

ADVANTAGE PPO

SUMMARY OF BENEFITS

With Tufts Health Plan Advantage PPO, most health care services are covered subject to the plan's deductible, subject to a copayment, subject to coinsurance, or covered in full. Services are covered at two levels of benefits: the in-network level of benefits and the out-of-network level of benefits.

As an Advantage PPO member:

- You can seek covered health care services from most licensed providers in or out of the Tufts Health Plan network.
- No referrals are needed.
- You do not have to choose a primary care physician.

How services are covered with Advantage PPO

In general, Advantage PPO covers preventive and medically necessary health care services and supplies in the following ways:

- Coverage at the in-network level of benefits:** When you receive care from a provider in the Tufts Health Plan network, **services may be covered subject to the plan's deductible, covered subject to coinsurance, covered with a copayment, or covered in full.**
 - Covered subject to the plan's deductible:** Certain covered services—usually those used to diagnose, treat, or monitor health conditions (for example, an MRI)—are subject to the plan's deductible. The deductible is the amount you must first pay out-of-pocket each plan year before many services are covered. Once you meet the deductible, services are subject to coinsurance, which is a percentage of covered medical costs you are responsible for paying. You pay coinsurance until you reach the plan's out-of-pocket maximum, after

which you are covered in full up to the reasonable charge for covered services for the remainder of the plan year.

Note: Services subject to the plan's deductible may also be performed during or in conjunction with preventive services; for example, during an office visit.

Covered in full or with a copayment: In most cases with this plan, preventive health care services are covered in full or with a copayment, and are not subject to the plan's deductible. Generally, preventive health care services are the services your doctor provides to help you stay healthy. Preventive health services are needed at all ages. They might be office visits for preventive care for children and adults; tests (also called screenings) to evaluate your general health or the health of certain parts of your body; measurements; preventive immunizations (or shots) for children and adults; certain advice about health; or special tests at certain times in your life.

- Coverage at the out-of-network level of benefits:** When you receive care from a provider who is not in the Tufts Health Plan network, **services will be covered subject to the plan's deductible and then coinsurance.** You may also be responsible for paying any difference between what the plan covers and what an out-of-network provider charges for a service.

The individual and family deductibles and out-of-pocket maximums for this plan are listed in this benefit summary. Please note that this is a summary of benefits only. For more detailed benefit information, please refer to this plan's member benefit document.

Prescription Drug Coverage	For up to a 30-day supply at a participating retail pharmacy	For up to a 90-day supply through our mail order service
Tier 1	\$10	\$20
Tier 2	\$30	\$60
Tier 3	\$45	\$90

Deductible and Out-of-Pocket Maximums (per plan year)	In-Network	Out-of-Network
Individual Deductible	\$2,000	\$2,000
Family Deductible	\$4,000	\$4,000
Individual Out-of-pocket Maximum (includes deductibles and coinsurance)	\$4,000	\$8,000
Family Out-of-pocket Maximum (includes deductibles and coinsurance)	\$8,000	\$16,000

Outpatient Medical Care	In-Network		Out-of-Network (after deductible)
	Primary Care Physician	Specialist	
Most Provider Office Visits	\$15 per visit	\$25 per visit	Plan covers 60%
Routine Physical Exams (including most preventive screenings. Please note: some services performed during a routine office visit may be subject to your deductible.)	\$15 per visit	\$25 per visit	Plan covers 60%
Well-Child Care	\$15 per visit	\$25 per visit	Plan covers 60%
OB/GYN Visits	\$15 per visit	\$15 per visit	Plan covers 60%
Outpatient Maternity Care (This office visit copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.)	\$15 per visit	\$15 per visit	Plan covers 60%
Routine Eye Exams (1 visit every 24 months)	\$15 per visit	\$15 per visit	Plan covers 60%
Nutritional Counseling (When medically necessary)	\$15 per visit	\$25 per visit	Plan covers 60%
Preventive Immunizations	Covered in full		Plan covers 60%
Preventive Pap Smears and Mammograms	Covered in full		Plan covers 60%
Non-preventive Immunizations	80% after deductible		Plan covers 60%
Non-routine Pap Smears and Mammograms	80% after deductible		Plan covers 60%
Allergy Injections	80% after deductible		Plan covers 60%
Colonoscopy	80% after deductible		Plan covers 60%
Diagnostic Procedures	80% after deductible		Plan covers 60%

Diagnostic Imaging - General Imaging (such as X-rays and ultrasounds)	80% after deductible	Plan covers 60%
Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)	80% after deductible	Plan covers 60%
Diagnostic Lab Tests	80% after deductible	Plan covers 60%
Speech and Short-term Physical/Occupational Therapy (30 visits for each service type per plan year)	80% after deductible	Plan covers 60%
Spinal Manipulation (12 visits per plan year)	80% after deductible	Plan covers 60%
Day Surgery	80% after deductible	Plan covers 60%
Inpatient Hospital Care (Semi-private room, unless private room is medically necessary)	In-Network	Out-of-Network (after deductible)
All Hospital Services (Acute Care) and Maternity Care	80% after deductible	Plan covers 60%
Skilled Nursing in Skilled Nursing Facility (up to 100 days per plan year)	80% after deductible	Plan covers 60%
Emergency Care	Primary Care Physician	Specialist
In Doctor's Office	\$15 per visit	\$25 per visit
In Emergency Room	\$100 per visit	
Mental Health	In-Network	Out-of-Network (after deductible)
Outpatient Care (up to 30 visits per plan year)	\$25 per visit	Plan covers 60%
Inpatient Care	80% after deductible	Plan covers 60%
Substance Abuse	In-Network	Out-of-Network (after deductible)
Outpatient Care (Alcohol and drug treatment, detoxification) (Up to 30 hours per plan year)	\$25 per visit	Plan covers 60%
Inpatient Care	80% after deductible	Plan covers 60%
Other Health Services	In-Network	Out-of-Network (after deductible)
Durable Medical Equipment (\$1,500 plan year maximum)	Covered in full	Plan covers 60%
Ambulance Service	80% after deductible	Plan covers 60%
Hospice Care	80% after deductible	Plan covers 60%
Home Health Care	80% after deductible	Plan covers 60%

Great Savings While You Get Healthy

In addition to your covered benefits, we offer great savings on a wide variety of healthy products, services, and treatments—from fitness club memberships to acupuncture and massage therapy to wellness programs. You save while you're taking care of your health. That's a real win-win! To learn more, visit www.tuftshealthplan.com and click on Discounts on the Members tab.

There are some services that the plan does not cover. These include, but are not limited to: A service or supply not described as a covered service in your Tufts Health Plan member benefit document • Exams required by a third party, such as your employer, an insurance company, school, or court • Cosmetic surgery or any other cosmetic procedure, except certain reconstructive procedures described in your Tufts Health Plan member benefit document • Experimental or investigational drugs, services, and procedures • Eyeglasses or contact lenses, except as described in your Tufts Health Plan member benefit document • Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking, or blood products, except as described in your Tufts Health Plan member benefit document • Drugs for use outside of hospital, except as covered under Prescription Drug Coverage • Personal comfort items • Custodial care • A service furnished to someone other than the member • Routine foot care, except as described in your Tufts Health Plan member benefit document • Charges incurred for stays in a covered facility beyond the discharge hour • Care for conditions that state or local law requires to be treated in a public facility • Medical or surgical procedures for sexual reassignment and reversal of voluntary sterilization • Spinal manipulation services for members age 12 and under • Except for Emergency care, a service, supply or medication that is obtained outside of the 50 United States • Private duty nursing (block or non-intermittent nursing).

This is a summary only. Please refer to the member benefit document for a detailed explanation of your coverage. If there is a difference between the information in this benefit summary and your member benefit document, the terms of your member benefit document will govern. If you have additional questions, please call a member services specialist at 1-800-682-8059.

Offered by Tufts Insurance Company or Tufts Benefit Administrators, Inc., both Tufts Health Plan companies.