

This is a Massachusetts Large Group Plan



This health plan meets Minimum Creditable Coverage standards and will satisfy the individual mandate that you have health insurance.

Massachusetts Requirement to Purchase Health Insurance: As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector Web site (www.mahealthconnector.org). This health plan meets Minimum Creditable Coverage standards that are effective January 1, 2010 as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you will satisfy the statutory requirement that you have health insurance meeting these standards. This disclosure is for minimum creditable coverage standards that are effective January 1, 2010. Because these standards may change, review your health plan material each year to determine whether your plan meets the latest standards. If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its Web site at www.mass.gov/doi.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 10/1/2023 – 9/30/2024

CareLink Advantage PPO Saver 3500 Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see https://www.tuftshealthplan.com/doc-links-lg or call 866-352-9114. For general definitions of common terms, such as allowed amount, balance billing,

coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 866-352-9114 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$3,500 individual/\$7,000 family medical and pharmacy <u>deductible</u> ; per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In- <u>network preventive care</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$7,000 individual/\$14,000 family for medical and pharmacy expenses; per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.tuftshealthplan.com/trinet, "Find a doctor, hospital" or call 866-352-9114 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay		
Common Medical Event	Services You May Need	In- <u>network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per calendar year)
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	35% coinsurance	55% coinsurance	None
	Specialist visit	35% coinsurance	55% coinsurance	Prior authorization may be required.
	Preventive care/ screening/ immunization	No charge; <u>deductible</u> does not apply	20% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	35% coinsurance	55% coinsurance	Prior authorization may be required.
	Imaging (CT/PET scans, MRIs)	35% coinsurance	55% coinsurance	Prior authorization is required.
If you need drugs to treat your illness or condition	Tier 1 - Generic drugs	\$15 copay/fill or \$5/fill for low cost generic drugs (retail); \$30 copay/fill or \$10/fill for low cost generic drugs (mail order)	Reimbursable at in <u>network</u> level	Retail <u>cost share</u> is for up to a 30-day supply; mail order <u>cost share</u> is for up to a 90-day supply. Some drugs require prior authorization to be covered. Some drugs have quantity limitations.
	Tier 2 - Preferred brand and some generic drugs	\$30 <u>copay</u> /fill (retail); \$60 <u>copay</u> /fill (mail order)		
	Tier 3 - Non-preferred brand drugs	\$50 copay/fill (retail); \$150 copay/fill (mail order)		
More information about prescription drug coverage is available at www.tuftshealthplan.com/trinet This is a Massachusetts Large Group Plan	Specialty drugs	Limited to a 30-day supply with appropriate tier copay (see above) when purchased at a designated specialty pharmacy	Not covered	Limited to a 30-day supply. Must be obtained at a designated specialty pharmacy. Some drugs require prior authorization to be covered. Some drugs have quantity limitations. Some specialty drugs may also be covered under your medical benefit.

		What You Will Pay		
Common Medical Event	Services You May Need	In- <u>network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per calendar year)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	55% coinsurance	Some surgeries require prior authorization in order to be covered.
	Physician/surgeon fees	35% coinsurance	55% <u>coinsurance</u>	
If you need immediate medical attention	Emergency room care	35% coinsurance		Cost share waived if admitted.
	Emergency medical transportation	35% coinsurance		Some <u>emergency transportation</u> requires prior authorization to be covered
	<u>Urgent care</u>	35% <u>coinsurance</u>		Services with <u>out-of-network providers</u> in MA, RI and NH are covered subject to <u>deductible</u> and <u>coinsurance</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	35% coinsurance	55% coinsurance	Some <u>hospitalizations</u> require prior authorization to be covered.
	Physician/surgeon fees	35% coinsurance	55% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	35% coinsurance	55% coinsurance	Prior authorization may be required.
	Inpatient services	35% coinsurance	55% <u>coinsurance</u>	
If you are pregnant	Office Visits	35% coinsurance	55% coinsurance	Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	35% coinsurance	55% coinsurance	Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests
	Childbirth/delivery facility services	35% coinsurance	55% coinsurance	and services described elsewhere in the SBC (i.e. ultrasound).

		What You	ı Will Pay	
Common Medical Event	Services You May Need	In- <u>network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per calendar year)
If you need help recovering or have other special health needs	Home health care	35% coinsurance	55% coinsurance	Prior authorization is required.
	Rehabilitation services	35% coinsurance	55% coinsurance	Short-term physical and occupational therapy limited to 30 visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	Habilitation services	35% coinsurance	55% <u>coinsurance</u>	Short-term physical and occupational therapy limited to 30 visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	Skilled nursing care	35% coinsurance	55% coinsurance	Limited to 100 days per year. Prior authorization is required.
	Durable medical equipment	30% coinsurance	30% coinsurance	Prior authorization may be required.
	Hospice services	35% <u>coinsurance</u>	55% coinsurance	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Limited to one visit every 24 months with an EyeMed vision care provider.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgeryDental care (Adult)Long-term care/custodial care
- Non-emergency care when traveling outside the U.S.
 - Private-duty nursing
 - Routine foot care

- Treatment that is experimental or investigational, for educational or developmental purposes, or does not meet Tufts Health Plan Medical Necessity Guidelines (with limited exceptions specified in your plan document)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery

- Chiropractic care (spinal manipulation)
- Hearing aids (age 21 or younger only)

- Infertility treatment
- Routine eye care (Adult)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform and Health Policy Commission, Office of Patient Protection, Two Boylston St., 6th Fl., Boston MA 02116, (800)-436-7757 (phone), HPC-OPP@state.ma.us. Other coverage options may be available to you too, including buying individual insurance coverage through the health Insurance Marketplace. For more information about the Marketplace, visit https://www.healthcare.gov or call 1-800-318-2596. If you are a Massachusetts resident, contact the Massachusetts Health Connector at https://www.mahealthconnector.org.

Your **Grievance** and **Appeals** Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Tufts Health Plan Member Services at 866-352-9114. Or you may write to us at Tufts Health Plan, <u>Appeals</u> and <u>Grievances</u> Department, 1 Wellness Way, P.O. Box 474, Canton, MA 02021-1166; or contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform; or Health Policy Commission, Office of Patient Protection, Two Boylston St., 6th Fl., Boston MA 02116, (800)-436-7757 (phone), HPC-OPP@state.ma.us. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact: MA: Health Care for All, One Federal Street, Boston, MA 02110, 1-800-272-4232, https://www.hcfama.org.

Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 866-352-9114.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 866-352-9114.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 866-352-9114.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 866-352-9114.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

\$3,500
35%
35%
35%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Managing Joe's type 2 Diabetes

(a year of routine in-<u>network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	35%
■ Hospital (facility) coinsurance	35%
■ <u>Plan</u> <u>coinsurance</u>	35%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	35%
■ Hospital (facility) coinsurance	35%
■ Plan coinsurance	35%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
Deductibles	\$3,500		
Copayments	\$30		
Coinsurance	\$2,200		
What isn't covered			
Limits or exclusions	\$0		
The total Peg would pay is	\$5,730		

Total Example Cost	ψ0,000	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$3,500	
Copayments	\$400	
Coinsurance	\$40	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$3,960	

Total Example Cost	\$ 2,000	
In this example, Mia would pay:		
Cost Sharing		
Deductibles	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	

42 800

ADDENDUM

DISCRIMINATION IS AGAINST THE LAW

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Tufts Health Plan:

- Provides full and equal access to covered services under the federal
 Americans with Disabilities Act of 1990 and Section 504 of the federal
 Rehabilitation Act of 1973. This includes free aids and services to people
 with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need any of the above services, have questions regarding any provider directory information, or would like to report an inaccuracy or network access issue, please contact Tufts Health Plan Member Services at 866-352-9114.

To report provider directory inaccuracies electronically, please visit https://tuftshealthplan.com/find-a-doctor and select your plan. Search or select the Provider whose information you believe needs updating and click "Tell us if something needs to change".

Please note that if you have complaints regarding provider directory inaccuracies or provider network access issues, you also have the right at any time to contact the Commonwealth of Massachusetts Division of Insurance at (877) 563-4467, Option 2 or www.mass.gov/doi.

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age,

disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator Legal Dept.

1 Wellness Way Canton, MA 02021-1166

Phone: 888.880.8699 ext. 48000, [TTY number — 800.439.2370 or 711]

Fax: 617.972.9048

Email: OCRCoordinator@point32health.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services:

200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

tuftshealthplan.com | 800.462.0224



For no cost translation in English, call the number on your ID card.

للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون على بطاقة الهوبة الخاصة بك .

Chinese 若需免費的中文版本,請撥打ID卡上的電話號碼。

French Pour demander une traduction gratuite en français, composez le numéro indiqué sur votre carte d'identité.

German Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer auf Ihrer Ausweiskarte an.

Greek Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην αναγνωριστική κάρτα σας.

Haitian Creole Pou jwenn tradiksyon gratis nan lang kreyòl ayisyen, rele nimewo ki sou kat ID ou a.

Italian Per richiedere la traduzione in italiano senza costi aggiuntivi, chiamare il numero indicato sulla carta di identità.

Japanese 日本語の無料翻訳についてはIDカードに書いてある番号に電話してください。

Khmer (Cambodian) សម្រាប់សេវាបកប្រែដោយឥតគិតថ្លៃជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់សមាជិករបស់អ្នក។

Korean 한국어로 무료 통번역을 원하시면, ID 카드에 있는 번호로 연락하십시오.

Laotian ສໍາລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ເສຍຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈໍາຕົວຂອງທ່ານ.

Navajo Doo bậặh ilíní da Diné k'ehjí álnéehgo, hodiilnih béésh bee haní'é bee néé ho'dílzingo nantinígíí bikáá'.

بزنید زنگ تان شناسائی کارت در مندرج تلفن شماره به فارسی رایگانن ترجمه برای Persian. بزنید

Polish Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer znajdujący się na Pana/i dowodzie tożsamości.

Portuguese Para tradução grátis para o português, ligue para o número no seu cartão de identificação.

Russian Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному на идентификационной карточке.

Spanish Para servicios de traducción gratuitos en español, llame al número que aparece en su tarjeta de miembro.

Tagalog Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa inyong ID card.

Vietnamese Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên thẻ căn cước của bạn.



