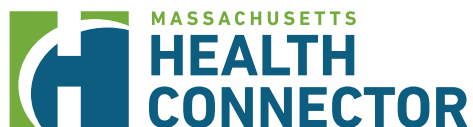


We're here to help.



A person is sitting on the edge of a boat, with their legs and feet hanging over the side. Their feet are in the water, and they appear to be holding hands. The boat has a red and white hull. The background is a clear blue sky.

# We're Tufts Health Plan, and our goal is better health and wellness for you.

Thank you for taking the time to read this short overview of Tufts Health Plan. Being willing to learn about your healthcare options is the first step in getting the most out of your plan while controlling your out-of-pocket costs.

Tufts Health Plan was founded in 1979, and our mission is to improve the health and wellness of the diverse communities we serve. That means everyone. That means you.

This dedication to our members is why Tufts Health Plan is consistently recognized locally and nationally as one of the finest health plans available.

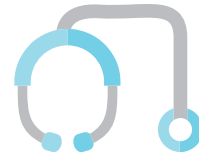
In the following pages, you'll learn about the many services we offer, and learn how to manage your plan and your costs.

The right plan can make all the difference in the world for you and your health, and Tufts Health Plan wants to make it simple for you. Simple, after all, makes us all feel better.

# Premier Silver 2000

Annual Deductible (Medical + Pharmacy Combined)	\$2,000 Individual \$4,000 Family
Annual Out-of-Pocket Expense Limit (Medical + Pharmacy Combined)	\$6,850 Individual \$13,700 Family
Network	Tufts Health Plan Standard Network
<b>OFFICE VISITS</b>	
Annual Physical	Covered in Full
Preventive Care including routine Maternity care	Covered in Full
PCP Office Visit (non-preventive / non-routine)	\$30
Specialist Office Visit	\$50
Physical & Occupational Therapy	\$50
Outpatient Behavioral Health	\$30
<b>HOSPITAL CARE</b>	
Emergency Room (waived if admitted)	\$500 after deductible is met
Outpatient Services	\$750 after deductible is met
Inpatient Services	\$1,000 after deductible is met
<b>IMAGING AND LABS</b>	
Diagnostic Lab Services	Covered in full after deductible is met
Diagnostic X-rays	Covered in full after deductible is met
MRI / High-tech Imaging Services	\$500 after deductible is met
<b>PHARMACY (RETAIL COPAYS)</b>	
Tier 1: Includes many generic drugs	\$20 (30-day supply)
Tier 2: Includes some generics and brand-name drugs	\$50 (30-day supply)
Tier 3: Includes some generics and brand-name covered drugs not selected for Tier 2	\$75 (30-day supply)

# Tufts Health Plan's Momentum.



Most people don't think of their health plan until they need it. But we want you to know, we're thinking of you every moment. This way of looking at your overall well-being is called Momentum. Momentum encompasses tools and programs that help you get healthy and stay healthy. Momentum helps you improve every moment, to create your own health momentum. It's momentum that begins with you and ends with a better you.

## Preventive Care

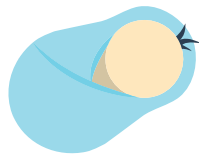
We offer guidelines and recommendations for many types of health screenings, depending on your age and lifestyle. All are designed to keep you healthy.

It's all ab



## Healthy Birthday

An obstetrical nurse care manager supports moms at risk for preterm labor or with underlying complex medical conditions through pregnancy and delivery, to help ensure a positive transition to home.



## Priority Newborn Care

A specialty nurse care manager provides family-centered support for parents of new babies born with complex medical needs, across all care settings and at home.



## Condition Management

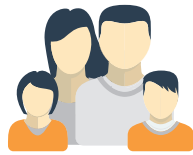
Sometimes people with a serious illness or injury, or perhaps a chronic condition, may benefit from being more carefully managed. If you're a candidate and would like to participate, we'll assign our own nurse care manager who can assist you with education, symptom management, prescription management and much more.





## Wellness Programs

Our wellness programs are designed to help you create a healthier lifestyle. We offer online tools like customized meal planning, and even personalized lifestyle coaching on certain plans.



## Family Services

A family has so many different needs. Primary care, specialist care, maternity care, and of course, urgent care. Our network includes providers and services that fit your lifestyle.



## Maternity Care

We go the extra mile. Literally. Once your baby (or babies!) arrives, a registered nurse is available to make a house visit, just to make sure everything is fine and to answer any questions you may have.

# about you.



## Behavioral Health

Your plan may also include behavioral health benefits administered by Tufts Health Plan. If so, in instances where someone is suffering because of symptoms related to autism, substance use disorders, psychological issues or another aspect of behavioral health, we have programs, resources and a comprehensive network of behavioral health professionals ready to help.



## 24-Hour Nurse Line

Tufts Health Plan offers members access to Nurse24<sup>SM</sup>, our 24-Hour Nurse line. Registered nurses are available 24 hours a day, 7 days a week to answer your questions, and we offer translators in more than 200 languages.



## Vision Care

When you need eye exams or other related vision care, Tufts Health Plan offers access to the EyeMed Vision Care network, which features more than 24,000 eye care providers that can offer discounts on prescription glasses, contact lenses, LASIK surgery and more.



# A few simple answers to a few simple questions.

**"I'm busy. Is there a simple way to learn about my plan?"**

If you're not yet a member, you can learn more about your plan selection by visiting [tuftshealthplan.com/hello](https://tuftshealthplan.com/hello) or by reviewing the Summary of Benefits and Coverage (SBC).

Once you become a member, you'll receive a digital member kit. It's interactive, concise, easy to use and easy to understand. You can also sign up for [mytuftshealthplan.com](https://mytuftshealthplan.com) (more about that in a moment), and when you're out and about, our mobile site gives you quick access to the information you need.

**"Is my doctor in the network?"**

Our Doctor Search tool makes it easy to see if your doctor's in the plan that's being offered to you. Just visit [tuftshealthplan.com](https://tuftshealthplan.com), click **Find a Doctor**, Select a Plan, and search.

**"What if I want to see a doctor out of my network?"**

The CareLink plan has a comprehensive network of providers across the United States, but if you want to see someone out of the network, it really comes down to whether your plan offers out-of-network benefits and what you're willing to pay out of pocket. You can review your benefits by creating a secure account at [mytuftshealthplan.com](https://mytuftshealthplan.com) or call Member Services at the number on your member ID card to see if out of network services are covered under your plan.

**"Is there an easy way to manage my plan once I'm a member?"**

When you sign up at our members-only site, [mytuftshealthplan.com](https://mytuftshealthplan.com), you'll have at-a-glance access to your plan. The answers to many of your questions will be at your fingertips.

**"Is there a way to know how much services or treatments will cost beforehand?"**

With EmpowerMe, our online treatment cost estimator, finding out how much services or treatments will cost is easy. Simply look up a service or procedure to find out the treatment cost range by provider. You can also find out what is covered and where you are in your deductible. If you have questions, can't find the service you are looking for in the tool, or need help estimating the cost of your treatment, please call 877-214-8688 and we'll be happy to help.

**"How will you help transition my care while I'm switching health plans?"**

Our goal is to ensure a smooth transition for every member. Let us know if you're receiving ongoing treatment for a condition, and we'll help figure out the best course of action to take.





# Finding specific information about your specific plan.

We work with employers to help tailor the plans they offer their employees. There are a variety of plans to choose from, and details about your plan type and costs can be found in what is called a Summary of Benefits and Coverage, or SBC. Some of the details you'll find in your SBC include deductibles, copays, and what is covered by your specific plan.

You'll receive your SBC when you receive your plan information, and you can also access it online when you sign up at [mytuftshealthplan.com](https://mytuftshealthplan.com).

Take a look at your SBC, and learn all about your plan design and its benefits. And be sure to call us with any questions.

Welcome to Tufts Health Plan. We're looking forward to a long and healthy relationship with you.

## About your Summary of Benefits and Coverage (SBC).

Your SBC has plan information such as copay amounts and any deductibles, and is provided to you in a government-mandated format that allows you to easily compare different plans side by side. Combined with the provider network and additional plan information on our website, you'll have a clear picture of your benefits.

## Simple ways to get a simple overview.

While you'll find your plan type and detailed cost information in your SBC, you can get a simple overview of your plan by previewing your digital member kit. Simply scan the QR code at the bottom of this page, or visit **[tuftshealthplan.com/hello](https://tuftshealthplan.com/hello)**.

## Now that you know about us, we'd love to get to know you better.

We'd love to answer any questions you might have, so please feel free to ask. We take great pride in providing our members with the plans, information and ease of use they need in order to be healthy and stay healthy. As we have since 1979, and as we'll continue to do in the future.

Translation Available: With the help of Language Line Solutions, Tufts Health Plan speaks over 200 languages.

Please Note: E-mail may not be encrypted and may be accessed and viewed by other Internet users without your knowledge while in transit to us. For that reason, please do not submit confidential health care or personal information to us via e-mail.

**For information on all of your health plan options, call the Health Connector at 877.MA.ENROLL (877.623.6765).**

**TTY: 877.623.7773**



705 Mt. Auburn Street, Watertown, MA 02472  
**[tuftshealthplan.com](https://tuftshealthplan.com)**

You may obtain a summary of Tufts Health Plan's key Utilization Management/Case Management procedures and Tufts Health Plan's privacy practices at **[tuftshealthplan.com/Hello](https://tuftshealthplan.com/Hello)**.