

# HMO BASIC SUMMARY OF BENEFITS

With Tufts Health Plan's HMO (health maintenance organization) plan, you enjoy quality coverage for your health care needs.

In general, preventive and medically necessary health care services and supplies are covered when they are provided or authorized by your network primary care provider (PCP).

### As an HMO member:

- You must choose a PCP from the Tufts Health Plan network of providers.
- In most cases, your PCP must provide or authorize (provide a referral for) your care.
- You pay the applicable copayment at the time you receive covered health care services. There are annual maximums on the number and amount of copayments you pay for day surgery and inpatient care. Please check this benefit summary for more information.
- You pay coinsurance for durable medical equipment. Coinsurance is a percentage of

the covered medical costs you are responsible for paying.

HMO members do not need a PCP referral for certain types of covered services, including:

- Emergency care in an emergency room or a provider's office
- Maternity care and medically necessary evaluations and related health care services for acute/emergency gynecologic conditions, when these services are provided by an obstetrician, gynecologist, certified nurse midwife, or family practitioner in the Tufts Health Plan network
- Routine gynecologic exams and any medically necessary OB/GYN follow-up care resulting from that exam, when obtained from a provider in the Tufts Health Plan network
- Mammography screening, when obtained from a provider in the Tufts Health Plan network

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
Prescriptions are covered with copays after a \$250 Individual/\$500 Family plan year deductible.		
Tier 1	\$10	\$20
Tier 2	\$30	\$60
Tier 3	\$45	\$90
Copayment Maximums (per plan year)	Individual	Family
Inpatient and day surgery copayment maximums	\$4,000	\$8,000
Outpatient Medical Care (No PCP referral is necessary for OB/GYN visits, spinal manipulation, routine eye exams, or mammograms)		
Routine Physical Exams (including most preventive screenings)	Covered in full	
Non-routine Office Visits (including PCP and specialist consultations)	\$50 per visit	
Preventive Immunizations	Covered in full	
Non-preventive Immunizations	Covered in full	
Preventive Pap Smears and Mammograms	Covered in full	
Non-preventive Pap Smears and Mammograms	Covered in full	
Colonoscopy (without surgical intervention)	Covered in full	
Colonoscopy (with surgical intervention)	\$1,000 per admission	
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.)	\$50 per visit	
OB/GYN Visits	\$50 per visit	
Well-Child Care	Covered in full	
Routine eye exams with an EyeMed Vision Care provider (1 visit every 24 months)	\$50 per visit	
Nutritional Counseling (When medically necessary)	\$50 per visit	
Allergy Injections	\$5 per visit	
Speech and Short-term Physical/Occupational Therapy (30 visits for each service type per plan year)	\$50 per visit	
Spinal Manipulation (12 visits per plan year)	\$50 per visit	
Diagnostic Procedures	Covered in full	

Diagnostic Imaging - General Imaging (such as X-rays and ultrasounds)	Covered in full
Diagnostic Imaging - High-Tech Imaging (MRIs, CT/CAT Scans, PET Scans, and Nuclear Cardiology)	\$100 per visit
Diagnostic Lab Tests	Covered in full
Day Surgery	\$1,000 per admission
<b>Inpatient Hospital Care (Semi-private room, unless private room is medically necessary)</b>	
All Hospital Services (Acute Care) and Maternity Care	\$1,000 per admission
Skilled Nursing in Skilled Nursing Facility (up to 100 days per plan year)	Covered in full
<b>Emergency Care</b>	
In Doctor's Office	\$50 per visit
In Emergency Room	\$200 per visit
<b>Mental Health</b>	
Outpatient Care (up to 30 visits per plan year)	\$50 per visit
Inpatient Care	\$1,000 per admission
<b>Substance Abuse</b>	
Outpatient Care (Alcohol and drug treatment, detoxification) (Up to 30 hours per plan year)	\$50 per visit
Inpatient Care	\$1,000 per admission
<b>Other Health Services</b>	
Durable Medical Equipment	Plan covers 70%
Ambulance Service	Covered in full
Hospice Care	Covered in full
Home Health Care	Covered in full

**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 a hospital, except as described in your Tufts Health Plan member benefit document • 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 or Urgent care while traveling, 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 Specialist at 1-800-682-8059.**

Offered by Tufts Associated Health Maintenance Organization, Inc.