

PCP Required		Referral Required	
In-Network Coverage	√	Out-of-Network Coverage	√
Copayments	√	Deductible/Coinsurance	√

Description

The Tufts Health Plan Medicare Complement Plan (MCP) is either a POS or PPO healthcare plan for retirees in self-insured employer groups that meet the criteria to offer MCP. Members may also be eligible for additional benefits not provided by Medicare. Only employees (or spouses) that have worked for the group are eligible for MCP. Other dependents of the employees are not eligible to enroll. If a Member is enrolled on MCP and the spouse is under 65, the spouse should be enrolled on an individual plan.

Medicare provides primary coverage for covered services. MCP provides secondary coverage and receives claims for payment after Medicare has made its coverage determination. Members may also be eligible for additional benefits that are not covered by Medicare. MCP does not process crossover claims. Claims must be submitted to MCP as the secondary payer. Payment is based on the claim and matching Medicare explanation of benefits (EOB) submitted by the provider. Reference the [Coordination of Benefits \(COB\)](#) payment policy for additional information.

Coverage

Selection of a primary care physician (PCP) is not required for MCP, however it is strongly recommended that one physician be utilized for the coordination of care.

The MCP plan will pay for medically necessary covered services and supplies.

Authorization

Members do not need to obtain referrals to receive benefits under the MCP Plan.

Tufts Health Plan does not require preregistration for inpatient admissions **unless** the Medicare benefits, including lifetime reserve days, are exhausted, at which time [preregistration](#) is required prior to rendering services.