

## SUMMARY OF BENEFITS

With Tufts Health Plan, you enjoy comprehensive coverage for your health care needs, while your out-of-pocket costs are kept to a minimum. The following benefits apply when care is medically necessary and provided or authorized by your Tufts Health Plan primary care physician (PCP). Once you have met your deductible, Tufts Health Plan pays the full charge for authorized services that are subject to the deductible for the remainder of that calendar year. You do, however, continue to pay copayments for emergency care and outpatient medical care that is not subject to the deductible.

<b>Outpatient Medical Care*</b>	
Most Provider Office Visits	\$20 per visit
Routine Physical Exams (including most preventive screenings)	\$20 per visit
Well-Child Care	\$20 per visit
OB/GYN visits	\$20 per visit
Prenatal and Postnatal Care **	\$20 per visit
Injections and Immunizations	Covered in Full
Pap Smears and Mammograms	Covered in Full
Diagnostic Procedures	Covered in Full after deductible
Colonoscopies, Sigmoidoscopies	Covered in Full after deductible
Diagnostic Imaging	Covered in Full after deductible
Diagnostic Lab Tests	Covered in Full after deductible
Speech and Short-term Physical/Occupational Therapy	Covered in Full after deductible
Annual Routine Eye Exams	\$20 per visit
Spinal Manipulation (12 visits per calendar year)	Covered in Full after deductible

<b>Inpatient Hospital Care*** and Day Surgery</b>	
Day Surgery	Covered in Full after deductible
Hospital Services (Acute Care) and Maternity Care	Covered in Full after deductible
Physician's Care while hospitalized	Covered in Full after deductible
Surgery and Surgeon's Services while hospitalized	Covered in Full after deductible
Newborn Care in hospital	Covered in Full after deductible
Anesthesia while hospitalized	Covered in Full after deductible
Medications while hospitalized	Covered in Full after deductible
Nursing Care while hospitalized	Covered in Full after deductible
Diagnostic Imaging and Lab Tests while hospitalized	Covered in Full after deductible
Intensive Care/Coronary Care while hospitalized	Covered in Full after deductible
Radiation Therapy while hospitalized	Covered in Full after deductible
Skilled Nursing In Skilled Nursing Facility (up to 100 days per calendar year)	Covered in Full after deductible

<b>Wellness Programs</b>	
Membership at Network Fitness Facilities	Multiple discount options
Weight Watchers Weight Management Program	Discounted membership
Health Education (may require advance payment)	30% discount per program

\* No PCP referral is necessary for OB/GYN visits, spinal manipulation, routine eye exams, or mammograms.

\*\* This office visit copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.

\*\*\* Semi-private room, unless private room is medically necessary.

(OVER)

## Advantage HMO 1000 Without Prescription - SUMMARY OF BENEFITS

<b>Mental Health*</b>	
Outpatient Care (up to 24 visits per calendar year)	\$20 per visit
Inpatient Care (Services provided at a Designated Facility for up to 60 days per calendar year)	Covered in Full after deductible

<b>Substance Abuse**</b>	
Outpatient Care (Alcohol and drug treatment, and, detoxification) (Up to \$500 per calendar year for treatment)	\$20 per visit
Inpatient Care (Services provided at a Designated Facility for up to 30 days per calendar year)	Covered in Full after deductible

<b>Emergency Care</b>	
In Doctor's Office	\$20 per visit
In Emergency Room	\$100 per visit

<b>Other Services</b>	
Durable Medical Equipment (\$1,500 calendar year maximum)	Covered in Full
Ambulance Service	Covered in Full after deductible

<b>Deductible</b>	<b>Individual</b>	<b>Family</b>
Deductible (per calendar year)	\$1,000	\$2,000

\* Outpatient and inpatient mental health services are treated the same as any other medical condition when provided as required by law for the following: biologically-based mental disorders; certain mental, behavioral or emotional disorders for children under age 19; and rape-related mental or emotional disorders. See your Evidence of Coverage for more information.

\*\* Outpatient and inpatient substance abuse services are treated the same as mental health conditions when provided in conjunction with treatment of a mental disorder. Treatment for detoxification is not subject to substance abuse day and dollar limits listed in this document. See your Evidence of Coverage for more information.

There are some services that the plan does not cover. These include, but are not limited to: A service or supply not described as a covered service in your Tufts Health Plan member benefit document • Exams required by a third party, such as your employer, an insurance company, school or court • Cosmetic surgery or any other cosmetic procedure, except certain reconstructive procedures described in your Tufts Health Plan member benefit document • Experimental or investigational drugs, services, and procedures • Eyeglasses or contact lenses • Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking, or blood products, except as described in your Tufts Health Plan member benefit document • Drugs for use outside of hospital, except as covered under Prescription Drug Coverage • Personal comfort items • Custodial care • A service furnished to someone other than the member • Routine foot care, except as described in your Tufts Health Plan member benefit document • Charges incurred for stays in a covered facility beyond the discharge hour • Care for conditions that state or local law requires to be treated in public facility • Medical or surgical procedures for sexual reassignment and reversal of voluntary sterilization • Foot orthotics, except therapeutic/molded shoes for an individual with severe diabetic foot disease • Assisted reproductive technology (e.g. IVF) procedures for non-Massachusetts residents.

*This is a summary only. Please refer to your Evidence of Coverage for more detailed information.  
Copies are available by calling a member services coordinator at 800-462-0224.*

Offered by Tufts Associated Health Maintenance Organization, Inc.