

Select Advantage HMO

A Limited Provider Network Option

Quality Coverage at a Lower Premium Cost

Your Select Advantage HMO Plan

Members have healthcare coverage within the Select Network—a limited network of providers and hospitals in Massachusetts. As with any HMO plan, you must select your primary care provider from the Tufts Health Plan Select Network.

With Tufts Health Plan Select Advantage HMO, many of your health care services are fully covered, or require only a copayment. Some services are subject to a deductible (see the following page). The deductible is the amount of money you need to pay out-of-pocket before the health plan begins to pay eligible claims.

Highlights of the Plan

- Preventive office visits are covered in full. Specialist consultations are covered with just a copayment. Office visits for the treatment and/or diagnosis of a condition may be subject to copayment and deductible.
- Emergency room care is covered subject to the plan's deductible.
- A deductible applies to inpatient hospital care, day surgery, outpatient diagnostic services, and certain other health care services. Once you meet the deductible, the plan covers 100% of covered services that are subject to the deductible.

Emergency Medical Care Is Covered

Emergency medical care is covered subject to the plan's deductible, whether or not you receive care from a provider in our network. Members do not need PCP referrals for emergency care in an emergency room.

In the event of a medical emergency, always seek care by going to the nearest medical facility or, if needed, call 911.

Please note: If you receive care in an emergency room but are not admitted as an inpatient, you or someone acting on your behalf should notify your PCP or Tufts Health Plan within 48 hours after you receive care.

Making the Most of Your Plan

Tufts Health Plan is a national leader in innovation, patient safety, and quality. As a Tufts Health Plan member, you will have access to discounts, programs, and services that will help you reach your wellness goals, including:

- Savings on nutritional counseling, acupuncture, massage therapy, and health and wellness education
- Membership discounts at 80 participating fitness clubs, as well as Curves.®
- A free home visit for you and your baby following delivery or adoption
- Programs to help you manage your health
- A courteous, professional member services team ready to help with questions related to your Tufts Health Plan coverage

Limited Network: This plan provides access to a network that is smaller than Tufts Health Plan's standard network. In this plan, members have access to network benefits only from the providers in the Select Network. Please consult the Select Network provider directory by visiting the provider search tool at tuftshealthplan.com and click on Find a Doctor to determine the providers in the Select Limited Provider Network. If you need a paper copy of the provider directory, please contact Member Services.

Questions? Just Ask Us.

If you have questions, a Member Representative is ready to help. Call us toll free at 800-462-0224. You can also obtain information about your Tufts Health Plan benefits, choose a Select Network provider, select a qualifying fitness center, and perform many other functions on our website, tuftshealthplan.com.

Tufts Health Plan's commercial Health Maintenance Organization/Point-of-Service Option (HMO/POS) combined product has been ranked No. 2 in the nation by the National Committee for Quality Assurance (NCQA).*

* For commercial/private plans, NCQA's Private Health Insurance Plan Rankings, 2012-2013. Visit ncqa.org to see the list.

Outpatient services not subject to deductible (copayment may apply to non-preventive care)

- ✓ Routine physical and OB/GYN exams including most preventive screenings
- ✓ Preventive mammograms and Pap smears
- ✓ Sutures in office
- ✓ Blood draws (act of drawing the blood only)
- ✓ Substance abuse treatment and detoxification
- ✓ Mental health care
- ✓ Preventive immunizations (act of giving the shot)
- ✓ Outpatient maternity care
- ✓ Specialist consultations
- ✓ Preventive blood sugar and cholesterol screenings

Services subject to deductible

Diagnostic X-rays and lab tests

- ✓ Urinalysis*
- ✓ Pregnancy test
- ✓ Throat culture
- ✓ Allergy test
- ✓ X-ray
- ✓ Ultrasound
- ✓ Upper and lower GI
- ✓ Cardiac stress test
- ✓ EEG
- ✓ EKG
- ✓ CAT scan
- ✓ PET scan
- ✓ Diagnostic mammograms and Pap smears
- ✓ MRI
- ✓ Blood work to diagnose or monitor a condition
- ✓ Diagnostic blood sugar and cholesterol screenings

Hospital care and surgery – Outpatient and Inpatient (may also require a copayment)

- ✓ Day surgery
- ✓ Acute care for illness, injury, and maternity services

Treatments/Procedures

- ✓ Setting of bones/casts
- ✓ Spinal manipulation
- ✓ Speech therapy
- ✓ Short-term occupational and physical therapy
- ✓ Chemotherapy
- ✓ Radiation therapy
- ✓ Injections
- ✓ Dialysis
- ✓ Vasectomy
- ✓ Infertility/impotence
- ✓ Cortisone injections
- ✓ Trigger point therapy
- ✓ Swallow studies
- ✓ Sleep studies
- ✓ Colonoscopy with surgical intervention**
- ✓ Sigmoidoscopy

Other Services

- ✓ Visiting nurse

Emergency room care is covered at any hospital subject to the plan's deductible.

*When not part of routine examination

**Deductible and copayment do not apply to screening for colon or colorectal cancer in the absence of symptoms/family history.

Note: This is a summary of the plan features. Please refer to the benefit document for a detailed explanation of coverage. If there is a difference between the information in this document and the benefit document, the terms of the benefit document will govern.