

MEMBER ENROLLMENT FORM

FAILURE TO COMPLETE FORM WILL CAUSE A DELAY IN ENROLLMENT.

Please print clearly or type. Please be sure application is completed in full to ensure enrollment. Employers can mail completed forms to: Tufts Health Plan • P.O. Box 9186 • Watertown, MA 02471-9186

EMPLOYER SECTION

PLEASE WRITE IN YOUR 8 DIGIT GROUP NUMBER BELOW

Group/Company Name_____ Group Number_____

Office Location_____ Date of Hire_____ Effective Date of Coverage_____

Type of Enrollment: ☐ New Hire ☐ Open Enrollment ☐ COBRA ☐ New Group ☐ Qualifying Event (MUST specify)_____ Qualifying Event Date_____

SUBSCRIBER SECTION

PRODUCT (Select corresponding letter from the list on the front page) _____ Other _____

Last Name_____ First Name_____ Middle Initial_____

Employee Social Security Number (required) _____ - _____ - _____ Date of Birth (MM/DD/YYYY) _____ / _____ / _____ Gender: ☐ Male ☐ Female

Residential Address (required) _____ City _____ State _____ ZIP _____

P.O. Box (optional) _____ City _____ State _____ ZIP _____

Email Address _____ Home/Work Telephone (_____) _____ Cell Phone (_____) _____ Primary Language _____

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Domestic Partner Type of Coverage Requested: ☐ Individual ☐ Family ☐ Other _____

Primary Care Provider First Name _____ Last Name _____ PCP/ NPI # _____ Is this your current PCP? ☐ Yes ☐ No

Members Enrolling First Name / Last Name (if different)	Sex M/F	Date of Birth (MM/DD/YEAR)	Social Security Number (required for all members)	Choose a Primary Care Provider for each member (Include first and last name.)	Check if currently used for primary care	PCP NPI #
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner			- -		<input type="checkbox"/>	
Child/Dependent			- -		<input type="checkbox"/>	
Child/Dependent			- -		<input type="checkbox"/>	
Child/Dependent			- -		<input type="checkbox"/>	
Child/Dependent			- -		<input type="checkbox"/>	
Child/Dependent			- -		<input type="checkbox"/>	

Please check if you are using additional membership applications for additional dependent children. ☐

Do you or someone else covered under this insurance policy have other health insurance coverage at the same time your Tufts Health Plan policy is in effect? ☐ Yes ☐ Yes (Medicare) ☐ No

Name of Health Plan _____ Name of Plan Holder _____ Health Plan Number _____ Effective Date _____

Names of Family Members Covered _____ Is Spouse Employed? ☐ Yes ☐ No If Yes, Name and Address of Employer _____

The information supplied on this form is true and complete. I authorize my employer to make necessary payroll deductions, if any, for my share of Tufts Health Plan coverage. I assign benefits to Tufts Health Plan providers, which means that Tufts Health Plan is authorized to make payments directly to Tufts Health Plan providers for services rendered to me (us). I grant Tufts Health Plan any legal right that I (we) may have to recover the cost of services for an illness or injury caused by someone else when these services have been or will be paid by Tufts Health Plan. I understand that calls to the Member Services department may be monitored for quality assurance. I understand that the benefits for which I (we) are eligible are those described in the applicable member benefit documents.

Subscriber Signature_____ Date_____

Employer Signature (required)_____ Telephone_____ Date_____

WELCOME TO TUFTS HEALTH PLAN



Please fill in the “subscriber” sections of this membership application completely so we do not delay enrollment. You will receive your Tufts Health Plan ID card and member benefit document soon.

Employer Section

Your employer must fill out this section.

Employee Section

- **Personal Information:** Complete all enrollment information. Please select a primary care provider (PCP). Be sure to fill out this section for all members, including dependents.
- **Product Code:** Please be sure to fill in the correct product code for the plan you have selected. (Please use chart on the right.)
- **Primary Care Provider:** If your plan requires you to choose a PCP, it is important that you select one right away. Until we know who your PCP is, your in-network benefits may be limited to emergency services only. To find a PCP, visit tuftshealthplan.com and use the Doctor Search feature. On this application, indicate whether you are a current patient of the PCP you have listed. (You are a current patient if you have routinely received health care services from this provider in the past.) If you are selecting a new PCP, contact the provider’s office right away and introduce yourself as a new Tufts Health Plan member. Ask if they are taking new patients and if the provider would like to schedule a physical exam.

- **Other Health Coverage:** If you have other or additional insurance (such as Medicare), please check the correct box and fill in the requested information. If you do not have any other insurance, be sure to check the “No” box.

When the Application is Complete

- Give the application to your employer.
- Employer mails the form to:
Tufts Health Plan
P.O. Box 9186
Watertown, MA 02471-9186

Notices

By enrolling, you understand and agree that if you or any of your enrolled dependents obtain a health care benefit or payment that you are not entitled to receive, or if you knowingly present a claim that contains a false statement, you may lose your health care coverage and can be liable for the full amount of the health care benefit or payment made and for reasonable attorney’s fees and costs, including the cost of the investigation.

Tufts Health Plan arranges for the provision of health care services through agreements with independent community-based health care professionals working in private offices and with hospitals throughout the Tufts Health Plan service area. These providers are independent contractors and not employees, agents, or representatives of Tufts Health Plan. Tufts Health Plan does not directly provide health care services.

We collect email addresses and cell phone numbers (“your information”) as part of the registration process. We may use your information to notify you of online activity related to the security and privacy of your accounts, such as, retrievals of username, etc. In addition we may use your information to send you health and wellness information and other updates that might be of interest to you as members of Tufts Health Plan. On certain occasions we may also share your information with providers in our network so that they may send you information that describes health-related products and/or services offered by the provider and included in your plan of benefits, enhancements to your plan, and/or benefits and services available to you as a health plan member that add value to, but are not part of, your plan of benefits. Each time we or any such provider sends health and wellness information and other updates, you will be given the opportunity to opt-out of receiving similar emails or cell phone communications in the future. Please note that you cannot opt-out of receiving emails that notify you of online activity since these are necessary to protect the privacy and security of Web accounts.

Product Codes

Write the corresponding letter in the product box in the subscriber section of the enrollment application.

- | | |
|-------------------------------|--|
| A. HMO Premium | M. Advantage PPO Saver |
| B. HMO Value | N. Navigator by Tufts Health Plan |
| C. HMO Basic | O. CareLink |
| D. HMO Choice Copay | P. Select HMO |
| E. Advantage HMO | Q. Select Advantage HMO |
| F. Advantage HMO Saver | R. Rhode Island HEALTHPact |
| G. POS | S. Your Choice HMO |
| H. POS Choice Copay | T. Your Choice PPO |
| I. EPO | U. Steward Community Choice |
| J. EPO Choice Copay | LPC. Lifespan Premier Choice |
| K. PPO | |
| L. Advantage PPO | |

We speak over 200 languages.
Call Member Services.

Nous parlons français
Hablamos Español
Nós falamos português
Мы говорим по-русски
Parliamo Italiano
Wir sprechen Deutsch
我們會講普通話
我們會講廣東話
Chúng tôi nói được tiếng Việt
Nou pale Kreyòl
සිංහල භාෂාවෙන්

Need Help?

If you need assistance selecting a PCP, visit tuftshealthplan.com and use the Doctor Search feature. If you need help filling out this form, call a Member Services Representative.

Member Services:

800.462.0224

DISCRIMINATION IS AGAINST THE LAW

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Tufts Health Plan:

- ▶ Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- ▶ Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Tufts Health Plan at 800.462.0224.

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator Legal Dept.
705 Mount Auburn St. Watertown, MA 02472
Phone: 888.880.8699 ext. 48000, [TTY number — 800.439.2370 or 711]
Fax: 617.972.9048
Email: OCRCoordinator@tufts-health.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
800.368.1019, 800.537.7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

For no cost translation in English, call the number on your ID card.

Arabic للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون على بطاقة الهوية الخاصة بك.

Chinese 若需免費的中文版本，請撥打 ID 卡上的電話號碼。

French Pour demander une traduction gratuite en français, composez le numéro indiqué sur votre carte d'identité.

German Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer auf Ihrer Ausweiskarte an.

Greek Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην αναγνωριστική κάρτας σας.

Haitian Creole Pou jwenn tradiksyon gratis nan lang Kreyòl Ayisyen, rele nimewo ki sou kat ID ou.

Italian Per la traduzione in italiano senza costi aggiuntivi, è possibile chiamare il numero indicato sulla tessera identificativa.

Japanese 日本語の無料翻訳については ID カードに書いてある番号に電話してください。

Khmer (Cambodian) សម្រាប់សេវាកម្មប្រយោជន៍ឥតគិតថ្លៃជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់សមាជិករបស់អ្នក។

Korean 한국어로 무료 통역을 원하시면, ID 카드에 있는 번호로 연락하십시오.

Laotian ສຳລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ສະໜອງໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈຳຕົວຂອງທ່ານ.

Navajo Doo bąąh ilíní da Diné k'ehjí álnéehgo, hodiilnih béésh bee hani'é bee nées ho'dízingo nantínígíí bikáá'.

Persian. برای ترجمه رایگا فارسی به شماره تلفن مندرج در کارت شناسایی تان زنگ بزنید.

Polish Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer znajdujący się na Pana/i dowodzie tożsamości.

Portuguese Para tradução grátis para português, ligue para o número no seu cartão de identificação.

Russian Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному на идентификационной карточке.

Spanish Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro.

Tagalog Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa inyong ID card.

Vietnamese Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên thẻ căn cước của bạn.



705 Mt Auburn Street - Watertown, MA 02472
tuftshealthplan.com - 800.462.0224



This is a Massachusetts Large Group Plan



This health plan meets Minimum Creditable Coverage standards and will satisfy the individual mandate that you have health insurance.

Massachusetts Requirement to Purchase Health Insurance: As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector Web site (www.mahealthconnector.org). This health plan meets Minimum Creditable Coverage standards that are effective January 1, 2010 as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you will satisfy the statutory requirement that you have health insurance meeting these standards. This disclosure is for minimum creditable coverage standards that are effective January 1, 2010. Because these standards may change, review your health plan material each year to determine whether your plan meets the latest standards. If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its Web site at www.mass.gov/doi.

This health insurance issuer believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your policy may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, restrictions on annual limits on essential health benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 800-462-0224. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see <https://www.tuftshealthplan.com> or call 800-462-0224. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 800-462-0224 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0; per plan year.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Not Applicable	This plan does not have a deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider ?	Yes. See https://www.tuftshealthplan.com , "Find a doctor, hospital..." or call 800-462-0224 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per <u>plan</u> year)
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 copay /visit	Not covered	None
	Specialist visit	\$15 copay /visit	Not covered	Prior authorization may be required.
	Preventive care/screening/ immunization	\$15 copay /visit	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	Prior authorization may be required.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Prior authorization is required.
If you need drugs to treat your illness or condition	Tier 1 - Generic drugs	\$10 copay /fill (retail); \$10 copay /fill (mail order)	Not covered	Retail cost share is for up to a 30-day supply; mail order cost share is for up to a 90-day supply. Some drugs require prior authorization to be covered. Some drugs have quantity limitations.
	Tier 2 - Preferred brand and some generic drugs	\$25 copay /fill (retail); \$25 copay /fill (mail order)		
	Tier 3 - Non-preferred brand drugs	\$45 copay /fill (retail); \$45 copay /fill (mail order)		
	Specialty drugs	Limited to a 30-day supply with appropriate tier copay (see above) when purchased at a designated specialty pharmacy	Not covered	Limited to a 30-day supply. Must be obtained at a designated specialty pharmacy. Some drugs require prior authorization to be covered. Some drugs have quantity limitations. Some specialty drugs may also be covered under your medical benefit.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Some surgeries require prior authorization in order to be covered.
	Physician/surgeon fees	No charge	Not covered	

More information about [prescription drug coverage](#) is available at www.tuftshealthplan.com

This is a Massachusetts Large Group [Plan](#)

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per <u>plan</u> year)
If you need immediate medical attention	Emergency room care	\$50 copay /visit		Cost share waived if admitted.
	Emergency medical transportation	No charge		Some emergency transportation requires prior authorization to be covered
	Urgent care	\$15 copay /visit		Services with non-participating providers are only covered out of the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Some hospitalizations require prior authorization to be covered.
	Physician/surgeon fees	No charge	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 copay /visit	Not covered	Prior authorization may be required.
	Inpatient services	No charge	Not covered	
If you are pregnant	Office Visits	No charge for routine outpatient office visits	Not covered	Cost sharing does not apply for preventive services . Depending on the type of services, copayment , coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	No charge	Not covered	

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information (limits apply per plan year)
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Prior authorization is required.
	Rehabilitation services	\$15 copay /visit	Not covered	Short-term physical and occupational therapy limited to 30 visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	Habilitation services	\$15 copay /visit	Not covered	Short-term physical and occupational therapy limited to 30 visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	Skilled nursing care	No charge	Not covered	Limited to 100 days per year. Prior authorization is required.
	Durable medical equipment	No charge	Not covered	Prior authorization may be required.
	Hospice services	No charge	Not covered	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	\$15 copay /visit	Not covered	Limited to one visit every 12 months with an EyeMed vision care provider .
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

[Excluded Services](#) & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Long-term care/custodial care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine foot care 	<ul style="list-style-type: none"> • Treatment that is experimental or investigational, for educational or developmental purposes, or does not meet Tufts Health Plan Medical Necessity Guidelines (with limited exceptions specified in your plan document) • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Acupuncture• Bariatric surgery | <ul style="list-style-type: none">• Chiropractic care (spinal manipulation)• Hearing aids (age 21 or younger only) | <ul style="list-style-type: none">• Infertility treatment• Routine eye care (Adult) |
|---|---|--|

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <https://www.cciio.cms.gov>. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit <https://www.HealthCare.gov> or call 1-800-318-2596. If you are a Massachusetts resident, contact the Massachusetts Health Connector at <https://www.mahealthconnector.org>.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Tufts Health Plan Member Services at 800-462-0224. Or you may write to us at Tufts Health Plan, [Appeals](#) and [Grievances](#) Department, 1 Wellness Way, P.O. Box 474, Canton, MA 02021-1166. Additionally, a consumer assistance program can help you file your [appeal](#). Contact: MA: Health Care for All, One Federal Street, Boston, MA 02110, 1-800-272-4232, <https://www.hcfama.org>.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 800-462-0224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-462-0224.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 800-462-0224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 800-462-0224.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$0
■ Plan coinsurance	0%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$0

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$0
■ Plan coinsurance	0%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$20

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$0
■ Plan coinsurance	0%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$0

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

ADDENDUM

DISCRIMINATION IS AGAINST THE LAW

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Tufts Health Plan:

- Provides full and equal access to covered services under the federal *Americans with Disabilities Act of 1990* and Section 504 of the federal *Rehabilitation Act of 1973*. This includes free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need any of the above services, have questions regarding any provider directory information, or would like to report an inaccuracy or network access issue, please contact Tufts Health Plan Member Services at 800-462-0224.

To report provider directory inaccuracies electronically, please visit <https://tuftshealthplan.com/find-a-doctor> and select your plan. Search or select the Provider whose information you believe needs updating and click “Tell us if something needs to change”.

Please note that if you have complaints regarding provider directory inaccuracies or provider network access issues, you also have the right at any time to contact the Commonwealth of Massachusetts Division of Insurance at (877) 563-4467, Option 2 or www.mass.gov/doi.

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age,

disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator Legal Dept.

1 Wellness Way Canton, MA 02021-1166

Phone: 888.880.8699 ext. 48000, [TTY number — 800.439.2370 or 711]

Fax: 617.972.9048

Email: OCRCoordinator@point32health.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services:

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>.

tuftshealthplan.com | 800.462.0224



For no cost translation in English, call the number on your ID card.

Arabic للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون على بطاقة الهوية الخاصة بك .

Chinese 若需免費的中文版本，請撥打ID卡上的電話號碼。

French Pour demander une traduction gratuite en français, composez le numéro indiqué sur votre carte d'identité.

German Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer auf Ihrer Ausweiskarte an.

Greek Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην αναγνωριστική κάρτα σας.

Haitian Creole Pou jwenn tradiksyon gratis nan lang kreyòl ayisyen, rele nimewo ki sou kat ID ou a.

Italian Per richiedere la traduzione in italiano senza costi aggiuntivi, chiamare il numero indicato sulla carta di identità.

Japanese 日本語の無料翻訳についてはIDカードに書いてある番号に電話してください。

Khmer (Cambodian) សម្រាប់សេវាបកប្រែដោយឥតគិតថ្លៃ ភាសាខ្មែរ សូមទូរស័ព្ទទៅលេខដែលមាននៅលើប័ណ្ណសម្គាល់សមាជិករបស់អ្នក។

Korean 한국어로 무료 통번역을 원하시면, ID 카드에 있는 번호로 연락하십시오.

Laotian ສໍາລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ເສຍຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈຳຕົວຂອງທ່ານ.

Navajo Doo báąłh ilíní da Diné k'ehjí álnéehgo, hodiilnih béesh bee haní'é bee nées ho'díłzingo nantínígíí bikáá'.

Persian. بزنید زنگ تان شناسائی کارت در مندرج تلفن شماره به فارسی رایگان ترجمه برای

Polish Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer znajdujący się na Pana/i dowodzie tożsamości.

Portuguese Para tradução grátis para o português, ligue para o número no seu cartão de identificação.

Russian Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному на идентификационной карточке.

Spanish Para servicios de traducción gratuitos en español, llame al número que aparece en su tarjeta de miembro.

Tagalog Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa inyong ID card.

Vietnamese Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên thẻ căn cước của bạn.

Premium 3-Tier

Prescription Drug Coverage

Tier 1



Generic drugs, certain over-the-counter medications, and selected brand-name drugs

Tier 2



Select brand-name drugs without generic equivalents and some high-cost generic drugs

Tier 3



Drugs not in Tier 1 or Tier 2 (non-preferred brands, and highest cost generics)

Your Drug Coverage

What is covered?

- › Most generic drugs
- › Select brand-name drugs without generic equivalents
- › Certain over-the-counter medications

What is not covered?

- › Select brand-name drugs with generic equivalents
- › Cosmetic drugs
- › Some brand-name and higher-cost generic drugs

Are there limitations on certain drugs?

Yes, we may limit the quantity of some drugs we cover. For example, you may be able to receive only a certain number of pills or doses.

Do some drugs require prior authorization?

Yes, certain drugs do require prior authorization. This process helps us ensure that you are using the most effective and safe medications for your health conditions. Your prescriber must request prior authorization on your behalf.

Can I request an exception?

Yes. If you need a drug that we either don't cover or limit, you or your provider can ask us for an exception. For details, visit tuftshealthplan.com/member-rx. Choose "View Formularies," the year and then **Premium 3-Tier** for information on exceptions.

What is step therapy?

Step therapy is a process that requires you to first try one drug for a medical condition before we cover another drug for that condition.

For example, if Drug A and Drug B both treat the same medical condition, we may require you to try Drug A first. If Drug A does not work, then we will cover Drug B.*

How can I learn more?

Use our online Prescription Drug List to find out which drugs we cover. It will show you which ones have quantity limits or require prior authorization or step therapy.

Visit tuftshealthplan.com/member-rx, choose "View Formularies," the year and then **Premium 3-Tier** to find out how your drugs are covered.

What kinds of over-the-counter medications are available in Tier 1?

Tier 1 includes certain cough, cold and allergy medicines; skin treatments (dermatology); stomach medicines (gastrointestinal); pain relievers; and eye preparations (ophthalmic).

How can I get an over-the-counter medication covered under my prescription drug benefit?

Visit tuftshealthplan.com/member-rx and use the Prescription Drug Lookup to find out which over-the-counter medications are included in Tier 1. Ask your provider to write a prescription for the generic version and have it filled at a participating pharmacy.

*If you have already tried Drug A or are unable to try Drug A, an exception may be granted.



Filling Your Prescriptions

Where can I get my prescriptions filled?

You can get your prescriptions filled at any of the more than 67,000 retail pharmacies that belong to our national participating pharmacy network. To confirm whether your pharmacy is in the network, visit tuftshealthplan.com/member-rx, choose the year and then **Premium 3-Tier** to find participating pharmacies.

Can I get a 90-day supply?

If you take maintenance medications (i.e., ones you take continually for conditions such as heart disease, diabetes or depression), you can get a 90-day supply from many retail pharmacies or through our mail order program.

To learn more, visit tuftshealthplan.com/member-rx, choose "View Formulary," the year and then **Premium 3-Tier** for details. Depending on your coverage, your cost sharing may be lower when you get these drugs through the mail order program or at retail pharmacies in Maine.

What if I take specialty medications?

If you take medications for conditions such as hepatitis C, multiple sclerosis or rheumatoid arthritis, your provider must order your prescriptions through our designated specialty pharmacy. Visit tuftshealthplan.com/member-rx for information on our specialty pharmacy program. Choose "View Formulary," the year and then **Premium 3-Tier** for details.

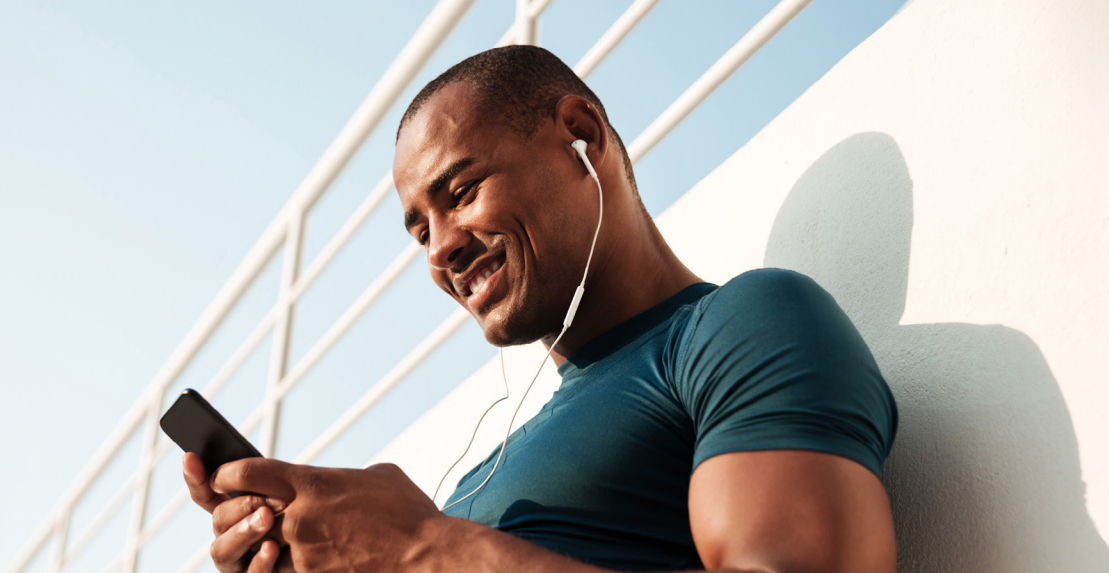
What do I pay for my medications?

Depending on your plan, your payments—also called "cost sharing"—may include a combination of copayments, coinsurance and a deductible. Refer to the Prescription Drug Coverage insert or Schedule of Benefits to find out what you will pay when you pick up prescriptions at the pharmacy.

If you have questions about your prescription drugs, please speak with your doctor.



Learn more at tuftshealthplan.com/member-rx
or call **Member Services** at the number on your member ID card.



Get smart about prescriptions

Our online tools make it easy

Beginning **January 1, 2023**, Optum Rx will be the new pharmacy benefit manager for Harvard Pilgrim Health Care and Tufts Health Plan members. You can access:



My prescriptions – See your current prescriptions along with information about how to use them and possible side effects.



Price a drug – Search your current or new medications to see costs at pharmacies near you. If you're taking a brand-name drug, you can also see prices for generic options.



View my claims – See which prescriptions you've filled and how much you paid.



Pharmacy locator – Search for network pharmacies near you – or find a pharmacy when you're traveling.

Getting started

Visit **optumrx.com** after January 1, 2023, to register your account. You'll need information from your new member ID card to sign up. Then you can access your account details and prescriptions.

Get the app. After **January 1, 2023**, download the Optum Rx app to manage your medications on the go.



Member ID number		
(Additional coverage, if applicable) Secondary member ID number		
Last name	First name	MI
Delivery address		Apt. #
City	State	Zip code
Phone number with area code		
Date of birth (mm/dd/yyyy)	Email address	
Physician name		
Physician phone number with area code		

Medication allergies:	<input type="checkbox"/> Aspirin	<input type="checkbox"/> Erythromycin	<input type="checkbox"/> Quinolones	<input type="checkbox"/> Others: _____
<input type="checkbox"/> None known	<input type="checkbox"/> Cephalosporins	<input type="checkbox"/> NSAIDs	<input type="checkbox"/> Sulfa	_____
<input type="checkbox"/> Amoxil/Ampicillin	<input type="checkbox"/> Codeine	<input type="checkbox"/> Penicillin	<input type="checkbox"/> Tetracyclines	_____
Health conditions:	<input type="checkbox"/> Asthma	<input type="checkbox"/> Glaucoma	<input type="checkbox"/> High cholesterol	<input type="checkbox"/> Others: _____
<input type="checkbox"/> None known	<input type="checkbox"/> Cancer	<input type="checkbox"/> Heart condition	<input type="checkbox"/> Osteoporosis	_____
<input type="checkbox"/> Arthritis	<input type="checkbox"/> Diabetes	<input type="checkbox"/> High blood pressure	<input type="checkbox"/> Thyroid disease	_____

Standard delivery is included at no charge. Prescriptions should arrive within 5 business days after the pharmacy receives the complete order. The pharmacy will contact you if there will be an extended delay in delivering your medications.

Visit the website listed on your member ID card to check drug pricing before sending payment. Once shipped, medications may not be returned for a refund or adjustment.

☐ **Expedite shipping.** Add \$20.00 to order amount (subject to change).

☐ **Check enclosed.** All checks must be signed and made payable to: Optum Rx.

☐ **Charge to my credit card on file.**

☐ **Charge to my new credit card.**

New credit card number

Expiration Date (Month/Year)

Visa, MasterCard, AMEX
and Discover are accepted.

Signature: _____ Date: _____

For new prescription orders and maintenance refills, this credit card will be billed for copay/coinsurance and other such expenses related to prescription orders. By supplying my credit card number, **I authorize Optum Rx to maintain my credit card on file as payment method for any future charges.** To modify payment selection, contact customer service at any time.

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NRX001



Member Guide

Find everything you need at tuftshealthplan.com



Dear Member,

At Tufts Health Plan, a Point32Health company,
we are committed to providing access to high-quality health care coverage and services to help you and your family stay healthy. Our health plans offer preventive care, behavioral health services, care management for chronic conditions, wellness programs, discounts and many other great perks.

We encourage you to use this member guide to:

- Register for your secure member account and download our free mobile app
- Learn more about your care options
- Explore our wellness programs, including discounts and reimbursement opportunities

You can also visit **tuftshealthplan.com** for more information, resources and access to your secure member account.

Your secure member account will offer details on your specific health plan coverage and costs.





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- Maximize Your Health Plan
 - Digital Tools
 - Understand Your Pharmacy Benefits
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 - Key Terms
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 - Discrimination
 - Language Assistance
 - Contact us
-

Maximize Your Health Plan

3 easy steps



1. Access your secure online account

Once your membership becomes effective, be sure to set up your online member account at tuftshealthplan.com/create. Use your smartphone, tablet or computer to:

- Get your electronic member ID card
- Choose your primary care provider (PCP)
- View your health plan benefits, coverage and costs
- Review your claims, referrals and authorizations
- Find other providers near you and estimate costs



2. Find a doctor or hospital

Log in to your secure account to find a convenient location near you.

- Search for doctors or hospitals by name or location
- Find doctors accepting new patients
- View doctors by specialty, such as vision, behavioral health and more



3. Save time and money

Telehealth Virtual Health Care Services¹ provided by Teladoc®

- Connect with a U.S.-based, board-certified doctor anytime for everyday care, behavioral health support and dermatology services
- Set up your account at tuftshealthplan.com/teladoc

Wellness Discounts and Perks

- Take advantage of member discounts on vision, fitness, weight management, virtual yoga classes, meditation programs, and more
- Visit tuftshealthplan.com/discounts-perks

MyRewards Program

- Earn rewards for choosing cost-effective providers and facilities²
- Sign up at tuftshealthplan.com/MyRewards



Digital Tools for 24/7 Care



Member Portal + Mobile App

Access all your health plan information

Learn More

Visit tuftshealthplan.com/DigitalTools or ask your employer



Telehealth Virtual Health Care provided by Teladoc®

Talk to doctors by web, phone or mobile app 24/7



Treatment Cost Estimator and Provider Search

Shop for health care just like you do for anything else



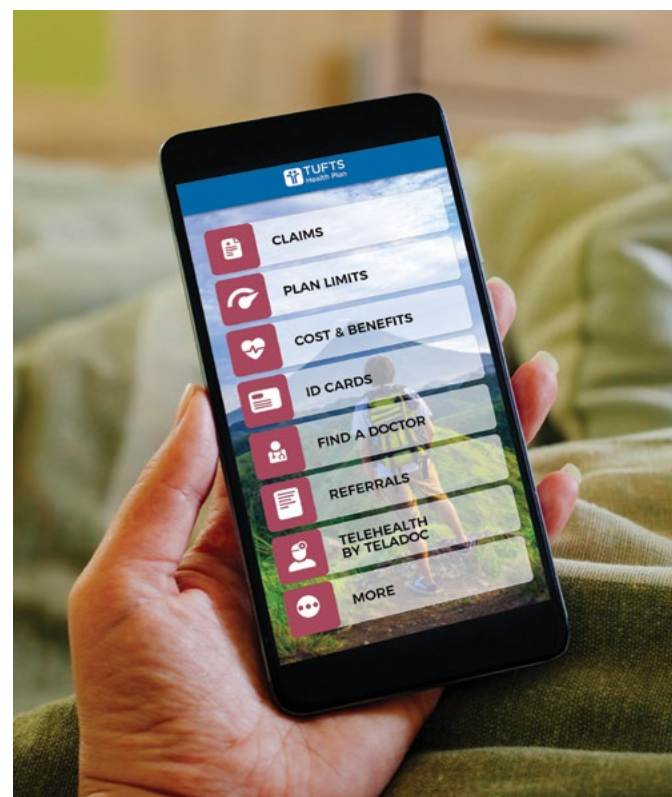
MyRewards

Sign up for MyRewards when you shop for services like mammograms and MRIs, and earn up to \$100 per service³



MyWire

Get secure text messages and important information



Understand Your Pharmacy Benefits

NEW: Pharmacy Benefit Manager

Starting January 1, 2023, OptumRx will become Tufts Health Plan's pharmacy benefit manager (PBM) for retail, specialty and mail order services. OptumRx offers access to 67,000 community pharmacies, including CVS, as well as a state-of-the-art mail order program. Tufts Health Plan members who have pharmacy coverage will receive a new ID card with the OptumRx logo before January 1, 2023.



Log in or register for your secure online member account

Your member account provides you with personalized information to better manage your health care coverage and make smart decisions about your health. Visit tuftshealthplan.com to get started.



Look up your prescriptions

We cover thousands of different medications, but if your current prescription isn't on our list talk to your doctor about switching to a covered medication.

Many medications we cover have a cost share (copayment, deductible or coinsurance) — the amount you'll be responsible for paying, depending on your plan. The medications covered under your plan are organized in up to five tiers:

- Tier 1 includes most generic medications and is the lowest cost to you
- Tier 2 includes many generic and brand name medications
- Tier 3 includes the most expensive generic and brand name medications
- Tier 4 includes preferred specialty drugs and non-preferred brand-name drugs, some higher cost generics
- Tier 5 includes non-preferred specialty drugs and other selected, high-cost brand-name and generic drugs



Check if your prescription has special requirements

If there is a "PA," "STPA," "QL" or "SP" after any of your prescriptions, talk to your provider. Refer to the "Key Terms" section of this Member Guide for full "special requirements" definitions.



Plan ahead if you take maintenance medication

Maintenance medications are drugs taken regularly for ongoing conditions, such as high blood pressure or diabetes. If you're switching from another health insurance plan to Tufts Health Plan, make sure you have enough medication on hand to cover the transition period until your new coverage with Tufts Health Plan begins.

Check your medication expiration date, refill amount, and coverage under Tufts Health Plan. If your medication is not covered, talk to your doctor about switching to an alternate maintenance medication that is covered.



Save money with mail order service

Mail order service provides the convenience of home delivery instead of going to a retail pharmacy. On some plans, your medication may be less expensive if you buy a 90-day supply through this service.

For more information, go to tuftshealthplan.com/member-rx

Know Your Care Options

Health care isn't one-size-fits-all. From minor cuts to a sore throat or even a blood pressure check, knowing where to seek care for your situation can save you time and money. As a Tufts Health Plan member, you and your dependents have access to a variety of options:



When to visit the Emergency Room

If you think you're having an emergency and your life is in danger, call 911 or go to the nearest emergency room. Common medical emergencies that should be treated in the emergency room include choking, heart attack or severe abdominal pain.



When to see your Primary Care Provider (PCP)

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and is best suited to coordinate your care. And, they may also offer virtual health care services for even greater convenience.



When to visit an Urgent Care Center

You can stop by an urgent care center without an appointment for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



When to go to a Retail Clinic

Retail clinics such as CVS MinuteClinic® and Walgreens Healthcare Clinic are a good option when you're experiencing mild symptoms such as an ear infection or skin conditions like poison ivy, and you want a health professional to check it out without an appointment.



When to use Telehealth Virtual Care

Teladoc U.S.-based doctors are available 24/7 at no cost for most plans by phone or mobile app. You can request a virtual visit for non-emergency conditions such as upper respiratory infection or skin rash. You can also access confidential therapy and build an ongoing relationship with the provider of your choice.



When to reach out to our Tufts Health Plan Care Team

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our Care Team of registered nurses, clinical social workers and certified health coaches will answer your questions, help you navigate the health care system, and support your health and wellness goals at no cost.

Wellness Discounts and Perks

Tufts Health Plan wants to help you reach your wellness goals with discounts on nutrition, mind and body, fitness, and other services related to good health.⁴

Start Living Well Today!

Log into mytuftshealthplan.com. If you don't have an account, choose "Register here" to create one. Once logged in, select "Get Started" on the Health & Wellness tile.

- Take your Well-being Assessment
- Connect with a Health Coach
- Participate in monthly challenges and activities to build health habits
- Earn points towards rewards



Fitness and Exercise

Get discounts at over 14,000 health and fitness facilities across the U.S. through the International Fitness Club Network. Tufts Health Plan members can even try before you join with a FREE one-week trial membership at any facility you like.⁵ Members can learn more at preventure.com/ifcn-tufts with password "Fit4You".

Fitness Together

Fitness Together pairs you with a personal trainer in a private setting and a workout plan tailored to you.⁶

- New members pay no fitness evaluation fee
- New members get 10% off the purchase price of any personal training package
- Existing members get 10% off the purchase price of personal training packages of 36 sessions or greater. To get the discount, show your Tufts Health Plan Member ID card when joining any participating Fitness Together location

Rather work out at home?

- Save 10-40% on a wide array of fitness products

Rather race to get your workout?

- Save up to 15% off registrations to a variety of races

Other discounts include:

- Save up to 25% off online workout subscriptions
- Save 10% off home swim lessons and life guard services
- Save up to 90% off magazine subscriptions

Fitness membership reimbursement

Get money back on your fitness membership. Reimbursement details vary by plan — confirm your fitness rebate by viewing your health plan coverage in your secure member account at mytuftshealthplan.com.



Health Eating and Weight Management

The Dinner Daily

Save 25% on any Dinner Daily subscription, visit thedinnerdaily.com/thp and use code "THP25" to sign up. The Dinner Daily provides members with customized meal plans that fit members' dietary restrictions and a shopping list that maximizes savings with local grocery store specials.

Jenny Craig®

Start today and get \$200 in food savings!¹⁷

With Jenny Craig, you can enjoy:

- NEW! Max Up, Jenny Craig's most effective, science-backed, holistic program ever
- A customized plan that includes delicious chef-crafted meals, revolutionary Recharge Bars, snacks, desserts and fun activity plans
- Personal one-on-one coaching, with flexible phone and in-person options to maximize your weight loss goals and build healthy habits

Visit jennycraig.com/THP OR call (877) 536-6970 to schedule an appointment for a FREE consultation.



Mind and Body

Ompractice

Access Ompractice virtual yoga and meditation at a discounted rate. Using two-way video via laptop or phone, Ompractice allows members to participate in live yoga and meditation classes with instruction and direction from a teacher, bringing the support, personal interaction and accountability of a studio session wherever you are. Learn more at ompractice.com/tuftshealthplan.

Cambridge Health Alliance Center for Mindfulness and Compassion Discount

Save 15% on Mindfulness and Self-Compassion courses, which can reduce stress and improve your overall well-being. Visit chacmc.org/courses and use access code "THP15" when you register.

Discounts on ChooseHealthy.com

Free shipping and up to 40% discount on wellness products at ChooseHealthy.com. For details on how to get this discount, call Customer Relations or visit choosehealthy.com/public.

Massage therapy and acupuncture

Reconnect your body, mind and spirit with massage therapy or acupuncture. Massage therapy: save 25% off the provider's usual fee, or pay \$15 per 15 minutes of massage therapy, whichever is less. Acupuncture: save 25% off the provider's usual fee. For a list of providers near you, call ChooseHealthy customer service at (800) 335-2746.

The Center for Mindfulness at UMass Memorial Health

Attend the 8-week, online Mindfulness-Based Stress Reduction (MBSR) or Mindfulness-Based Cognitive Therapy (MBCT) programs with the Center for Mindfulness at UMass Memorial Health and receive 15% off the cost of tuition. Participants have found an increased ability to relax, an enhanced ability to cope with chronic pain and stressful situations, and improved self-confidence. For more information send an email to mindfulness@umassmemorial.org, or visit ummhealth.org/umass-memorial-medical-center/services-treatments/center-for-mindfulness/mindfulness-classes.



More Savings

Eye glasses, contacts and corrective vision discounts

Save up to 35% on the price of frames, lenses and sunglasses when you see an EyeMed network provider. EyeMed Vision Care also offers a replacement contact lens program, and 5-15% off the cost of LASIK and PRK laser vision correction. Learn more at tuftshealthplan.com/eyemed.

Home Instead®

Get a one-time \$100 credit toward charges for non-medical support services at participating offices. Home Instead provides personalized services for seniors to help them live safely and comfortably wherever they call home. You can also receive a free home safety inspection once you have contracted for services.

For more information, please contact Home Instead at homeinstead.com or by phone at (888) 580-6676 (toll-free). To get the discount, just show your Tufts Health Plan Member ID card.

Hearing Care Solutions

Hearing Care Solutions (HCS) provides you⁸ with cost-effective hearing care services and products offered by today's leading manufacturers. The HCS program streamlines the hearing care process for members and their dependents by offering discounted prices, as low as \$500, on a wide array of digital hearing aids with varying levels of technology and features.⁹

Along with competitive pricing, you get access to services including:

- A complete hearing exam, hearing aid evaluation and fitting¹⁰
- The choice of over 5,000 locations nationwide for an appointment
- Access to HCS Doctor of Audiology and Product Specialists for questions and product support
- 9 brands and multiple levels of hearing aid technologies to choose from
- 3-year manufacturers' warranty on hearing aids, including loss, damage and repair¹¹
- Battery supply that covers 3 years of use¹²

Get started by requesting an appointment and visiting one of the nationwide providers most convenient to you. Visit hearingcaresolutions.com/tufts to learn more.

Stay Connected and Informed

While your secure member account provides detailed information on your specific health plan coverage and costs, we offer many other ways to connect you with the information you need to live healthier and save money.

> **Member Newsletter**

Our digital member newsletter shares current health topics and benefit highlights including tips to manage your health, recipes, new programs and discounts on wellness services. Delivered to your email inbox and posted on our public website.

> **Text Messages**

Our text messaging service is your personalized connection to your health plan. Get reminders and notifications about flu shots, as well as updates on exclusive member discounts and perks.

> **Email Messages**

Receive valuable information about your benefits, discount options, new programs and other well-being opportunities.

> **Website**

The member section of our website is a great place to learn about resources, wellness options, care management programs, and additional member benefits to keep you and your family healthy. Bookmark the site for easy access tuftshealthplan.com/member

> **Social Media**

Follow our social feeds to keep up with the latest news, tips and stories.



How to get started

Check your secure member account to be sure we have your current email address and mobile telephone number, and we'll ensure you stay informed.

Key Terms

Premium

This is the monthly cost of your health insurance coverage.

Cost share

Your out-of-pocket costs for services included within your health plan including copayments, deductibles, and coinsurance.

Copayments

A fixed dollar amount that you pay for a covered medical service, prescription or medication.

Deductible

The amount you owe or pay out-of-pocket during a coverage period (usually one year) for covered health care services before your plan begins to pay.

Coinsurance

This is a fixed percentage of costs that you pay for covered services. For example, if you have a plan with coinsurance, you may have to pay 20% of a provider's bill for your care, while Tufts Health Plan pays 80%. Coinsurance is usually something you pay after you have paid an annual deductible.

Out-of-pocket maximum

This is a limit on the total amount of cost sharing you have to pay annually for covered services. This generally includes copayments, coinsurance and deductibles. After you meet your out-of-pocket maximum, Tufts Health Plan will pay all additional covered health care costs.

In-network

Generally, this describes coverage for care that POS and PPO members receive from participating providers in the Tufts Health Plan network. In-network coverage typically costs less than out-of-network coverage. In most cases, if you have a POS plan, you need to have a referral from your primary care provider (PCP) to another participating provider in order for in-network cost sharing to apply.

Out-of-network

Out-of-network coverage applies only to POS and PPO plans. Tufts Health Plan will cover care that POS and PPO members receive from non-participating providers, but it usually costs more than in-network coverage. In addition, if you have a POS plan, you will — in most cases — have out-of-network coverage when you receive care for covered services from participating providers without your primary care provider's referral.

Tier

Medical plans often place providers and hospitals in different categories, or tiers, with different cost sharing amounts. Typically, you'll save money when you see Tier 1 providers.

Pharmacy Key Terms

Prior Authorization (PA)

The need for your provider to tell us why it is medically necessary for you to receive a covered medication or service. We consult with your doctor(s) to provide you with better health outcomes, cost savings and assure your safety. Contact the doctor who recommended the medication or service. If the doctor believes the medication or service that requires PA is necessary for your treatment, they may submit a request for coverage to Tufts Health Plan. We'll cover the medication or service if it meets our medical necessity coverage guidelines.

Step Therapy Authorization (STPA)

An authorization is an automated form of prior authorization that encourages clinically proven use of first-line therapies so that the most therapeutically appropriate and cost-effective drugs are used first, before other drugs may be covered. Some types of step therapy include requiring the use of generics before brand name drugs or preferred drugs before non-preferred brand name drugs. Check our step therapy drug list to find out which step your drug is on. If you haven't previously taken the steps we require, and your doctor believes the drug prescribed for you is necessary, your doctor may request authorization. You can check the list by visiting tuftshealthplan.com/member-rx. Click on the "View Formularies" button in the "Look Up Your Medication" box, select the drug list (formulary) for your plan and click the link to "Step Therapy Prior Authorization."

Quantity Limitation (QL)

The quantity limit for a medication that can be purchased at any one time. A common QL is a 30-day supply, which is the maximum number of units needed for 30 days based on the prescribed daily/weekly dose. You're covered for up to the quantity posted in our covered drug list. If your doctor believes you need to take more than that quantity, the doctor may submit a request for authorization.

Designated Specialty Pharmacy (SP)

A pharmacy management program that requires members to purchase selected medications from specific sources. Once your membership is effective, log in to mytuftshealthplan.com and click on "My Coverage," then "Pharmacy." Call the designated specialty pharmacy provider indicated, or contact our Member Services department to help you receive your medication without interruption.

Non-Covered (NC)

Medications that are not currently covered by us. If your provider feels you require this medication, your provider should contact us. They may submit a request for coverage to Tufts Health Plan. We will cover the medication if it meets our coverage guidelines. If the request is approved, you will be covered for your prescription.

New-to-Market Drug Evaluation (NTM)

In an effort to ensure the new-to-market prescriptions that we cover are safe, effective and affordable, we delay coverage of many new drugs until a physician specialist reviews them. If your doctor feels you need a new medication, they can contact us to request coverage.

Important Information About Your Plan

The following information refers to plans offered by Tufts Health Plan Health Care and its affiliates ("Tufts Health Plan").

When you need care

If your doctor admits you to a hospital for a test, surgery or other procedure, including admission for surgical day care, hospital representatives are responsible for notifying Tufts Health Plan on your behalf. There are a few procedures that require Tufts Health Plan's authorization, and your doctor is aware of the procedures he/she must discuss with us before they take place.

To find out where our participating doctors admit patients, visit our online directory at tuftshealthplan.com. Or you can call one of the telephone numbers at the end of this document to have one of our representatives assist you.

Tufts Health Plan requires prior authorization (prospective review of medical necessity and clinical appropriateness) for selected medications, procedures, services and items. The prior authorization process is used to verify member eligibility and facilitate the appropriate utilization of these elective, non-urgent services. Visit tuftshealthplan.com to see Prior Authorization for Care details.

When you're in the hospital, Tufts Health Plan's nurse care managers are available to work with your doctors and other providers to ensure that you receive the care you need. They may evaluate the quality and appropriateness of the services you receive, and when you no longer need hospital care, will work with your medical team to coordinate the services you need in an appropriate clinical setting (e.g., at home, or in a skilled nursing or rehabilitation facility).

In situations where Tufts Health Plan was not notified of services (e.g., when a member was unable to give insurance information to providers), a post-service review may be completed to evaluate proper use of services or to identify quality of care issues.

Appeals

You may file a complaint about a coverage decision or appeal that decision with Tufts Health Plan. For details, see your Benefit Handbook.

To access your Benefit Handbook online, log into your personal account on tuftshealthplan.com, click on More Tasks from your Member Dashboard and select View My Plan Documents under Documents. For assistance, call Member Services at (800) 462-0224.

Member confidentiality

Tufts Health Plan values individuals' privacy rights and is committed to safeguarding protected health information (PHI) and personal information (PI). To support this commitment, Tufts Health Plan has established a number of Privacy and Security policies, including those describing the administration of its privacy and security programs, requirements for staff training, and permitted uses and disclosures of PHI and PI. We may collect, use and disclose financial and medical information about you when doing business with you or with others. We do this in accordance with our privacy policies and applicable state and federal laws. Tufts Health Plan also requires its business partners who administer health care coverage to you on our behalf to protect your information in accordance with applicable state and federal laws.

Visit tuftshealthplan.com or call us for a copy of Tufts Health Plan's Notice of Privacy Practices.

Members: (800) 462-0224

Additional Benefit Details

- ¹ In the case of an emergency, call 911 or visit the nearest emergency department. Telehealth virtual health care services (provided by Teladoc®) are available to commercial members that have this benefit (not including Tufts Health Direct); cost share may apply. If you're not sure whether your plan includes Telehealth by Teladoc please ask your employer. Your regular health care providers may also offer virtual health care services to you — please contact them directly for additional details. Cost share applies.
- ² MyRewards is available to fully-insured members in Massachusetts and Rhode Island. Buy-up options are available for self-insured employers in Massachusetts and Rhode Island. MyRewards is not available with tiered products or CareLink. If you're not sure whether your plan includes MyRewards, ask your employer.
- ³ Up to \$500 per covered member per year. MyRewards is available to commercial fully-insured members (not including tiered products, CareLink and Tufts Health Direct) in Massachusetts and Rhode Island.
- ⁴ This information has been provided by the vendors and has not been independently confirmed by Tufts Health Plan. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise, or nutrition regimen. Discounts are subject to change at any time.
- ⁵ Specialty clubs and studios, such as martial arts, yoga, spin and personal training centers may offer different "trial" offers. Please inquire with the owner or membership department at these centers to verify offer.
- ⁶ At participating facilities only. Discounts cannot be combined with any other promotion offered by the fitness location or trainer.
- ⁷ Savings redeemed as 8 consecutive weeks of \$25 US food credits with full planned menu purchase (avg. \$186 US/\$187 CAD) each week. Active program enrollment and eligibility status required. Valid only for new members. Valid at participating centers. Not valid at jennycraig.com. No cash value.
- ⁸ Programs described are for all Tufts Health Plan commercial members, excluding Tufts Health Direct.
- ⁹ HCS does not place any restrictions on members utilizing the discount program, however, health plan coverage for such products and services may vary by plan. Members not eligible for plan coverage may leverage favorable HCS discounts for hearing care services and products.
- ¹⁰ Hearing care services and products coverage varies by plan. If covered, copay or other cost share may apply and referrals may be required.
- ¹¹ Hearing care services and products coverage varies by plan and may include frequency limitations. If covered, copay or other cost-share may apply.
- ¹² Up to 64 cells per ear, per year. A supply of batteries is only available for non-rechargeable hearing aid models.

Preventive Screenings

Preventive screenings or preventive health services are steps you can take to prevent a health problem before it starts. Preventive screenings can help find health problems early, when treatment works best. At your yearly wellness visit, run through the checklist below with your health care provider.

- ☒ **Blood Pressure Screening:** Blood pressure should be checked at every office visit or at least once a year.
- ☒ **Breast Cancer Screening:** Mammograms are recommended every year to every two years, depending on your age, health history and risk for breast cancer. If you are 40 years or older talk to your health care provider.
- ☒ **Cervical Cancer Screening:** Screening is recommended every 3 to 5 years depending on your age and the type of test performed. Talk to your health care provider about how often you should get screened for cervical cancer.
- ☒ **Cholesterol Screening:** Have your cholesterol (total cholesterol, LDL (bad cholesterol), HDL (good cholesterol) and triglyceride levels checked every one to six years, based on your risk for heart disease.
- ☒ **Colorectal Cancer Screening:** Screening starts at age 45. How often you are screened depends on the type of test your health care provider recommends and your individual risk for colorectal cancer. Tests include colonoscopy, stool test, and flexible sigmoidoscopy.
- ☒ **Depression Screening:** Speak with your health care provider if you are feeling sad, anxious, depressed or overwhelmed. Your health care provider can help you with treatment and/or referrals.
- ☒ **Diabetes Screening:** Screening is recommended every three years or more often if you have prediabetes or risk factors for prediabetes or diabetes.
If you have diabetes, have a dilated eye exam, kidney test and A1C test yearly to prevent health problems linked to high blood sugar, such as eye, kidney, heart and nerve disease.
- ☒ **Prostate Cancer Screening:** Talk with your health care provider to get up to date information about prostate cancer screening and to determine if screening is right for you.
- ☒ **Vaccinations:** Get a flu vaccine once a year. Ask your health care provider if you are up to date on vaccinations such as a COVID-19, pneumonia, shingles or Tdap vaccine.



In addition, ask your health care provider about hearing and eye exams and a skin cancer check. **For a complete list of screenings visit [healthfinder.gov](https://www.healthfinder.gov)**

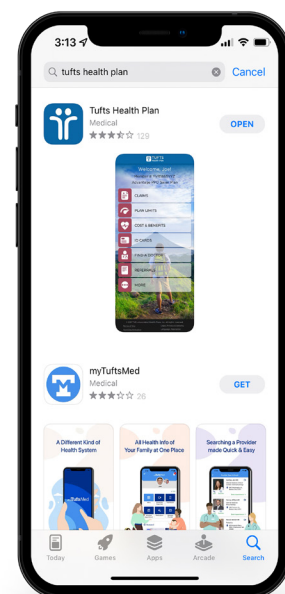


Member Secure Account and Mobile App

Quickly access your benefits

Log in at mytuftshealthplan.com or activate your secure online account at tuftshealthplan.com/create or via the Tufts Health Plan mobile app¹, to quickly and securely access your health plan benefits information.

- › Understand your coverage and costs
- › Check your claims, referrals, and authorizations
- › View plan limits, including your out-of-pocket costs
- › Find a doctor or a hospital
- › Select or change your Primary Care Provider (PCP)
- › Estimate your costs
- › Talk to a Teladoc® doctor 24/7
- › Access health and wellness resources
- › View your ID card and tax forms
- › And so much more



Visit tuftshealthplan.com/create to activate your secure account or download the Tufts Health Plan mobile app.

¹Does not apply to Tufts Health RITogether plans. Telehealth virtual health care services (provided by Teladoc®) are available to Tufts Health Plan commercial members who have this benefit (not including Tufts Health Direct); cost share may apply. If you're not sure whether your plan includes Telehealth provided by Teladoc please ask your employer. Your regular health care providers may also offer virtual health care services to you – please contact them directly for additional details. Cost share applies.

Let's find your doctor.

Use **"Find a Doctor or Hospital"** online, which we update weekly, to find participating doctors, hospitals, and other clinicians.

To find Tufts Health Plan participating providers:

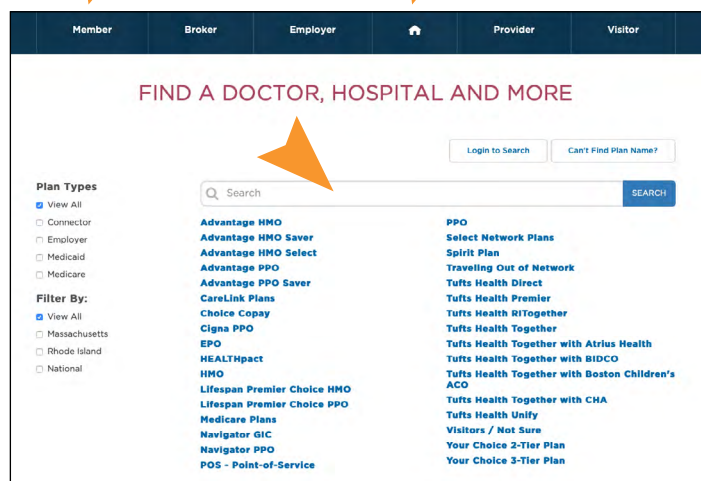
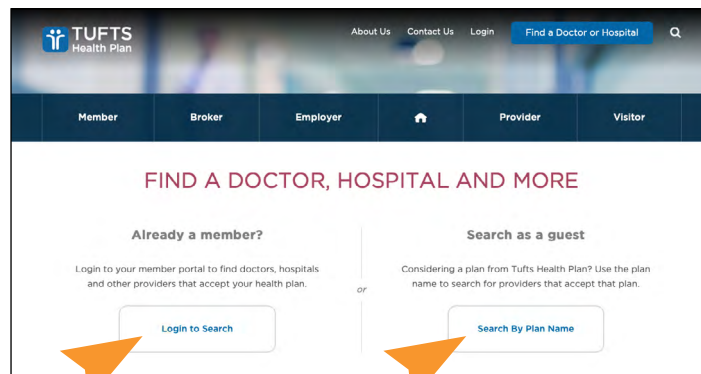
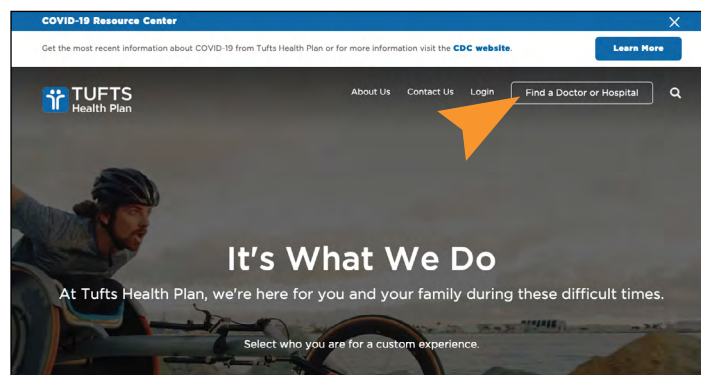
- › Visit tuftshealthplan.com.
- › Click **"Find a Doctor or Hospital."**
- › If you have created a Tufts Health Plan member account, click **"Login to search."** After logging in, you will be taken to your plan's directory.
- › If you don't have a Tufts Health Plan member account, click **"Select a plan."** Choose a plan on the page or locate your plan on your ID card or plan documents and type the plan in the search bar.

Within each plan directory, you can search by provider type (primary care providers, specialists, behavioral health providers, hospitals, and other care providers) or by specialty.

Need assistance? Call us.

Call Member Services at **(800) 682-8059**.

New Members, call Smart Start **(866) 874-0817**.



Telehealth

Provided by Teladoc®

Access virtual health care in minutes 24/7 by phone, web or mobile app

When you or your dependents need non-emergency care, use Telehealth to save time and money. You can even receive your prescription at your local pharmacy when medically necessary.

- › Connect with a U.S. board-certified doctor for everyday care, anywhere in the world in less than 15 minutes
- › Schedule a visit with a therapist or psychiatrist to get confidential support that fits your needs and schedule
- › Access a dermatologist in less than 48 hours for common skin conditions such as psoriasis or eczema



Why our members love Teladoc

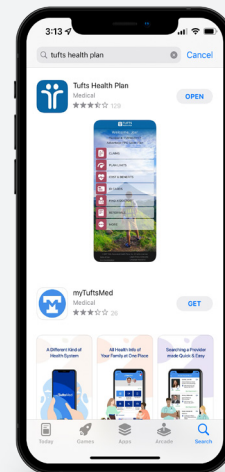
- › Available 24/7 worldwide
- › 95% member satisfaction
- › 92% of patient visits are resolved the first visit
- › Over 40 million members

Download Our Mobile App

Connect directly to a Teladoc doctor right from your smartphone.

- › Use your **Tufts Health Plan member ID** to activate or log in to your secure member account.
- › Then tap “**Telehealth by Teladoc**” on the app home screen to request an appointment.

Set up your account with your member ID card at
tuftshealthplan.com/Teladoc



In the case of an emergency, call 911 or visit the nearest emergency department. Telehealth virtual health care services (provided by Teladoc®) are available to Tufts Health Plan commercial members that have this benefit (not including Tufts Health Direct) cost share may apply. If you're not sure whether your plan includes Telehealth by Teladoc please ask your employer. Your regular health care providers may also offer virtual health care services to you — please contact them directly for additional details. Cost share applies. This testimonial reflects this individual's experience and experiences may vary. Statistics are provided by Teladoc® and not verified by Tufts Health Plan.

Your therapy visit is starting in 15 minutes.

Get Confidential Therapy on your Terms

Talk to a Teladoc® provider and establish an ongoing relationship

Your Tufts Health Plan benefits give you and your dependents (18 and older) access to virtual visits with licensed providers by video or phone. Choose a psychiatrist or therapist who fits your needs and schedule to help manage everyday challenges such as anxiety, depression, trauma or grief.

Why use Telehealth by Teladoc Services

- Convenience to speak with a therapist from anywhere
- Flexible scheduling 7 days a week on your terms
- Quick access to the right provider for you
- Appointments are confirmed within 72 hours
- Ongoing relationship with the same provider

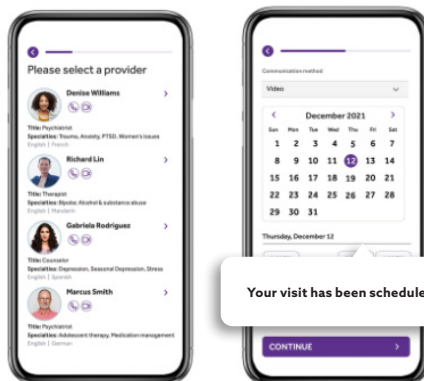
How to request a virtual visit:

1. Log in or set up your account at tuftshealthplan.com/teladoc and fill out a brief medical history
2. Request a visit and answer a few questions
3. Select the provider and three appointment dates and times from 7 AM to 9 PM local time that are best for you

Confidential therapy
can work for you

76%

of people say they feel
better after their third visit



Start making progress

Now Telehealth by Teladoc is available directly through the Tufts Health Plan mobile app!

Telehealth virtual health care services (provided by Teladoc®) are available to Tufts Health Plan commercial members (not including Tufts Health Direct) that have this benefit. Cost share may apply. If you're not sure whether your plan includes Telehealth by Teladoc please ask your employer. Your regular health care providers may also offer virtual health care services to you – please contact them directly for additional details. Cost share applies. Statistics provided by Teladoc not verified by Tufts Health Plan.

Family-Centered Care

Partner Program Overview & Availability



Learn more at tuftshealthplan.com/family



Today's health plans need to support members and their families beyond preventive care, annual screenings, condition management and emergency services.

Introducing a new approach to supporting families we care for – no matter how 'family' is defined.

Beginning in January 2023, new programs include:

- Navigation and resources focused on creating more affirming and positive health care experiences for LGBTQ+ members, through **Included Health Communities**.
- A robust digital experience for personalized support for at-home caregivers, through **Wellthy**.

Today's definition of family stretches well beyond the traditional.

According to the U.S. Census Bureau's American Community Survey in 2019: Married couples with children under 18 account for just **19% of households**.

Meanwhile, **53 million Americans** are providing unpaid care for relatives and friends.

Equity and inclusion in the workplace ranks as a top concern for employers, and employees are more engaged when they feel their benefits are relevant to them.

Curated partners represent access to market-leading services aimed at enhancing our members' health and well-being.

NEW: Included Health Communities

For LGBTQ+ members, a one-size fits all approach to health care simply doesn't work. LGBTQ+ Health from Included Health Communities helps members and their families get whole-person care, focused on LGBTQ+ needs, by working within our health plan ecosystem to ensure members feel safe, understood, and supported.

- **Provider matching support** connects members to vetted in-network providers across all who are affirming, clinically competent, and match member preferences.
- **LGBTQ+ care navigation** ensures members receive whole-person care focused on LGBTQ+ needs, within their benefits ecosystem.
- **Trans-focused complex care management** supports trans and non-binary members with transition, gender affirming surgery, and benefits navigation to help them appropriately leverage Included Health's robust clinical care management services and support.
- **Education and advocacy** assists with family, social, and workplace questions, guiding members to engage with medical benefits via education, and advocating for members with medical, legal, and peer resource needs.



NEW: Wellthy

Members and their families are increasingly called upon to provide informal, unpaid care of loved ones. When supporting a loved one reaches an urgent, crisis, or unmanageable moment, caregivers suffer. 23% of Americans say caregiving has made their mental or physical health worse. Wellthy connects families with dedicated care professionals to help them tackle the logistical and administrative tasks of caring for the ones they love, including themselves.

- **Wellthy's Care Coordinators** are skilled and trained to help families navigate and manage all aspects of care. This could be support for things like moving a loved one into a living facility, finding medical and mental health specialists, vetting daycare centers, hiring in-home aides, and applying for financial assistance programs and veteran's benefits.
- **Wellthy's Care Dashboard** acts like a project management tool to keep all planning, appointments and resources in one place.
- **Wellthy Community** is an expert-moderated peer network where caregivers can share and connect with others who are experiencing similar challenges.



Wellness Discounts and Perks

Find everything you need at tuftshealthplan.com



Tufts Health Plan wants to help you reach your wellness goals with discounts on nutrition, mind and body, fitness, and other services related to good health.¹

Start Living Well Today!

Log into mytuftshealthplan.com. If you don't have an account, choose "Register here" to create one. Once logged in, select "Get Started" on the Health & Wellness tile.

- Take your Well-being Assessment
- Connect with a Health Coach
- Participate in monthly challenges and activities to build health habits
- Earn points towards rewards



Fitness and Exercise

Get discounts at over 14,000 health and fitness facilities across the U.S. through the International Fitness Club Network. Tufts Health Plan members can even try before you join with a FREE one-week trial membership at any facility you like.² Members can learn more at preventure.com/ifcn-tufts with password "Fit4You".

Fitness Together

Fitness Together pairs you with a personal trainer in a private setting and a workout plan tailored to you.³

- New members pay no fitness evaluation fee
- New members get 10% off the purchase price of any personal training package
- Existing members get 10% off the purchase price of personal training packages of 36 sessions or greater. To get the discount, show your Tufts Health Plan Member ID card when joining any participating Fitness Together location

Rather work out at home?

- Save 10-40% on a wide array of fitness products

Rather race to get your workout?

- Save up to 15% off registrations to a variety of races

Other discounts include:

- Save up to 25% off online workout subscriptions
- Save 10% off home swim lessons and life guard services
- Save up to 90% off magazine subscriptions

Fitness membership reimbursement

Get money back on your fitness membership. Reimbursement details vary by plan — confirm your fitness rebate by viewing your health plan coverage in your secure member account at mytuftshealthplan.com.



Health Eating and Weight Management

The Dinner Daily

Save 25% on any Dinner Daily subscription, visit thedinnerdaily.com/thp and use code "THP25" to sign up. The Dinner Daily provides members with customized meal plans that fit members' dietary restrictions and a shopping list that maximizes savings with local grocery store specials.

Jenny Craig®

Start today and get \$200 in food savings!⁴

With Jenny Craig, you can enjoy:

- NEW! Max Up, Jenny Craig's most effective, science-backed, holistic program ever
- A customized plan that includes delicious chef-crafted meals, revolutionary Recharge Bars, snacks, desserts and fun activity plans
- Personal one-on-one coaching, with flexible phone and in-person options to maximize your weight loss goals and build healthy habits

Visit jennycraig.com/THP or call (877) 536-6970 to schedule an appointment for a FREE consultation.



Mind and Body

Ompractice

Access Ompractice virtual yoga and meditation at a discounted rate. Using two-way video via laptop or phone, Ompractice allows members to participate in live yoga and meditation classes with instruction and direction from a teacher, bringing the support, personal interaction and accountability of a studio session wherever you are. Learn more at ompractice.com/tuftshealthplan.



Cambridge Health Alliance Center for Mindfulness and Compassion Discount

Save 15% on Mindfulness and Self-Compassion courses, which can reduce stress and improve your overall well-being. Visit chacmc.org/courses and use access code "THP15" when you register.

Discounts on ChooseHealthy.com

Free shipping and up to 40% discount on wellness products at ChooseHealthy.com. For details on how to get this discount, call Customer Relations or visit choosehealthy.com/public.

Massage therapy and acupuncture

Reconnect your body, mind and spirit with massage therapy or acupuncture. Massage therapy: save 25% off the provider's usual fee, or pay \$15 per 15 minutes of massage therapy, whichever is less. Acupuncture: save 25% off the provider's usual fee. For a list of providers near you, call ChooseHealthy customer service at (877) 335-2746.

The Center for Mindfulness at UMass Memorial Health

Attend the 8-week, online Mindfulness-Based Stress Reduction (MBSR) or Mindfulness-Based Cognitive Therapy (MBCT) programs with the Center for Mindfulness at UMass Memorial Health and receive 15% off the cost of tuition. Participants have found an increased ability to relax, an enhanced ability to cope with chronic pain and stressful situations, and improved self-confidence. For more information send an email to mindfulness@umassmemorial.org, or visit ummhealth.org/umass-memorial-medical-center/services-treatments/center-for-mindfulness/mindfulness-classes.



More Savings

Eye glasses, contacts and corrective vision discounts

Save up to 35% on the price of frames, lenses and sunglasses when you see an EyeMed network provider. EyeMed Vision Care also offers a replacement contact lens program, and 5-15% off the cost of LASIK and PRK laser vision correction. Learn more at tuftshealthplan.com/eyemed.

Home Instead®

Get a one-time \$100 credit toward charges for non-medical support services at participating offices. Home Instead provides personalized services for seniors to help them live safely and comfortably wherever they call home. You can also receive a free home safety inspection once you have contracted for services.

For more information, please contact Home Instead at homeinstead.com or by phone at (888) 580-6676 (toll-free). To get the discount, just show your Tufts Health Plan Member ID card.

Hearing Care Solutions

Hearing Care Solutions (HCS) provides you⁵ with cost-effective hearing care services and products offered by today's leading manufacturers. The HCS program streamlines the hearing care process for members and their dependents by offering discounted prices, as low as \$500, on a wide array of digital hearing aids with varying levels of technology and features.⁶

Along with competitive pricing, you get access to services including:

- A complete hearing exam, hearing aid evaluation and fitting⁷
- The choice of over 5,000 locations nationwide for an appointment
- Access to HCS Doctor of Audiology and Product Specialists for questions and product support
- 9 brands and multiple levels of hearing aid technologies to choose from
- 3-year manufacturers' warranty on hearing aids, including loss, damage and repair⁸
- Battery supply that covers 3 years of use⁹

Get started by requesting an appointment and visiting one of the nationwide providers most convenient to you. Visit hearingcaresolutions.com/tufts to learn more.

Additional Benefit Details

- ¹ This information has been provided by the vendors and has not been independently confirmed by Tufts Health Plan. Check with your health care provider regarding any health or medical condition before beginning any new treatment, exercise, or nutrition regimen. Discounts are subject to change at any time.
- ² Specialty clubs and studios, such as martial arts, yoga, spin and personal training centers may offer different “trial” offers. Please inquire with the owner or membership department at these centers to verify offer.
- ³ At participating facilities only. Discounts cannot be combined with any other promotion offered by the fitness location or trainer.
- ⁴ Savings redeemed as 8 consecutive weeks of \$25 US food credits with full planned menu purchase (avg. \$186 US/\$187 CAD) each week. Active program enrollment and eligibility status required. Valid only for new members. Valid at participating centers. Not valid at jennycraig.com. No cash value.
- ⁵ Programs described are for all Tufts Health Plan commercial members, excluding Tufts Health Direct.
- ⁶ HCS does not place any restrictions on members utilizing the discount program, however, health plan coverage for such products and services may vary by plan. Members not eligible for plan coverage may leverage favorable HCS discounts for hearing care services and products.
- ⁷ Hearing care services and products coverage varies by plan. If covered, copay or other cost share may apply and referrals may be required.
- ⁸ Hearing care services and products coverage varies by plan and may include frequency limitations. If covered, copay or other cost-share may apply.
- ⁹ Up to 64 cells per ear, per year. A supply of batteries is only available for non-rechargeable hearing aid models.



MyRewards

An MRI can cost between \$522 to \$1,970 in Massachusetts depending on where you go.¹ With MyRewards from Tufts Health Plan, you can earn up to a \$100 gift card for each preventive care service when you select from participating cost-effective providers. Activate or log into your secure account at mytuftshealthplan.com and click on **Find a Doctor**.

How MyRewards Works:



Rewardable services include:

- Mammogram
- Colonoscopy
- Bariatric surgery
- Echocardiogram
- High-tech imaging (MRI, CT scan, PET scan)
- Hip replacement
- Knee replacement
- Maternity

MyRewards is fully integrated with our Provider Search + Treatment Cost Estimator tool² and is accessible from your secure member account online or on the mobile app.

Sign up or log into your secure account at mytuftshealthplan.com and click on Find a Doctor.

¹CompareCare — masscompare.gov, 2018 2Up to \$500 per covered member and per year

²The Provider Search Tool has a default of certain mileage from a member's home address. Members can use the tool to broaden the search radius to locate providers with a green rewards trophy

MyRewards is available to commercial fully-insured members (not including tiered products, CareLink and Tufts Health Direct) in Massachusetts and Rhode Island. Members should refer to their member benefit documents for details regarding benefits and coverage. With the exception of Visa cards, e-certs and physical gift cards do not expire. Reward gift cards can be redeemed at Amazon, Target, TJX brands, Walmart and more.



Living Well Program

Earn up to \$120 in rewards

How it works:¹

Enroll in the Living WellSM program and earn rewards for participating in a variety of informative, fun and interactive activities including topics such as:

- › Stress management
- › Self-care
- › Healthy eating
- › Volunteerism
- › Financial literacy
- › Physical activity
- › Environmental wellness
- › Health plan literacy

Subscriber rewards — Earn up to \$120 in gift cards.

You'll earn rewards incrementally, so the more you participate in the program, the more rewards you earn. Subscribers can achieve up to eight levels, at \$15 each, for a total of \$120 in gift cards each year.

Covered dependents or employees who are not Tufts Health Plan members can participate in a separate program where they can earn points towards monthly gift card drawings.

Well-being as you define it.

A community, at your fingertips.

Our program is packed with tools that let you define your own vision of well-being. Here are some of the features:



Customize to suit your goals



Sync to your wearable device



Connect with others for tips and advice



Connect with a personal health coach

Our digital engagement platform is easily accessible from most devices so you can stay on top of your goals wherever you are.

Log in or set up an account at mytuftshealthplan.com.

Once logged in, select "Get Started" on the Health & Wellness tile.

¹ Rewards are available for fully-insured commercial accounts rated as large group, with 51-999 eligible employees, excluding Tufts Health Direct. Rewards may be taxable, please consult with your tax adviser.



Living Well at Home

Free virtual wellness classes & webinars

Our well-being programs are here for you when you need them the most. Whether you are looking to shake it up, stretch it out, or get centered, we've got you covered with Zumba®, yoga, guided mindfulness, and wellness sessions, which are available to everyone. All classes are free and easy to access via Zoom.

Guided mindfulness sessions

Experiment with short bursts of mindfulness instruction followed by mini meditations led by our expert instructors.

Tuesdays | 8:30-9:00 a.m. ET

[Click here](#)

Wednesdays | 8:30-9:00 a.m. ET

Attendees are invited to use their webcams (live class)

[Click here](#) | Passcode 203720

Thursdays | 8:30-9:00 a.m. ET

[Click here](#)

Rotating health & wellness topics

These classes take a holistic look at health to help you stay physically and mentally resilient. Enjoy a variety of topics.

Zumba classes

Dance like nobody's watching! Our Zumba® classes will be the most fun you've ever had working out. Enjoy upbeat music and moves anyone can try!

Tuesdays & Thursdays | 5:00-6:00 p.m. ET

[Click here](#)

Yoga classes

Breathe in, breathe out and stretch it out with a relaxing yoga practice. These live sessions are accessible to all fitness levels and are the perfect way to wind down.

Mondays & Wednesdays | 5:00-6:00 p.m. ET

[Click here](#)

For future and past sessions, visit tuftshealthplan.com/livingwellathome



Living Well on the Go

The benefits of the Tufts Health Plan Living Well program are easily accessed through the Limeade app.

To get started:



Download the Limeade app in the Google Play Store or App Store



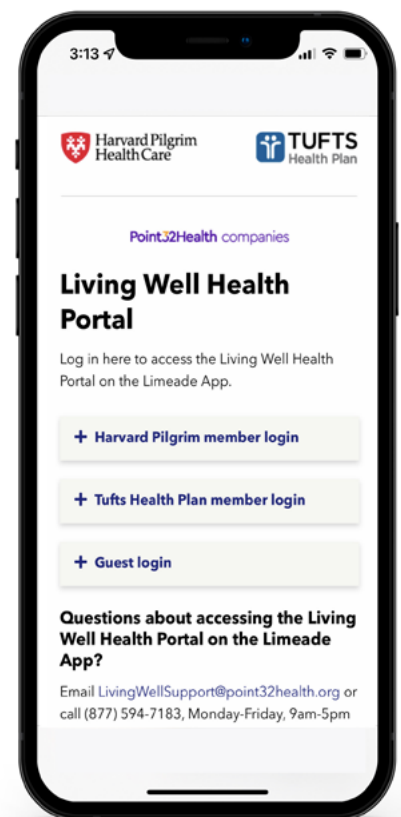
Open the Limeade app and enter the mobile program code: LivingWell



Log in using your Tufts Health Plan online member or guest account*

As part of their security standard, Limeade requires you to re-verify your account by logging in about once a week, so you may want to keep your login credentials handy.

* If you do not have a Tufts Health Plan online member or guest account, go to tuftshealthplan.com/livingwellportal to create one. If you are a guest, it may take up to 24 hours for your new guest account to be activated.



Need assistance?

Email LivingWellSupport@Point32Health.org or call **(877) 594-7183**, Monday-Friday, 9am-5pm EST

Living Well

Research shows that lifestyle improvements and lasting wellness come when individuals share their journey and join in activities with others. Our Living Well programs offer dynamic tools, virtual programming and personalized activities that support emotional, physical, and workplace well-being. The Living Well platform and its programs are available to all members. Non-members may also access Living Well through a guest login process, making these resources available to our members’ families and households to support improved health for the communities we serve.

Availability*

Program	Fully-Insured Employer Groups	Self-Insured Employer Groups
New: Wellthy	January 1, 2023: Tufts Health Plan members	Negotiated referral pricing available for employer groups interested in partnering with Wellthy in 2023 January 1, 2024 for integrated buy up option
New: LGBTQ+ Health	January 1, 2023: Tufts Health Plan members <i>Large group accounts with 51+ MA only; all groups in RI</i>	Anticipated after January 1, 2024
Living Well	Tufts Health Plan members	Tufts Health Plan members

Member Engagement & Access

Members will receive direct communications to enroll or sign up for these services. Employers may also request member-facing tools and resources to encourage program engagement within their employee population, including employee resource groups, as well as health and wellness focused activities.

*Programs are subject to change. Program availability is limited and based on specific segments and timing as described above. Members must enroll or sign up for programs to gain access. No additional member cost share is required to enroll or use the described services, unless otherwise stated.

Discrimination is Against the Law

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation or gender identity.

Tufts Health Plan:

- Provides full and equal access to covered services under the federal *Americans with Disabilities Act of 1990* and Section 504 of the federal *Rehabilitation Act of 1973*. This includes free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need any of the above services, have questions regarding any provider directory information, or would like to report an inaccuracy or network access issue, please contact Tufts Health Plan Member Services at (800) 462-0224. To report provider directory inaccuracies electronically, please visit <https://tuftshealthplan.com/find-a-doctor> and select your plan. Search or select the Provider whose information you believe needs updating and click “*Tell us if something needs to change.*”

Please note that if you have complaints regarding provider directory inaccuracies or provider network access issues, you also have the right at any time to contact the Commonwealth of Massachusetts Division of Insurance at (877) 563-4467, Option 2 or www.mass.gov/doi.

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator Legal Dept.

1 Wellness Way Canton, MA 02021-1166

Phone: (888) 880-8699 ext. 48000, [TTY number — (800) 439-2370 or 711]

Fax: (617) 972-9048

Email: OCRCoordinator@point32health.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services:

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

tuftshealthplan.com | (800) 462-0224

Language Assistance Services

For no cost translation in English, call the number on your ID card.

Arabic للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون على بطاقة الهوية الخاصة بك .

Chinese 若需免費的中文版本，請撥打ID卡上的電話號碼。

French Pour demander une traduction gratuite en français, composez le numéro indiqué sur votre carte d'identité.

German Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer auf Ihrer Ausweiskarte an.

Greek Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην αναγνωριστική κάρτα σας.

Haitian Creole Pou jwenn tradiksyon gratis nan lang kreyòl ayisyen, rele nimewo ki sou kat ID ou a.

Italian Per richiedere la traduzione in italiano senza costi aggiuntivi, chiamare il numero indicato sulla carta di identità.

Japanese 日本語の無料翻訳についてはIDカードに書いてある番号に電話してください。

Khmer (Cambodian) សម្រាប់សេវាបកប្រែដោយឥតគិតថ្លៃជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខដែលមាននៅលើថ្នាំសម្គាល់សមាជិករបស់អ្នក។

Korean 한국어로 무료 통번역을 원하시면, ID 카드에 있는 번호로 연락하십시오.

Laotian ສໍາລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ເສຍຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈຳຕົວຂອງທ່ານ.

Navajo Doo bááh ilíní da Diné k'chjí álnéehgo, hodiilnih béesh bee hani'ée bee née ho'dilzingo nantinígíí bikáá'.

Persian بزنید زنگ تان شناسائی کارت در مندرج تلفن شماره به فارسی رایگان ترجمه برای.

Polish Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer znajdujący się na Pana/i dowodzie tożsamości.

Portuguese Para tradução grátis para o português, ligue para o número no seu cartão de identificação.

Russian Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному на идентификационной карточке.

Spanish Para servicios de traducción gratuitos en español, llame al número que aparece en su tarjeta de miembro.

Tagalog Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa inyong ID card.

Vietnamese Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên thẻ căn cước của bạn.

Contact us

Member Services

Call us: (800) 462-0224 (TTY: 711)

Monday - Thursday 8:00am to 7:00pm

Friday 8:00am to 5:00pm

Tufts Health Plan Health Care includes Tufts Health Plan Health Care, Tufts Health Plan Health Care of New England and HPHC Insurance Company.



Interpreter Services Available:

With the help of Language Line Solutions, we speak more than 250 languages.

Tufts Health Plan Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Por servicio de traducción gratuito en español, llame al número de su tarjeta de miembro.

若需免費的中文版本, 請撥打ID卡上的電話號碼。