



# TUFTS UNIVERSITY

## Saver Plan



The Tufts University Saver Plan is a qualified High-Deductible Health Plan that may be paired with a Health Savings Account (HSA). The plan complies with federal regulations for high deductible health plans and is compatible with a Health Savings Account (HSA), including:

- Deductible of \$2,500 individual, and \$5,000 Two-Person or Family
- Maximum out-of-pocket (OOP) expense of \$4,000 individual, and \$8,000 two-person or family
- Medical and pharmacy expenses must first meet the deductible before plan benefits are paid
- Preventive care is exempt from the deductible

### Saver Plan Features

- All preventive services are covered in full including routine office visits, routine/preventive screenings and immunizations, and well-child care.
- For the majority of other covered services, the deductible is required. Once the deductible has been satisfied. Eligible services are covered at 80% for in-network providers. Members pay the 20% coinsurance up to the out of pocket maximum.
- Same network as the Traditional, Quality Tiered and Value health plans of more than 45,000 providers and 100 hospitals.
- Questions: Call Tufts Health Plan: 844-516-5790 | Website: [tuftshealthplan.com/employer-microsites/tufts-university](https://tuftshealthplan.com/employer-microsites/tufts-university)

### Health Savings Account (HSA)

Employees can use an HSA to pay for qualified expenses (as defined by IRS Publication 502, Section 213(d)) incurred by the employee and eligible dependents.

- An employee is not eligible to own or contribute to an HSA if enrolled in Medicare Part A or B. In addition, an employee cannot enroll in the university Health Care Flexible Spending Account if enrolling in an HSA.
- If enrolled in the Saver Plan, the university will contribute \$500/individual or \$1000 for Two-person/Family coverage to an HSA administered by Health Equity for you. You may contribute to the HSA to help pay for qualified medical expenses now or in the future.
- You own the HSA account whether or not you are employed at Tufts University. There is no “use it or lose it” restriction.



## Integrated HSA with HealthEquity

Tufts University has partnered with Tufts Health Plan and Health Equity to provide an integrated HSA. Our integrated solution with HealthEquity enables you to:

- Streamline the administration by having claims, eligibility, and other data imported directly to HealthEquity's account administration system.
- Take advantage of online support tools through our enhanced member portal to review deductible status. From the Tufts Health Plan member portal, members can link to HealthEquity's site for educational resources and 24/7 account support.
- Questions: Call Health Equity: 866-346-5800 | Website: [learn.healthequity.com/tuftsuniversity/hsa/](https://learn.healthequity.com/tuftsuniversity/hsa/)

## Plan Design

### No Deductible or Copayment

- Routine office visits
- Preventive screenings and immunizations
- Well-child care
- Routine eye exam

### Deductible Applies

- Pharmacy Benefits
- Non-routine office visits and consultations with primary care physician and specialist physicians (member presenting with symptoms)
- Emergency Services
- Outpatient Care, including:
  - Surgery in physician's office
  - Cardiac Rehabilitation
  - Allergy injections
  - Infertility treatments
  - Diagnostic Testing and Lab Services
  - Diagnostic Imaging, including EKG, MRI, X-Ray
  - Day Surgery
  - Chiropractic and physical, occupational and speech therapy visits
  - Mental health and substance abuse visits
  - Radiation Therapy
- All Inpatient Care, including inpatient mental health and substance abuse
- Ancillary services, including:
  - Ambulance
  - Home health care
  - Hospice
  - Medical supplies
- Durable Medical Equipment