

Small Group Business Rules and Contingencies—January 2012

1. Tufts Health Plan must receive all proposed sold account paperwork 5 business days prior to the requested effective date.
2. Rates will be recalculated based on final Sold / Tiered enrollment. All small group coverage is contingent on confirmation by Tufts Health Plan Underwriting that your group meets the definition of an "Eligible Small Business or Group" as defined by 211 CMR 66.04 : Definitions.
3. Group must have a Massachusetts worksite with 1 – 50 eligible employees who worked at least half of the working days during the past year. The majority of the employees must have worked in Massachusetts.
4. A minimum participation of 100% for groups of 5 or fewer, and 75% for groups of 6 or more full-time eligibles, excluding those waiving through spousal coverage, is required. At sale and renewal, each plan requires active employee enrollment. (COBRA participants are not active employees.)
5. The employer must contribute at least 50% for individual coverage and 33% for non-individual coverage.
6. An eligible employee is an employee who: (a) is considered a regular, full-time employee compensated for working at least 30 hours per week for the group, (b) receives an annual W-2 Form, and (c) is hired to work for a period of not less than five months. Retirees are excluded.
7. In all cases, when offering a Tufts Health Plan Dual Option (HMO/POS or HMO/PPO) or Joint Option (HMO/HMO), the employer must have and maintain a minimum of 10 eligible employees and Tufts Health Plan must be the sole carrier. (For employers that have and maintain 5 to 9 eligible employees, Tufts Health Plan as the sole carrier will offer a (HMO/PPO) Dual Option, however only active employees (and eligible COBRA participants) located outside of the Tufts Health Plan Service Area may enroll in the PPO.)

For employers that have and maintain 5 or more eligible employees, Tufts Health Plan, if it is the sole carrier, will offer a Dual Option with a Your Choice HMO and certain PPO plans, however only active employees (and eligible COBRA participants) located outside of the Tufts Health Plan Service Area may enroll on the PPO plan with the MultiPlan, Inc. network.

8. When offering a Dual Option (HMO/POS or HMO/PPO), the POS or PPO plan cannot be richer than the HMO Plan. Each plan requires active employee enrollment. (COBRA participants are not active employees.)
9. Choice Copay will only be offered as a Dual or Joint Option alongside another Choice Copay product.
10. When the HMO is offered alongside another carrier, Tufts Health Plan benefits cannot be richer. At least five subscribers must be enrolled. The HMO also cannot be offered alongside a self-funded plan.

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Tufts Health Plan is the #1 ranked PPO plan in the nation and fourth overall by the National Committee for Quality Assurance. Our commercial HMO/POS plan is ranked second in the nation. Tufts Health Plan is the #1 private plan in Rhode Island.*

* For commercial/private plans, NCQA's Private Health Insurance Plan Rankings, 2011-2012. NCQA is a private, nonprofit organization dedicated to improving health care quality.

For more information, contact your sales office:

Watertown 800-208-8013 | Worcester 800-208-9545
Springfield 800-337-4447 | Providence 800-455-2012

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tuftshealthplan.com

11. The Your Choice product without an HRA and its associated lower price cannot be sold without a signed employer group application or renewal attestation confirming that the client will not fund an HRA.
12. A group may downgrade benefit plan off anniversary using the base rates and census from the time of the last renewal or sale as appropriate. Anniversary date will not change. Upgrades are only available upon renewal.
13. POS plans, PPO plans, Advantage PPO, Your Choice plans, and Steward Community Choice plans are only offered when Tufts Health Plan is the sole carrier.
14. When offered in conjunction with an HRA, the proposed coverage is contingent upon the employer group's agreement to certain funding terms and conditions.
15. Tufts Health Plan HMO Select and Tufts Health Plan Advantage HMO Select are not available to employers (small group coverage) located in the following Massachusetts counties: Berkshire, Dukes, Franklin, Hampden, Hampshire, and Nantucket Counties.
16. Tufts Health Plan's HMO Select and Advantage HMO Select plans offer a limited network of providers. These plans are only available in Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester counties.
17. Steward Community Choice is a limited provider network product. The employer group must have a work site in the Steward Community Choice Service Area. Employees must reside or physically work in the Steward Community Choice Service Area in order to be eligible for the plan.
18. Under Massachusetts State Law, the coverage must be offered to all full time employees who reside in the Commonwealth of Massachusetts. The employer group may not make a smaller premium contribution percentage amount to any employees than it makes to any other employees who receive an equal or greater total hourly or annual salary for each specific health plan offered. Separate contribution percentages for employees covered by collective bargaining agreements may be established.

For specific benefit information, please refer to the plan's Evidence of Coverage document (EOC) or contact your account representative.