

TUFTS HEALTH PLAN PPO PLAN

The Tufts Health Plan PPO offers freedom of choice for your employees, combined with comprehensive coverage. Members can choose to receive care within the Tufts Health Plan network, or seek care outside the network and still receive coverage. Members do not need to choose a primary care physician, and referrals are not required.

With the PPO plan, your employees enjoy all the benefits of being a member of Tufts Health Plan, including:

- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Discounts on fitness club memberships, Weight Watchers[®], acupuncture, massage, and more.
- Comprehensive health management programs, designed to help members get healthy and stay healthy.
- Access to our award winning Member Services coordinators, who are trained to answer any questions about the plan.

How the Plan Works

Members choosing to receive care at our in-network level of benefits will simply work with a provider from our network of approximately 22,000 providers and 85 hospitals in Massachusetts, Rhode Island, and southern New Hampshire. Members will pay only a copayment for office visits.

Members choosing to receive care outside of our network will have benefits paid at 80% for most covered services after meeting an annual deductible. After the member satisfies his or her annual deductible and coinsurance requirements, covered services will be paid at 100%.

In-Network	Out-of-Network
<p>100% coverage, no copayment required:</p> <ul style="list-style-type: none"> ■ Laboratory tests, including Pap smears ■ Immunizations ■ Diagnostic X-rays, including mammograms ■ Inpatient hospital care* <p>Copayment required, then 100% coverage:</p> <ul style="list-style-type: none"> ■ Doctor's office visits ■ Routine physical exams ■ Well child care ■ Specialist care, consultations ■ OB/GYN visits ■ Prenatal and postnatal care ■ Speech therapy and short-term physical, occupational therapy ■ Annual routine eye exams ■ Spinal manipulation (12 visits per calendar year) ■ Allergy shots ■ Inpatient and outpatient mental health and substance abuse care ■ Emergency care 	<p>Copayment required, then 100% coverage:</p> <ul style="list-style-type: none"> ■ Emergency care ■ Allergy shots <p>Plan covers 80% after annual deductible is met:</p> <ul style="list-style-type: none"> ■ Inpatient hospital care ■ Doctor's office visits ■ Routine physical exams ■ Well child care ■ Specialist care, consultations ■ OB/GYN visits ■ Prenatal and postnatal care ■ Speech therapy and short-term physical, occupational therapy ■ Annual routine eye exams ■ Spinal manipulation (12 visits per calendar year) ■ Inpatient and outpatient mental health and substance abuse care

*Plan designs can be customized to include an inpatient hospital copayment.

Pharmacy Coverage

Pharmacy coverage is optional with the PPO 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 among the top three health plans in the nation.

For more information, contact the sales offices at:

1-800-208-8013 (Waltham Office)
 1-800-208-9545 (Worcester Office)
 1-800-337-4447 (Springfield Office)

www.tuftshealthplan.com