

PHCS Healthy Directions (Multiplan)

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

¹Unauthorized 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

PHCS Health Directions (also known as Multiplan) is a travel network for EPO, POS and PPO plans (including Tufts Health Freedom Plan) based in New Hampshire. Members with a travel network have a PHCS logo or a Cigna logo on their ID cards.

Note: Cigna PPO is the travel network for HMO, POS and PPO plans based in Massachusetts and Rhode Island.

Providers who render services to these members should submit claims to Tufts Health Plan at the address on the back of the member's ID card. Prior authorization, when required, should be submitted to Tufts Health Plan as outlined in the medical necessity guidelines.

It should be noted that with the exception of emergency services, services rendered using the PHCS Travel Network will track to the member's unauthorized benefits if they have them.