Did you know that many services covered by Tufts Health Plan are available at no cost to Brandeis University members? Other services come with predictable out-of-pocket costs, such as deductibles, copays, and coinsurance. If you have any questions about your coverage, please call member services at the number on your ID card.

**NO COST**
- Adult annual preventive exams
- Well Child Visits
- Annual gynecological exam
- Routine annual cytology (pap smear)
- Routine maternity care
- Routine immunizations and vaccinations
- Routine mammograms
- Colorectal cancer screening with or without surgery

**COPAY**
- Office Visits
  - PCP
  - Specialist
  - Outpatient Behavioral Health
  - Telehealth
  - Urgent Care Center
  - Chiropractic Care
- Pharmacy prescription (carved out through OptumRX)
- Emergency Room Services (waived if admitted & inpatient cost share services apply)
- High-Tech Imaging

**DEDUCTIBLE THEN COVERED IN FULL**
- Labs
- X-Ray/Low-Tech Imaging
- Diagnostic testing
- Physical Therapy/Occupational Therapy/Speech Therapy

**DEDUCTIBLE THEN SERVICES WITH COPAY OR COINSURANCE**
- Surgical Day Care (Outpatient surgery)
- Inpatient Services – Medical and Behavioral Health