

## CareLink<sup>SM</sup>

| Highlights              |   |
|-------------------------|---|
| PCP required            | X |
| Referral required       | X |
| Copayments/coinsurance  | ✓ |
| Out-of-network coverage | ✓ |
| Deductible              | ✓ |
| Tiered plan             | X |
| Authorized benefits     | ✓ |
| Unauthorized benefits   | ✓ |

**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 and Cigna formed an alliance to offer CareLink, an open-access health plan that provides both in-network and out-of-network benefits. No referrals are required for specialty care, although prior authorization requirements may apply. CareLink members have access to the Tufts Health Plan provider network in Massachusetts and Rhode Island, as well as the Cigna provider network in the remaining 48 states.

### Plan Administration

Administrative services for CareLink are shared by Tufts Health Plan and Cigna; however, one payer serves as the primary administrator. The primary administrator performs the majority of the functions associated with administering the plan for the employer group, including benefits and claims adjudication. For more information on administrative service responsibilities across Cigna Healthcare, Shared Administration, and Tufts Health Plan, refer to [Working With CareLink](#).

### How to Recognize a CareLink Member

The CareLink logo will appear on all CareLink member ID cards. The Tufts Health Plan, Cigna and employer group logo may also appear on the ID card.

**Note:** Member ID cards may contain other logos depending on the member's location.

### Behavioral Health

Tufts Health Plan, Cigna Behavioral Health (CBH) or another entity may administer behavioral health services based on the employer plan design. The member's ID card indicates where the member should be directed for these services.

### Medical Management

Cigna may administer medical health services based on employer plan design. The member's ID card indicates where the member should be directed for these services. Prescription drugs and medical management information relevant to individual members is found on the back of CareLink ID cards. The prescription drug benefit may be administered by a variety of pharmacy benefits administrators. The number on the back of the member's CareLink ID card will direct you to the appropriate CareLink personnel.

Transplants

In MA and RI, the CareLink transplant network consists of Tufts Health Plan's designated transplant facilities. Outside of MA and RI, the CareLink transplant network is Cigna's [LIFESOURCE network](#).