



## **2022 MA SMALL GROUP PLAN CHANGES**

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## 2022 MA Small Group – Overview of Plan Changes

Tufts Health Plan is making a number of benefit changes to both new and renewing small group plans, effective upon renewal on or after January 1, 2022. These changes described below are reflected in the 2021-22 plan comparison grid enclosed. We are making these changes to help lower premiums for employers and members, and to better manage increasing pharmacy costs associated with new-to-market and specialty drugs. Please note that although we are making benefit changes/modifications to existing plans, your existing plan is not being discontinued.

### **Deductible, Coinsurance & Out-of-Pocket Maximum**

We have made changes to the deductible, coinsurance, and out-of-pocket maximum associated with some of our plans.

### **Prescription Drug**

We have made changes to pharmacy copays for some of our plans. We encourage you to review our full drug formulary on our website to familiarize yourself with all pharmacy changes. This information is available on the Pharmacy page at [www.tuftshealthplan.com](http://www.tuftshealthplan.com).

### **Copayments**

We have adjusted copays on some of our plans for primary care and specialist visits, urgent care, therapy services (physical, occupational and speech), testing (laboratory, diagnostic, and imaging), inpatient and outpatient procedures, and emergency services.

### **Telehealth (through Teladoc) on Saver Plans**

Telehealth virtual health care services (powered by Teladoc) member cost-share (deductible then covered in full) will be reinstated upon renewal for all Saver/HSA compatible plans.

### **Fitness Reimbursement**

Members can get reimbursed for one of the following options, whichever has the greater value:

- The cost of one month of individual or family fitness center membership per benefit year, or
- Fitness center membership costs up to a maximum of \$200 per benefit year

This benefit applies to most Massachusetts (small group) and individual plans and is available upon renewal in 2022. You may confirm your fitness benefit by viewing your health plan coverage in your secure member account, visit [mytuftshealthplan.com](http://mytuftshealthplan.com).

### **Q4 Deductible Carryover**

Upon renewal in 2022 the Q4 Deductible Carryover will be eliminated on all non-saver/HSA Compatible plans.

### **Mass Small Group Calendar Year to Plan Year Transition**

Groups who currently have a plan that runs on a calendar year (Jan 1<sup>st</sup> – Dec 31<sup>st</sup>) and renew on an off-cycle date (any date not Jan 1<sup>st</sup>), will be required upon renewal in 2022 to match their plan year with their renewal date.

### **State Mandates**

PANDAS/PANS - Effective 1/1/22 – Coverage for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS) and pediatric acute-onset neuropsychiatric syndromes (PANS) treatment.

## Important Information for MA Small Group Employers

### Renewal Notice

In accordance with regulations set forth by Health and Human Services, we're notifying you through this newsletter that your health insurance policy will be renewed on your renewal effective date. We will issue our renewal proposals as rates become available. Your broker will forward this information to you once it is received from our Client Services team. If you're not working with a broker, we'll provide this information directly to you.

Beginning with renewals and new business with effective dates of January 1, 2022 and forward, we have made a number of benefit changes to our existing MA small group plans. You will want to refer to the plan changes in this brochure to learn more about your benefit updates.

### Your health insurance policy will be renewed on your renewal effective date.

At the end of your current policy year, we will automatically enroll you in the same policy group number, but please review the Summary of Benefits and Coverage for your upcoming plan year to check for any changes as we may have made some modifications to the coverage you had last year. You can also review the plan changes in this notification to understand updates made to your plan. If you wish to choose a different policy, you may choose to enroll in one of our other policies or any other coverage offered in the state for which you are eligible.

### What do I need to do?

There is nothing you are required to do. At the end of your current policy year, we will automatically enroll you in the 2022 version of your current policy. Please refer to the plan changes in this brochure to understand your benefit updates.

### What if I want to choose a different policy?

If you wish to choose a different policy, please let Tufts Health Plan or your broker know which plan you would like to select and fill out our Renewal Confirmation Form, which is included in our renewal proposal package. To ensure that your enrollees do not have a break in coverage, you must enroll in a new policy on or before the effective date of your renewal.

### You have options and rights for getting quality, affordable health insurance.

Small businesses may shop in the Small Business Health Options Program (SHOP) Marketplace through the Massachusetts Commonwealth Connector in Massachusetts. Coverage sold through these Marketplaces meets certain standards. However, review your options as soon as possible as you may be required to buy your coverage within a limited time period.

The Marketplace allows you to choose a private plan that fits your budget and health care needs. You may also qualify for tax credits to help you afford health insurance coverage through the Marketplace. No one who is qualified to purchase coverage through the Marketplace can be turned away or charged more because of a pre-existing condition.

### How can I learn more?

If you have questions, please contact your Account Manager at 617-668-5444. To learn more about the Health Insurance Marketplaces and protections under the Affordable Care Act, visit [mahealthconnector.org](https://mahealthconnector.org).

Plan Name	Metallic Tier	Member Coins (IN / OON)	Deductible (IND / FAM)	OOPM (IND / FAM) Combined Med/RX	PCP	Specialist	UCC ***	PT/OT/ST
<b>HMO Copay Plans</b>								
HMO Basic - 2021	Platinum	0%	N/A	\$3,750 / \$7,500	\$30	\$30	\$40	\$30
HMO Basic - 2022	Platinum	0%	N/A	\$3,750 / \$7,500	\$30	\$30	\$40	\$30
<b>HMO Deductible Plans</b>								
Advantage HMO 500 - 2021	Gold	0%	\$500 / \$1,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 500 - 2022	Gold	0%	\$500 / \$1,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 1000 - 2021	Gold	0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 1000 - 2022	Gold	0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 1500 - 2021	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 1500 - 2022	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Advantage HMO 2000 - 2021	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Advantage HMO 2000 - 2022	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Advantage HMO 2500 - 2021	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	\$30	\$50	\$40	\$45
Advantage HMO 2500 - 2022	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	\$30	\$50	\$40	\$45
Advantage HMO 3000 - 2021	Silver	0%	\$3,000 / \$6,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Advantage HMO 3000 - 2022	Silver	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Advantage Basic HMO 2000 - 2021	Silver	0%	\$2,000 / \$4,000	\$8,550 / \$17,100	\$50	\$100	\$100	\$50
Advantage Basic HMO 2000 - 2022	Silver	0%	\$2,000 / \$4,000	\$8,700 / \$17,400	\$50	\$100	\$50	\$50
Essential Advantage HMO 2000 - 2021 - Closed	Gold	0%	\$2,000 / \$4,000	\$6,000 / \$12,000	Ded	Ded	Ded	Ded
Advantage HMO 2000 - 2022	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Essential Advantage HMO 2500 - 2021 - Closed	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	Ded	Ded	Ded	Ded
Advantage HMO 2500 - 2022	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	\$30	\$50	\$40	\$45
Advantage HMO 4000 - 2021	Silver	0%	\$4,000 / \$8,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Advantage HMO 4000 - 2022	Silver	0%	\$4,000 / \$8,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Advantage HMO 5000 - 2021	Silver	0%	\$5,000 / \$10,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Advantage HMO 5000 - 2022	Silver	0%	\$5,000 / \$10,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45

These charts provide benefit highlights for general comparison purposes only. There are also services that the plans do not cover.

Please refer to the Summary of Benefits and Coverage (SBC) or your Evidence of Coverage (EOC) for complete information.

All 2022 plans meet Minimum Credible Coverage (MCC) standards for MA employees.

All 2022 plans meet Medicare Part D Creditable Coverage when Medicare is the primary payer.

Select Network plans have a limited service area that excludes Berkshire, Dukes, and Nantucket counties.

Tier 1 on all Your Choice plans includes free-standing facilities.

All 2022 small group plans include coverage for acupuncture, with no visit or dollar limits. Cost share mirrors that of chiro.

\*Per IRS regulation, this Saver plan does not feature an embedded family deductible. An individual member of a family plan may need to meet the full family deductible.

\*\*Rx Coins Max is the maximum amount of coinsurance a member would pay per fill for drugs in any tier with coinsurance. The amounts on this grid represent the maximum coinsurance for a 30-day supply. The maximum Rx coinsurance for a 60-day or 90-day supply (if allowed) is 2x and 3x the 30-day amount, respectively.

\*\*\*Urgent Care Center cost share applies to non-hospital affiliated centers.

Chiro	Lab Testing	LTI	HTI	Outpatient Procedures	Inpatient Hospital	ER	LCG	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4	Rx Coins Max **	Rx Deductible (IND / FAM)
\$30	CIF	\$30	\$100	\$500	\$500	\$200	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$30	CIF	\$30	\$100	\$500	\$500	\$200	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	\$20	\$40	\$100	Ded then \$150	Ded then \$200	\$250	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$45	Ded then \$45	Ded then \$100	Ded then \$300	Ded then \$200	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	\$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$45	Ded then \$50	Ded then \$250	Ded then \$300	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
\$30	Ded then \$30	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$500	\$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
\$30	Ded then \$30	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$500	\$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$50	Ded then \$80	Ded then \$80	Ded then \$500	Ded then \$1,000	Ded then \$1,000	Ded then \$1,000	\$5	\$50	Rx Ded then \$85	Rx Ded then \$150	Rx Ded then 10%	\$250	\$250 / \$500
\$50	Ded then \$80	Ded then \$80	Ded then \$500	Ded then \$1,000	Ded then \$1,000	Ded then \$1,000	\$5	\$50	Rx Ded then \$85	Rx Ded then \$150	Rx Ded then 10%	\$250	\$250 / \$500
Ded	Ded	Ded	Ded	Ded	Ded	Ded	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
Ded	Ded	Ded	Ded	Ded	Ded	Ded	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$30	Ded then \$30	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$500	\$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A

LTI: Low-Tech Imaging (services such as X-rays)

HTI: High-Tech Imaging (services such as MRI, CT Scan, PET Scan)

OOPM: Out-of-Pocket Maximum

CIF: Covered-in-Full

OON: Out-of-Network

PCP: Primary Care Physician

LGC: Low Cost Generic

PT/OT/ST: Physical Therapy, Occupational Therapy, Speech Therapy

ER: Emergency Room

UCC: Urgent Care Center

Plan Name	Metallic Tier	Member Coins (IN / OON)	Deductible (IND / FAM)	OOPM (IND / FAM) Combined Med/RX	PCP	Specialist	UCC ***	PT/OT/ST
<b>HMO Coinsurance / Low Option Plans</b>								
Advantage HMO 1500 (90%) - 2021	Gold	10%	\$1,500 / \$3,000	\$8,550 / \$17,100	\$35	\$60	\$40	\$45
Advantage HMO 1500 (90%) - 2022	Gold	10%	\$1,500 / \$3,000	\$8,700 / \$17,400	\$35	\$60	\$40	\$45
Advantage HMO 2000 (80%) - 2021	Gold	20%	\$2,000 / \$4,000	\$8,550 / \$17,100	\$35	\$60	\$40	\$45
Advantage HMO 2000 (80%) - 2022	Gold	20%	\$2,000 / \$4,000	\$8,700 / \$17,400	\$35	\$60	\$40	\$45
<b>HMO Saver Plans (HSA-Qualified)</b>								
Advantage HMO Saver 2000 - 2021	Silver	0%	\$2,000 / \$4,000 *	\$6,900 / \$13,800	Ded	Ded then \$35	Ded	Ded
Advantage HMO Saver 2000 - 2022	Silver	0%	\$2,000 / \$4,000 *	\$6,900 / \$13,800	Ded then \$25	Ded then \$45	Ded	Ded then \$25
Advantage HMO Saver 2500 - 2021	Silver	0%	\$2,500 / \$5,000 *	\$6,900 / \$13,800	Ded	Ded then \$35	Ded	Ded
Advantage HMO Saver 2500 - 2022	Silver	0%	\$2,500 / \$5,000 *	\$6,900 / \$13,800	Ded then \$25	Ded then \$45	Ded	Ded then \$25
Advantage HMO Saver 3000 - 2021	Silver	0%	\$3,000 / \$6,000	\$6,900 / \$13,800	Ded then \$15	Ded then \$30	Ded	Ded
Advantage HMO Saver 3000 - 2022	Silver	0%	\$3,000 / \$6,000	\$6,900 / \$13,800	Ded then \$25	Ded then \$45	Ded	Ded then \$25
Advantage HMO Saver 3600 - 2021	Bronze	0%	\$3,600 / \$7,200	\$7,000 / \$14,000	Ded then \$100	Ded then \$150	Ded	Ded then \$150
Advantage HMO Saver 3600 - 2022	Bronze	0%	\$3,600 / \$7,200	\$7,000 / \$14,000	Ded then \$100	Ded then \$150	Ded	Ded then \$150

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\*\*\*Urgent Care Center cost share applies to non-hospital affiliated centers.

Chiro	Lab Testing	LTI	HTI	Outpatient Procedures	Inpatient Hospital	ER	LCG	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4	Rx Coins Max **	Rx Deductible (IND / FAM)
\$35	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
\$35	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then \$250	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
\$35	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then \$250	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
Ded	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$25	Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$250	Ded then \$300	Ded then \$250	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$25	Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$250	Ded then \$300	Ded then \$250	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$15	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$40	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$25	Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$250	Ded then \$300	Ded then \$250	Ded then \$5	Ded then \$40	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$100	Ded then \$55	Ded then \$140	Ded then \$1,000	Ded then \$500	Ded then \$2,000	Ded then \$1,750	N/A	Ded then \$30	Ded then \$150	Ded then \$225	Ded then \$225	N/A	Combined
Ded then \$100	Ded then \$55	Ded then \$140	Ded then \$1,000	Ded then \$500	Ded then \$2,000	Ded then \$1,750	N/A	Ded then \$30	Ded then \$150	Ded then \$225	Ded then \$225	N/A	Combined

LTI: Low-Tech Imaging (services such as X-rays)  
 HTI: High-Tech Imaging (services such as MRI, CT Scan, PET Scan)  
 OOPM: Out-of-Pocket Maximum  
 CIF: Covered-in-Full  
 OON: Out-of-Network  
 PCP: Primary Care Physician  
 LGC: Low Cost Generic  
 PT/OT/ST: Physical Therapy, Occupational Therapy, Speech Therapy  
 ER: Emergency Room  
 UCC: Urgent Care Center

Plan Name	Metallic Tier	Member Coins (IN / OON)	Deductible (IND / FAM)	OOPM (IND / FAM) Combined Med/RX	PCP	Specialist	UCC ***	PT/OT/ST
HMO Tiered Plans								
Your Choice HMO 1000 - 2021 - Closed								
Tier 1	Gold	0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Tier 2		0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$35	\$65		
Your Choice HMO 1500 - 2022								
Tier 1	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Tier 2		0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$35	\$65		
Your Choice HMO 1500 - 2021								
Tier 1	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Tier 2		0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$35	\$65		
Your Choice HMO 1500 - 2022								
Tier 1	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Tier 2		0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$35	\$65		
Your Choice HMO 2000 - 2021 - Closed								
Tier 1	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Tier 2		0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$35	\$70		
Your Choice HMO 3000 - 2022								
Tier 1	Gold	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Tier 2		0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$50	\$80		
Your Choice HMO 3000 - 2021								
Tier 1	Silver	0%	\$3,000 / \$6,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Tier 2		0%	\$3,000 / \$6,000	\$8,550 / \$17,100	\$50	\$80		
Your Choice HMO 3000 - 2022								
Tier 1	Gold	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Tier 2		0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$50	\$80		
Your Choice HMO Copay (65%) - 2021								
Tier 1	Gold	0%	N/A	\$5,750 / \$11,500	\$30	\$30	\$40	\$30
Tier 2		35%	\$4,000 / \$8,000	\$8,550 / \$17,100	\$75	\$75		
Your Choice HMO Copay (65%) - 2022								
Tier 1	Gold	0%	N/A	\$5,750 / \$11,500	\$30	\$30	\$40	\$30
Tier 2		35%	\$4,000 / \$8,000	\$8,700 / \$17,400	\$75	\$75		

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	Ded then \$35	Ded then \$125	Ded then \$450	Ded then \$1,000	Ded then \$1,000								
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then \$40	Ded then \$125	Ded then \$450	Ded then \$1,000	Ded then \$1,000								
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then \$40	Ded then \$125	Ded then \$450	Ded then \$1,000	Ded then \$1,000								
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then \$40	Ded then \$125	Ded then \$450	Ded then \$1,000	Ded then \$1,000								
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then \$35	Ded then \$75	Ded then \$450	Ded then \$1,000	Ded then \$1,000								
\$40	Ded then \$30	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
	Ded then \$50	Ded then \$200	Ded then \$500	Ded then \$1,000	Ded then \$1,000								
\$40	Ded then \$30	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
	Ded then \$50	Ded then \$200	Ded then \$500	Ded then \$1,000	Ded then \$1,000								
\$40	Ded then \$30	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
	Ded then \$50	Ded then \$200	Ded then \$500	Ded then \$1,000	Ded then \$1,000								
\$30	CIF	\$30	\$100	\$500	\$500	\$200	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%								
\$30	CIF	\$30	\$100	\$500	\$500	\$200	\$5	\$25	\$60	\$90	\$160	N/A	N/A
	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%	Ded then 35%								

LTI: Low-Tech Imaging (services such as X-rays)  
 HTI: High-Tech Imaging (services such as MRI, CT Scan, PET Scan)  
 OOPM: Out-of-Pocket Maximum  
 CIF: Covered-in-Full  
 OON: Out-of-Network  
 PCP: Primary Care Physician  
 LGC: Low Cost Generic  
 PT/OT/ST: Physical Therapy, Occupational Therapy, Speech Therapy  
 ER: Emergency Room  
 UCC: Urgent Care Center

Plan Name	Metallic Tier	Member Coins (IN / OON)	Deductible (IND / FAM)	OOPM (IND / FAM) Combined Med/RX	PCP	Specialist	UCC ***	PT/OT/ST
<b>HMO Select Network Plans</b>								
Select Advantage HMO 1000 - 2021	Gold	0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Select Advantage HMO 1000 - 2022	Gold	0%	\$1,000 / \$2,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Select Advantage HMO 1500 - 2021	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Select Advantage HMO 1500 - 2022	Gold	0%	\$1,500 / \$3,000	\$7,000 / \$14,000	\$25	\$45	\$40	\$40
Select Advantage HMO 2000 - 2021	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Select Advantage HMO 2000 - 2022	Gold	0%	\$2,000 / \$4,000	\$7,000 / \$14,000	\$25	\$50	\$40	\$40
Select Advantage HMO 2500 - 2021	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	\$30	\$50	\$40	\$45
Select Advantage HMO 2500 - 2022	Gold	0%	\$2,500 / \$5,000	\$6,500 / \$13,000	\$30	\$50	\$40	\$45
Select Advantage HMO 3000 - 2021	Silver	0%	\$3,000 / \$6,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Select Advantage HMO 3000 - 2022	Silver	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Select Advantage HMO 4000 - 2021 - <b>Closed</b>	Silver	0%	\$4,000 / \$8,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Select Advantage HMO 3000 - 2022	Silver	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
Select Advantage HMO 5000 - 2021 - <b>Closed</b>	Silver	0%	\$5,000 / \$10,000	\$8,550 / \$17,100	\$40	\$60	\$40	\$45
Select Advantage HMO 3000 - 2022	Silver	0%	\$3,000 / \$6,000	\$8,700 / \$17,400	\$40	\$60	\$40	\$45
<b>Connector Plans (for off-Exchange)</b>								
Premier Platinum - 2021	Platinum	0%	N/A	\$3,000 / \$6,000	\$20	\$40	\$40	\$40
Premier Platinum - 2022	Platinum	0%	N/A	\$3,000 / \$6,000	\$20	\$40	\$40	\$40
Premier Gold - 2021	Gold	0%	N/A	\$5,000 / \$10,000	\$25	\$50	\$50	\$50
Premier Gold - 2022	Gold	0%	N/A	\$5,000 / \$10,000	\$25	\$50	\$50	\$50
Premier Gold 2000 - 2021	Gold	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	\$30	\$60	\$60	\$60
Premier Gold 2000 - 2022	Gold	0%	\$2,000 / \$4,000	\$6,500 / \$13,000	\$30	\$60	\$60	\$60
Premier Silver 2000 - 2021	Silver	0%	\$2,000 / \$4,000	\$8,550 / \$17,100	\$50	\$75	\$75	\$75
Premier Silver 2000 - 2022	Silver	0%	\$2,000 / \$4,000	\$8,700 / \$17,400	\$30	\$60	\$60	\$60
Premier Silver Saver 2000 - 2021	Silver	0%	\$2,000 / \$4,000 *	\$6,850 / \$13,700	Ded then \$30	Ded then \$60	Ded then \$60	Ded then \$60
Premier Silver Saver 2000 - 2022	Silver	0%	\$2,000 / \$4,000 *	\$7,050 / \$14,100	Ded then \$30	Ded then \$60	Ded then \$60	Ded then \$60
Premier Bronze Saver 3600 - 2021	Bronze	0%	\$3,600 / \$7,200	\$7,000 / \$14,000	Ded then \$100	Ded then \$150	Ded then \$150	Ded then \$150
Premier Bronze Saver 3200 - 2022	Bronze	0%	\$3,200 / \$6,400	\$7,050 / \$14,100	Ded then \$100	Ded then \$150	Ded then \$150	Ded then \$150
<b>Connector Plans (for off-Exchange) PPO</b>					<b>IN-NETWORK SERVICES</b>			
Premier Silver Saver PPO 4000 - 2021	Silver	0% / 20%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	In: \$5,750 / \$11,500 Out: \$11,500 / \$23,000	Ded then \$35	Ded then \$35	Ded then \$60	Ded then \$35
Premier PPO Silver Saver 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$6,400 / \$12,800 Out: \$12,800 / \$25,600	Ded then \$50	Ded then \$50	Ded then \$50	Ded then \$50

These charts provide benefit highlights for general comparison purposes only. There are also services that the plans do not cover.

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All 2022 plans meet Medicare Part D Creditable Coverage when Medicare is the primary payer.

Select Network plans have a limited service area that excludes Berkshire, Dukes, and Nantucket counties.

Tier 1 on all Your Choice plans includes free-standing facilities.

All 2022 small group plans include coverage for acupuncture, with no visit or dollar limits. Cost share mirrors that of chiro.

\*Per IRS regulation, this Saver plan does not feature an embedded family deductible. An individual member of a family plan may need to meet the full family deductible.

\*\*Rx Coins Max is the maximum amount of coinsurance a member would pay per fill for drugs in any tier with coinsurance. The amounts on this grid represent the maximum coinsurance for a 30-day supply. The maximum Rx coinsurance for a 60-day or 90-day supply (if allowed) is 2x and 3x the 30-day amount, respectively.

\*\*\*Urgent Care Center cost share applies to non-hospital affiliated centers.

Chiro	Lab Testing	LTI	HTI	Outpatient Procedures	Inpatient Hospital	ER	LCG	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4	Rx Coins Max **	Rx Deductible (IND / FAM)
\$25	\$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$45	Ded then \$50	Ded then \$250	Ded then \$300	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$150	Ded then \$150	Ded then \$250	\$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
\$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$150	Ded then \$250	\$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
\$30	Ded then \$30	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$500	\$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
\$30	Ded then \$30	Ded then \$50	Ded then \$150	Ded then \$250	Ded then \$500	\$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
\$40	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
\$20	CIF	CIF	\$150	\$250	\$500	\$150	\$5	\$10	\$25	\$50	N/A	N/A	N/A
\$20	CIF	CIF	\$150	\$250	\$500	\$150	\$5	\$10	\$25	\$50	N/A	N/A	N/A
\$25	\$50	\$75	\$400	\$500	\$750	\$300	N/A	\$25	\$50	\$75	N/A	N/A	N/A
\$25	\$50	\$75	\$400	\$500	\$750	\$300	N/A	\$25	\$50	\$75	N/A	N/A	N/A
\$30	Ded then \$50	Ded then \$75	Ded then \$300	Ded then \$500	Ded then \$750	Ded then \$300	\$5	\$25	Rx Ded then \$50	Ded then \$105	N/A	N/A	\$250 / \$500
\$30	Ded then \$50	Ded then \$75	Ded then \$300	Ded then \$500	Ded then \$750	Ded then \$300	\$5	\$25	Rx Ded then \$50	Rx Ded then \$105	N/A	N/A	\$250 / \$500
\$50	Ded then \$75	Ded then \$75	Ded then \$500	Ded then \$500	Ded then \$1,000	Ded then \$300	\$5	\$30	Rx Ded then \$60	Rx Ded then \$105	N/A	N/A	\$250 / \$500
\$30	Ded then \$75	Ded then \$75	Ded then \$500	Ded then \$500	Ded then \$1,000	Ded then \$300	\$5	\$30	Rx Ded then \$60	Rx Ded then \$105	N/A	N/A	\$300 / \$600
Ded then \$30	Ded then \$60	Ded then \$75	Ded then \$500	Ded then \$500	Ded then \$750	Ded then \$300	Ded then \$5	Ded then \$30	Ded then \$60	Ded then \$105	N/A	N/A	Combined
Ded then \$30	Ded then \$60	Ded then \$75	Ded then \$500	Ded then \$500	Ded then \$750	Ded then \$300	Ded then \$5	Ded then \$30	Ded then \$60	Ded then \$105	N/A	N/A	Combined
Ded then \$100	Ded then \$55	Ded then \$140	Ded then \$1,000	Ded then \$500	Ded then \$2,000	Ded then \$1,750	N/A	Ded then \$30	Ded then \$150	Ded then \$225	N/A	N/A	Combined
Ded then \$100	Ded then \$55	Ded then \$140	Ded then \$1,000	Ded then \$500	Ded then \$2,000	Ded then \$1,750	N/A	Ded then \$30	Ded then \$150	Ded then \$225	N/A	N/A	Combined
IN-NETWORK SERVICES													
Ded then \$35	Ded then \$60	Ded then \$75	Ded then \$500	Ded then \$500	Ded then \$750	Ded then \$300	Ded then \$5	Ded then \$30	Ded then \$60	Ded then \$105	N/A	N/A	Combined
Ded then \$50	Ded then \$60	Ded then \$75	Ded then \$500	Ded then \$1,000	Ded then \$1,000	Ded then \$500	Ded then \$5	Ded then \$30	Ded then \$60	Ded then \$105	N/A	N/A	Combined

LTI: Low-Tech Imaging (services such as X-rays)  
 HTI: High-Tech Imaging (services such as MRI, CT Scan, PET Scan)  
 OOPM: Out-of-Pocket Maximum  
 CIF: Covered-in-Full  
 OON: Out-of-Network  
 PCP: Primary Care Physician  
 LGC: Low Cost Generic  
 PT/OT/ST: Physical Therapy, Occupational Therapy, Speech Therapy  
 ER: Emergency Room  
 UCC: Urgent Care Center

Plan Name	Metallic Tier	Member Coins (IN / OON)	Deductible (IND / FAM)	OOPM (IND / FAM) Combined Med/RX	PCP	Specialist	UCC ***	PT/OT/ST
PPO Deductible Plans					IN-NETWORK SERVICES			
Advantage PPO 500 - 2021	Gold	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	In: \$7,000 / \$14,000 Out: \$14,000 / \$28,000	\$35	\$35	\$40	\$35
Advantage PPO 500 - 2022	Gold	0% / 20%	In: \$500 / \$1,000 Out: \$2,000 / \$4,000	In: \$7,000 / \$14,000 Out: \$14,000 / \$28,000	\$35	\$35	\$40	\$35
Advantage PPO 1000 - 2021	Gold	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	In: \$7,000 / \$14,000 Out: \$14,000 / \$28,000	Ded then \$25	Ded then \$25	\$40	Ded then \$25
Advantage PPO 1000 - 2022	Gold	0% / 20%	In: \$1,000 / \$2,000 Out: \$2,000 / \$4,000	In: \$7,000 / \$14,000 Out: \$14,000 / \$28,000	Ded then \$25	Ded then \$25	\$40	Ded then \$25
Advantage PPO 1500 - 2021	Silver	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	In: \$8,550 / \$17,100 Out: \$16,300 / \$32,600	Ded then \$40	Ded then \$40	\$40	Ded then \$40
Advantage PPO 1500 - 2022	Silver	0% / 20%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	In: \$8,700 / \$17,400 Out: \$17,400 / \$34,800	Ded then \$40	Ded then \$40	\$40	Ded then \$40
Advantage PPO 2000 - 2021	Silver	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Advantage PPO 2000 - 2022	Silver	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Advantage PPO 2500 - 2021 - Closed	Silver	0% / 20%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	In: \$7,000 / \$14,000 Out: \$14,000 / \$28,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Advantage PPO 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$8,700 / \$17,400 Out: \$17,400 / \$34,800	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Advantage PPO 3000 - 2021	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$8,550 / \$17,100 Out: \$17,100 / \$34,200	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Advantage PPO 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$8,700 / \$17,400 Out: \$17,400 / \$34,800	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Essential Advantage PPO 2000 - 2021 - Closed	Gold	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$6,000 / \$12,000 Out: \$10,000 / \$20,000	Ded	Ded	Ded	Ded
Advantage PPO 2000 - 2022	Silver	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Essential Advantage PPO 2500 - 2021 - Closed	Gold	0% / 20%	In: \$2,500 / \$5,000 Out: \$5,000 / \$10,000	In: \$6,500 / \$13,000 Out: \$10,000 / \$20,000	Ded	Ded	Ded	Ded
Advantage PPO 2000 - 2022	Silver	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Advantage PPO 4000 - 2021	Silver	0% / 20%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	In: \$8,000 / \$16,000 Out: \$17,100 / \$34,200	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Advantage PPO 4000 - 2022	Silver	0% / 20%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Advantage PPO 5000 - 2021 - Closed	Silver	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	In: \$7,500 / \$15,000 Out: \$15,000 / \$30,000	Ded then \$50	Ded then \$50	\$40	Ded then \$50
Advantage PPO 4000 - 2022	Silver	0% / 20%	In: \$4,000 / \$8,000 Out: \$8,000 / \$16,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$50	Ded then \$50	\$40	Ded then \$50
PPO Coinsurance Plans					IN-NETWORK SERVICES			
Advantage PPO 1500 (90%) - 2021 - Closed	Gold	10% / 30%	In: \$1,500 / \$3,000 Out: \$3,000 / \$6,000	In: \$8,550 / \$17,100 Out: \$17,100 / \$34,200	\$35	\$35	\$40	\$35
Advantage PPO 2000 - 2022	Silver	0% / 20%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,000 / \$16,000 Out: \$16,000 / \$32,000	Ded then \$35	Ded then \$35	\$40	Ded then \$35
Advantage PPO 2000 (80%) - 2021 - Closed	Gold	20% / 40%	In: \$2,000 / \$4,000 Out: \$4,000 / \$8,000	In: \$8,550 / \$17,100 Out: \$17,100 / \$34,200	\$40	\$40	\$40	\$40
Advantage PPO 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$8,700 / \$17,400 Out: \$17,400 / \$34,800	Ded then \$50	Ded then \$50	\$40	Ded then \$50
PPO Saver Plans (HSA-Qualified)					IN-NETWORK SERVICES			
Advantage PPO Saver 2000 - 2021	Silver	0% / 20%	In: \$2,000 / \$4,000 * Out: \$4,000 / \$8,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$20	Ded then \$20	Ded	Ded
Advantage PPO Saver 2000 - 2022	Silver	0% / 20%	In: \$2,000 / \$4,000 * Out: \$4,000 / \$8,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$20	Ded then \$20	Ded	Ded
Advantage PPO Saver 2500 - 2021 - Closed	Silver	0% / 20%	In: \$2,500 / \$5,000 * Out: \$5,000 / \$10,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$20	Ded then \$20	Ded	Ded
Advantage PPO Saver 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$30	Ded then \$30	Ded	Ded then \$30
Advantage PPO Saver 3000 - 2021	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$20	Ded then \$20	Ded	Ded
Advantage PPO Saver 3000 - 2022	Silver	0% / 20%	In: \$3,000 / \$6,000 Out: \$6,000 / \$12,000	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded then \$30	Ded then \$30	Ded	Ded then \$30
Advantage PPO Saver 5000 - 2021	Silver	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	In: \$6,800 / \$13,600 Out: \$13,600 / \$27,200	Ded	Ded	Ded	Ded
Advantage PPO Saver 5000 - 2022	Bronze	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	In: \$7,050 / \$14,100 Out: \$14,100 / \$28,200	Ded then \$80	Ded then \$80	Ded	Ded then \$80
Advantage PPO Saver 6900 - 2021 - Closed	Bronze	0% / 20%	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	In: \$6,900 / \$13,800 Out: \$13,800 / \$27,600	Ded	Ded	Ded	Ded
Advantage PPO Saver 5000 - 2022	Bronze	0% / 20%	In: \$5,000 / \$10,000 Out: \$10,000 / \$20,000	In: \$7,050 / \$14,100 Out: \$14,100 / \$28,200	Ded then \$80	Ded then \$80	Ded	Ded then \$80

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\*\*Rx Coins Max is the maximum amount of coinsurance a member would pay per fill for drugs in any tier with coinsurance. The amounts on this grid represent the maximum coinsurance for a 30-day supply. The maximum Rx coinsurance for a 60-day or 90-day supply (if allowed) is 2x and 3x the 30-day amount, respectively.

\*\*\*Urgent Care Center cost share applies to non-hospital affiliated centers.

Chiro	Lab Testing	LTI	HTI	Outpatient Procedures	Inpatient Hospital	ER	LCG	Rx Tier 1	Rx Tier 2	Rx Tier 3	Rx Tier 4	Rx Coins Max **	Rx Deductible (IND / FAM)
IN-NETWORK SERVICES													
\$35	\$20	\$40	\$100	Ded then \$150	Ded then \$200	\$250	\$5	\$25	\$60	\$90	\$160	N/A	N/A
\$35	\$20	\$40	\$100	Ded then \$150	Ded then \$200	\$250	\$5	\$25	\$60	\$90	\$160	N/A	N/A
Ded then \$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$100	Ded then \$200	Ded then \$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
Ded then \$25	Ded then \$25	Ded then \$50	Ded then \$125	Ded then \$100	Ded then \$200	Ded then \$300	\$5	\$25	\$60	\$90	\$160	N/A	N/A
Ded then \$40	Ded then \$35	Ded then \$75	Ded then \$200	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$35	\$65	\$100	\$160	N/A	N/A
Ded then \$40	Ded then \$35	Ded then \$75	Ded then \$200	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$35	\$65	\$100	\$160	N/A	N/A
Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$125	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$125	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
Ded then \$35	Ded then \$30	Ded then \$50	Ded then \$125	Ded then \$250	Ded then \$250	Ded then \$300	\$5	\$30	\$70	\$110	\$160	N/A	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
Ded	Ded	Ded	Ded	Ded	Ded	Ded	\$5	\$35	\$85	\$110	10%	\$250	N/A
Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$125	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
Ded	Ded	Ded	Ded	Ded	Ded	Ded	\$5	\$35	\$85	\$110	10%	\$250	N/A
Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$125	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$40	\$85	\$110	10%	\$250	N/A
IN-NETWORK SERVICES													
\$35	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	Ded then 10%	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$125	Ded then \$200	Ded then \$250	Ded then \$300	\$5	\$30	\$60	\$90	\$160	N/A	N/A
\$40	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then 20%	Ded then \$250	\$5	\$35	Rx Ded then \$85	Rx Ded then \$100	Rx Ded then 10%	\$250	\$250 / \$500
Ded then \$50	Ded then \$75	Ded then \$75	Ded then \$300	Ded then \$350	Ded then \$500	Ded then \$350	\$5	\$35	\$85	\$110	10%	\$250	N/A
IN-NETWORK SERVICES													
Ded then \$20	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$20	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$20	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$30	Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$250	Ded then \$300	Ded then \$250	Ded then \$5	Ded then \$40	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$20	Ded then \$35	Ded then \$35	Ded	Ded then \$200	Ded then \$300	Ded then \$200	Ded then \$5	Ded then \$40	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$30	Ded then \$35	Ded then \$35	Ded then \$75	Ded then \$250	Ded then \$300	Ded then \$250	Ded then \$5	Ded then \$40	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded	Ded	Ded then \$35	Ded	Ded then \$100	Ded then \$150	Ded then \$100	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded then \$80	Ded then \$75	Ded then \$140	Ded then \$750	Ded then \$1,000	Ded then \$1,500	Ded then \$1,500	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined
Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	Ded	N/A	Combined
Ded then \$80	Ded then \$75	Ded then \$140	Ded then \$750	Ded then \$1,000	Ded then \$1,500	Ded then \$1,500	Ded then \$5	Ded then \$30	Ded then \$70	Ded then \$100	Ded then \$125	N/A	Combined

LTI: Low-Tech Imaging (services such as X-rays)  
 HTI: High-Tech Imaging (services such as MRI, CT Scan, PET Scan)  
 OOPM: Out-of-Pocket Maximum  
 CIF: Covered-in-Full  
 OON: Out-of-Network  
 PCP: Primary Care Physician  
 LGC: Low Cost Generic  
 PT/OT/ST: Physical Therapy, Occupational Therapy, Speech Therapy  
 ER: Emergency Room  
 UCC: Urgent Care Center

# DISCRIMINATION IS AGAINST THE LAW



**Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.**

## **Tufts Health Plan:**

- Provides full and equal access to covered services under the federal *Americans with Disabilities Act of 1990* and Section 504 of the federal *Rehabilitation Act of 1973*. This includes free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need any of the above services, have questions regarding any provider directory information, or would like to report an inaccuracy or network access issue, please contact Tufts Health Plan Member Services at 800.462.0224. To report provider directory inaccuracies electronically, please visit <https://tuftshealthplan.com/find-a-doctor> and select your plan. Search or select the Provider whose information you believe needs updating and click “Tell us if something needs to change”.

Please note that if you have complaints regarding provider directory inaccuracies or provider network access issues, you also have the right at any time to contact the Commonwealth of Massachusetts Division of Insurance at (877) 563-4467, Option 2 or [www.mass.gov/doi](http://www.mass.gov/doi).

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

## **Tufts Health Plan, Attention:**

Civil Rights Coordinator Legal Dept.  
705 Mount Auburn St. Watertown, MA 02472  
Phone: 888.880.8699 ext. 48000, [TTY number — 800.439.2370 or 711]  
Fax: 617.972.9048  
Email: [OCRCoordinator@tufts-health.com](mailto:OCRCoordinator@tufts-health.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

## **U.S. Department of Health and Human Services:**

200 Independence Avenue, SW  
Room 509F, HHH Building Washington, D.C. 20201  
800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

[tuftshealthplan.com](http://tuftshealthplan.com) | 800.462.0224

For no cost translation in English, call the number on your ID card.

**Arabic** للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون على بطاقة الهوية الخاصة بك .

**Chinese** 若需免費的中文版本，請撥打ID卡上的電話號碼。

**French** Pour demander une traduction gratuite en français, composez le numéro indiqué sur votre carte d'identité.

**German** Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer auf Ihrer Ausweiskarte an.

**Greek** Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην αναγνωριστική κάρτα σας.

**Haitian Creole** Pou jwenn tradiksyon gratis nan lang kreyòl ayisyen, rele nimewo ki sou kat ID ou a.

**Italian** Per richiedere la traduzione in italiano senza costi aggiuntivi, chiamare il numero indicato sulla carta di identità.

**Japanese** 日本語の無料翻訳についてはIDカードに書いてある番号に電話してください。

**Khmer (Cambodian)** សម្រាប់សេវាកម្មប្រដោយឥតគិតថ្លៃជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់សមាជិករបស់អ្នក។

**Korean** 한국어로 무료 통번역을 원하시면, ID 카드에 있는 번호로 연락하십시오.

**Laotian** ສໍາລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ເສຍຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈຳຕົວຂອງທ່ານ.

**Navajo** Doo b́ą́ą́h ilíní da Diné k'ehjí álnéehgo, hodiilnih béesh bee hani'ée bee née ho'díłzingo nantinígíí bikáá'.

**Persian** بزنید زنگ تان شناسائی کارت در مندرج تلفن شماره به فارسی رایگان ترجمه برای.

**Polish** Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer znajdujący się na Pana/i dowodzie tożsamości.

**Portuguese** Para tradução grátis para o português, ligue para o número no seu cartão de identificação.

**Russian** Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному на идентификационной карточке.

**Spanish** Para servicios de traducción gratuitos en español, llame al número que aparece en su tarjeta de miembro.

**Tagalog** Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa inyong ID card.

**Vietnamese** Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên thẻ căn cước của bạn.



[tuftshealthplan.com](https://tuftshealthplan.com)