold 1500/20% - LP with RxD	MD0000201642	PPO Access Gold 1500/20% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 30% • Decreased OOPM to \$8,300 • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201387	PPO Access Gold 2000/20% - LP with RxD	MD0000201651	PPO Access Gold 2000/20% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 30% • Decrease OOPM to \$8,200 • Add Ded to T3 Rx, Increase T5 Rx to 45%
MD0000201388	PPO Access Gold 2700/10% - LP with RxD	MD0000201652	PPO Access Gold 2700/10% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 20% • Add Ded to T3 Rx, Increase T5 to 45%
MD0000201389	PPO Access Gold 3000/0% - LP	MD0000201653	PPO Access Gold 3000/0% - LP	<ul style="list-style-type: none"> • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to 30%, Increase T5 Rx to 45%
MD0000201390	PPO Access Silver 4000/20% - LP with RxD	MD0000201654	PPO Access Silver 4000/20% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 30%
MD0000201391	PPO Access Silver 5000/0% - LP	MD0000201655	PPO Access Silver 5000/0% - LP	<ul style="list-style-type: none"> • Increase OOPM to \$9,700 • Increase OP Surgery to \$350/Ded then \$500 • Change T3 Rx to 35%

2025		2026 Mapped		
2025 Plan ID	2025 Product Name	2026 Plan ID	2026 Product Name	2025 to 2026 Changes
PPO Access - LP				
MD0000201403	PPO Access Silver 5000/30% - LP with RxD	MD0000201656	PPO Access Silver 5000/30% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Change T3 Rx to Rx Ded then \$120
MD0000201407	PPO Access Silver 6000/30% - LP with RxD	MD0000201662	PPO Access Silver 6000/30% - LP with RxD	<ul style="list-style-type: none"> • Change ER to Ded then Copay then Coinsurance • Increase OP Surgery to \$350/Ded then 40% • Change T3 Rx to Rx Ded then \$120
PPO Access HSA				
MD0000201408	PPO Access HSA Silver 3500/20% with Preventive Rx	MD0000201663	PPO Access HSA Silver 3500/20% with Preventive Rx	<ul style="list-style-type: none"> • Increase OOPM to \$7,500 • Change ER to Ded then Copay then Coinsurance
MD0000201409	PPO Access HSA Silver 4000/20% with Preventive Rx	MD0000201664	PPO Access HSA Silver 5000/10% with Preventive Rx	Discontinuing - Refer to PPO Access HSA Silver 5000/10% with Preventive Rx for new cost sharing
MD0000201410	PPO Access HSA Silver 5000/10% with Preventive Rx	MD0000201664	PPO Access HSA Silver 5000/10% with Preventive Rx	Change ER to Ded then Copay then Coinsurance
MD0000201411	PPO Access HSA Bronze 7500/0% with Preventive Rx	MD0000201665	PPO Access HSA Bronze 7500/0% with Preventive Rx	No changes