

WellSense Clarity NH Core 1 plans (94 CSR)

2026 Benefit Highlights



WellSense Clarity plans focus on more than affordability. Our plans help you save money, be healthy and get access to quality care. These plans cover a wide range of medical services, including \$0 preventive care, behavioral health services, emergency services, hospitalization and prescription drug coverage.

We revolve around you.

Coverage Details		WellSense Clarity NH Silver 6000 Core 1	WellSense Clarity NH Silver 3400 Core 1	WellSense Clarity NH Silver 0 Ded. Core 1
Overall deductible	Individual/Family	\$0/\$0	\$0/\$0	\$0/\$0
Maximum out-of-pocket	Individual/Family	\$2,200 / \$4,400	\$2,000 / \$4,000	\$1,200/\$2,400
Preventive care		\$0	\$0	\$0
Primary care visit		\$0 copayment per visit	\$0 copayment per visit	\$0 copayment per visit
Specialist visit		\$10 copayment per visit	\$10 copayment per visit	\$10 copayment per visit
Urgent care centers		\$5 copayment per visit	\$5 copayment per visit	\$45 copayment per visit
Emergency room services		25% coinsurance	25% coinsurance	\$250 copayment
Emergency medical transportation		25% coinsurance	25% coinsurance	\$250 copayment
Imaging	CT/PET/MRI	25% coinsurance	25% coinsurance	\$125 copayment
Rx (30-day retail)	Tier 1 - Generic	\$0 copayment	\$0 copayment	\$0 copayment
	Tier 2 - Preferred brand	\$15 copayment	10% coinsurance	\$10 copayment
	Tier 3 - Non-preferred brand	\$50 copayment	20% coinsurance	45% coinsurance
	Tier 4 - Specialty	\$150 copayment	25% coinsurance	50% coinsurance
Durable Medical Equipment (DME)		25% coinsurance	25% coinsurance	50% coinsurance
Home healthcare services		25% coinsurance	25% coinsurance	\$65 copayment
Inpatient Hospital Care		25% coinsurance	25% coinsurance	\$250/day (maximum 3 days)
Maternity	Inpatient services	25% coinsurance	25% coinsurance	\$250/day (maximum 3 days)
	Routine outpatient services	0% coinsurance	0% coinsurance	0% coinsurance
Mental health/substance use disorder	Inpatient services	25% coinsurance	25% coinsurance	\$250/day (maximum 3 days)
	Outpatient services	\$0 copayment per visit	\$0 copayment per visit	\$0 copayment per visit
Outpatient Surgery		25% coinsurance	25% coinsurance	\$250 copayment
Rehabilitation services (PT, ST, OT)		\$0 copayment	25% coinsurance	\$20 copayment per visit

Robust provider network

WellSense Clarity plans are available to residents of Belknap, Strafford, Merrimack, Hillsborough and Rockingham counties. This is an HMO network that offers access to the region's top healthcare facilities and doctors at affordable costs, without the need for a referral to visit specialists. To search all in-network providers, visit wellsense.org/find-a-provider.

\$0 preventative care

Access to preventive care is essential for your health. A number of healthcare services are covered for adults and children with no cost sharing, including:

- Screening tests and procedures for a wide range of conditions (e.g. blood pressure, colorectal cancer, type 2 diabetes)
- Health services for pregnant women, including routine prenatal care
- Annual physical exams
- Immunizations

Added perks

Get more value from your plan with extra benefits that cover your whole health, like:



Behavioral health services to support emotional and social needs, such as anxiety, depression and substance use



Help treating chronic conditions through WellSense care management services



Access to 24/7 nurse advice, so you can get guidance in a pinch.

National urgent care access



If you are outside of the service area and get hurt or sick, you can access urgent care services and pay the same as you would at home. This coverage provides peace of mind when you travel within the U.S., when dependents are away at college and when you need care quickly.

Scan to learn more about our plans



We're here to help

Call **866-498-4966**
or visit wellsense.org/nhclarity

2025_NHClarity_BHS_RA

