

HMO BASIC SUMMARY OF BENEFITS

With Tufts Health Plan's HMO (health maintenance organization) plan, you enjoy quality coverage for your health care needs.

In general, preventive and medically necessary health care services and supplies are covered when they are provided or authorized by your network primary care provider (PCP).

As an HMO member:

- You must choose a PCP from the Tufts Health Plan network of providers.
- In most cases, your PCP must provide or authorize (provide a referral for) your care.
- You pay the applicable copayment at the time you receive covered health care services. There are annual maximums on the number or amount of copayments you pay for day surgery and inpatient care. Please check this benefit summary for more information.

HMO members do not need a PCP referral for certain types of covered services, such as:

- Emergency care in an emergency room or a provider's office
- Maternity care and medically necessary evaluations and related health care services for acute/emergency gynecologic conditions, when these services are provided by an obstetrician, gynecologist, certified nurse midwife, or family practitioner in the Tufts Health Plan network
- Routine gynecologic exams and any medically necessary OB/GYN follow-up care resulting from that exam, when obtained from a provider in the Tufts Health Plan network
- Mammography screening, when obtained from a provider in the Tufts Health Plan network



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
Out-of-Pocket Maximums (per calendar year)	Individual	Family
Inpatient and day surgery out-of-pocket maximums	\$2,400	\$4,800
Outpatient Medical Care (No PCP referral is necessary for OB/GYN visits, spinal manipulation, routine eye exams, or mammograms)		
Most Provider Office Visits		\$25 per visit
Routine Physical Exams (including most preventive screenings)		\$25 per visit
Well-Child Care		\$25 per visit
OB/GYN Visits		\$25 per visit
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.)		\$25 per visit
Routine eye exams with an EyeMed Vision Care provider (1 visit every 24 months)		\$25 per visit
Nutritional Counseling (When medically necessary)		\$25 per visit
Preventive Immunizations		Covered in full
Preventive Pap Smears and Mammograms		Covered in full
Non-preventive Immunizations		Covered in full
Non-routine Pap Smears and Mammograms		Covered in full
Allergy Injections		\$5 per visit
Diagnostic Procedures		Covered in full
Diagnostic Imaging - General Imaging (such as X-rays and ultrasounds)		Covered in full
Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)		\$100 per visit
Diagnostic Lab Tests		Covered in full
Speech Therapy (no visit limit); Short-term Physical Therapy (30 visits per calendar year); Short-term Occupational Therapy (30 visits per calendar year)		\$25 per visit
Spinal Manipulation (12 visits per calendar year)		\$25 per visit
Day Surgery		\$600 per admission
Inpatient Hospital Care (Semi-private room, unless private room is medically necessary)		
All Hospital Services (Acute Care) and Maternity Care		\$600 per admission
Skilled Nursing in Skilled Nursing Facility (up to 100 days per calendar year)		Covered in full

Emergency Care	
In Provider's Office	\$25 per visit
In Emergency Room	\$75 per visit
Mental Health*	
Outpatient Care (up to 24 visits per calendar year)	\$25 per visit
Inpatient Care (Services provided at a designated facility for up to 60 days per calendar year)	\$600 per admission
Substance Abuse**	
Outpatient Care (Alcohol and drug treatment, detoxification)	\$25 per visit
Inpatient Care (Services provided at a designated facility)	\$600 per admission
Other Health Services	
Durable Medical Equipment (\$1,500 calendar year maximum)	Covered in full
Ambulance Service	Covered in full
Hospice Care	Covered in full
Home Health Care	Covered in full

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 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.

We want to help you and your family incorporate activity into your daily lives. That's why your Tufts Health Plan membership includes a **\$150 rebate** per subscriber household toward your fees for a qualified health and fitness club.

*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, as defined by Massachusetts law (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 the member benefit document for a detailed explanation of your coverage. If there is a difference between the information in this benefit summary and your member benefit document, the terms of your member benefit document will govern. If you have additional questions, please call a Member Specialist at 1-800-462-0224.

Offered by Tufts Associated Health Maintenance Organization, Inc.

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.