



A QUICK START GUIDE



TUFTS
Health Plan

3 EASY STEPS

TO MAXIMIZE YOUR HEALTH PLAN





1. ACCESS YOUR SECURE ONLINE ACCOUNT

Visit **mytuftshealthplan.com** or download our mobile app from the [App Store](#) or [Google Play](#) to quickly and securely access your health plan benefits information.

- View your coverage and costs
- Select or change your Primary Care Provider (PCP)
- Review your claims, referrals, and authorizations



2. FIND A DOCTOR OR A HOSPITAL

- Search for doctors or hospitals by name or specialty
- Compare costs of services and providers
- Estimate your out-of-pocket cost and treatment timelines

You can even earn rewards for choosing high-quality, cost effective providers and facilities when you sign up for the MyRewards program.¹

Visit **tuftshealthplan.com/MyRewards**



3. SAVE TIME & MONEY

- **Telehealth Virtual Health Care Services**² are available to members at no cost. You can connect with a U.S.-based, board-certified doctor anytime - for everyday care, behavioral health support and dermatology services. Set up your account at **tuftshealthplan.com/teladoc**
- **Wellness Perks & Discounts:** Take advantage of member discounts on vision, fitness, weight management, virtual yoga classes, meditation programs, and more. Visit **tuftshealthplan.com/discounts-perks**

¹MyRewards is available to fully-insured members in Massachusetts and Rhode Island. Buy-up options are available for self-insured employers in Massachusetts and Rhode Island. MyRewards is not available with tiered products or CareLink. If you're not sure whether your plan includes MyRewards, ask your employer.

²Telehealth virtual health care services powered by Teladoc are available to Tufts Health Plan Commercial members (not including Tufts Health Direct) for plans issued or renewed in 2020. Until further notice, there will be no member cost share or copay for this service to our employer-sponsored groups, including all self-funded groups that have this benefit and have not opted out. If you're not sure whether your plan includes Teladoc, ask your employer. And during the COVID-19 emergency, you can also ask your regular health care provider if they're offering virtual care services.

KEY TERMS

Understanding these general insurance terms will help you get the most out of your health care coverage.³



Visit **mytuftshealthplan.com** for complete information on your specific plan details.

PREMIUM

The monthly payment you and your employer pay for your health insurance plan.

COST SHARE

Your out-of-pocket costs for services included in your health plan. These may include copayments, deductibles, and coinsurance.

COPAYMENT

A fixed dollar amount you pay for a covered pharmacy or medical service. The amount can vary by type of health care service.

DEDUCTIBLE

The amount you would owe during a coverage period (usually one year) for covered health care services before your plan begins to pay.

COINSURANCE

The percentage of costs you pay for certain covered services. As an example, if your plan has 20% coinsurance, Tufts Health Plan will pay 80% of the cost, and you'll be responsible for paying 20% of the cost.

OUT-OF-POCKET MAXIMUM

The maximum yearly amount you must pay for your share of covered medical, pharmacy, vision, and behavioral health services. After you spend this amount, Tufts Health Plan will pay 100% of remaining costs for covered services.

IN-NETWORK

A group of doctors, hospitals and other care providers that have contracted with your health plan to deliver care to you. Some health plans require the use of in-network providers only.

OUT-OF-NETWORK

Health care providers who are not in the group of in-network doctors described above. Out-of-network providers do not have contracts with your health plan and may have higher out-of-pocket costs.

³Visit [tuftshealthplan.com/key-terms](https://mytuftshealthplan.com/key-terms) for additional information.

FREQUENTLY ASKED QUESTIONS



Visit **mytuftshealthplan.com** for complete information on your specific plan details.

IS MY DOCTOR IN YOUR NETWORK?

Chances are good that your doctor is in our network. Tufts Health Plan has more than 57,000 health care professionals and more than 100 hospitals across Massachusetts, Rhode Island and New Hampshire, and extends into parts of Maine, Vermont, Connecticut, and New York.

Visit **tuftshealthplan.com/find-a-doctor** or log into your secure online account at **mytuftshealthplan.com** for a complete list of providers.

WHAT IS A REFERRAL AND WHEN DO I NEED ONE?

Certain health care plans require you to get a referral from your PCP giving you permission to see a specialist for care. If your plan requires a referral, make sure that you have the referral before you see a specialist, or you will be responsible for costs from the appointment.

DO I NEED TO GET NEW REFERRALS WHEN CHANGING PLANS?

Any referral you had with your previous insurance plan will not carry over. If your plan requires a referral, you'll need to get a new referral from your PCP.

WHAT IS PRIOR AUTHORIZATION AND HOW DO I GET IT?

Prior authorization means your health plan must approve a certain procedure or service before you receive it. Your in-network doctor is responsible for obtaining a prior authorization from us on your behalf. If you go to an out-of-network doctor, then you are responsible for making sure the doctor obtains a prior authorization.

WHERE DO I SEE OR ACCESS MY PLAN BENEFIT DOCUMENTS?

All of your plan information is easily accessible through your secure online account at **mytuftshealthplan.com**.

HOW DO I GET ACCESS TO A DOCTOR WHEN I'M TRAVELING?

If you have an urgent or emergency medical condition, seek care immediately at the nearest medical facility. Members have access to urgent or emergency care from any provider regardless of network at an in-network cost share. You can also use our Telehealth (powered by Teladoc®) services for non-urgent health care needs 24/7.

CONTACT US



MASSACHUSETTS MEMBER SERVICES

800.462.0224 (TDD/711)

Monday–Thursday, 8 am–7 p.m; Friday, 8 am–5 pm



RHODE ISLAND MEMBER SERVICES

800.682.8059 (TDD/711)

Monday–Thursday, 8 am–7 pm; Friday, 8 am–5 pm

VISIT US ONLINE

tuftshealthplan.com/Ask-Member-Services

Interpreter Services Available:

With the help of Language Line Solutions, we speak more than 250 languages.

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.

Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro.

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