

ADVANTAGE PPO

SUMMARY OF BENEFITS

With Tufts Health Plan Advantage PPO, most health care services are covered subject to the plan's deductible, subject to a copayment, or covered in full. Services are covered at two levels of benefits: the in-network level of benefits and the out-of-network level of benefits.

As an Advantage PPO member:

- You can seek covered health care services from most licensed providers in or out of the Tufts Health Plan network.
- No referrals are needed.
- You do not have to choose a primary care provider.

How services are covered with Advantage PPO

In general, Advantage PPO covers preventive and medically necessary health care services and supplies in the following ways:

- Coverage at the in-network level of benefits:** When you receive care from a provider in the Tufts Health Plan network, **services may be covered subject to the plan's deductible, covered with a copayment, or covered in full.**
 - Covered subject to the plan's deductible:** Certain covered services—usually those used to diagnose, treat, or monitor health conditions (for example, an MRI)—are subject to the plan's deductible. The deductible is the amount you must first pay out-of-pocket each calendar year before many services are covered. Once you meet the deductible, those services are covered in full for the remainder of the calendar year. **Note:** Services subject to the plan's deductible may also be performed during or in conjunction with preventive services; for example, during an office visit.

- Covered in full or with a copayment:** In most cases with this plan, preventive health care services are covered in full or with a copayment, and are not subject to the plan's deductible. Generally, preventive health care services are the services your provider provides to help you stay healthy. Preventive health services are needed at all ages. They might be office visits for preventive care for children and adults; tests (also called screenings) to evaluate your general health or the health of certain parts of your body; measurements; preventive immunizations (or shots) for children and adults; certain advice about health; or special tests at certain times in your life. (Please visit www.tuftshealthplan.com/members to review the most recent Massachusetts Health Quality Partners preventive care recommendations for every age.)
- Coverage at the out-of-network level of benefits:** When you receive care from a provider who is not in the Tufts Health Plan network, **services will be covered subject to the plan's deductible and then coinsurance.** Coinsurance is a percentage of covered medical costs you are responsible for paying. When you receive covered out-of-network services, you pay coinsurance until you reach the plan's out-of-pocket maximum, after which you are covered in full up to the reasonable charge for covered services for the remainder of the calendar year. You may also be responsible for paying any difference between what the plan covers and what an out-of-network provider charges for a service.

The individual and family deductibles and out-of-pocket maximums for this plan are listed in this benefit summary. Please note that this is a summary of benefits only. For more detailed benefit information, please refer to this plan's member benefit document.

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

Prescription Drug Coverage	For up to a 30-day supply at a participating retail pharmacy	For up to a 90-day supply through our mail order service
Tier 1	\$15	\$30
Tier 2	\$30	\$60
Tier 3	\$50	\$100

Deductible and Out-of-Pocket Maximums (per calendar year)	Individual	Family
Deductible	\$1,000	\$2,000
Out-of-pocket Maximum (includes deductible and coinsurance)	\$4,000	\$8,000

Outpatient Medical Care	In-Network	Out-of-Network (after deductible)
Most Provider Office Visits	\$20 per visit	Plan covers 80%
Routine Physical Exams (including most preventive screenings. Please note: some services performed during a routine office visit may be subject to your deductible.)	\$20 per visit	Plan covers 80%
Well-Child Care	\$20 per visit	Plan covers 80%
OB/GYN Visits	\$20 per visit	Plan covers 80%
Outpatient Maternity Care (This office visit copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.)	\$20 per visit	Plan covers 80%
Routine Eye Exams (1 visit every 24 months)	\$20 per visit	Plan covers 80%
Nutritional Counseling (When medically necessary)	\$20 per visit	Plan covers 80%
Preventive Immunizations	Covered in full	Plan covers 80%
Preventive Pap Smears and Mammograms	Covered in full	Plan covers 80%
Non-preventive Immunizations	Covered in full after deductible	Plan covers 80%
Non-routine Pap Smears and Mammograms	Covered in full after deductible	Plan covers 80%
Allergy Injections	Covered in full after deductible	Plan covers 80%
Colonoscopy	Covered in full after deductible	Plan covers 80%
Diagnostic Procedures	Covered in full after deductible	Plan covers 80%
Diagnostic Imaging - General Imaging (such as X-rays and ultrasounds)	Covered in full after deductible	Plan covers 80%

Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)	Covered in full after deductible	Plan covers 80%
Diagnostic Lab Tests	Covered in full after deductible	Plan covers 80%
Speech and Short-term Physical/Occupational Therapy	Covered in full after deductible	Plan covers 80%
Spinal Manipulation (12 visits per calendar year)	Covered in full after deductible	Plan covers 80%
Day Surgery	Covered in full after deductible	Plan covers 80%
Inpatient Hospital Care (Semi-private room, unless private room is medically necessary)	In-Network	Out-of-Network (after deductible)
All Hospital Services (Acute Care) and Maternity Care	Covered in full after deductible	Plan covers 80%
Skilled Nursing in Skilled Nursing Facility (up to 100 days per calendar year)	Covered in full after deductible	Plan covers 80%
Emergency Care		
In Provider's Office		\$20 per visit
In Emergency Room		\$100 per visit
Mental Health*	In-Network	Out-of-Network (after deductible)
Outpatient Care (up to 24 visits per calendar year)	\$20 per visit	Plan covers 80%
Inpatient Care (Services for up to 60 days per calendar year)	Covered in full after deductible	Plan covers 80%
Substance Abuse**	In-Network	Out-of-Network (after deductible)
Outpatient Care (Alcohol and drug treatment, detoxification)	\$20 per visit	Plan covers 80%
Inpatient Care	Covered in full after deductible	Plan covers 80%
Other Health Services	In-Network	Out-of-Network (after deductible)
Durable Medical Equipment (\$1,500 calendar year maximum)	Covered in full	Plan covers 80%
Ambulance Service	Covered in full after deductible	Plan covers 80%
Hospice Care	Covered in full after deductible	Plan covers 80%
Home Health Care	Covered in full after deductible	Plan covers 80%

Great Savings While You Get Healthy

In addition to your covered benefits, we offer great savings on a wide variety of health products, services, and treatments—from fitness club memberships to acupuncture and massage therapy to wellness programs. You can save while you're taking care of your health. To learn more, visit tuftshealthplan.com and click on Discounts on the Members tab.

*Outpatient and inpatient mental health services are treated the same as any other medical condition when provided as required by law for the following: biologically-based mental disorders (schizophrenia; schizoaffective disorder; major depressive disorder; bipolar disorder; paranoia and other psychotic disorders; obsessive-compulsive disorder; panic disorder; delirium and dementia; affective disorders; eating disorders; substance abuse disorders; autism; post-traumatic stress disorder; and any other mental disorders added by the Commissioners of the Department of Mental Health and the Division of Insurance); certain mental, behavioral or emotional disorders for children under age 19; and rape-related mental or emotional disorders. See your Tufts Health Plan member benefit document for more information.

**Due to changes in Massachusetts law, effective for renewals on and after July 1, 2009, there is no longer a visit or day limit for treatment of substance abuse disorders.

There are some services that the plan does not cover. These include, but are not limited to: A service or supply not described as a covered service in your Tufts Health Plan member benefit document • Exams required by a third party, such as your employer, an insurance company, school, or court • Cosmetic surgery or any other cosmetic procedure, except certain reconstructive procedures described in your Tufts Health Plan member benefit document • Experimental or investigational drugs, services, and procedures • Eyeglasses or contact lenses, except as described in your Tufts Health Plan member benefit document • Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking, or blood products, except as described in your Tufts Health Plan member benefit document • Drugs for use outside of a hospital, except as covered under Prescription Drug Coverage • Personal comfort items • Custodial care • A service furnished to someone other than the member • Routine foot care, except as described in your Tufts Health Plan member benefit document • Charges incurred for stays in a covered facility beyond the discharge hour • Care for conditions that state or local law requires to be treated in a public facility • Medical or surgical procedures for sexual reassignment and reversal of voluntary sterilization • Foot orthotics, except therapeutic/molded shoes for an individual with severe diabetic foot disease • Assisted reproductive technology (e.g. IVF) procedures for non-Massachusetts residents • Spinal manipulation services for members age 12 and under • Except for Emergency care, a service, supply or medication that is obtained outside of the 50 United States • Private duty nursing (block or non-intermittent nursing) • Hearing aids.

This is a summary only. Please refer to your plan's member benefit document for more detailed information. If there is a difference between the information in this benefit summary and your member benefit document, member benefit document is legally binding. If you have additional questions, please call a member services specialist at 1-800-462-0224.

Offered by Tufts Insurance Company or Tufts Benefit Administrators, Inc., both Tufts Health Plan companies.

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, 2009 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, 2009. 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.