

Berklee College of Music
Faculty Medical and Dental Insurance Rates

January 1, 2025 - December 31, 2025 *Actual payroll deductions may vary slightly due to rounding.*

	Part-time Faculty (Berklee Boston) Contributions from pay 14 payroll deductions per year				COBRA*** for former employees; monthly rates
	Group A*		Group B**		<u>Former Employee per</u>
	Employee Cost 14 times per year	Berklee Cost	Employee Cost 14 times per year	Berklee Cost	<u>Month</u>
<u>Medical Insurance</u>					
<u>HMO</u>					
Employee	\$293.98	\$545.96	\$293.98	\$545.96	\$999.53
Employee +1	\$1,164.17	\$545.96	\$598.55	\$1,111.59	\$2,035.06
Family	\$1,908.59	\$545.96	\$859.09	\$1,595.46	\$2,920.91
<u>Deductible EPO</u>					
Employee	\$234.33	\$555.21	\$234.33	\$555.21	\$939.55
Employee +1	\$1,052.32	\$555.21	\$562.64	\$1,044.89	\$1,912.96
Family	\$1,752.06	\$555.21	\$807.55	\$1,499.73	\$2,745.65
<u>PPO</u>					
Employee	\$470.42	\$873.64	\$470.42	\$873.64	\$1,599.44
Employee +1	\$1,862.74	\$873.64	\$957.73	\$1,778.65	\$3,256.30
Family	\$3,053.37	\$873.64	\$1,374.45	\$2,552.56	\$4,673.15
<u>High Deductible PPO</u>					
Employee	\$311.08	\$577.72	\$311.08	\$577.72	\$1,057.68
Employee +1	\$1,247.69	\$577.72	\$638.89	\$1,186.52	\$2,172.24
Family	\$2,053.60	\$577.72	\$920.96	\$1,710.36	\$3,131.28
<u>Dental Insurance</u>					
<u>Dental Option I \$750.00</u>					
Employee	\$8.25	\$15.32	\$8.25	\$15.32	\$28.04
Employee +1	\$31.80	\$15.32	\$16.49	\$30.62	\$56.07
Family	\$55.36	\$15.32	\$24.74	\$45.94	\$84.11
<u>Dental Option II \$1,000</u>					
Employee	\$12.14	\$22.55	\$12.14	\$22.55	\$41.29
Employee +1	\$45.15	\$22.55	\$23.69	\$44.00	\$80.56
Family	\$89.28	\$22.55	\$39.14	\$72.69	\$133.08
<u>Dental Option III \$2,000</u>					
Employee	\$17.89	\$33.22	\$17.89	\$33.22	\$60.81
Employee +1	\$66.23	\$33.22	\$34.81	\$64.64	\$118.34
Family	\$142.20	\$33.22	\$61.40	\$114.02	\$208.75

***Group A** per the Faculty Union Contract: taught aggregate 500 units in past 2 years (Sept. - Aug)

****Group B** per the Faculty Union Contract: taught aggregate 810 units in past 2 years (Sept. - Aug)

*****COBRA**: continuation of coverage (generally, up to 18 months) after loss of eligibility; no Berklee Contribution