



# Tufts Health Plan Advantage PPO— Great coverage at a competitive price

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Advantage PPO is a front-end deductible PPO plan offering great coverage at a competitive price. It works like a traditional PPO, but with several key differences. The plan features:

- A front-end deductible that applies to both in-and out-of-network for inpatient hospital care, day surgery, outpatient diagnostic services, and certain other services. **For in-network services**, once the deductible is satisfied, the plan will pay 100% of eligible charges that are subject to the deductible. **For out-of-network services**, once the deductible has been satisfied, the plan will pay a percentage of eligible charges that are subject to the deductible, up to a specified out-of-pocket maximum. Once the out-of-pocket maximum has been reached, the plan will pay 100% of eligible charges.
- Preventive office visits and specialist consultations are covered in-network with a copayment for each visit. Services to diagnose, treat, or monitor health conditions are subject to the deductible.
- Emergency room care is covered with a copayment—the deductible does not apply.
- Access to our network of 23,000 physicians and 86 hospitals.
- Out-of-network coverage is available, subject to deductible and coinsurance.

In-network outpatient services not subject to deductible <i>(copayment may apply)</i>	In-network services subject to deductible		
<ul style="list-style-type: none"> <li>■ Routine physical and OB/Gyn exams including most preventive screenings</li> <li>■ Preventive mammograms and Pap smears</li> <li>■ Sutures in office</li> <li>■ Blood draws (act of drawing the blood only)</li> <li>■ Substance abuse treatment and detoxification</li> <li>■ Mental health care</li> <li>■ Preventive immunizations (act of giving the shot)</li> <li>■ Outpatient maternity care</li> <li>■ Specialist consultations</li> <li>■ Preventive blood sugar and cholesterol screenings</li> </ul>	<b>Diagnostic X-rays and lab tests</b>		
	<ul style="list-style-type: none"> <li>■ Urinalysis*</li> <li>■ Pregnancy test</li> <li>■ Throat culture</li> <li>■ Allergy test</li> <li>■ X-ray</li> <li>■ Ultrasound</li> <li>■ Upper and lower GI</li> </ul>	<ul style="list-style-type: none"> <li>■ Cardiac stress test</li> <li>■ EEG</li> <li>■ EKG</li> <li>■ CAT scan</li> <li>■ PET scan</li> <li>■ Diagnostic mammo-grams and Pap smears</li> </ul>	<ul style="list-style-type: none"> <li>■ MRI</li> <li>■ Blood work to diagnose or monitor a condition</li> <li>■ Diagnostic blood sugar and cholesterol screenings</li> </ul>
	<b>Inpatient hospital care and surgery <i>(may also require a copayment)</i></b>		
	<ul style="list-style-type: none"> <li>■ Day surgery</li> <li>■ Acute care for illness, injury, and maternity services</li> </ul>		
	<b>Treatments/Procedures</b>		
	<ul style="list-style-type: none"> <li>■ Setting of bones/casts</li> <li>■ Spinal manipulation</li> <li>■ Speech therapy</li> <li>■ Short-term occupational and physical therapy</li> </ul>	<ul style="list-style-type: none"> <li>■ Chemotherapy</li> <li>■ Radiation therapy</li> <li>■ Injections</li> <li>■ Dialysis</li> <li>■ Vasectomy</li> <li>■ Infertility/impotence</li> </ul>	<ul style="list-style-type: none"> <li>■ Cortisone injections</li> <li>■ Trigger point therapy</li> <li>■ Swallow studies</li> <li>■ Sleep studies</li> <li>■ Colonoscopy</li> <li>■ Sigmoidoscopy</li> </ul>
	<b>Other Services</b>		
	<ul style="list-style-type: none"> <li>■ Visiting nurse</li> <li>■ Early intervention</li> </ul>		

**Out-of-network care (except ER) is subject to deductible and coinsurance. Emergency room care, both in and out of network, is covered after copayment.**

Preventive screenings generally follow recommendations of MA Health Quality Partners.

\*When not part of routine examination



### Example of How the Plan's Benefits Work

Sarah, a 40-year-old Tufts Health Plan Advantage PPO member, goes to see her primary care physician for an annual check-up. She also wants to ask about a pain that she's been having in her lower back. The doctor conducts an examination and orders several preventive care screenings, including a mammogram, a pap smear, cholesterol test, and a routine urinalysis. He sends Sarah to an in-network specialist to have her hip examined.

Because Sarah is using in-network providers, for the office visit, she will pay only a copayment. For the mammogram, pap smear, cholesterol test, and urinalysis, Sarah will pay nothing—these services are covered at 100%. The office visit to the specialist will be paid with a copayment, but the x-rays that were taken are diagnostic, and will be subject to the deductible—once the deductible is satisfied, they are paid at 100% of eligible charges.

## Get the Tufts Health Plan Advantage for Your Company

With Advantage PPO, you get all the great benefits of being a Tufts Health Plan customer, at a competitive price.

- Choose from among our extensive network of providers, including 23,000 physicians and 86 hospitals.
- State-of-the-art medical management, including programs for wellness, diabetes, heart disease, asthma, and others, helps keep our costs lower, and translates to a more competitive premium.
- Members will benefit from our discount programs on fitness club memberships, nutrition counseling, Weight Watchers®, massage, and many others.
- Award-winning member services specialists are on hand to help your employees with any questions or issues that may arise with their coverage.
- With almost 25 years of experience in providing health insurance, Tufts Health Plan is a leader in innovation, patient safety, and quality.

*Note: This is a summary of the features of Advantage PPO. Please refer to the benefit document for a detailed explanation of coverage. If there is a difference between the information in this document and the benefit document, the terms of the benefit document will govern.*

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For more information, please contact your broker or  
Tufts Health Plan Sales Associate at:

- I-800-208-8013 (Watertown Office)
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