

# ADVANTAGE PPO SAVER SUMMARY OF BENEFITS

With Tufts Health Plan Advantage PPO Saver, health care services may be covered subject to the plan's deductible, covered subject to coinsurance, covered with a copayment, or covered in full.

Health care services are covered at two levels of benefits: the in-network level of benefits and the out-of-network level of benefits.

In addition, Advantage PPO Saver is fully compatible with health savings accounts (HSAs), which are designed specifically to help with individuals' current and future health care expenses.

### As an Advantage PPO Saver 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 Saver

In general, Advantage PPO Saver 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 are covered subject to the plan's deductible, covered with a copayment, or covered in full.**
  - Covered subject to the plan's deductible:** All covered pharmacy services are subject to the plan deductible, as well as most covered medical services, generally those used to diagnose, treat, or monitor health conditions (for example, an MRI or non-routine office visits to your primary care physician or a specialist). 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, the plan covers in full services that are subject to the deductible, and you have no additional out-of-pocket expenses for the remainder of the plan year. In addition, services subject to the plan's deductible may also be performed during or in conjunction with preventive services; for

example, during an office visit. **Note: There is no individual deductible on a family plan. If you have two or more family members enrolled in the plan, and only one member receives services that are subject to the deductible in a plan year, that member alone must meet the full family deductible before services subject to the deductible are covered. The same calculation applies to the out-of-pocket maximum.**

- 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. 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; 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.** The deductible is the amount you must first pay out-of-pocket each plan year before many services are covered. Coinsurance 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. 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 after deductible	\$20 after deductible
Tier 2	\$30 after deductible	\$60 after deductible
Tier 3	\$45 after deductible	\$90 after deductible
Deductible and Out-of-Pocket Maximums (per calendar year)	Individual plans	Family plans
Deductible	\$3,000	\$6,000
Out-of-pocket Maximum (includes deductible, coinsurance, and copays)	\$5,800	\$11,600
Outpatient Medical Care (No PCP referral is necessary for OB/GYN visits, spinal manipulation, routine eye exams, or mammograms)	In Network	Out of Network (after deductible)
Routine Physical Exams (including most preventive screenings. Please note: some services performed during a routine office visit may be subject to your deductible.)	\$25 per visit	Plan covers 80%
Non-routine Office Visits (including PCP and specialist consultations)	Covered in full after deductible	Plan covers 80%
Well-Child Care	\$25 per visit	Plan covers 80%
Routine 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.)	\$25 per visit	Plan covers 80%
Non-Routine Outpatient Maternity Care	Covered in full after deductible	Plan covers 80%
Routine Eye Exams (1 visit every 24 months)	\$25 per visit	Plan covers 80%
Nutritional Counseling (When medically necessary)	Covered in full after deductible	Plan covers 80%
Preventive Immunizations	Covered in full	Plan covers 80%
Preventive Pap Smears and Mammograms	Covered in full	Plan covers 80%
Non-preventive Immunizations	Covered in full after deductible	Plan covers 80%
Non-preventive Pap Smears and Mammograms	Covered in full after deductible	Plan covers 80%
Allergy Injections	Covered in full after deductible	Plan covers 80%
Colonoscopy	Covered in full	Plan covers 80%
Diagnostic Procedures	Covered in full after deductible	Plan covers 80%

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

### 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](http://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.