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This FAQ aims to define common terms and help you navigate your medical plan. Benefits Team members are available to all faculty and staff, please contact them with your questions.

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Our medical plan is with Harvard Pilgrim Health Care (HPHC), the Pharmacy Benefit Manager (PBM) is OptumRx.

Holy Cross' medical plan designs are in line with other higher education institutions. Holy Cross subsidizes the same percentage regardless of tier whereas many employers are not. Holy Cross is a size dependent M regy plan),

A Pharmacy Benefit Manager (PBM) is a third-party administrator that manages prescription drug claims for insurance companies and employers. OptumRx is the PBM that manages the formulary and prescription drug benefits for Holy Cross.

is approval from the plan before you get a service, or fill a prescription. Prior authorization is a remM