

Tufts Health Plan Spirit

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

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

Tufts Health Plan Spirit is an EPO plan. It offers the same benefits as the GIC Navigator plan with the following exceptions:

- The Spirit provider network has fewer participating providers and hospitals than the Navigator network (i.e., the provider access service area is limited).
- The Spirit plan has no out-of-network (unauthorized) benefits, except for emergency and urgent care.

Refer to [GIC Navigator](#) for more information.

Service Area

Tufts Health Plan Spirit members must live in one of the following counties: Barnstable, Bristol, Essex, Franklin, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, or Worcester, or in certain towns in Berkshire and Hampshire counties. Tufts Health Plan Spirit is not available in Dukes and Nantucket counties.

Tiering

Spirit is a two-tiered plan. Member cost share varies by tier. PCPs and PCP/Specialists are not tiered. Tier designs are updated each plan year. To verify your tier or a provider to whom you are referring a member, refer to the [Provider Directory](#) or use the [Find a Doctor](#) search.

Pharmacy

Members have annual individual and family deductibles for prescription drugs. Prescription drug copayments only apply after members meet the pharmacy deductible.

For more information, visit tuftshealthplan.com/gic.