

Tufts Health Plan Product Comparison

| | | HMO | Advantage HMO Fully Insured | EPO | POS Fully Insured | POS Self-Insured | PPO Fully Insured | PPO Self-Insured | Advantage PPO Fully Insured | Advantage PPO Self-Insured | Navigator Fully Insured | Navigator Self-Insured | CareLink Fully Insured (200+ eligible employees) | CareLink Self-Insured (200+ eligible employees) |
|-------------------------|---|-----|-----------------------------|--------|-------------------|------------------|-------------------|------------------|-----------------------------|----------------------------|-------------------------|------------------------|--|---|
| Market | Small Group (50 or fewer eligible employees) | ◆ | ◆ | | ◆ | | ◆ | | ◆ | | | | | |
| | Large Group (51+ eligible employees) | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| | Authorized/ In-Network Deductible* | | ◆ | ◆ | | ◆ | | ◆ | ◆ | ◆ | | | ◆ | ◆ |
| | Authorized/ In-Network Coinsurance* | | | ◆ | | ◆ | | ◆ | ◆ | ◆ | | | ◆ | ◆ |
| | Lifetime Maximum (optional) | | | ◆ | | ◆ | | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| Choice Copay | PCP/Specialist Differential* | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| | Community Tertiary Hospital Differential | ◆ | ◆ | ◆ | ◆ | ◆ | | | | | | | | |
| Navigator | Inpatient Tiering by Cost & Quality | | | | | | | | | | ◆ | ◆ | | |
| | Fitness Benefit | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| | Massage & Accupuncture Discounts | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| | Spinal Manipulation (optional benefit) | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| | Pediatric Dental* | ◆ | ◆ | ◆ | ◆ | ◆ | | | | | | | | |
| | Enhanced Disease Management (Through American Healthways) | ◆ | ◆ | Buy-up | ◆ | Buy-up | ◆ | Buy-up | ◆ | Buy-up | ◆ | Buy-up | Through CIGNA | Buy-up |
| Tax Advantaged Accounts | HRA** | | ◆ | | | | | | ◆ | ◆ | | | ◆ | ◆*** |
| PHCS | Plan Design Available on PHCS | | | | | | ◆ | ◆ | ◆ | ◆ | | | | |

*Prior approval from Tufts Health Plan may be required on certain products for this feature.

**Other plan options may be available for groups over 51 employees.

***Available only when CIGNA is Coordinating Party.