



Tufts Health Plan Advantage HMO— Great coverage at a competitive price

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Tufts Health Plan Advantage HMO 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 Network of over 20,000 physicians and 85 hospitals to provide or arrange for care.

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

Emergency room care is covered after copayment at any hospital.

Preventive screenings generally follow recommendations of MA Health Quality Partners.

*When not part of routine examination



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

- Choose from among our extensive network of providers, including more than 20,000 physicians and 85 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. 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.

TUFTS  **Health Plan**
No one does more to keep you healthy.

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)
- 1-800-455-2012 (Providence Office)

www.tuftshealthplan.com