

TUFTS  Health Plan

*No one does more to keep you healthy.*



SOLUTIONS THAT MAKE A DIFFERENCE

Dear Employer,

I'd like to introduce "Solutions That Make a Difference," highlighting Tufts Health Plan, a local health plan with a national reputation for excellence.

For years, we've been known for the tagline, "No one does more to keep you healthy." We've earned that distinction. Today, our commitment extends to helping you put a plan in place that provides innovative, cost-effective solutions for your business and your employees. In fact, we have based our advertising campaign on the philosophy that allows you to declare along with us, "I HAVE A PLAN."

We know that health care costs are the number one concern for our customers. We're an employer too, and truly understand the challenges that you face in identifying the right plan. To help you manage costs, we have created one of the most comprehensive medical management programs in the area today.

We believe that well-managed care addresses the issues of under-use, overuse and misuse

of care, and have taken our role in our members' health care to a new level through associations with several leading disease management partners. We have put case managers on site at ten of the leading hospitals in the state. Working with clinical experts and evidence-based medicine, we have identified areas where there is great variation in the care that is delivered, and are targeting those areas with programs to improve outcomes for our members.

Furthermore, we also know that one size does not fit all. That's why we have a suite of products, ranging from our very popular HMO and PPO, to the latest in consumer-driven health care. These options include our front-end deductible offering, and our innovative Navigator product, which rates hospitals and physicians on cost and quality measures. It is my belief that one of these solutions is right for you.

I personally invite you to work together with us to keep health care accessible and affordable for your employees.



Sincerely,

A handwritten signature in black ink that reads "Jim Roosevelt". The signature is written in a cursive, flowing style.

James Roosevelt, Jr.  
President and CEO  
Tufts Health Plan

# HEALTH PROGRAMS TO IMPROVE OUTCOMES AND SUPPORT LIFESTYLE CHANGES

Our goal is to provide members with high-quality, affordable health care coverage. That's why we've enhanced and expanded our Tufts Total Health Care programs to span the entire continuum of health to reach more members.

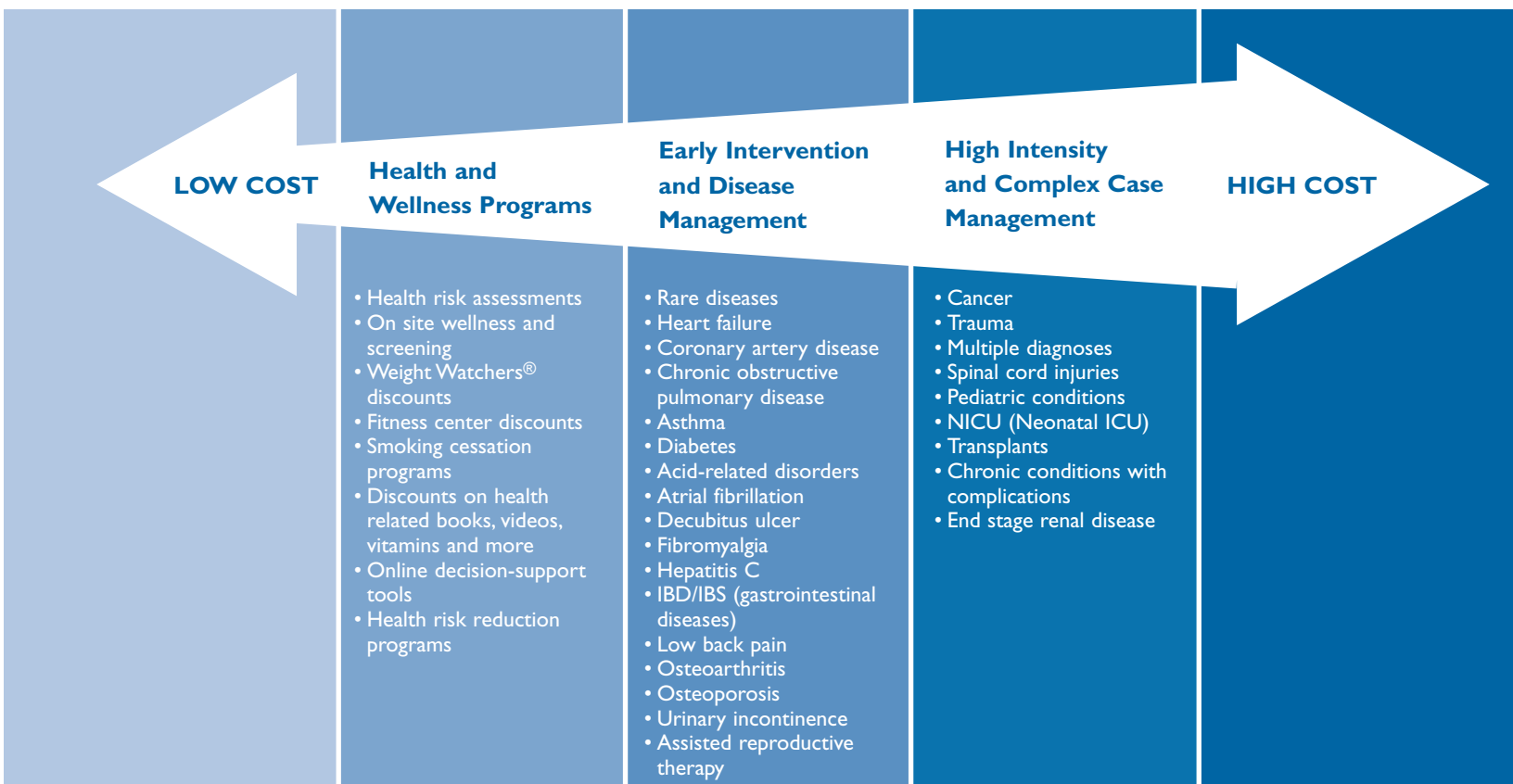
Tufts Total Health Care is our integrated suite of wellness, medical management, pharmacy and behavioral health programs designed to help members maintain or improve their quality of life, while at the same time manage health costs.

Programs target members who are:

- Currently in good health, but may be at risk, and could benefit from support in adopting healthier lifestyles
- Living with medical conditions
- Managing progressive conditions that require complex case management

By reaching more members through early intervention, we improve our opportunities to control costs and improve health outcomes.

## TUFTS TOTAL HEALTH CARE™



## HEALTH AND WELLNESS PROGRAMS

We offer value to all members, including those who are relatively healthy and use their health coverage primarily for preventative services. By actively promoting healthier lifestyles, and providing effective programs and useful educational tools, members can benefit from Tufts Health Plan's focus on wellness.

Our wellness and screening programs are designed to help members get healthy and stay healthy. They include:

- Discounts on fitness centers including Curves®, Weight Watchers, and our new national fitness network provider, GlobalFit
- Discounts on hospital-based seminars on nutrition, stress management, and other topics
- Free memberships to Boys and Girls Clubs for members under age 18
- In-home nurse visits for new mothers
- Mammography screening outreach


- Depression screening program
- Adult and child immunization program
- Discounts on acupuncture, massage therapy and nutrition counseling

### Customized Worksite Wellness Programs

One important step in taking control of your costs and in improving the health of your employee population, is understanding the health conditions prevalent in your employee population responsible for driving costs. By examining your company's claims data, we can identify your major cost drivers, and suggest on-site employee health education programs targeted to those members, including:

- Blood pressure testing
- Body composition analysis
- Vision screening

In addition, your employees can take advantage of our online health assessments giving them valuable information about how their personal lifestyles impact their overall health. Contact a sales associate or your account manager for more information on our WorkingWell programs.



Tufts Health Plan is the proud recipient of the *Boston Business Journal's* "Champions in Health Care" award for its innovative WorkingWell employee health promotion program.



## EARLY INTERVENTION PROGRAMS

We assist members who are managing medical conditions in taking better care of themselves, and in learning to manage conditions before they become more serious. Tufts Total Health Care offers a robust suite of disease management programs for our members, including programs for diabetes, heart, respiratory,

and a wide range of other conditions that significantly impact health care costs. These programs work by educating, engaging, and empowering members to take an active role in their health care, supporting them in the management of their conditions, and controlling costs.

## COMPLEX CASE MANAGEMENT PROGRAMS

Only a small percent of our membership is seriously ill with cancer, organ failure, or other complex conditions, and these members represent 95% of claims paid. Therefore, we invest significant resources to help these members navigate the health care system and stay as healthy as possible.

Our nurse case managers assist in coordinating care for these individuals, and review care plans and length of stays, to make certain that our members have access to the care that they need.

In addition, case managers serve as advocates for members to turn to for information and assistance as they navigate through the often complex health care system. The goal is to make certain that members receive the proper care, and to manage the costs associated with their treatment.

**“The difference that defines Tufts Health Plan is they’re very responsive to the employer. Tufts Health Plan makes it easier and saves me a lot of time.”**

**Ani Uriarte**, Director of Member Services  
Teamsters Union 25 Services Insurance Plan  
Charlestown, MA



# INNOVATIVE SOLUTIONS

We offer a wide array of comprehensive health solutions designed to meet your business needs. Our provider network has more than 20,000 physicians, and includes Harvard Vanguard and Fallon Clinic practitioners. Our plans deliver solid value for your dollar, and are available at a variety of price points to fit your budget. With Tufts Health Plan, you know you can get the right plan at the right price.

**CareLink™, a national network solution, represents a truly seamless, comprehensive, and quality solution to cover your employees located in multiple states.**

\* CareLink™ is a jointly administered offering from Tufts Health Plan and CIGNA.

## Managed Care

### HMO

Our award-winning managed care program features:

- Low copayments for physician visits
- Our extensive provider network to work with members to direct their care

### EPO

Our EPO is a self-insured version of our HMO Plan.

**It features:**

- Low copayments for office visits
- Our extensive provider network to work with members to direct their care
- Health Reimbursement Arrangement (HRA) available as an option

### POS

Our POS plan is similar to our HMO plan, as it requires a PCP to authorize care. But our POS plan also offers out-of-network coverage.

**Features include:**

- Low copayments for office visits
- Choice of PCP from among our network of quality providers
- Out-of-network care, covered subject to deductible and coinsurance
- HRA available as an option

### PPO

Our PPO plan features:

- In and out-of-network benefits
- Freedom to choose any provider
- No PCP gatekeeper requirement
- Plan design flexibility
- HRA available as an option

## National Network

### CareLink

CareLink, our national open-access plan, features:

- National network with more than 420,000 physicians and 4,200 hospitals
- State-of-the-art medical management
- Fully-insured and self-insured funding
- Options for multi-state employers with 200 or more employees
- Flexible plan design:
  - > Deductibles
  - > Office visit copayments
  - > Coinsurance
- HRA available as an option for fully-insured plans



## Consumer-Driven

### Choice Copay

#### Choice Copay features:

- Tiered network with differential copayments for tertiary and community hospitals
- Tiered medical copayment option for office visits
- Varied plan designs, including HMO, POS, or EPO
- Choice of PCP from among our network of quality providers
- Flexible plan design
  - > Employer chooses copayments for PCPs and specialists

### Navigator

#### Navigator is a PPO plan that features:

- Tiered copayments for inpatient hospital services, based on the quality/cost ranking of the hospital providing the services
- Freedom to choose any physician
- Decision support tools to help members become more engaged in their health care
- In and out-of-network benefits to cover your employees regardless of where they are located

### Advantage HMO

#### Advantage HMO is a plan that features:

- Front-end deductible
- Deductible waived for preventive care
- Extensive Tufts Health Plan network
- HRA available as an option

### Advantage PPO

#### Advantage PPO is a plan that features:

- Front-end deductible
- Greater member cost sharing through deductibles and coinsurance
- Plan design flexibility
- Extensive Tufts Health Plan network
- HRA available as an option

# EXCELLENT SERVICE AND TECHNOLOGY TO EDUCATE AND EMPOWER

## SERVICE EXCELLENCE

We are committed to providing you and your employees with the best possible service through a health plan that is easy to access and administer.

### Your Account Management Team

One call is all it takes to get the answers that you need. Our staff of highly trained sales and service professionals consistently delivers excellent service from sale to renewal, making your job a lot easier. Our services are wide-ranging, and include:

- Troubleshooting complex issues and problems
- Assisting with regulatory questions
- Answering questions and facilitating contact with other Tufts Health Plan departments

- Managing your renewal
- Assisting with enrollment
- Participating in company-sponsored health fairs
- Arranging worksite wellness programs

### Your Member Services Team

Your employees receive the same quality customer service that you depend on from Tufts Health Plan. Our member service representatives provide prompt, reliable assistance, giving your employees the answers they need quickly and easily.

In fact, our member services call center is the first of any health plan in the country to be certified by J.D. Power and Associates for providing “An Outstanding Customer Service Experience”—a distinction we’ve received now for two years.



**I HAVE A PLAN to make certain my employees have tools and information they need to become more empowered and make informed health care decisions.**



## TECHNOLOGY TO EDUCATE AND EMPOWER

Our goal is to create empowered members who are well equipped to make informed health care choices, take better care of themselves, and make the changes necessary to promote long healthy lives. We do this by educating members and giving them tools they need to create healthier lifestyles.

The member section of our Web site, [www.tuftshealthplan.com](http://www.tuftshealthplan.com), offers a wealth of health-related information, calculators, and physician selection tools to help members make informed decisions about their health care. Members can use:

- **Member account information** — This secure function provides current and historical claim and referral information, and helps members perform administrative functions and find physicians.
- **Online access to discounts and products** — Members can order prescription refills, get discounts on health-related products and services, and find health calculators and assessments.
- **A web-based hospital comparison tool** — Developed by HealthShare Technology™, this tool compares hospitals for specific conditions and procedures.
- **Healthwise® Knowledgebase** — This online health encyclopedia gives members access to information on medical tests, a symptom checker, information on medications, and much more.
- **Well!** — Our member magazine, also available online, offers timely articles on health issues and keeps members up-to-date on plan and benefit changes.

### Online Employer Service Through Tufts Health eAccess

Tufts Health eAccess makes it easier for employers and members to complete simple transactions online, 24 hours a day. Employers can utilize web tools to perform many enrollment functions, review and update billing, and more. In addition, forms, administration manuals, plan specifics, and other information are available online, giving you important information to administer the plan efficiently.

**“The service we get from Tufts Health Plan is outstanding. When there is a situation that requires a solution that may be considered out of the ordinary, they come up with one that meets our needs. To me, that is extremely important.”**

**Nimet Gundogan**, Director of Benefits  
Boston University, Boston, MA



# LEADERS IN QUALITY AND PATIENT SAFETY

Providing your employees with access to quality health care is the right thing to do, and it produces tangible financial benefits. With Tufts Health Plan, you get health coverage that delivers quality coverage and patient safety every day.

## Leading the Industry in Quality

Our pioneering approach to quality has influenced our product development and managed care programs, and gained us the following national recognition, distinguished service honors, and awards:

- **Ranked one of America's Top Three Health Plans by NCQA and U.S. News & World Report** —

In 2005, Tufts Health Plan ranked among the top three in the nation for both HMO and POS products for clinical performance, member satisfaction and NCQA accreditation. In addition, we have the highest national performance in adolescent immunizations, prenatal care, and colorectal screening according to NCQA's 2005 Quality Compass®.

- **A Long Tradition of Satisfying Members** —

Our member services call center has been certified by J.D. Power and Associates for the second year in a row, for providing "An Outstanding Customer Service Experience." This certification is in addition to our recognition for the 11th consecutive year as a Distinguished Health Plan by J.D. Power and Associates for providing "An Outstanding Member Experience" or service excellence, according to a benchmark set by the 2003 National Managed Care Satisfaction Study<sup>SM</sup>.



**"I want health care coverage from a plan with a good reputation that's been around for a long time. The quality of Tufts Health Plan is exceptional."**

**Nancy McDonald**, Government Relations Manager and Navigator plan member  
MassHousing, Quincy, MA



### Initiatives to Improve Patient Safety

Patient safety is a critical component in delivering quality health care. We are committed to improving safety for our members through a number of programs that address this important issue:

- **Leapfrog Initiative** — Members can review the Leapfrog survey results at our Web site [www.tuftshealthplan.com](http://www.tuftshealthplan.com) and see the work being done by hospitals in the Tufts Health Plan network to meet the Leapfrog Group's standards of patient safety and quality.
- **Physician e-Prescribing** — To reduce the number of prescribing errors, we were one of the first health plans in New England to introduce e-prescribing — a safer, faster way for physicians and pharmacists to write and prepare prescriptions. With e-prescribing, physicians use handheld computers to prescribe medicines, send the information to the pharmacist electronically, and check for harmful drug interactions and formulary compliance.
- **New-to-Market Drugs** — It can sometimes take years following FDA approval for a medication's relative safety to be proven. Our New-to-Market Drug program provides an internal review of new drugs for cost-effectiveness and safety by practicing physicians and pharmacists.
- **Prescription for Knowledge™** — Our annual public education campaign increases awareness and knowledge of factors behind prescription drug costs and provides guidelines for using prescription drugs safely.

J.D. Power and Associates' recognition as a Distinguished Health Plan based on the benchmark established by the 2003 National Managed Care Satisfaction Study<sup>SM</sup>. Previous awards based on national studies conducted by CareData, Inc. (acquired by J.D. Power and Associates in 2000) and J.D. Power and Associates (2002). For more information about the J.D. Power and Associates Distinguished Health Plan Program, visit [www.jdpower.com/healthcare](http://www.jdpower.com/healthcare). For J.D. Power and Associates Certified Call Center Program information, visit [www.jdpower.com](http://www.jdpower.com) or call 1-866-842-7548.



**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.**



# TUFTS Health Plan

*No one does more to keep you healthy.*

**I HAVE A PLAN** that will  
provide my employees  
with comprehensive health  
coverage at a price my  
company can afford.



## **Sales Offices**

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