

## TUFTS HEALTH PLAN EPO PLAN

The Tufts Health Plan EPO is the perfect choice for the self-insured client looking for an HMO plan. Our EPO plan works just like our HMO, where members enjoy the simplicity of accessing care—no claims forms and no deductibles.

The EPO plan features the following:

- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Extensive network of approximately 22,000 providers and 85 hospitals in Massachusetts, Rhode Island, and southern New Hampshire.
- Comprehensive health management programs, including wellness programs, and multiple disease management program options.
- Discounts on fitness club memberships, Weight Watchers®, acupuncture, massage, and more.

### How the Plan Works

The first step is choosing a primary care physician (PCP), who provides or authorizes the member's care, from our provider network. To receive coverage, a member simply presents his or her ID card. A copayment is all that is required—claim forms are not needed.

When a member needs specialized care, the PCP will refer him or her to a specialist within our network. Members must receive a PCP referral to receive coverage for specialized care.

***A local health  
plan with a national  
reputation for  
excellence.***



| 100% coverage, no copayment required  | Copayment required, then 100% coverage  |
|---|---|
| <ul style="list-style-type: none"> <li>■ Laboratory tests, including Pap smears</li> <li>■ Immunizations</li> <li>■ X-ray therapy</li> <li>■ Inpatient hospital care and surgery*</li> <li>■ Inpatient mental health and substance abuse care*</li> </ul> | <ul style="list-style-type: none"> <li>■ Doctor's office visits</li> <li>■ Routine physical exams</li> <li>■ Well child care</li> <li>■ Specialist care, consultations</li> <li>■ OB/GYN visits</li> <li>■ Prenatal and postnatal care</li> <li>■ Speech therapy and short-term physical, occupational therapy</li> <li>■ Annual routine eye exams</li> <li>■ Allergy shots</li> <li>■ Outpatient mental health and substance abuse care</li> <li>■ Emergency care</li> </ul> |

\* These services may have a copayment requirement, if selected by the employer at the time the group application is completed.

### Pharmacy Coverage

Pharmacy coverage is optional with the EPO plan. If you choose to offer pharmacy coverage, members will pay a copayment for each prescription, according to our three-tier pharmacy copayment program:

- Tier 1: This is the lowest copayment and includes most generic drugs
- Tier 2: This is the middle copayment and primarily includes brand-name drugs selected for Tier 2
- Tier 3: This is the highest copayment and includes covered drugs not selected for Tier 2

### Superior Customer Service

We've streamlined and centralized our customer service operations to better serve your employees. One phone call is all it takes to reach our Member Services coordinators, who are available to answer members' questions about the plan. We also offer language translation services and TTY capabilities as needed.



**U.S. News and World Report and the National Committee on Quality Assurance (NCQA) State of Health Care Report recently named Tufts Health Plan the number two health plan in the nation.**

For more information, contact the sales offices at:

- I-800-208-8013 (Watertown Office)
- I-800-208-9545 (Worcester Office)
- I-800-337-4447 (Springfield Office)

[www.tuftshealthplan.com](http://www.tuftshealthplan.com)