

## INTRODUCING ADVANTAGE SAVER— HSA COMPATIBLE AND COST EFFECTIVE

Tufts Health Plan is pleased to introduce Advantage Saver—an HSA compatible health plan that is available on both the HMO and PPO platforms. Advantage Saver combines comprehensive health coverage with the option of adding on a Health Savings Account (HSA), giving employees an interest-earning, tax-free fund for future health care expenses. The HSA is administered through Bank of America (see related article in this issue of Update on the specifics of the HSA plan).

### An Addition to our Advantage Suite of Deductible Plans

Advantage Saver is part of our Advantage suite of deductible HMO and PPO products. The plan design for Advantage Saver complies with federal regulations for HSA compatible health plans, including:

- Deductible minimum of \$1,100 individual, \$2,200 family for 2007 (subject to IRS adjustments)
- Medical and pharmacy expenses track to single deductible
- Preventive care is exempt from the deductible

### Plan Features

Advantage Saver plans feature a front-end deductible that gives your employees maximum flexibility at a price that's competitive. The plan features:

- Deductible waived for certain preventive services, including routine office visits, routine/preventive testing, certain immunizations, and routine pre-natal and well-child care. Only a copayment is required.
- Deductible is required for all other covered services. Once the deductible (and coinsurance, if applicable for PPO plans) has been satisfied, eligible services are covered at 100%.
- HSA is available as an option with the Advantage Saver plan design.
- Access to our network of more than 20,000 physicians and 85 hospitals.
- For Advantage PPO Saver, out-of-network coverage is available, subject to both deductible and coinsurance.

### Plan Design

For both the Advantage Saver plans, benefits are payable as follows:

#### Copayment Required, then 100% coverage

- Routine physical exams including preventive lab screenings
- Routine pre-natal care
- Childhood and adult preventive immunizations
- Routine eye exam
- Routine gynecological exam and preventive lab screenings
- Breast, cervical, colorectal, and prostate cancer screening tests

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plan with a national  
reputation for  
excellence.**



### Deductible applies, then 100% coverage

- Non-routine office visits and consults with primary care physician and specialist physicians (member presenting with symptoms)
- Emergency Services
- Outpatient Care, including:
  - Surgery in physician's office
  - Cardiac Rehabilitation
  - Allergy injections
  - Infertility treatments
  - Diagnostic Testing and Lab Services
  - Diagnostic Imaging, including EKG, MRI, X-Ray
  - Day Surgery
  - Chiropractic and physical, occupational and speech therapy visits
  - Mental health and substance abuse visits
  - Radiation Therapy
- All Inpatient Care, including inpatient mental health and substance abuse
- Ancillary services, including:
  - Ambulance
  - Home health care
  - Hospice
  - Medical supplies
- Durable Medical Equipment

*Please note that Advantage PPO Saver includes coinsurance options that are not available with Advantage HMO Saver.*

### Tufts Health Plan's HSA Option through Bank of America

One of the most valuable features of Advantage Saver is that it comes with the option of a Health Savings Account (HSA). Tufts Health Plan's HSA option is a tax-exempt account, administered by Bank of America, that employees can use to pay for qualified medical expenses (as defined by IRS Publication 502, Section 213(d)) incurred by the employee and his/her eligible dependents. Due to IRS regulations, the HSA is only available with the Advantage Saver plans—it is incompatible with other plans offered by Tufts Health Plan.

The HSA is owned by the employee, is fully portable, and both the employee and the employer have the ability to contribute to the fund if desired. The HSA comes with a Bank of America debit card, allowing employees to pay for health care services at the point of service in many instances, instead of submitting claims for reimbursement.

To learn more about how Tufts Health Plan's Advantage Saver plans with the HSA option can give your company a competitive advantage, please contact your broker or your Tufts Health Plan Account Manager at:

**1-800-208-8013 (Waltham)**  
**1-800-208-9545 (Worcester)**  
**1-800-337-4447 (Springfield)**



**U.S. News and World Report and the National Committee on Quality Assurance (NCQA) State of Health Care Report recently named Tufts Health Plan the number two health plan in the nation.**

For more information, contact the sales offices at:

1-800-208-8013 (Waltham Office)  
1-800-208-9545 (Worcester Office)  
1-800-337-4447 (Springfield Office)

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