

Berklee College of Music Member Cost Summary – PPO

Effective: January 1, 2025

Description	Harvard Pilgrim Health Care Access America PPO	
	In Network	Out of Network (after deductible)
Deductible and Out-of-Pocket Maximums		
Deductible	None	\$250 Individual; \$500 Family
Out-of-Pocket Maximum (Includes all medical, pharmacy and mental health copayments, deductibles and coinsurance.)	\$2,500 Individual; \$5,000 Family	\$2,500 Individual; \$5,000 Family
Preventive Care		
Routine Physical	Covered in full	20% coinsurance
Well Child Visits	Covered in full	20% coinsurance
Routine Colonoscopy	Covered in full	20% coinsurance
Outpatient Medical Care		
Office Visit	\$25 per visit	20% coinsurance
Routine Maternity Care	Covered in Full	20% coinsurance
Routine Eye Exam	\$25 per visit; 1 exam covered every 12 months	20% coinsurance
Hearing Exam	Covered in full	20% coinsurance
Hearing Aids	20% coinsurance; \$2000 maximum every 36 months	20% coinsurance
Allergy Injections	\$5 per visit	20% coinsurance
Speech Therapy	\$25 per visit	20% coinsurance
Physical and Occupational Therapy	\$25 per visit, up to 60 visits each per year	20% coinsurance
Spinal Manipulation	\$25 per visit; no visit limit	20% coinsurance
Acupuncture	\$25 per visit; no visit limit	20% coinsurance
Non-Routine Colonoscopy- Generally Associated with Symptoms	Covered in full	20% coinsurance
Diagnostic Procedures	Covered in full	20% coinsurance
Diagnostic Imaging—General Imaging (xrays and ultrasounds)	Covered in full	20% coinsurance
Diagnostic Imaging—High Tech Imaging (MRI, CAT Scan, PET Scan)	\$75 per visit, 2x per year maximum	20% coinsurance
Diagnostic Lab Test	Covered in full	20% coinsurance
Day Surgery	Covered in full	20% coinsurance
Inpatient Medical Care		
All Hospital Care—Acute and Maternity	Covered in full	20% coinsurance
Skilled Nursing in a Skilled Nursing Facility (up to 100 days per year)	Covered in full	20% coinsurance

Description	Harvard Pilgrim Health Care Access America PPO	
	In Network	Out of Network (after deductible)
Emergency Care		
In Emergency Room	\$150 per visit	\$150 per visit
Mental Health/Substance Abuse		
Inpatient	Covered in full	20% coinsurance
Outpatient	\$25 per visit	20% coinsurance
Other Healthcare Services		
Durable Medical Equipment	20% coinsurance, no benefit maximum	20% coinsurance, no benefit maximum
Ambulance Service	Covered in full	Covered in full
Home Health Care	Covered in full	20% coinsurance
Hospice Care	Covered in full	20% coinsurance
Prosthetics	20% coinsurance	20% coinsurance
Pharmacy Benefit (Administered by OptumRx 855-546-3439)		
<i>30 Day Supply</i>		Not Covered
Generic Preferred Brand Non-Preferred Brand Specialty*	Tier 1 - \$15 Tier 2 - \$30 Tier 3 - \$50 Tier 4 - \$75	
<i>90 Day Supply</i>		Not Covered
Generic Preferred Brand Non-Preferred Brand	Tier 1 - \$30 Tier 2 - \$60 Tier 3 - \$100	
<i>*Only 30 day supply available for Specialty Rx</i>	For prescriptions filled through our mail order service	

Group Numbers

Berklee: 176044

Conservatory: 176059