

## Advantage (HMO, PPO)

Highlights		
	HMO	PPO
PCP required	✓	X
Referral required	✓	X
Copayments/coinsurance	✓	✓
Out-of-network coverage	X	✓
Deductible	✓	✓
Tiered plan	X	X
Authorized benefits	✓	✓
Unauthorized benefits <sup>1</sup>	X	✓

<sup>1</sup>For Advantage HMO, unauthorized care is limited to emergency services only.

**Note:** This information is intended to provide an overview of the plan. Providers are reminded to check the member's ID card to verify the plan in which the member is enrolled. Services and subsequent payment are pursuant to the member's benefit plan document. Prior to initiating services, member eligibility and benefits should be verified by logging on to the secure Provider website.

### Overview

Tufts Health Plan currently offers two Advantage plans: Advantage HMO and Advantage PPO. The Advantage plans require members to pay an upfront deductible for most authorized services, which differentiate these plans from the standard HMO and PPO options.

#### The Advantage PPO Network

Advantage PPO differs from the standard PPO plan option by how it defines in-network services. Advantage PPO members are assigned to the Tufts Health Plan provider network, the Cigna Health Network, or to the Private Health Care System (PHCS) provider network, based on where the member resides in the service area or whether the employer group offers those provider networks.

**Note:** For all three of these networks, when members are within the Tufts Health Plan service area (Massachusetts, New Hampshire and Rhode Island) they can only receive in-network services from a Tufts Health Plan contracted provider, regardless of their primary network.