

2025 HEALTH PLAN COMPARISON GUIDE w/RATE SHEET FOR CITY ACTIVE EMPLOYEES

with WEEKLY RATES effective April 1, 2025–March 31, 2026

COVERED SERVICES	BLUE CHOICE		HMO BLUE NEW ENGLAND		HARVARD PILGRIM	
Level	Individual	Family	Individual	Family	Individual	Family
100% Full Cost Rate	\$ 1,537.14	\$ 3,919.71	\$ 1,151.21	\$ 2,947.60	\$ 966.33	\$ 2,647.49
EMPLOYEE CONTRIBUTION RATES						
15% Weekly	\$ 53.21	\$ 135.68	\$ 39.85	\$ 102.03	\$ 33.45	\$ 91.64
18% Weekly	\$ 63.85	\$ 162.82	\$ 47.82	\$ 122.44	\$ 40.14	\$ 109.97
20% Weekly	\$ 70.94	\$ 180.91	\$ 53.13	\$ 136.04	\$ 44.60	\$ 122.19
25% Weekly	\$ 88.68	\$ 226.14	\$ 66.42	\$ 170.05	\$ 55.75	\$ 152.74
PLAN INFORMATION						
PCP Required?	Yes		Yes		Yes	
Referrals Required?	Optional		Yes		Yes	
Plan Type	POS		HMO		HMO	
Coverage Area	Massachusetts Only		New England		New England excluding CT	
Out of Network?	Yes		No, emergent care only		No, emergent care only	
Annual Deductible	PCP/Plan Approved - \$0 Self-Referred-\$250 mbr/\$500 fam		\$0		\$0	
Out of Pocket Max	\$7,150 member / \$14,300 family		\$7,150 member / \$14,300 family		\$2,000 member / \$4,000 family	
Website	www.bcbsma.com		www.bcbsma.com		www.harvardpilgrim.org	
Telephone Number	1-800-782-3675		1-800-782-3675		1-888-333-4742	
COVERED SERVICES						
Inpatient Care						
Hospitalization, surgical/specialty svcs	100% coverage		100% coverage		100% coverage	
Outpatient Care						
Annual physical	No co-pay		No co-pay		No co-pay	
Office Visits/ Specialist	\$25.00 co-pay		\$25.00 co-pay		\$25.00 co-pay	
Chiropractor Visits	PCP/Plan Approved- Not Covered		\$25.00 co-pay, up to 12 per year		Not covered	
X-rays & Lab tests	100% coverage		100% coverage		100% coverage	

COVERED SERVICES	BLUE CHOICE	HMO BLUE	HARVARD PILGRIM
High Tech Imaging Tests (MRIs, scans)	\$25.00 co-pay	\$25.00 co-pay	\$25.00 co-pay
Accupuncture Benefits	\$25.00 co-pay, up to 12 per year	\$25.00 co-pay, up to 12 per year	\$25.00 co-pay
Telehealth Benefits	\$25.00 co-pay	\$25.00 co-pay	\$25.00 co-pay, \$0 w/Doctors on Demand
Pediatric Dental Benefits	No charge for members with a cleft palate / cleft lip condition	Preventive care under age 12 - 100% coverage	Preventative care up to age 13 - 100% coverage
Hearing & Vision Benefits	Routine Exam- 100% coverage (Once every 24 months)	Routine Exam- 100% coverage (Once every 24 months)	Annual Routine eye exam: \$25 co-pay (Member Discounts) - <u>Hearing aids</u> : \$2K per hearing aid every 36 months each ear
Physical, Speech & Occupational therapy	\$25.00 co-pay	\$25.00 co-pay	\$25.00 co-pay, up to 60 visits a year for PT and OT each
Additional Services			
Ambulance	100% coverage	100% coverage	100% coverage
Emergency Room	\$100.00 co-pay	\$100.00 co-pay	\$100.00 co-pay
Durable Medical Equip	80% coverage	80% coverage	100% coverage
Prescription Drugs			
Direct Purchase (up to a 30-day supply)	\$10/\$30/\$50 co-pay generic/preferred brand/ non- preferred brand	\$10/\$30/\$50 co-pay generic/preferred brand/ non- preferred brand	\$10/\$30/\$50 co-pay generic/ brand formulary/ brand non-formulary
Mail Order (up to a 90-day supply)	\$10/\$30/\$50 co-pay generic/preferred brand/ non- preferred brand	\$10/\$30/\$50 co-pay generic/preferred brand/ non- preferred brand	\$20/\$60/\$150 co-pay generic/ brand formulary/ brand non-formulary
WELLNESS BENEFITS			
Fitness Club Benefit	\$300 per household toward health club membership or classes	\$300 per household toward health club membership or classes	\$300 per household for health membership, equipment purchases, and designated mindfulness & nutritional apps
Weight Watchers Benefit	\$300 Weight Watchers benefit	\$300 Weight Watchers benefit	\$300 Weight Watchers benefit & hospital based weight loss program benefit
Mind & Body Benefit	\$300 per family per calendar year towards qualified services like Massage Therapy, Tai Chi etc.	\$300 per family per calendar year towards qualified services like Massage Therapy, Tai Chi etc.	N/A
All the plans offer additional wellness discounts, disease management programs, health articles, tools, resources etc.			
Visit each plan's website for more information on benefit offerings!			