

BERKSHIRE HEALTH GROUP
DEDUCTIBLE PLAN BENEFIT COMPARISON - effective 7/1/26-6/30/27

These pages summarize benefits of the plan(s). The Subscriber Certificate(s) and applicable riders define the terms and conditions of these benefits in greater detail. Should any questions arise, the Certificate(s) and riders will govern.

effective July 1, 2026

BENEFIT	HMO	POS		PPO	
	NETWORK BLUE N.E.	BLUE CHOICE NE		BLUE CARE ELECT	
		PCP/PLAN APPROVED	SELF-REFERRED	IN-NETWORK	OUT-OF-NETWORK +
Deductible (calculated on a plan year, 7/1 to 6/30)	\$250 per member \$750 per family	\$250 per member \$750 per family	\$400 per member \$800 per family	\$250 per member \$750 per family	\$400 per member \$800 per family
Out of Pocket (OOP) Maximum - includes deductible, all coinsurance and co-pays as indicated by plan, as required by the ACA (calculated on a plan year, 7/1 to 6/30)	Medical - \$2,000 per member \$4,000 per family Prescription - \$3,000 per member \$6,000 per family	Medical - \$2,000 per member \$4,000 per family Prescription - \$3,000 per member \$6,000 per family	Medical - \$3000 per member	Medical - \$2,000 per member \$4,000 per family Prescription - \$3,000 per member \$6,000 per family	Medical - \$3000 per member
Lifetime Benefit Maximum	None	None	None	None	None
INPATIENT					
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
General Hospital, Mental Hospital, Substance Abuse Facility (semi-private room & board & special services)	\$500 after deductible	\$500 after deductible	20% coinsurance*	\$500 after deductible	20% coinsurance*; Nothing (no deductible for emergency)
Physician Services	Nothing	Nothing	20% coinsurance*	Nothing	20% coinsurance*; Nothing (no deductible) accident admissions
Skilled Nursing Facility	Nothing after Deductible to 100 days per calendar year benefit maximum	Nothing after Deductible to 100 days per calendar year benefit maximum	20% coinsurance*; 100 days per calendar year benefit maximum (less any PCP/plan approved days used)	Nothing after Deductible to 100 days per calendar year benefit maximum combined with out-of-network days	20% coinsurance* to 100 days per calendar year benefit maximum combined with in-network days
Rehabilitation Hospital	Nothing after Deductible to 60 days per calendar year benefit maximum	Nothing after Deductible to 60 days per calendar year benefit maximum	20% coinsurance* to 60 days per calendar year benefit maximum (less any PCP/plan approved days used)	Nothing after Deductible to 60 days per calendar benefit maximum combined with out-of-network days	20% coinsurance* to 60 days per calendar year benefit maximum combined with in-network days
BENEFIT	NETWORK BLUE NE	BLUE CHOICE NE		BLUE CARE ELECT PREFERRED	
		PCP/PLAN APPROVED	SELF-REFERRED	IN-NETWORK	OUT-OF-NETWORK

OUTPATIENT					
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Emergency Room Visits for Emergency or Accident care	\$100 per visit after deductible, waived if admitted	\$100 per visit after deductible, waived if admitted	\$100 per visit after PCP/Plan Approved deductible, waived if admitted	\$100 per visit after deductible, waived if admitted	\$100 per visit after in-network deductible, waived if admitted
Outpatient Surgery	deductible then, \$150 per day surgery \$0 copay for outpatient colonoscopy	deductible then, \$150 per day surgery \$0 copay for outpatient colonoscopy	20% coinsurance*	deductible then \$150 per day surgery \$0 copay for outpatient colonoscopy	20% coinsurance*
Radiation and Chemotherapy	Nothing after deductible	Nothing after deductible	20% coinsurance*	Nothing after deductible	20% coinsurance*
Diagnostic X-ray and Lab	Nothing after deductible	Nothing after deductible	20% coinsurance*	Nothing after deductible	20% coinsurance*
MRI, Pet Scans, CT Scans	\$100 per visit after deductible	\$100 per visit after deductible	20% coinsurance*	\$100 per visit after deductible	20% coinsurance*
Hemodialysis	Nothing after deductible	Nothing after deductible	20% coinsurance*	Nothing after deductible	20% coinsurance*
Physical Therapy	\$20 copay to 100 visits per calendar year	\$20 copay to 100 visits per calendar year	20% coinsurance*; 100 visits per calendar year combined with PCP approved visits	\$20 per visit to 60 visits per calendar year benefit maximum combined with out-of-network visits	20% coinsurance* to 60 visits per calendar year benefit maximum combined with in-network visits
Physician Office	\$20 PCP \$35 copay Specialist	\$20 PCP \$35 copay Specialist	20% coinsurance*	\$20 PCP \$35 copay Specialist	20% coinsurance*
Surgery - Office	\$20 PCP \$35 copay Specialist	\$20 PCP \$35 copay Specialist	20% coinsurance*	\$20 PCP \$35 copay Specialist	20% coinsurance*
Well Child Care	\$0 per visit	\$0 per visit	20% coinsurance*	\$0 per visit 10 visits during first year, 3 visits during 2nd yr of life, 2 visits age 2, 1 visit age 3 and older	20% coinsurance* 10 visits during 1st year, 3 visits during 2nd yr, 2 visits age 2, 1 visit age 3 and older
Mental Health Care, Substance Abuse Care	\$20 per visit	\$20 per visit	20% coinsurance*	\$20 per visit	20% coinsurance*
Routine GYN Exam	\$0 per visit (1 visit per calendar year)	\$0 per visit (1 visit per calendar year)	20% coinsurance* (1 visit per calendar year)	\$0 per visit (1 visit per calendar year)	20% coinsurance* (1 visit per calendar year)

	NETWORK BLUE NE	BLUE CHOICE NE		BLUE CARE ELECT PREFERRED	
BENEFIT		PCP/PLAN APPROVED	SELF-REFERRED	IN-NETWORK	OUT-OF-NETWORK
OTHER OUTPATIENT					
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Routine Vision Exam	\$0 per visit (1 visit per calendar year)	\$0 per visit (1 visit per calendar year)	20% coinsurance* (1 visit per calendar year)	\$0 per visit (1 visit per calendar year)	20% coinsurance* (1 visit per calendar year)
Adult Preventative Physicals	\$0 per visit	\$0 per visit	20% coinsurance*	\$0 per visit (1 visit per calendar year)	20% coinsurance* (1 visit per calendar year)
Visiting Nurse/Home Health Care	Nothing after deductible	Nothing after deductible	20% coinsurance*	Nothing after deductible	20% coinsurance*
Durable Medical Equipment	After deductible, member pays 20%, plan pays 80% with no limit	After deductible, member pays 20%, plan pays 80% with no limit	After deductible, member pays 40% coinsurance per calendar year (less any PCP/plan approved benefits used)	After deductible, member pays 20%, plan pays 80% with no limit	After deductible, member pays 40% coinsurance per calendar year
Ambulance	Nothing after deductible	Nothing after deductible	Nothing for accident or emergency (After PCP/ Plan Approved deductible); 20% coinsurance* other medically	Nothing after deductible	Nothing for accident or emergency (After in- network deductible); 20% coinsurance* other medically
Routine Pediatric Dental (through age 12)	Nothing (1 exam and cleaning every 6 months)	Nothing (1 exam and cleaning every 6 months)	All charges	All charges	All charges
Chiropractor Visits	\$20 per visits up to 12 visits per year	\$20 per visits up to 12 visits per year	20% coinsurance*	\$20 per visit up to 12 visits per calendar year combined with out-of- network	20% coinsurance*
Prescription Drugs	\$10 generic; \$25 brand; \$50 non-preferred brand to 30-day supply retail pharmacy or \$20/\$50/\$110 90-day mail service supply	\$10 generic; \$25 brand; \$50 non-preferred brand to 30-day supply retail pharmacy or \$20/\$50/\$110 90-day mail service supply	All charges	\$10 generic; \$25 brand; \$50 non-preferred brand to 30-day supply retail pharmacy or \$20/\$50/\$110 90-day mail service supply	All charges

	NETWORK BLUE NE	BLUE CHOICE NE		BLUE CARE ELECT PREFERRED	
BENEFIT		PCP/PLAN APPROVED	SELF-REFERRED	IN-NETWORK	OUT-OF-NETWORK
WELLNESS PARTICIPATION PROGRAMS					
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
WeightWatchers®	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals.	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals.	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals.	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals.	Up to \$150 per family toward fees paid hospital-based or non-hospital-based weight loss programs that focus on eating and physical activity habits and behavioral/lifestyle counseling with certified health professionals.
Fitness Program	Up to \$300 reimbursement per family a health club with cardiovascular and strength training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs; or virtual/online fitness memberships, subscriptions, programs that provide the same, or home equipment.	Up to \$300 reimbursement per family a health club with cardiovascular and strength training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs; or virtual/online fitness memberships, subscriptions, programs that provide the same, or home equipment.	Up to \$300 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs; or virtual/online fitness memberships, subscriptions, programs that provide the same, or home equipment.	Up to \$300 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs; or virtual/online fitness memberships, subscriptions, programs that provide the same, or home equipment.	Up to \$300 reimbursement per family a health club with cardiovascular and strength-training equipment; or a fitness studio offering instructor-led group classes for certain cardiovascular and strength-training programs; or virtual/online fitness memberships, subscriptions, programs that provide the same, or home equipment.
Mind and Body Reimbursement	Up to \$300 reimbursement per family for qualified mind and body svcs like massage therapy, Tai Chi, Hypnosis Therapy, Qi gong, Meditation therapy, breathing and meditation apps.	Up to \$300 reimbursement per family for qualified mind and body svcs like massage therapy, Tai Chi, Hypnosis Therapy, Qi gong, Meditation therapy, breathing and meditation apps.	Up to \$300 reimbursement per family for qualified mind and body svcs like massage therapy, Tai Chi, Hypnosis Therapy, Qi gong, Meditation therapy, breathing and meditation apps.	Up to \$300 reimbursement per family for qualified mind and body svcs like massage therapy, Tai Chi, Hypnosis Therapy, Qi gong, Meditation therapy, breathing and meditation apps.	Up to \$300 reimbursement per family for qualified mind and body svcs like massage therapy, Tai Chi, Hypnosis Therapy, Qi gong, Meditation therapy, breathing and meditation apps.