

# Direct Silver 2500 with Coinsurance

## Benefit and Cost-Sharing Summary



This Benefit and *Cost-Sharing Summary* gives you information about your Tufts Health Direct Covered Services and costs you may have to pay. Make sure you review the services you're eligible for under the Benefit and *Cost-Sharing Summary* for your specific Plan level. To see which Tufts Health Direct Plan level you have, check your Tufts Health Plan Member ID card.

Your Tufts Health Direct Plan may also have a *Deductible*. A *Deductible* is the amount you pay for certain Covered Services in a *Benefit Year* before Tufts Health Plan will begin to pay for those Covered Services. You are responsible for paying the *Deductible*, *Co-payment*, and/or *Coinsurance* amounts listed in this document.

This *Summary* gives you a general understanding of your benefits. If you want more information about your benefits and capitalized terms, see your [Tufts Health Direct Member Handbook](https://tuftshealthplan.com/documents/members/handbooks/direct-member-handbook-2021) (<https://tuftshealthplan.com/documents/members/handbooks/direct-member-handbook-2021>).

**You must go to Providers (doctors, Hospitals, and other health care professionals) who are part of the Tufts Health Direct Provider Network to get services.** For Primary Care, you must see the Primary Care Provider (PCP) you have on record in the Member Portal. Services are only covered for *In-network Providers*, except for Emergency care and out of the *Service Area Urgent Care*.

Out-of-network services require *Prior Authorization*, except for Emergency care and out of the *Service Area Urgent Care*. *Service Area* is all of Massachusetts EXCEPT Dukes and Nantucket Counties.

Always check [tuftshealthplan.com/find-a-doctor](https://tuftshealthplan.com/find-a-doctor) for the most up-to-date *In-network Provider* information. If you have questions about your Tufts Health Direct benefits or you need help locating an *In-network Provider*, call us at **888.257.1985** (TTY: 711).

### ANNUAL COMBINED DEDUCTIBLE

Individual	\$2,500
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Family	\$5,000
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### ANNUAL COMBINED OUT-OF-POCKET MAXIMUM

Individual	\$7,350
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Family	\$14,700
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*Deductible*, *Coinsurance* and *Co-payments* apply toward your *Out-of-pocket Maximum*. The family *Deductible* and *Out-of-pocket Maximum* on this Plan have embedded individual *Deductibles* and out of pocket maximums, meaning the individual *Deductible* and *Out-of-pocket Maximum* above applies to each individual *Member* of the family. This ensures that no single *Member* on a family Plan will ever have to satisfy the full family *Deductible* or *Out-of-pocket Maximum* on their own. Once any combination of family *Members* meets the family *Deductible* and/or *Out-of-pocket Maximum*, the entire family is considered to have met the *Deductible* and/or *Out-of-pocket Maximum*.

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Emergency Room Care</b>	\$650 <i>Co-payment</i> after deductible	Notification required within 48 hours, if admitted to the <i>Hospital</i> . <i>Co-payment</i> waived, if admitted.
COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Abortion Services</b>	See " <i>Outpatient Surgery</i> "	
<b>Acupuncture</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	
<b>Ambulance</b>	No charge after <i>Deductible</i>	Emergency transport covered without <i>Prior Authorization</i> ; non-Emergency ambulance transport may be covered with <i>Prior Authorization</i> .
<b>Autism Spectrum Disorder Treatment</b> <ul style="list-style-type: none"> <li>Applied Behavioral Analysis (ABA)</li> <li>Physical, occupational, and speech therapy benefits available</li> </ul>	\$30 <i>Co-payment</i>	Requires <i>Prior Authorization</i> . Includes assessments, evaluations, testing, and treatment; covered in home, <i>Outpatient</i> , or office setting by board-certified behavior analyst or board-certified assistant behavior analyst. Physical, occupational, and speech therapy benefit limitations do not apply.
<b>Breastfeeding Services</b>	No charge	Includes lactation consultants.
<b>Breast Pumps</b>	30% <i>Coinsurance</i> after <i>Deductible</i>	Limited to a maximum benefit of one non <i>Hospital</i> -grade pump per pregnancy. No <i>Prior Authorization</i> required.  <b>No charge when billed in accordance with the <a href="#">Preventive Services Policy</a>*</b> , otherwise, related DME <i>Cost-Sharing</i> may apply.
<b>Cardiac Rehabilitation</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	
<b>Chemotherapy Administration</b>	No charge after deductible	
<b>Chiropractic Care</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Cleft Palate/Cleft Lip Care</b>	No charge after <i>Deductible</i>  Additional office visit or surgery <i>Co-payment</i> may apply	Covered for <i>Members</i> 18 and younger. Includes medical, dental, oral, and facial surgery, follow-up, and related services.
<b>Clinical Trials (Qualified)</b>	Depends on place of service	Routine patient care services covered for <i>Members</i> in a qualified clinical trial pursuant to state and federal mandates.
<b>Dental (Pediatric Only), Non-Emergency (Delta Dental)</b>		Please call Delta Dental at 800.872.0500 for more information.
Type I Services: <i>Preventive &amp; Diagnostic</i>	No charge after <i>Deductible</i>	Covered 2 exams per year for pediatric dental checkup for <i>Members</i> 18 years and younger. <i>Medically Necessary</i> orthodontia requires <i>Prior Authorization</i> .  More information about pediatric dental is available in the <i>Covered Services</i> section of the <a href="#">Tufts Health Direct Member Handbook</a> .
Type II Services: <i>Basic Covered Services</i>	25% <i>Coinsurance</i> after <i>Deductible</i>	
Type III Services: <i>Major Restorative Services</i>	50% <i>Coinsurance</i> after <i>Deductible</i>	
Type IV Services: <i>Orthodontia (only as Medically Necessary)</i>	50% <i>Coinsurance</i> after <i>Deductible</i>	
<b>Diabetes Education</b>		No charge when billed in accordance with the <a href="#">Preventive Services Policy</a> . <sup>*</sup> Otherwise, related office visit <i>Cost-Sharing</i> may apply.  No charge for the <a href="#">Good Measures program available to Direct Members</a> .
<ul style="list-style-type: none"> <li>Primary Care <i>Provider</i> non-preventive office visit</li> </ul>	\$30 <i>Co-payment</i>	
<ul style="list-style-type: none"> <li><i>Specialist</i></li> </ul>	\$50 <i>Co-payment</i> after <i>Deductible</i>	
<b>Diagnostic Testing</b> (including sleep studies outside of an <i>Inpatient</i> setting)	Related office visit or <i>Inpatient Co-payment/Cost-Share</i> may be required	Sleep studies require <i>Prior Authorization</i> .
<b>Dialysis Services</b>	No charge after <i>Deductible</i>	
<b>Disease Management Programs:</b> <ul style="list-style-type: none"> <li>Asthma</li> <li>Diabetes</li> <li>Chronic Obstructive Pulmonary Disease (COPD)</li> <li>Congestive-Heart Failure</li> </ul>	No charge	If <i>you</i> have any of these conditions, please contact us at <b>888.257.1985</b> to discuss our disease management programs.

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Durable Medical Equipment</b> <ul style="list-style-type: none"> <li>• Prosthetics</li> <li>• Orthotics</li> <li>• Oxygen and respiratory therapy equipment</li> <li>• Wigs</li> </ul>	30% <i>Coinsurance</i> after <i>Deductible</i>  20% <i>Coinsurance</i> after <i>Deductible</i> applies to arm and leg prosthetics.	Coverage includes, but is not limited to, the rental or purchase of medical equipment, some replacement parts, and repairs. <i>Prior Authorization</i> is required for certain services, including prosthetic orthotics (see list at <a href="http://tuftshealthplan.com">tuftshealthplan.com</a> ).
<b>Early Intervention Services</b>	No charge	Covered for <i>Members</i> 3 and younger; includes intake screenings, evaluations and assessments, individual visits, and group sessions. Services must be provided by a certified early intervention <i>Specialist</i> .
<b>Eye Care (Vision Care)</b>	\$30 <i>Co-payment</i> (routine)  \$50 <i>Co-payment</i> after <i>Deductible</i> for non-routine vision services	Coverage for routine eye exams for <i>Members</i> 18 years and younger once every 12 months. For <i>Members</i> older than 18 years, coverage for routine eye exams once every 12 months for diabetics and once every 24 months for non-diabetics. Eye glasses covered once every 12 months for <i>Members</i> 18 years and younger. Collection frames only.  You must receive routine eye examinations from a <i>Provider</i> in the EyeMed Vision Care Network in order to obtain coverage for these services. Call EyeMed at 866.504.5908 for the names of EyeMed providers.  For non-routine vision services, please visit <a href="http://tuftshealthplan.com/find-a-doctor">tuftshealthplan.com/ find-a-doctor</a> .

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Family planning</b>		
<ul style="list-style-type: none"> <li>Preventive</li> </ul>	No charge	<b>No charge when billed in accordance with the <a href="#">Preventive Services Policy</a>.</b> * Otherwise, related office visit or lab <i>Cost-Sharing</i> may apply.
<ul style="list-style-type: none"> <li>Non-preventive</li> </ul>	Related office visit or lab <i>Cost-Sharing</i> may apply	
<b>Fitness Reimbursement</b>	Covered for 3 months	Covered for 3 months of membership at a standard fitness center; excludes initiation fees. This benefit is available to Subscribers once every <i>Benefit Year</i> after being a <i>Member</i> for 4 months. See the <a href="#">Tufts Health Direct Member Handbook</a> for more information on limitations.
<b>Habilitative Services (Physical/Occupational/Speech Therapy)</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	<p>Maximum of 60 visits total combined Habilitative Physical and Occupational Therapy per <i>Member</i> per <i>Benefit Year</i>. No limit on Speech Therapy.</p> <p>Physical Therapy and Occupational Therapy require a <i>Prior Authorization</i> after visit 11. Speech Therapy requires a <i>Prior Authorization</i> after visit 30.</p>
<b>Hearing Aids</b>	30% <i>Coinsurance</i> after <i>Deductible</i>	Covered for <i>Members</i> 21 and younger. This includes the cost of one hearing aid per hearing-impaired ear up to \$2,000 per ear every 36 months. This includes both the amount <i>Tufts Health Direct</i> pays and the applicable <i>Member</i> cost share as listed in this document. Related services and supplies do not count toward the \$2,000 limit.
<b>Home Health Care</b>	No charge after <i>Deductible</i>	Requires <i>Prior Authorization</i> if daily or for longer than six months.

<b>COVERED SERVICES</b>	<b>COST-SHARING</b>	<b>BENEFIT LIMITS &amp; NOTES</b>
<b>Hospice</b>	No charge after <i>Deductible</i>	Requires <i>Prior Authorization</i> .
<b>Imaging Services (Advanced: MRI, CT, PET)</b>	20% <i>Coinsurance</i> after <i>Deductible</i>	Advanced imaging services require <i>Prior Authorization</i> .
<b>Imaging (X-ray Services and Diagnostic)</b>	20% <i>Coinsurance</i> after <i>Deductible</i>	
<b>Individual therapy/Counseling</b>	\$30 <i>Co-payment</i>	No visit limits and no <i>Prior Authorization</i> required for <i>Outpatient</i> behavioral health therapy visits or substance use treatment.
<b>Infertility Treatment</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	Requires <i>Prior Authorization</i> .
<b>Inpatient Medical Care</b> (including bariatric surgery)		
<ul style="list-style-type: none"> <li>Facility fee (includes room and board for maternity/surgery/radiology services and lab work)</li> </ul>	30% <i>Coinsurance</i> after <i>Deductible</i>	No <i>Prior Authorization</i> required for <i>Inpatient</i> admissions from the Emergency room. Notification to the Plan is required within 48 hours of the admission.
<ul style="list-style-type: none"> <li>Professional fee</li> </ul>	30% <i>Coinsurance</i> after <i>Deductible</i>	Elective admissions require <i>Prior Authorization</i> and notification 5 business days before admission.  Sleep studies may require <i>Prior Authorization</i> .
<b>Inpatient Mental Health and/or Substance Use</b>	30% <i>Coinsurance</i> after <i>Deductible</i>	No <i>Prior Authorization</i> required for admission. Notification to the Plan is required within 48 hours of the <i>Inpatient</i> admission.
<ul style="list-style-type: none"> <li>Intensive community based acute treatment (ICBAT) for children and adolescents</li> </ul>	No charge	
<b>Intermediate care, including Behavioral Health services for children and adolescents</b>	No charge	<i>Prior Authorization</i> is only required for certain Behavioral Health services for children and adolescents. Please see the " <i>Covered Services</i> " section of the <a href="#">Tufts Health Direct Member Handbook</a> for more information about these services.

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Laboratory <i>Outpatient</i> and Professional Services</b>		Includes blood tests, urinalysis, Pap smears, and throat cultures to maintain health and to test, diagnose, treat, and prevent disease. Laboratory must be <i>In-network</i> . Genetic testing may require <i>Prior Authorization</i> .  <b>No charge when billed in accordance with the <a href="#">Preventive Services Policy</a>*</b> , otherwise, related lab <i>Cost-Sharing</i> may apply.
• <i>Preventive</i> Labs	No charge	
• Non-preventive Labs	20% <i>Coinsurance</i> after <i>Deductible</i>	
<b>Medication-Assisted Treatment (MAT) services</b>	No charge	Certain medication may require <i>Prior Authorization</i> .
<b>Methadone treatment (dosing, counseling, labs)</b>	No charge	
<b>MinuteClinic®</b>	\$30 <i>Co-payment</i>	A walk-in clinic accessible at select CVS locations.
<b>Nutritional counseling</b>		<b>No charge when billed in accordance with the <a href="#">Preventive Services Policy</a>*</b> . Otherwise, related <i>Cost-Sharing</i> may apply.
• <i>Preventive</i>	No charge	
• Non-preventive	\$50 <i>Co-payment</i> after <i>Deductible</i>	

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Office Visits</b>		
<ul style="list-style-type: none"> <li>• <i>Primary Care Provider preventive care/ screening/immunization/vaccine</i></li> </ul>	No charge	
<ul style="list-style-type: none"> <li>• <i>Primary Care Provider non-preventive office visit</i></li> </ul>	\$30 <i>Co-payment</i>	
<ul style="list-style-type: none"> <li>• <i>Specialist</i></li> </ul>	\$50 <i>Co-payment</i> after <i>Deductible</i>	
<ul style="list-style-type: none"> <li>• <i>Urgent Care Center (UCC) visit</i></li> </ul>	\$50 <i>Co-payment</i> after <i>Deductible</i>	<p><i>You must visit a UCC in our Service Area (all of Massachusetts EXCEPT Dukes and Nantucket Counties) that is in our Network to be covered for services. In our Service Area, if you obtain services at an Out-of-network UCC or at a UCC in an Out-of-network Hospital, you will not be covered.</i></p> <p><i>Outside of our Service Area, Emergency services and Free-standing Urgent Care Centers (UCC) are covered at Out-of-network Provider sites, including Hospitals and clinics.</i></p> <p><i>Cost share may vary depending on place of service.</i></p>
<ul style="list-style-type: none"> <li>• <b>Organ Transplant</b> (including bone marrow transplants)</li> </ul>	See " <i>Inpatient Medical Care</i> "	Requires <i>Prior Authorization</i> .
<ul style="list-style-type: none"> <li>• <b>Outpatient Surgery</b> (<i>Outpatient Hospital/ambulatory surgery centers</i>)</li> </ul>		<i>Prior Authorization</i> required for certain services. Please call us at <b>888.257.1985</b> for more information.
<ul style="list-style-type: none"> <li>• Professional/Surgeon Services</li> </ul>	20% <i>Coinsurance</i> after <i>Deductible</i>	
<ul style="list-style-type: none"> <li>• Surgery services and Facility Fee</li> </ul>	20% <i>Coinsurance</i> after <i>Deductible</i>	



COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Pharmacy</b>		
Retail drugs (up to 30-Day supply)		
• <i>Tier 1</i> (Generic Drugs)	\$35 <i>Co-payment</i> after <i>Deductible</i>	See <a href="#">Formulary</a> for specific <i>Prior Authorization</i> requirements.  • Some drugs included in preventive services mandates are covered in full. Refer to <a href="#">Formulary</a> for a complete list.  <b>NOTE:</b> Prescribed, self-administered anticancer medications used to kill or slow the growth of cancerous cells are covered at no <i>Cost-Share</i> for up to a 30-day supply.
• <i>Tier 2</i> (Preferred Brand Drugs)	50% <i>Coinsurance</i> after <i>Deductible</i>	
• <i>Tier 3</i> (Non-Preferred Brand Drugs)	50% <i>Coinsurance</i> after <i>Deductible</i>	
Mail-order drugs (up to 90-Day supply)		
• <i>Tier 1</i> (Generic Drugs)	\$70 <i>Co-payment</i> after <i>Deductible</i>	See <a href="#">Formulary</a> for specific <i>Prior Authorization</i> requirements.  • Some drugs included in preventive services mandates are covered in full. Refer to <a href="#">Formulary</a> for a complete list.  <b>NOTE:</b> Prescribed, self-administered anticancer medications used to kill or slow the growth of cancerous cells are covered at no <i>Cost-Share</i> for up to a 30-day supply.
• <i>Tier 2</i> (Preferred Brand Drugs)	50% <i>Coinsurance</i> after <i>Deductible</i>	
• <i>Tier 3</i> (Non-Preferred Brand Drugs)	50% <i>Coinsurance</i> after <i>Deductible</i>	
<b>Physical/Occupational/Speech Therapy (Short-term Outpatient Rehabilitation)</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	Maximum of 60 visits total combined Rehabilitative Physical and Occupational Therapy per <i>Member</i> per <i>Benefit Year</i> . No limit on Speech Therapy.  Physical Therapy and Occupational Therapy require a <i>Prior Authorization</i> after visit 11. Speech Therapy requires <i>Prior Authorization</i> after visit 30.

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Podiatry</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	Routine foot care is covered only for <i>Members</i> with diabetes and other systemic illnesses that compromise the blood supply to the foot.
<b>Prenatal care</b>		
<ul style="list-style-type: none"> <li data-bbox="121 457 544 646">• <b>Preventive</b></li> </ul>	No charge	<b>No charge when billed in accordance with the <a href="#">Preventive Services Policy</a>.</b> * Otherwise, related <i>Cost-Sharing</i> may apply.
<ul style="list-style-type: none"> <li data-bbox="121 653 544 745">• <b>Non-preventive</b></li> </ul>	Related office visit or lab <i>Cost-Sharing</i> may apply	
<b>Radiation Therapy</b>	No charge after <i>Deductible</i>	May require <i>Prior Authorization</i> .
<b>Reconstructive Surgery and Procedures</b>	See “ <i>Outpatient Surgery</i> ”	Please see the “ <i>Covered Services</i> ” section of the <a href="#">Tufts Health Direct Member Handbook</a> for limitations. May require <i>Prior Authorization</i> .
<b>Rehabilitation Hospital or Chronic Disease Hospital</b>	30% <i>Coinsurance</i> after <i>Deductible</i>	Maximum of 60 Days total per <i>Member</i> per <i>Benefit Year</i> . May require <i>Prior Authorization</i> .
<b>Skilled Nursing Facility</b>	30% <i>Coinsurance</i> after <i>Deductible</i>	Maximum of 100 Days total per <i>Member</i> per <i>Benefit Year</i> . <i>Prior Authorization</i> required.
<b>Substance Use Treatment Programs</b>	Related <i>Outpatient</i> or <i>Inpatient Cost-Sharing</i> may apply	Please see the “ <i>Covered Behavioral Health (mental health and/or substance use) services</i> ” section of the <a href="#">Tufts Health Direct Member Handbook</a> for more information about these services.
<b>Telemedicine</b>	Related <i>Outpatient Cost-Sharing</i> may apply	Please ask <i>your providers’</i> office for information on telemedicine availability and access.

COVERED SERVICES	COST-SHARING	BENEFIT LIMITS & NOTES
<b>Urgent Care</b>	\$50 <i>Co-payment</i> after <i>Deductible</i>	<p>You must visit a UCC in our <i>Service Area</i> (all of Massachusetts EXCEPT Dukes and Nantucket Counties) that is in our Network to be covered for services. In our <i>Service Area</i>, if you obtain services at an Out-of-network UCC or at a UCC in an Out-of-network <i>Hospital</i>, you will not be covered.</p> <p>Outside of our <i>Service Area</i>, Emergency services and Free-standing <i>Urgent Care</i> Centers (UCC) are covered at Out-of-network <i>Provider</i> sites, including <i>Hospitals</i> and clinics.</p> <p>Cost share may vary depending on place of service.</p>
<b>Weight Loss Programs</b>	Covered for 3 months	<p>You must be a <i>Tufts Health Direct Member</i> for three months and participate in a qualified weight loss program (current programs are Jenny Craig, Weight Watchers, and Nutrisystem) for at least three consecutive months. Each <i>Member</i> on a family Plan can request a weight loss program reimbursement once per <i>Benefit Year</i>.</p> <p>Must complete a <a href="#">weight loss programs reimbursement form</a>.</p> <p>See the <a href="#">Tufts Health Direct Member Handbook</a> for more information on limitations.</p>

**Services not covered**

See the section “Services not covered” in the *Tufts Health Direct Member Handbook* for the list of services not covered.