



Your Choice 3-tier Plan Overview

<https://tuftshealthplan.com/member/our-plans/your-choice-3-tier-plan>

Not all health plans work the same way. This website will explain how the Your Choice plan works, so be sure to read through it carefully to understand your plan. [\(https://tuftshealthplan.com/member/our-plans/your-choice-3-tier-plan/\)](https://tuftshealthplan.com/member/our-plans/your-choice-3-tier-plan/)

You can also visit **mytuftshealthplan.com** (<http://www.mytuftshealthplan.com>), our secure members-only site, to learn the details of the specific plan your employer has chosen for you. And be sure to read your Benefit Document, available at mytuftshealthplan.com, to see a complete list of your specific plan's covered and non-covered benefits.

Knowledge is power, and knowing how your plan works will give you the power to plan for and control your out-of-pocket costs.

Three tiers. One standard of quality.

Tufts Health Plan has created a comprehensive network of primary care providers, specialists and hospitals. Our Your Choice plan gives you access to that network.

Every doctor and every hospital in the Your Choice network has been carefully evaluated based on many criteria. As part of our National Committee for Quality Assurance (NCQA) accreditation and our own quality standards, we are committed to contracting only with high-performing hospitals. Rest assured, every provider and hospital in the Your Choice network meets our standard for quality of care.

One way health care providers differ, though, is in their cost. Not all doctors and hospitals charge the same costs. So we've factored in cost-efficiency in our evaluation, and have separated the providers into three levels, or tiers.

Choosing Your Tier

It's really all about how much you're willing to pay out-of-pocket for the specific doctor and hospital you want.

If you want the most cost-effective option, choose a doctor or hospital from Tier 1. If the doctor or hospital you really want is in Tier 2 or Tier 3, you have the freedom to choose him or her, but you'll pay more out-of-pocket costs.

Can You Mix and Match?

To an extent. First, it's important to know that for any given year, a doctor that's Tier 1 is always associated with a hospital of the same Tier. That's generally the primary hospital system with which the provider is affiliated. Again, it has to do with cost, not quality.

So let's say your primary care physician is Tier 1 and you need knee surgery. Your doctor will most likely refer you to a specialist and hospital that are Tier 1. But let's say you're interested in a Tier 3 specialist. If so, you can choose that doctor, but your out-of-pocket costs will be higher.

Another scenario might be that you have a long relationship with your family doctor, but find out they are Tier 3. You prefer to continue seeing that doctor, knowing your out-of-pocket costs will be higher. But your spouse doesn't really mind seeing another doctor, and decides that they want to keep out-of-pocket costs down by seeing a Tier 1 doctor. In this scenario, it's perfectly okay to mix and match, and give everyone their choice.

In a serious emergency situation, though, you don't have to think about Tier 1 this or Tier 2 that. You just call 9-1-1 if the situation warrants it, or drive to the nearest emergency room if that's appropriate. Under the Your Choice plan, the emergency room copay is always equal to the Tier 1 emergency room copay for both the doctor and the hospital.

Remember, if you have any questions at all, we're here for you.

Online Tools

We've made managing your health plan easier.

When you sign up for a plan through Tufts Health Plan, we give you an easy way to manage it. It's our members-only site called **mytuftshealthplan.com** (<http://www.mytuftshealthplan.com>). As a member, you'll be able to check to see what your plan covers, see what your benefits are, search for doctors in your network, request prescription refills, check on claim updates and much more. Be sure to have your member ID

number handy, and sign up today.