



# Tufts Health Plan Advantage HMO Select

## Select Network — competitive price

Tufts Health Plan Advantage HMO Select is a front-end deductible HMO, offering great coverage at a competitive price. It works like a traditional HMO, but with several key differences. Plan features include:

- A front-end deductible that applies for inpatient hospital care, day surgery, outpatient diagnostic, and certain other services. Once the deductible is satisfied, the plan will cover 100% of covered services subject to the deductible.
- Preventive office visits and specialist consultations are covered with a copayment for each visit. Services to diagnose, treat, or monitor health conditions are subject to the deductible.
- Emergency room care is covered with a copayment—the deductible does not apply.
- Members must choose a primary care physician from Tufts Health Plan's Select Network of over 5,000 physicians and 24 hospitals to provide or arrange for care. Our Select Network is comprised of approximately 25% of our full Tufts Health Plan provider network, and includes Worcester, Essex, Suffolk, Norfolk, Plymouth, Bristol and Barnstable counties.

In-network outpatient services not subject to deductible <i>(copayment may apply)</i>	In-network services subject to deductible		
<ul style="list-style-type: none"> <li>■ Routine physical and OB/Gyn exams including most preventive screenings</li> <li>■ Preventive mammograms and Pap smears</li> <li>■ Sutures in office</li> <li>■ Blood draws (act of drawing the blood only)</li> <li>■ Substance abuse treatment and detoxification</li> <li>■ Mental health care</li> <li>■ Preventive immunizations (act of giving the shot)</li> <li>■ Outpatient maternity care</li> <li>■ Specialist consultations</li> <li>■ Preventive blood sugar and cholesterol screenings</li> </ul> <p><i>Preventive screenings generally follow recommendations of MA Health Quality Partners.</i></p>	<b>Diagnostic X-rays and lab tests</b>		
	<ul style="list-style-type: none"> <li>■ Urinalysis*</li> <li>■ Pregnancy test</li> <li>■ Throat culture</li> <li>■ Allergy test</li> <li>■ X-ray</li> <li>■ Ultrasound</li> <li>■ Upper and lower GI</li> </ul>	<ul style="list-style-type: none"> <li>■ Cardiac stress test</li> <li>■ EEG</li> <li>■ EKG</li> <li>■ CAT scan</li> <li>■ PET scan</li> <li>■ Diagnostic mammo-</li> <li>grams and Pap smears</li> </ul>	<ul style="list-style-type: none"> <li>■ MRI</li> <li>■ Blood work to diagnose or monitor a condition</li> <li>■ Diagnostic blood sugar and cholesterol screenings</li> </ul>
	<b>Inpatient hospital care and surgery <i>(may also require a copayment)</i></b>		
	<ul style="list-style-type: none"> <li>■ Day surgery</li> </ul>	<ul style="list-style-type: none"> <li>■ Acute care for illness, injury, and maternity services</li> </ul>	
	<b>Treatments/Procedures</b>		
	<ul style="list-style-type: none"> <li>■ Setting of bones/casts</li> <li>■ Spinal manipulation**</li> <li>■ Speech therapy</li> <li>■ Short-term occupational and physical therapy</li> </ul>	<ul style="list-style-type: none"> <li>■ Chemotherapy</li> <li>■ Radiation therapy</li> <li>■ Injections</li> <li>■ Dialysis</li> <li>■ Vasectomy</li> <li>■ Infertility/impotence</li> </ul>	<ul style="list-style-type: none"> <li>■ Cortisone injections</li> <li>■ Trigger point therapy</li> <li>■ Swallow studies</li> <li>■ Sleep studies</li> <li>■ Colonoscopy</li> <li>■ Sigmoidoscopy</li> </ul>
	<b>Other Services</b>		
	<ul style="list-style-type: none"> <li>■ Visiting nurse</li> </ul>	<ul style="list-style-type: none"> <li>■ Early intervention</li> </ul>	

**Emergency room care is covered after copayment at any hospital.**

\*When not part of routine examination

\*\*Spinal manipulation is excluded on the Advantage Select 2000 plan.



### Example of How the Plan's Benefits Work

Greg, a 27-year-old Tufts Health Plan Advantage HMO member, goes to see his Primary Care Physician with a sore throat and an earache. The doctor conducts an examination and orders several diagnostic tests, including blood work.

For the office visit, Greg will pay only a copayment. For the blood work and diagnostic tests, Greg will have to satisfy the plan deductible, then benefits are payable at 100%.

## Get the Tufts Health Plan Advantage for Your Company

With Advantage HMO Select, you get all the great benefits of being a Tufts Health Plan customer, at a competitive price.

- Choose from among our Select Network of providers, including 5,000 physicians and 24 hospitals.
- State-of-the-art medical management, including programs for wellness, diabetes, heart disease, asthma, and others, helps keep our costs lower, and translates to a more competitive premium.
- Members will benefit from our discount programs on fitness club memberships, nutrition counseling, Weight Watchers®, acupuncture, massage, and many others.
- Award-winning member service specialists are on hand to help your employees with any questions or issues that may arise with their coverage.
- With more than 25 years of experience in providing health insurance, Tufts Health Plan is a leader in innovation, patient safety, and quality.

*Note: This is a summary of the features of Advantage HMO Select. Please refer to the benefit document for a detailed explanation of coverage. If there is a difference between the information in this document and the benefit document, the terms of the benefit document will govern.*

For more information please contact your broker or Tufts Health Plan Sales Associate at:

1-800-208-8013 (Watertown Office)

1-800-208-9545 (Worcester Office)

1-800-337-4447 (Springfield Office)

[www.tuftshealthplan.com](http://www.tuftshealthplan.com)

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*No one does more to keep you healthy.*