

## TUFTS HEALTH PLAN POS PREMIUM PLAN

For employers who value flexibility in their health plans, the Tufts Health Plan Point of Service (POS) Premium plan can be an excellent choice. Your employees can choose to seek care either within the Tufts Health Plan network or outside the network, each time they visit a provider. All members are encouraged to choose a primary care physician (PCP), but doing so is not a requirement of the plan.

With the POS Premium plan, your employees enjoy all the benefits of being a member of Tufts Health Plan, including:

- A selection of approximately 22,000 Tufts Health Plan network providers and 85 hospitals throughout Massachusetts, Rhode Island, and southern New Hampshire.
- Comprehensive health management programs, including wellness programs, and multiple disease management program options.
- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Discounts on fitness club memberships, Weight Watchers®, acupuncture, massage, and more.

### How the Plan Works

We offer two levels of coverage through the POS plan: authorized and unauthorized. When members receive care directed by their PCPs, they receive coverage at the authorized level of benefits. When they choose to seek care without a PCP referral, they receive coverage at the unauthorized level of benefits.

Members may choose either the authorized or unauthorized level of benefits each time they seek health care services.

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



Authorized Care	Unauthorized Care
<p><b>100% coverage, no copayment required:</b></p> <ul style="list-style-type: none"> <li>■ Laboratory tests, including Pap smears</li> <li>■ Immunizations</li> <li>■ Diagnostic X-rays and mammograms</li> <li>■ Inpatient hospital care and surgery</li> <li>■ Inpatient mental health and substance abuse care</li> </ul> <p><b>Copayment required, then 100% coverage:</b></p> <ul style="list-style-type: none"> <li>■ Doctor's office visits</li> <li>■ Routine physical exams</li> <li>■ Well child care</li> <li>■ Specialist care, consultations</li> <li>■ OB/GYN visits</li> <li>■ Prenatal and postnatal care</li> <li>■ Speech therapy and short-term physical, occupational therapy</li> <li>■ Annual routine eye exams</li> <li>■ Allergy shots</li> <li>■ Outpatient mental health and substance abuse care</li> <li>■ Emergency care</li> <li>■ Spinal manipulation (12 visits per calendar year)</li> </ul>	<p><b>Copayment required, then 100% coverage:</b></p> <ul style="list-style-type: none"> <li>■ Emergency care</li> <li>■ Allergy shots</li> </ul> <p><b>Plan covers 80% after annual deductible is met:</b></p> <ul style="list-style-type: none"> <li>■ Doctor's office visits</li> <li>■ Routine physical exams</li> <li>■ Well child care</li> <li>■ Specialist care, consultations</li> <li>■ OB/GYN visits</li> <li>■ Prenatal and postnatal care</li> <li>■ Speech therapy and short-term physical, occupational therapy</li> <li>■ Annual routine eye exams</li> <li>■ Outpatient mental health and substance abuse care</li> <li>■ Emergency care</li> <li>■ Spinal manipulation (12 visits per calendar year)</li> <li>■ Day surgery</li> <li>■ In hospital care</li> <li>■ Inpatient and outpatient mental health care and substance abuse</li> </ul>

## Pharmacy Coverage

Pharmacy coverage is optional with the POS Premium plan. 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](http://www.tuftshealthplan.com)