

Your Choice—A Tiered Network Option

How to Get the Most Value out of Your Plan

We know how important it is to get the best value out of the money you spend. As a member of Your Choice, a Tiered Provider Network plan, you're taking a step toward lowering your out-of-pocket expenses. And you're still getting the quality health care coverage you need and have come to expect from Tufts Health Plan.

Health care costs keep going up, so it's important to know what you can do to save money while still getting high-quality care. Here are a few ideas to get the best value from your plan:

Choose Tier 1 Providers

The Your Choice plan groups PCPs, hospitals, and specialists into tiers. You may pay different copayments, coinsurance, and/or deductibles based on a provider's assigned benefit tier. You may pay different copayments, coinsurance, and/or deductibles if your provider is reassigned to a different benefit tier.

The Your Choice option offers flexibility. You can choose any provider in the Tufts Health Plan network. However, this plan assigns network providers to benefit tiers with different cost sharing on each tier. Tier 1 is always the lowest-cost tier, so choosing tier 1 providers will save you out-of-pocket medical costs.

If your plan requires referrals, your PCP will usually direct your care to other Tufts Health Plan Your Choice Tiered Network providers who are in the same provider group and hospital that he or she is affiliated with. Usually these will be on the same tier as your PCP.

You can find out a PCP, hospital, or specialist's tier, or level, by visiting tuftshealthplan.com/yourchoice.

This plan updates the providers' assigned benefit tier each year in January, beginning in 2013.

Tiered Provider Network: This plan includes the Tiered Provider Network called Your Choice. In this plan you may pay different levels of copayments, coinsurance, and/or deductibles depending on your plan design and the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1, beginning in 2013. Please consult the Your Choice provider directory or visit the provider search tool at tuftshealthplan.com and click on Find a Doctor to determine the tier of providers in the Your Choice Tiered Provider Network. If you need a paper copy of the provider directory, please contact Member Services.

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Choose Freestanding Centers

In addition to doctors and hospitals, some services are also tiered. These include certain services rendered in a hospital setting, such as:

- High-tech imaging
- Day surgery
- Diagnostic lab services
- Diagnostic testing

As a Your Choice member, you will always have the option to have these outpatient services in a non-hospital-affiliated, or freestanding, medical facility. When you choose a freestanding center, the copayment is usually lower than if you choose a hospital-affiliated facility to get these services.

You can find freestanding centers at tuftshealthplan.com/yourchoice.

Services that are not Tiered

Tiering does not apply to all health care services you may receive. Services like chiropractic, durable medical equipment inpatient rehabilitation, skilled nursing, and others will not be grouped into tiers. Check your benefit document to see how these services are covered.

Take Advantage of Member Discounts

We want to help you get the most value out of your health care coverage and achieve your wellness goals. That's why we offer discounts on a variety of services related to good health. We encourage you to visit tuftshealthplan.com and click "Member Discounts" on the "I'm a member" tab to see everything we have to offer.

Savings Include:

• Fitness

As a member of Tufts Health Plan, you are eligible to save on initiation and membership fees for participating fitness facilities and programs.

- Save 20% on annual memberships and pay no initiation fee at Tufts Health Plan network fitness centers in Massachusetts, New Hampshire, and Rhode Island.
- Save 50% when you join a participating New England Curves® club.
- Save 10% on personal training packages at Fitness Together and receive a free initial fitness evaluation.
- Save 20% on Appalachian Mountain Club membership rates and receive discounts on accommodations, subscriptions, and programs.
- Members 18 and younger pay no membership fee to enroll at participating Boys & Girls Clubs in Massachusetts and Rhode Island. Young members also receive a 20% discount on the cost of most programs.

There's much more. Just visit tuftshealthplan.com.