

WellSense Clarity NH Silver 0 Deductible (on and off exchange)

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 0 Deductible
Overall deductible	Individual/Family	\$0/\$0
Maximum out-of-pocket	Individual/Family	\$10,250/ \$20,500
Preventive care		\$0
Primary care visit		\$50 copayment per visit
Specialist visit		\$100 copayment per visit
Urgent care centers		\$60 copayment per visit
Emergency room services		\$2,000 copayment
Emergency medical transportation		\$2,000 copayment
Imaging	CT/PET/MRI	\$300 copayment
Rx (30-day retail)	Tier 1 - Generic	\$25 copayment
	Tier 2 - Preferred brand	\$50 copayment
	Tier 3 - Non-preferred brand	45% coinsurance
	Tier 4 - Specialty	50% coinsurance
Durable Medical Equipment (DME)		50% coinsurance
Home healthcare services		\$80 copayment
Inpatient Hospital Care		\$2,000/day (maximum 3 days)
Maternity	Inpatient services	\$2,000/day (maximum 3 days)
	Routine outpatient services	0% coinsurance
Mental health/substance use disorder	Inpatient services	\$2,000/day (maximum 3 days)
	Outpatient services	\$50 copayment
Outpatient Surgery		\$500 copayment
Rehabilitation services (PT, ST, OT)		\$70 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.

We’re here to help

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

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WellSense
HEALTH PLAN

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

