



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

Advantage PPO is a front-end deductible PPO plan offering great coverage at a competitive price. It works like a traditional PPO, but with several key differences. The plan features:

- A front-end deductible that applies to both in-and out-of-network for inpatient hospital care, day surgery, outpatient diagnostic services, and certain other services. **For in-network services**, once the deductible is satisfied, the plan will pay 100% of eligible charges that are subject to the deductible. **For out-of-network services**, once the deductible has been satisfied, the plan will pay a percentage of eligible charges that are subject to the deductible, up to a specified out-of-pocket maximum. Once the out-of-pocket maximum has been reached, the plan will pay 100% of eligible charges.
- Preventive office visits and specialist consultations are covered in-network 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.
- Access to our network of more than 20,000 physicians and more than 85 hospitals.
- Out-of-network coverage is available, subject to deductible and coinsurance.

In-network outpatient services not subject to deductible *(copayment may apply)*

- 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

In-network services subject to deductible

Diagnostic X-rays and lab tests

- Urinalysis*
- Pregnancy test
- Throat culture
- Allergy test
- X-ray
- Ultrasound
- Upper and lower GI
- Cardiac stress test
- EEG
- EKG
- CAT scan
- PET scan
- Diagnostic mammo-grams and Pap smears
- MRI
- Blood work to diagnose or monitor a condition
- Diagnostic blood sugar and cholesterol screenings

Inpatient hospital care and surgery *(may also require a copayment)*

- Day surgery
- Acute care for illness, injury, and maternity services

Treatments/Procedures

- Setting of bones/casts
- Spinal manipulation
- Speech therapy
- Short-term occupational and physical therapy
- Chemotherapy
- Radiation therapy
- Injections
- Dialysis
- Vasectomy
- Infertility/impotence
- Cortisone injections
- Trigger point therapy
- Swallow studies
- Sleep studies
- Colonoscopy
- Sigmoidoscopy

Other Services

- Visiting nurse
- Early intervention

**Out-of-network care (except ER) is subject to deductible and coinsurance.
Emergency room care, both in and out of network is covered after copayment.**

Preventive screenings generally follow recommendations of MA Health Quality Partners.

*When not part of routine examination



Example of How the Plan's Benefits Work

Sarah, a 40-year-old Tufts Health Plan Advantage PPO member, goes to see her primary care physician for an annual check-up. She also wants to ask about a pain that she's been having in her lower back. The doctor conducts an examination and orders several preventive care screenings, including a mammogram, a pap smear, cholesterol test, and a routine urinalysis. He sends Sarah to an in-network specialist to have her hip examined.

Because Sarah is using in-network providers, for the office visit, she will pay only a copayment. For the mammogram, pap smear, cholesterol test, and urinalysis, Sarah will pay nothing—these services are covered at 100%. The office visit to the specialist will be paid with a copayment, but the x-rays that were taken are diagnostic, and will be subject to the deductible—once the deductible is satisfied, they are paid at 100% of eligible charges.

Get the Tufts Health Plan Advantage for Your Company

With Advantage PPO, 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 services coordinators are on hand to help your employees with any questions or issues that may arise with their coverage.
- With almost 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 PPO. 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**
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For more information, please contact your broker or
Tufts Health Plan Sales Associate at:

1-800-208-8013 (Watertown Office)
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