



Berkshire Health Systems

Benefits at a Glance

Effective January - December 2026





Benefits for you

Berkshire Health Systems (BHS) believes that you and your family deserve great care. We offer innovative benefit plans designed to promote the health and well-being of our employees and their families. This brief guide provides an overview of benefits available to qualifying Berkshire Health Systems employees.

Medical

All plan coverage shown represents in-network coverage - for out-of-network coverage reference your plan documents.

	Health New England HMO	BCBS of MA HMO or PPO	BCBS of MA PPO (HDHP with HSA)
Deductible (DED)	\$250 Employee \$500 Family	\$250 Employee \$500 Family	\$1,700 Employee \$3,400 Family
HSA Eligible	No	No	Yes
Primary care visit	\$15 copay	\$15 copay	DED then \$15 copay
Specialist visit	\$15 copay	\$15 copay	DED then \$15 copay
At BHS			
Outpatient hospital	DED then you pay \$0	DED then you pay \$0	DED then you pay \$0
Inpatient hospital			
Non-BHS Facility			
Outpatient hospital	DED then copays vary	DED then copays vary	DED then copays vary
Inpatient hospital			
At BHS			
Prescription Drugs	\$5/\$5/\$15	\$5/\$5/\$15	DED then \$5/\$5/\$15
Non-BHS Pharmacy			
Prescription Drugs	\$30/\$60/\$90	\$30/\$60/\$90	DED then \$30/\$60/\$90
Network Type	Western MA	HMO: New England PPO: National	National

Further medical plan details and premiums available upon request.

Pre-tax Accounts

Pretax accounts help you lower your taxable income and can be spent pre-tax. The following are available to you, but enrollment eligibility may be dependent on the medical plan type you choose:

- Health Savings Account (HSA). BHS supports employees by contributing annually to an employee's account: \$500 for an individual plan or \$1,000 for an employee enrolled in a plan with 1 or more dependents.
- Full Purpose Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care Account (DCA)

Enrollment

Enrollment is completed online. You must complete your enrollment during your new hire/newly eligible waiting period or annually before open enrollment ends.

Who can I add to my coverage?

Note: You the employee must be enrolled in the coverage you wish to enroll a dependent into.

- Legally Married Spouse
- Domestic Partner (limitations apply)
- Biological Children
- Stepchildren
- Adopted Children
- Children in your custody for adoption
- Children under your legal guardianship
- Permanently disabled children over plan age restrictions

Spousal Wrap

An employee's spouse who has medical coverage through their employer will be enrolled in the Spousal Wrap. This program is designed to reimburse the spouse for eligible medical claims and is typically more financially beneficial than adding a spouse to a BHS medical plan.

The following information is intended to provide a summary of the benefit programs. The terms and conditions of each applicable policy will provide specific details and govern all matters relating to each particular benefit option described in this summary. In no case will any information in this summary amend, modify, expand, enhance, improve or otherwise change any term, condition or element of the policies or certificates of coverage that govern the benefit options described in this summary.

Additional benefits

There's more to love with these extra benefits.



Dental

Good dental hygiene has a substantial impact on your overall health. Prevent oral disease through regular preventive dental care which is covered 100% by the plan for employees and covered dependents enrolled in the BHS dental plan. You may choose to enroll in one of the two dental plans, which are available through Blue Cross Blue Shield, based on your dental health needs. Both plans cover braces for children to age 21.

Vision

Protect your sight and enjoy those beautiful Berkshire sunsets. While vision exams are covered under the medical plans, you can enroll in vision insurance to defray the cost of frames, lenses and contacts.

Basic Life & AD&D

BHS provides employer-paid Basic Life and Accidental Death and Dismemberment insurance because you can't put a price tag on your life, but you can protect your loved ones in the event of a loss. Voluntary coverage is available to allow you to purchase additional protection for you, your spouse, and/or your child(ren).

Short Term Disability

Accidents and illnesses happen when we least expect. To help ensure you are financially secure, BHS offers voluntary employee-paid short-term disability that wraps around the state paid family and medical leave, allowing you to supplement your earnings while you are out on leave.

Long Term Disability

Your ability to generate income is a valuable financial asset and one that is extremely important to your lifestyle and future. To protect this asset, BHS provides an employer-paid long-term disability plan that pays benefits after a six-month elimination period. A buy-up option to increase the value of the benefit is available for employees to purchase.

Voluntary Benefits

Additional coverage through Accident and Critical Illness Insurance plans are available to purchase. These plans help you pay your out-of-pocket costs and cover expenses resulting from the unexpected. Cash payments are made directly to you for any covered illness or injury.

Mental Health Support

Manage life's curveballs with programs designed to provide counseling, support, and resources for a variety of personal issues available to employees at no cost:

- Employee Assistance Program
- On-line Counseling through Talkspace

Wellness at Work

The Wellness at Work team provides comprehensive, evidence-based programs that promote healthy lifestyle and behavioral changes through customized support including Wellness Coaching, Nutrition Counseling, Stress Management, and Tobacco Cessation Support.

The BHS Wellness program offers no-cost generic prescriptions for some chronic conditions such as diabetes and high blood pressure for you and a spouse who have BHS medical insurance.

Discounts and Perks

- Employee Parking
- Wireless Phone Discounts
- 10% Discount on over-the-counter products at the BHS Pharmacy

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More Benefits to Love

Retirement

A 403(b) Pension plan is provided through Transamerica. After one year of service and 1000 hours worked, BHS will contribute 2.5% of your pay and a 0.5% match for every 1% you contribute up to the first 4%. Vesting of all funds deposited to your account is immediate.

Looking for additional retirement support?

CAPTRUST Financial Advisors are available to provide expert advice to help you retire with confidence and avoid financial stress. The easiest way to make an investment advice phone appointment is to schedule it online at www.captrustadvice.com. You can also call CAPTRUST directly at 800-967-9948.

Time Off

Time off provides a healthy work/life balance and allows you to be more productive and focused while at work. So, BHS offers a generous program that includes vacation, holidays, personal and sick days. Details provided by your recruiter. This program also supplements the state paid family and medical leave by using some of this accrued time.

Training & Development

BHS offers several opportunities for growth and development including tuition assistance and educational programs designed to advance careers in nursing and other clinical areas. BHS also makes paid training programs available which provide pathways to careers in healthcare.

Employee Recognition

BHS celebrates employees throughout the year with ice cream socials, cookouts, and other special programs to recognize and celebrate employee and organizational accomplishments.

Our Mission

We will advance health and wellness for everyone in our community in a welcoming, inclusive, and personalized environment.

Our Vision

We will be the region's trusted healthcare partner and community advocate for improving overall quality of life.

Our Values

Compassion
Accountability
Respect
Excellence

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2026 Medical & Dental Insurance Weekly Premiums Full Time Employees*

Medical

Coverage Tier	Health New England HMO	BCBS of MA HMO	BCBS of MA PPO	BCBS of MA PPO (HDHP with HSA)
Employee Only	\$53.16	\$68.76	\$121.46	\$42.43
Employee + Spouse	\$135.57	\$175.34	\$282.86	\$115.40
Employee + Children	\$115.64	\$149.55	\$241.26	\$98.43
Family	\$166.89	\$207.66	\$359.45	\$136.69

Medical rates are based on 30+ hours. Part-Time rates available upon request.

Dental

Coverage Tier (Non-Union 22.5 - 40.0 hours)	Low Plan	High Plan
Employee Only	\$2.65	\$5.99
Family	\$16.49	\$25.81

Dental rates apply to non-union employees. Union rates are available upon request.

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