

As part of Tufts Health Plan’s commitment to providing a wide range of plan options to meet the needs of employer groups, we are making the Tufts Health Plan Advantage PPO option available for renewals and new groups on or after Jan. 1, 2003.*

With the Advantage PPO option, employers get:

- Significant savings on health care coverage
- Flexibility of various levels of deductibles on many in-network and out-of-network services
- Access to our network of more than 18,000 physicians and more than 80 hospitals, and out-of-network coverage
- The option of combining the Advantage option with Tufts Health Plan USA, our nationwide provider network for in-network level benefits for your employees living outside the Tufts Health Plan Service area

How the Advantage PPO option works

When getting care in the network, a member is only responsible for a copayment for many services. Other types of care would apply to the member’s deductible.

Copayment per visit	Covered in Full after Deductible	Other Services
<ul style="list-style-type: none"> • Office visits • OB/GYN exams • Maternity care • Specialist consultations • Mental health treatment • Substance abuse care • Emergency room care 	<ul style="list-style-type: none"> • Lab work • X-rays and mammograms • Speech/physical therapy • Chiropractic care • Inpatient care and day surgery (may also require a copay) • Out-of-network care (plus coinsurance) 	<ul style="list-style-type: none"> • Pharmacy available at various copayments or/with separate deductible. Member costs associated with pharmacy benefits and deductibles do not count toward medical deductible.

Three different choices

We have three different versions of the Advantage option. The primary difference between the versions is in how services contribute to an individual member’s deductible and out-of-pocket maximum (family deductible and out-of-pocket can be 2-3 times the individual levels):

		In Network	Out of Network
Advantage structure A	Deductible	\$0-\$1,000 per year, (\$250 increments) Both in- and out-of-network count toward maximum	
	Out-of-pocket maximum (annual)	\$0-\$10,000 (\$500 increments) Both in- and out-of-network count toward maximum	
Advantage structure B	Deductibles	\$0-\$1,000 (\$250 increments)	\$0-\$3,000 (\$250 increments)
	Out-of-pocket maximum (annual)	\$0-\$10,000 (\$500 increments) Both in- and out-of-network count toward maximum	
Advantage structure C	Deductibles	\$0-\$1,000 (\$250 increments)	\$0-\$3,000 (\$250 increments)
	Out-of-pocket maximums (annual)	\$0-\$10,000 (\$500 increments)	\$0-\$10,000 (\$500 increments)
Coinsurance (Applies to all three structures)		100% Plan	80% Plan - 20% Member

* Pending regulatory approval

More customization for you

Within each Advantage PPO* structure, you have the option of further customizing your copayments and other member cost sharing.

	Member Cost	Additional Information
Office visits for preventive care (in-network)	\$0-50 per visit.	Not subject to deductible <i>(some services associated with a visit, such as lab fees, do apply to deductible)</i>
Out-of-network care	Subject to deductible, then 20% coinsurance applies	
Inpatient care and day surgery	\$0-\$1,000 copayment per admission.	After deductible, covered at: <ul style="list-style-type: none"> • Copayment for in-network. • 20% coinsurance out-of-network
Emergency room visit	\$0-\$200 copayment per visit	Not subject to deductible or coinsurance

Pharmacy options

You also have a range of pharmacy options to combine with the Tufts Health Plan Advantage PPO options. Should you choose a pharmacy deductible option, it will not count toward the member’s medical deductible. Among the options are:

Copayments	Pharmacy Deductible
\$10 – Tier 1 \$20 – Tier 2 \$35 – Tier 3	None
\$10 – Tier 1 \$20 – Tier 2 \$35 – Tier 3	\$100 individual / \$200 family or \$250 individual / \$500 family
\$10 – Tier 1 \$30 – Tier 2 \$45 – Tier 3	None
\$10 – Tier 1 \$30 – Tier 2 \$45 – Tier 3	\$100 individual./ \$200 family or \$250 individual / \$500 family

LEARN MORE

If you'd like to learn more about these products prior to your renewal, call your account representative at Tufts Health Plan. You can also visit us online at www.tuftshealthplan.com.