

## Choice Copay (HMO, POS, EPO)

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

<sup>1</sup>For members of the HMO and EPO Choice Copay plans, 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 offers Choice Copay plans, which are variations of Health Maintenance Organization (HMO), Point-of-Service (POS) or Exclusive Provider Organization (EPO) plans that have copays tiered by provider. The Choice Copay plans allow employer groups to offer a variable copay structure for provider visits, inpatient admissions and surgical day facility costs. Not every plan includes tiered copays for both inpatient and outpatient care; some employers may choose to have one or the other. Please check the front of the member's ID card for services that are tiered.

Service	Copay responsibility
Office visit	<ul style="list-style-type: none"> <li>• Lower copay for PCP or PCP/specialist</li> <li>• Higher copay for specialist</li> </ul>
Outpatient behavioral health/substance use, detoxification, OB/GYN (including in vitro fertilization [IVF] and assisted reproductive technology [ART]) and routine eye exam services)	Lower copay regardless of the type of specialist who delivers the services
Specialty services, such as spinal manipulation, physical therapy, occupational therapy and speech therapy	May have either the higher (specialist) copay or the lower (PCP) copay, depending on employer group request
Surgical day care and inpatient copayments	<ul style="list-style-type: none"> <li>• Lower copay for members who receive services at a community hospital or freestanding surgical facility</li> <li>• Higher copay for members who receive services at a tertiary facility*</li> </ul>

\*To verify your tier or find a provider, use the [Find a Doctor](#) search.