

THE RIGHT PLAN FOR YOUR BUSINESS

Choosing the right plan is not only good for your bottom line, it also makes a difference to your employees. According to a 2006 survey by the Commonwealth Fund, 84% of the participants said it is “very important” to control the rising cost of medical care. We have a wide range of plan options to deliver value for your dollar at a variety of price points. No matter how much you want to spend or what your business needs are, you can get the right coverage with Tufts Health Plan.

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)

1-800-455-2012 (Providence Office)

www.tuftshealthplan.com

PLAN		PCP Required?	Out-of-Network Care	Tiered Hospital Network Option	PCP/Specialist Copay Differential Option	Deductible Option	Pharmacy Deductible Option	HRA Option	HSA Option
HMO	Our award-winning and most popular managed care plan	◆	Emergency/Urgent Care Only	◆	◆		◆		
EPO	A self-insured version of our HMO plan	◆	Emergency/Urgent Care Only	◆	◆	◆	◆	◆	
POS	A combination of our traditional HMO model with out-of-network coverage	◆	◆	◆	◆	◆ Out-of-Network Only	◆		
PPO	A plan that offers in- and out-of-network benefit levels and provider choice without a gatekeeper		◆		◆	◆ Out-of-Network Only	◆		
Advantage PPO	A PPO plan that allows for greater member cost sharing through deductibles and coinsurance		◆		◆	◆	◆	◆	
Advantage HMO	An HMO with a front-end deductible, offering great coverage at a competitive price	◆	Emergency/Urgent Care Only		◆	◆	◆	◆	
Navigator	A PPO with incentives for choosing high-quality, cost-efficient providers		◆	◆ Based on Cost and Quality Measures		◆ Out-of-Network Only	◆		
CareLink	A national PPO for multi-state employers with 100 or more employees		◆		◆	◆	◆	◆	
Advantage HMO Saver	An HSA-compatible HMO (EPO also available)	◆	Emergency/Urgent Care Only			◆ Applies to Combined Medical and RX		◆	◆
Advantage PPO Saver	An HSA-compatible PPO		◆			◆ Applies to Combined Medical and RX		◆	◆
HMO Select	A limited network plan for groups with 1-50 employees	◆	Emergency/Urgent Care Only		◆				
Advantage HMO Select	A limited network plan for groups with 1-50 employees; has a front-end deductible	◆	Emergency/Urgent Care Only		◆	◆	◆	◆	