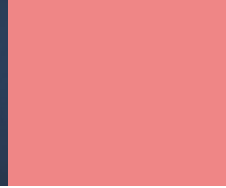
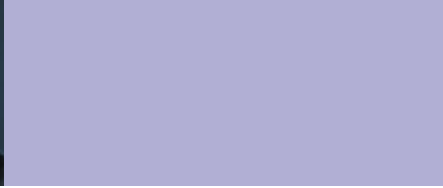




TUFTS  Health Plan
Dedicated to a higher standard.





Delivering Quality Health Care Coverage

For more than 20 years, Tufts Health Plan has set the standard in the Massachusetts health care industry for quality and service.

We design flexible plans that meet your bottom line need to control medical costs, but also deliver the kind of coverage your employees need. That's the Tufts Health Plan Difference and the foundation of our customers' satisfaction

Positive national reputation

That commitment to serving all of our customers is evident in the national and regional recognition we have received, including:

- The #1 Health Maintenance Organization in metro Boston by CareData, the healthcare division of J.D. Power and Associates, for 2000-2002.
- The 3-year excellent accreditation granted our HMO and POS plans by the National Committee for Quality Assurance in 2001.
- The best overall member satisfaction rating among Massachusetts plans in a 2000 survey by the Massachusetts Healthcare Purchasers Group, which represents one third of all Massachusetts residents.

And we go beyond the basics for our members who have serious conditions. We offer members access to Transplant Centers of Excellence, accredited treatment centers that

have higher rates of success. We also offer disease management programs for chronic conditions like diabetes, to help members who have serious medical conditions with their disease.

Strong, stable provider network

Because the quality of our provider network is a priority, Tufts Health Plan maintains a physician credentialing process and performs ongoing quality reviews of contracting providers and hospitals in our network.

Our regional service area covers Massachusetts, Rhode Island and southern New Hampshire, and includes:

- More than 18,000 doctors. So, chances are that every local employee will find his or her doctor in the Tufts Health Plan network.
- More than 80 hospitals, including Boston's world-renowned teaching hospitals.
- Worldwide emergency coverage.

We also offer nationwide in-network level coverage through our PPO product for your employees living outside our service area through a relationship with Private Healthcare Systems.

The end result is that Tufts Health Plan administers the plans for all of your employees, regardless of where they live, giving you the benefits of dealing with only one carrier.



HMO POS

#1 HMO in Metro Boston CareData

THE HEALTHCARE DIVISION OF
J.D. POWER AND ASSOCIATES

The CareData survey covers 2001-2002. Names of HMO plans surveyed: Blue Cross Blue Shield of Massachusetts, Harvard Pilgrim and Tufts Health Plan. Survey Period: May - August 2000

"Tufts Health

Plan has a

broader network

and more

choice. A wide

range of

network options

was a key factor

in our decision to

go with Tufts

Health Plan."

*Maddi Kantor
Benefits
Administrator
Yankee Candle*





"I can get to

the people

I need at

Tufts Health Plan

without being

channeled, and

everybody

responds

wonderfully."

*Paul Dechenes
Benefits Manager
for City of Newton*

Committed to Innovation

Innovation is not just a buzz word at Tufts Health Plan. It's part of how we do business. We were the first health plan in New England to offer a fitness discount and the first to offer a Point of Service plan.

We are helping to shape the future of health care coverage with an aggressive e-business strategy that will put Tufts Health Plan in the forefront of health care plans.

At tuftshealthplan.com, most members can:

- Search for and select a new primary care physician
- Review their specific benefits
- Change their address
- Change their fitness center
- Get information on plans and benefits

At tuftshealthplan.com, our physicians can:

- Check eligibility and benefits
- Submit referrals for specialty care
- Submit claims
- Check the status of their claims

Brokers in our small group market can also get quotes for coverage online.

Looking toward the future, we continue to enhance our e-business strategy to streamline operations, reduce costs, and better and more quickly serve the needs of your employees and you.

Focused on Customer Service

But we have not forgotten about our more traditional points of contact for all of our customers.

We offer members a streamlined customer relations department so they are not transferred from one department to another. They have one phone number to call for answers to their questions or to get issues resolved.

All of our customer relations coordinators take part in our call coaching programs so we can do our best to give members prompt, helpful responses and quick problem resolution when they call us.

We also dedicate an account manager to help administer your plan from the sale to renewal. This person is your link to Tufts Health Plan and gets you the help you need.





Cost Effective Coverage

Keeping an eye on the bottom line is also important to you, and we have taken important steps to control costs while maintaining the quality, comprehensive health care coverage your employees need.

Our disease management programs not only help members get appropriate care and, when possible, improve their quality of life, but also reduce unnecessary and inappropriate utilization.

Our programs include:

- **Diabetes** - Since diabetes is the single most costly and prevalent disease overall among Tufts Health Plan members, we have launched a new program that will provide education and outreach to members and physicians to support the care our members receive.
- **Renal Disease** - Our end stage renal disease case management program aims to enhance the quality and coordination of care our members receive and to decrease avoidable hospitalizations and complications due to the disease.

- **Healthy Birthday®** - Helping pregnant women who are at risk of delivering early to stay healthy is the focus of our Healthy Birthday program. It matches specially trained case managers with pregnant members and works with their doctors to provide outreach, support and education.

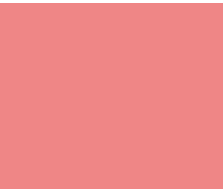
Pharmacy programs and plans

Pharmacy costs are becoming a larger part of health care coverage, and we have a number of innovative programs to manage costs and help ensure quality and choice for our members.

- Our 3-tier pharmacy copayment program encourages members to use generic or preferred drugs, while still offering a wide range of choice in what is appropriate for the member's care.
- New-to-market drugs are also reviewed by our Pharmacy and Therapeutics Committee, composed of actively practicing, community based physicians and pharmacists, and Tufts Health Plan staff. The group evaluates drugs for safety and effectiveness and cost.

"Our partnership with Tufts Health Plan was essential to the success of our program. They were able to customize their premium billing operations to meet the unique needs of our membership."

*J.J. Bartlett,
Executive Director,
Fishing Partnership
Health Plan*





"Tufts Health Plan is a quality provider of medical coverage. This plan option is important to Boston Financial as health care is a big selling point to our associates and their families."

*Diana M. Poole
Group Manager of
Corporate Benefits,
Boston Financial
Data Services Inc.*

Why Tufts Health Plan?

Tufts Health Plan brings a solid financial position and strong leadership team that has years of experience guiding our company through the ever-changing world of managed care.

Our broad and stable local provider network of more than 18,000 physicians, in Massachusetts and parts of New Hampshire and Rhode Island, offers members a wide range of choice when seeking care.

Tufts Health Plan has an array of products and funding options to suit your needs, including HMO, POS, EPO and PPO plans, as well as Secure Horizons®, Tufts Health Plan for Seniors, for eligible retirees. We will work with you to determine which product and options will suit you and your employees best.

We can also offer a nationwide provider network with our PPO plan. Through our relationship with Private Healthcare Systems (PHCS), your employees living outside the Tufts Health Plan service area can access PHCS' network of more than 300,000 physicians at the in-network level of benefits. This option is also open to some employees living within the Tufts Health Plan service area.

In 2002, we have launched a new option on our HMO Value plan called Choice

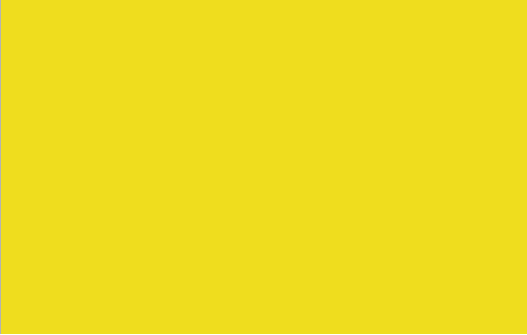
Copayment. The option offers employers the chance to control costs by setting lower copayments for members who are admitted to community hospitals, rather than to generally more expensive tertiary hospitals; and for seeking care from a PCP, rather than a specialist.

We are also offering a Pharmacy Deductible option on our 3-tier pharmacy program. Under this option, members pay a share of their drug costs out of pocket before the drug benefit kicks in. New copayment levels on our 3-tier pharmacy program are also available in 2002, giving employers more flexibility in the benefits they want to offer to their employees.

And with everything we do, we also bring a national reputation for quality health care coverage that has been built during our more than 20 years in the health care coverage industry. We also bring a commitment to providing the best customer service possible both before the sale and after.

We are looking toward the future with new products and an e-business strategy that will increase the efficiency with which our members, providers and you work with Tufts Health Plan.





TUFTS Health Plan

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