Select Advantage HMO PlanA Limited Provider Network Option



TUFTS if Health Plan tuftshealthplan.com

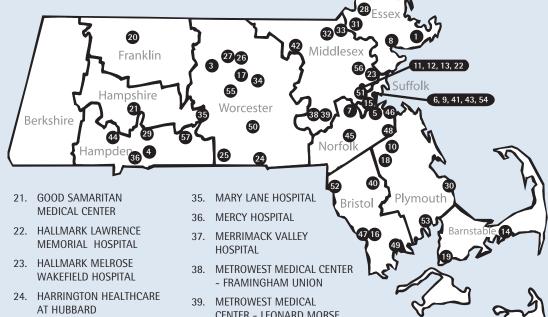
Select Network Hospitals

The Tufts Health Plan Select Advantage HMO Option offers a limited network of providers. For all Select plans, members must select a primary care physician from the Select Network of providers and will be referred to a Select Network hospital for medical care. In the event of an emergency, members should seek help at the nearest hospital and notify Tufts Health Plan Member Services at 800-462-0224 as soon as possible.

To see the most recent hospital listing, visit tuftshealthplan.com.

Limited Network: Select Network plans provide access to a network that is smaller than Tufts Health Plan's standard network. In these plans, members have access to network benefits only from the providers in the Select Network. Please consult the Select Network provider directory by visiting the provider search tool at tuftshealthplan.com and click on Find a Doctor to determine the providers in the Select Limited Provider Network. If you need a paper copy of the provider directory, please contact Member Services.

- 1. ADDISON GILBERT HOSPITAL
- 2. ANNA JAQUES HOSPITAL
- 3. ATHOL MEMORIAL HOSPITAL
- 4. BAYSTATE MEDICAL CENTER
- BETH ISRAEL DEACONESS HOSPITAL - MILTON
- 6. BETH ISRAEL DEACONESS MEDICAL CENTER
- 7. BETH ISRAEL DEACONESS **NEEDHAM**
- 8. BEVERLY HOSPITAL
- **BOSTON MEDICAL CENTER**
- 10. BROCKTON HOSPITAL
- 11. CAMBRIDGE HEALTH ALLIANCE - CAMBRIDGE **HOSPITAL**
- 12. CAMBRIDGE HEALTH ALLIANCE - SOMERVILLE **HOSPITAL**
- 13. CAMBRIDGE HEALTH ALLIANCE - WHIDDEN **HOSPITAL**
- 14. CAPE COD HOSPITAL
- 15. CARNEY HOSPITAL
- 16. CHARLTON HOSPITAL
- 17. CLINTON HOSPITAL
- 18. COOLEY-DICKENSON **HOSPITAL**
- 19. FALMOUTH HOSPITAL
- 20. FRANKLIN MEDICAL CENTER



- 25. HARRINGTON MEMORIAL HOSPITAL
- 26. HEALTH ALLIANCE HOSPITAL
- 27. HENRY HEYWOOD MEMORIAL HOSPITAL
- 28. HOLY FAMILY HOSPITAL
- HOLYOKE HOSPITAL
- 30. JORDAN HOSPITAL
- 31. LAWRENCE GENERAL **HOSPITAL**
- 32. LOWELL GENERAL HOSPITAL
- 33. LOWELL GENERAL HOSPITAL SAINTS CAMPUS
- 34. MARLBOROUGH HOSPITAL

- CENTER LEONARD MORSE **CAMPUS**
- 40. MORTON HOSPITAL
- 41. MT AUBURN **HOSPITAL**
- 42. NASHOBA VALLEY MEDICAL CENTER
- **NEW ENGLAND BAPTIST HOSPITAL**
- 44. NOBLE HOSPITAL
- NORWOOD HOSPITAL
- 46. QUINCY MEDICAL CENTER
- 47. SAINT ANNE'S HOSPITAL
- 48. SOUTH SHORE HOSPITAL
- 49. ST. LUKE'S HOSPITAL

- 50. ST. VINCENT HOSPITAL
- 51. ST. ELIZABETH'S HOSPITAL
- 52. STURDY MEMORIAL HOSPITAL
- 53. TOBEY HOSPITAL
- 54. TUFTS NEW ENGLAND MEDICAL CENTER
- 55. UMASS MEMORIAL MEDICAL **CENTER**
- 56. WINCHESTER HOSPITAL
- 57. WING MEMORIAL HOSPITAL

Select Advantage HMO Plan

A Limited Provider Network Option

Tufts Health Plan's Select Advantage HMO is a deductible plan that offers comprehensive coverage at a competitive price. Select Advantage HMO is easy to administer and use, with no claim forms to fill out—plus it is designed to deliver value for employers and plan members alike.

This plan provides access to a network that is smaller than Tufts Health Plan's standard network. In this plan, members have access to network benefits only from providers in the Select Network, and must choose a primary care provider (PCP) from our Select Network to provide or arrange for their care. Please consult the Select Network provider directory by visiting the provider search tool at tuftshealthplan.com and click on Find a Doctor to determine the providers in the Select Limited Provider Network. If you need a paper copy of the provider directory, please contact member services.

The Select Advantage HMO plan features:

- ✓ A deductible that applies for inpatient hospital care, day surgery, outpatient diagnostic, emergency room, and certain other services. After a member meets the deductible, services subject to the deductible are covered in full.
- Preventive/routine services covered with no member cost sharing.
- Office visits and specialist consultations are covered with a copayment for each visit. Services to diagnose, treat, or monitor health conditions are subject to the deductible.
- Emergency and urgent care coverage anywhere in the world, 24 hours a day, seven days a week.
- Wellness and disease-management programs to help keep members healthy while controlling costs.
- Discounts on fitness club memberships, acupuncture, massage, and more.

How the Plan Works

Select Advantage HMO members select a PCP from our Select Network of providers to provide and coordinate his or her care. At each office visit, a member presents his or her ID card and pays the applicable copayment. Deductible and coinsurance may apply. Once members reach the out-of-pocket maximum, they are covered at 100%.

For care from a specialist, a member's selected PCP will refer the member to a specialist within the Select Network. A member is required to obtain a referral in order to receive coverage for the specialist's services.

After a member satisfies the deductible, he or she receives covered services with just a copayment, when applicable.

Limited Network: This plan provides access to a network that is smaller than Tufts Health Plan's standard network. In this plan, members have access to network benefits only from the providers in the Select Network. Please consult the Select Network provider directory by visiting the provider search tool at tuftshealthplan.com and click on Find a Doctor to determine the providers in the Select Limited Provider Network. If you need a paper copy of the provider directory, please contact member services.

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Pharmacy Coverage

If your plan includes the optional pharmacy benefit, members will pay a copayment for each prescription, according to our three-tier pharmacy copayment program:

- ✓ Tier 1: Lowest copayment; includes most generic drugs
- ✓ Tier 2: Middle copayment; includes many brand-name drugs
- ✓ Tier 3: Highest copayment; includes the most costly covered brand-name drugs not included in other tiers.

Outpatient services not subject to deductible (copayment may apply)

- Routine physical and OB/Gyn exams including most preventive screenings
- ✓ Preventive mammograms and Pap smears
- ✓ Sutures in office

- ✓ Blood draws (act of drawing the blood only)
- ✓ Substance abuse treatment and detoxification
- ✓ Mental health care
- ✓ Preventive immunizations (act of giving the shot)
- ✓ Outpatient maternity care
- ✓ Specialist consultations
- Preventive blood sugar and cholesterol screenings

Services subject to deductible

Diagnostic X-rays and lab tests

- ✓ Urinalysis*
- ✓ Pregnancy test
- ✓ Throat culture
- ✓ Allergy test
- ✓ X-ray
- ✓ Ultrasound

- ✓ Upper and lower GI
- ✓ Cardiac stress test
- ✓ FFG
- ✓ EKG
- ✓ CAT scan
- ✓ PFT scan

- ✓ Diagnostic mammograms and Pap smears
- ✓ MRI
- ✓ Blood work to diagnose or monitor a condition
- Diagnostic blood sugar and cholesterol screenings

Inpatient hospital care and surgery (may also require a copayment)

✓ Day surgery

- ✓ Acute care for illness, injury, and maternity services
- ✓ Emergency Room

Treatments/Procedures

- ✓ Setting of bones/casts
- ✓ Spinal manipulation
- ✓ Speech therapy
- ✓ Short-term occupational and physical therapy
- ✓ Chemotherapy

- ✓ Radiation therapy
- ✓ Injections
- ✓ Dialysis
- √ Vasectomy
- ✓ Infertility/impotence
- ✓ Cortisone injections

- ✓ Trigger point therapy
- ✓ Swallow studies
- ✓ Sleep studies
- Colonoscopy with surgical intervention
- ✓ Sigmoidoscomy

Other Services

✓ Visiting nurse

Note: This a summary of the plan features. Please refer to the benefit document for a detailed explanation of coverage. If there is a difference between the information in this document and the benefit document, the terms of the benefit document will govern.

Superior Customer Service

Our Member Services department offers your employees a staff of highly trained professionals. One phone call is all it takes to reach our Member Specialists. They are available to answer members' questions about the plan and their benefits. We also offer language-translation services and TTY capabilities as needed.

^{*}When not part of routine examination