

Plan Highlight Sheet

2009 Partial List of Benefit Allowances and Member Cost Sharing
 Effective January 1, 2009 – December 31, 2009

Please refer to the 2009 *Employer Group HMO Prime Summary of Benefits* booklet for further information.

PREMIUMS

Plan Premium

See The Group Insurance Commission for premium amount

SERVICE AREA

Counties of Residence

Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester

NOTE: Towns in Bristol and Plymouth counties excluded from our Service Area are listed on the back.

CO-PAYMENTS

NOTE: See Comprehensive Formulary for limitations and exclusions

Prescription Drug Coverage

\$0 Deductible

No annual dollar limit on prescriptions

You pay the following co-payments:

Retail Pharmacy	Tier 1	Tier 2	Tier 3
30-day supply	\$10	\$20	\$40
60-day supply	\$20	\$40	\$80
90-day supply	\$30	\$60	\$120

Mail-Order	Tier 1	Tier 2	Tier 3
90-day supply	\$20	\$40	\$80

After you reach \$4,350 in your annual out-of-pocket drug costs, you pay the following co-payments:

Retail & Mail-Order

- Tier-1: \$2
- Tier-2: \$8
- Tier-3: \$14

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CO-PAYMENTS

Primary Care Physician (PCP) Office Visits	\$10 per visit
Specialist Office Visits	\$10 per visit
Emergency Room (waived if admitted within 24 hours)	\$50 per visit
Routine Eye Exams (one per calendar year)	\$10 for each outpatient visit
Outpatient Services/Surgery	\$0

ALLOWANCES

Eyeglasses	Up to \$150 once per calendar year
Fitness	\$150 toward fitness club membership per year
Hearing Aids	Up to \$1700 toward purchase or repair every two (2) years

DEDUCTIBLES

Acute Inpatient Hospital Deductible	\$0
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Towns Excluded from Service Area:**Bristol County:**

Berkeley (02779); Dighton (02715, 02764); East Taunton (02718); Taunton (02780, 02783)

Plymouth County:

Lakeville (02347); Middleborough (02344, 02346, 02348, 02349)

Tufts Health Plan Medicare Preferred is a Medicare Advantage plan offered by Tufts Health Plan, a Medicare Advantage Organization. The Medicare Advantage contract between Tufts Health Plan and the Centers for Medicare & Medicaid Services (CMS) is valid for one calendar year. The benefits, premiums, co-payments and service area offered by Tufts Health Plan are subject to change on an annual basis.