

Put Our Advantage Plans to Work for You



TUFTS  Health Plan

Our Plans Give You the Advantage

As an employer, you want to offer your employees excellent health care coverage while keeping costs affordable. Balancing quality, affordability, and value may often be a struggle, particularly in a challenging business environment.

Our Advantage suite of deductible products represents the next generation in plans that engage the consumer. These plans are designed to give your employees an incentive to choose the most cost-effective and appropriate care, by sharing more of the costs associated with health care services. And these plans are competitively priced, giving you more flexibility as you design your plan of benefits for your employees.

Tufts Health Plan's Advantage plans offer traditional coverage on an HMO or PPO platform

with a front-end member deductible and feature all of the same quality extras you've come to expect from us. These plans can be combined with a savings account—a Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA)—to help offset the member's out-of-pocket costs, easing the transition from a traditional HMO or PPO plan to a deductible plan.

Engaged members take an active role in managing their own health care, because they are responsible for making the decisions on how their deductible dollars are spent. As always, we encourage members to consult with their providers to make decisions about their health care that can help prevent illness and lead them to maintain or begin a healthier lifestyle.



Add an HRA

You can add a Health Reimbursement Arrangement (HRA) to any of our Advantage plans—the HRA is funded by employer contributions, with funds allocated to employees. It can add more value by helping employees pay for out-of-pocket health care expenses including deductibles, copayments, and coinsurance.

The HRA option is easy to use and flexible, and it can be customized to include the features that are most important to you, including contribution level and termination rules. We have several third party administrators that you can choose to work with to administer your group's HRA plan. Contact your broker or your Account Manager for more information.

Compare Advantage Plan Benefits and Options

Advantage HMO	Advantage PPO	Advantage Saver— Available as HMO or PPO
<ul style="list-style-type: none"> • Front-end deductible • Deductible waived for certain preventive care services • Complete Tufts Health Plan provider network • HRA available as an option 	<ul style="list-style-type: none"> • Front-end deductible • Greater member cost sharing through deductibles and coinsurance • Plan design flexibility • In- and out-of-network benefits to cover your employees regardless of where in the country they are located • HRA available as an option 	<ul style="list-style-type: none"> • Front-end deductible • Deductible waived for certain preventive care services • Complete Tufts Health Plan provider network • Compatible with both HSA or HRA

Advantage HMO

Tufts Health Plan Advantage HMO is a front-end deductible plan, offering robust coverage at a competitive price. It works like a traditional HMO, but with several key differences, including:

- A front-end deductible (choose either \$500, \$1000, \$1500, or \$2000) that applies for inpatient hospital care, day surgery, outpatient diagnostic, and certain other services. Once the deductible is satisfied, the plan will cover 100% of covered services subject to the deductible.

Other plan features:

- Preventive office visits and specialist consultations are covered 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.
- Members must choose a primary care physician from Tufts Health Plan's Network of more than 20,000 physicians and more than 85 hospitals to provide or arrange for care.

Advantage PPO

Tufts Health Plan Advantage PPO is a front-end deductible plan, providing coverage for both in- and out-of-network services. The Advantage PPO option has several key differences from a standard PPO, including:

- 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.

Other plan features:

- Preventive office visits and specialist consultations are covered 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.
- Members have access to our network of more than 20,000 physicians and more than 85 hospitals.
- Out-of-network coverage is available, subject to deductible and coinsurance.

Advantage Saver

Tufts Health Plan Advantage Saver is our HSA-compatible option, which is available as an HMO or a PPO. The addition of a Health Savings Account (HSA) gives employees an interest-earning, tax-exempt fund for future health care expenses.

Both the employer and the member may contribute money to the HSA, and the member may use the HSA for qualified medical expenses (as defined by IRS Publication 502, Section 213(d)).

As an alternative, the Advantage Saver plan can be combined with an HRA.

The plan design for Advantage Saver complies with federal regulations for HSA-compatible health plans, which include:

- Deductible minimum of \$1,150 individual, \$2,300 family for 2009 (subject to IRS adjustments)
- Medical and pharmacy expenses track to single deductible
- Preventive care is exempt from the deductible

Advantage Saver plans feature a front-end deductible that gives your employees maximum flexibility at a price that's competitive. The plan features the following:

- Deductible is waived for certain preventive services, including routine office visits, routine/preventive testing, certain immunizations, and

routine pre-natal and well-child care. Only a copayment is required.

- Deductible is required for all other covered services. Once the deductible (and coinsurance, if applicable for PPO plans) has been satisfied, eligible services are covered at 100%.
- Members have access to our network of more than 20,000 physicians and more than 85 hospitals.
- For Advantage PPO Saver, out-of-network coverage is included, with benefits subject to both deductible and coinsurance.

Advantage Saver's HSA

The Health Savings Account (HSA) option is a tax-exempt account, available only on the Advantage Saver HMO or Advantage Saver PPO plans, that employees can use to pay for qualified medical expenses (as defined by IRS Publication 502, Section 213(d)) incurred by the employee and his/her eligible dependents.

The HSA account belongs solely to the employee. Should the employee terminate employment or change to a health plan that is not HSA compatible, the funds in the HSA still belong to the employee and can continue to be used for qualified medical expenses. But the employee can no longer contribute to the account until such time as he or she is covered under another HSA compatible health plan.

Put an Advantage Plan to Work for You

We have plans to meet the needs of any employer, regardless of your size. With a Tufts Health Plan Advantage plan, you are offering your employees an affordable, high quality plan that provides coverage for the care they need, as well as encouragement to get and stay healthy.

For more information, call your broker today or contact your account manager.

TUFTS Health Plan

No one does more to keep you healthy.

tuftshealthplan.com

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