

WellSense Clarity NH Silver 4000 (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 4000 (off exchange)
Overall deductible	Individual/Family	\$4,000/\$8,000
Maximum out-of-pocket	Individual/Family	\$10,150/\$20,300
Preventive care		\$0
Primary care visit		\$30 copayment per visit
Specialist visit		\$60 copayment per visit
Urgent care centers		30% coinsurance after deductible
Emergency room services		30% coinsurance after deductible
Emergency medical transportation		30% coinsurance after deductible
Imaging and Testing	• CT/PET scans • MRIs • X-rays • Blood testing	30% coinsurance after deductible
Rx (30-day retail)	Tier 1 - Generic	\$15 copayment
	Tier 2 - Preferred brand	\$30 copayment
	Tier 3 - Non-preferred brand	40% coinsurance after deductible
	Tier 4 - Specialty	50% coinsurance after deductible
Durable Medical Equipment (DME)		30% coinsurance after deductible
Home healthcare services		30% coinsurance after deductible
Inpatient Hospital Care		30% coinsurance after deductible
Maternity	Inpatient services	30% coinsurance after deductible
	Routine outpatient services	0%
Mental health/substance use disorder	Inpatient services	30% coinsurance after deductible
	Outpatient services	\$30 copayment per visit
Outpatient Surgery		30% coinsurance after deductible
Rehabilitation services (PT, ST, OT)		30% coinsurance after deductible

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

