

TUFTS HEALTH PLAN CHOICE COPAY HMO PLAN

Tufts Health Plan's Choice Copay HMO plan allows you to lower your premium costs, while offering your employees comprehensive, quality coverage. Choice Copay works like a traditional HMO plan, but members pay different copayments for services depending on where they receive care. Choice Copay is also available as a self-insured EPO or POS option.

Choice Copay members enjoy all the benefits of being a Tufts Health Plan member, including:

- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Comprehensive health management programs including a robust disease management program that focuses on five primary diseases as well as 11 high-cost/high impact conditions.
- Discounts on fitness club memberships, Weight Watchers®, acupuncture, massage, and more.

How the Plan Works

The first step a Tufts Health Plan Choice Copay HMO member makes is choosing a primary care physician (PCP) from our provider network. All HMO members must choose a PCP, who provides or authorizes all of the member's care. To receive coverage, a member simply presents his or her ID card and pays a copayment when he or she visits the PCP. No claims forms are required.

When a member needs specialized care, the PCP will refer him or her to a specialist within our network. Members must receive a PCP referral to receive coverage for specialized care. Members pay a lower copayment for care provided by a primary care physician and a higher copayment for specialist care.

When accessing inpatient Care, HMO Choice Copay members pay a lower copayment when admitted to a community hospital and a higher copayment when admitted to generally more expensive tertiary hospitals.

***A local health
plan with a national
reputation for
excellence.***



Continued on reverse

Outpatient Care	Inpatient Care
<p>100% coverage, no copayment required:</p> <ul style="list-style-type: none"> ■ Laboratory tests, including Pap smears ■ Diagnostic X-rays, including Mammograms ■ Immunizations 	<p>100% coverage, after the inpatient admission copayment (if applicable):</p> <ul style="list-style-type: none"> ■ Physician's care while hospitalized ■ Surgery and surgeon's services while hospitalized ■ Anesthesia while hospitalized ■ Nursing care while hospitalized ■ Newborn care in hospital ■ X-ray and lab services while hospitalized ■ Medications while hospitalized ■ Intensive care/coronary care while hospitalized ■ Radiation therapy while hospitalized ■ Skilled nursing in skilled nursing facility

Pharmacy Coverage

If you choose to offer pharmacy coverage, members will pay a copayment for each prescription, according to our three-tier pharmacy copayment program:

- Tier 1: This is the lowest copayment and includes most generic drugs
- Tier 2: This is the middle copayment and primarily includes brand-name drugs selected for Tier 2
- Tier 3: This is the highest copayment and includes covered drugs not selected for Tier 2

Superior Customer Service

We've streamlined and centralized our customer service operations to better serve your employees. One phone call is all it takes to reach our Member Services coordinators, who are available to answer members' questions about the plan. We also offer language translation services and TTY capabilities as needed.

U.S. News and World Report and the National Committee for 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 (Watertown Office)
 1-800-208-9545 (Worcester Office)
 1-800-337-4447 (Springfield Office)

www.tuftshealthplan.com