

## Tufts Health Plan discontinuing AHMO Saver 3450 Bronze from SG plan offering for Q4-2018

Please note that, effective Q4-2018, Tufts Health Plan will be discontinuing the small group Advantage HMO Saver 3450 Bronze plan.

If a High Deductible Health Plan (HDHP) has a deductible equal to the maximum allowable deductible by the IRS (\$3,450 for 2018), the health plan (carrier) must have a way of confirming that all groups on that plan offer a Health Savings Account (HSA) as well. This is not something Tufts Health Plan can confirm. As a result, Tufts Health Plan will be discontinuing its HDHP (Advantage HMO Saver 3450). A modified version of the plan will be offered in 2019 with a deductible that is less than the maximum IRS allowable amount. Since our next product launch is scheduled for Q1-2019, Tufts Health Plan will halt all new sales and renewals of this plan in Q4-2018.

### What this means for your groups:

- Groups currently enrolled in the Advantage HMO Saver 3450 will be allowed to remain on that plan until their next renewal, at which point they will be mapped to a modified/new version of the plan if they do not select another plan option.
- The Advantage HMO Saver 3450 Bronze was first offered with 4/1/2018 effective dates. As a result, there will not be any default renewals on that plan in Q4 of 2018.
- Groups currently on the Premier Bronze Saver 3300 (which was discontinued upon renewal in 2018) will now be mapped to the Premier Bronze Saver 3000 instead of the Advantage HMO Saver 3450 Bronze beginning in Q4 of 2018.

In advance of their renewal date, your clients will receive either a Renewal Notice or a Discontinuation Notice (depending on their current plan) that will reflect this change.

Please contact your Account Manager with any questions or concerns.