A QUICK START GUIDE
GETTING THE MOST FROM YOUR COVERAGE

TUFTS Health Plan
TUFTSHEALTHPLAN.COM
Welcome to Tufts Health Plan, where we believe the journey to better health should be simpler than it is. That’s why we provide the services and tools you need to connect with us and your doctors. Because when you understand your coverage, monitor your claims and explore all treatment options, you’re taking important steps toward a healthy you.

That’s right — it all starts with you. The only way you can get the most out of your plan is by taking an active role. And we’re with you every step of the way, answering your questions and arming you with information to make smart decisions about your care.

So how do you become confident and comfortable with your new plan? Here are five steps you should take to get started. They’ll help you avoid surprises, save money and stay healthy.
1. CHOOSE A PRIMARY CARE PROVIDER (PCP)

Even if your plan doesn’t require one, it’s good to have a PCP as your guide to the health care system. Your PCP is the one medical professional who knows your health better than anyone. They can treat you for a wide range of issues or refer you to a specialist if needed. Your PCP will also do or arrange for preventive care screenings, such as blood pressure, cholesterol, and more.

2. SIGN UP FOR YOUR SECURE ONLINE MEMBER ACCOUNT*

Once you receive your member ID number, you can register for your secure member account at mytuftshealthplan.com. This is a one-stop, secure website that allows you to: check claims, view your benefits, see the status of referrals (should you need them), and find how much you have paid toward your deductible, out-of-pocket maximums and more. You can even take care of your health by taking a Wellbeing Assessment. You can also find tips, tools, and videos, and connect to virtual coaches to help you be your healthiest.

3. DOWNLOAD OUR FREE MOBILE APP

After you are enrolled with Tufts Health Plan, you can get quick, easy access to the information that matters most — anytime, anywhere! You can compare treatment costs, check your claims, view your benefits and deductible accumulations, and more. Our Tufts Health Plan mobile app is available on the App Store and Google Play.

4. SHOP AROUND

Did you know you can shop for your medical care just like you would for other services you buy? The same procedure or treatment can cost drastically different amounts depending on which provider you see. Our Provider Search and Treatment Cost Estimator tool can estimate costs based on the specific details of your plan benefits. The tool is conveniently available on the home page of mytuftshealthplan.com.

5. SAVE MONEY WITH YOUR PLAN

For example, you can:

- Choose cost-saving alternatives to the emergency room, such as urgent care centers, limited service clinics and telehealth (if included with your plan)
- Use freestanding facilities (a non-hospital setting) to receive day surgery and high-tech imaging services
- Use mail-order service for prescriptions you take regularly (depending on your plan)
- Take advantage of member discounts on everything from eyewear and fitness club memberships to nutrition and weight management

*On or after your effective date with Tufts Health Plan
KEY TERMS TO UNDERSTAND

96% OF PEOPLE OVERESTIMATED their understanding of key insurance terms.∗

Don’t make the same mistake. Get to know the terms on the opposite page. Understanding them is the first step toward getting the most out of your coverage.

∗2016 survey of 2,000 Americans conducted by PolicyGenius in partnership with Radius Global Research
**PREMIUM**
Your monthly contribution to pay for your health plan coverage. A plan with a lower premium will often have higher out-of-pocket costs (copayment, deductible and coinsurance) when you receive covered services.

**COPAYMENT**
There are some services that may require a copayment with your plan. A copayment is the cost-share that you pay for certain covered pharmacy or medical services. Depending on your plan, you might have a copayment for a doctor’s office visit or for a prescription drug.

**DEDUCTIBLE**
The amount you have to pay for covered health care services before Tufts Health Plan starts to pay. After you pay your deductible, you usually pay only a copayment or coinsurance for covered services, and Tufts Health Plan pays the rest. Please check your benefit document (located in the My Coverage section of mytuftshealthplan.com) for details. The benefit document is also called an Evidence of Coverage (EOC) or Certificate of Insurance (COI).

**COINSURANCE**
The percentage of costs you pay for certain covered services. As an example, if your plan has 20% coinsurance, Tufts Health Plan will pay 80% of the cost, and you’ll be responsible for paying 20% of the cost.

**OUT-OF-POCKET MAXIMUM**
The most you can pay during your plan year for your share of covered medical, pharmacy, vision and mental health services. After you spend this amount on deductibles, copayments, and coinsurance, Tufts Health Plan will pay 100% of remaining costs for covered services. However, your monthly premium does not count toward this total.

**IN-NETWORK**
A network is a group of doctors, hospitals and other care providers associated with your plan that have contracts with Tufts Health Plan to provide services at pre-negotiated rates. These providers are considered “in-network,” and every one of our network providers meets rigorous standards for quality care.

*Make sure that your doctor or other health care providers are in the network for your plan prior to receiving care by visiting tuftshealthplan.com/find-a-doctor at any time or by logging into mytuftshealthplan.com once you're effective.*

**OUT-OF-NETWORK**
“Out-of-network” refers to any physician, hospital or other care provider that is not in the group of in-network doctors described above. Out-of-network providers do not have contracts with Tufts Health Plan as part of your plan, and thus, can determine the rate they charge you. Because of this, receiving care from an out-of-network provider can be a lot more expensive for you.
Here are answers to some common questions we receive from our members when they join Tufts Health Plan.

We think they’ll be helpful for you.
IS MY DOCTOR IN YOUR NETWORK?
Chances are good that your doctor is in our network, which has more than 51,000 health care professionals and 100 hospitals across New England. Our network stretches across all of Massachusetts, Rhode Island and New Hampshire, and extends into parts of Maine, Vermont, Connecticut and New York. You can go to tuftshealthplan.com/find-a-doctor at any time or log into mytuftshealthplan.com once you’re effective.

WHAT IS A REFERRAL AND WHEN DO I NEED ONE?
A referral is permission from your primary care provider (PCP) to see a specialist for care. Certain plans, such as HMO and EPO plans, require you to get a referral. For POS plans, referrals are required for coverage at the in-network level of benefits. If you’re uncertain about whether or not you need a referral, call the Member Services number on your member ID card.

If your plan requires a referral, talk to your PCP. Always make sure that you have the referral before you see the specialist or you will be responsible for costs from the appointment.

DO I NEED TO GET NEW REFERRALS WHEN CHANGING PLANS?
Any referral you had with your previous insurance plan will not carry over. If your plan requires a referral, you’ll need to get a new referral from your PCP. Also, if you see any other providers for care, be sure to let them know that you have new health insurance. If one of your current providers is not in our network, you will need to switch to one who is or you will be responsible for the full cost of services.

WHAT IS PRIOR AUTHORIZATION AND HOW DO I GET IT?
Prior authorization means that we must approve a certain procedure or service before you receive it. Your provider submits a request to us, and we review it to be sure your care is following the most recent and successfully proven medical treatments. We check to make sure you receive the appropriate level of care, at the appropriate time, in the right setting, and in the most efficient manner.

Your in-network doctor is responsible for obtaining prior authorization from us on your behalf. If your plan allows for out-of-network services, you are responsible for making sure your provider obtains prior authorization.

WHAT DO I DO IF I’M SCHEDULED FOR UPCOMING SERVICES?
Contact your provider’s office and let them know you have switched plans. Talk to them about obtaining any necessary referrals.

HOW DO I GET ACCESS TO A DOCTOR WHEN I’M TRAVELING?
If you have an unforeseen or emergency medical condition, seek care immediately at the nearest medical facility. You are not required to see an in-network provider for emergency medical care when traveling outside of the service area. However, you will need to receive any necessary follow-up care at an in-network provider or you will be responsible for the cost of the follow-up services.
WE’RE HERE TO HELP

We’d love to answer questions you might have about your medical coverage, so please feel free to ask.

MASSACHUSETTS MEMBER SERVICES
800.462.0224 (TDD/711)
Monday–Thursday, 8 am–7 p.m; Friday, 8 am–5 pm

RHODE ISLAND MEMBER SERVICES
800.682.8059 (TDD/711)
Monday–Thursday, 8 am–7 pm; Friday, 8 am–5 pm

You may also contact us via tuftshealthplan.com/Ask-Member-Services

Interpreter Services Available:
With the help of Language Line Solutions, we speak more than 250 languages.

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.

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。

You may obtain a summary of Tufts Health Plan’s key Utilization Management/case management procedures and Tufts Health Plan’s privacy practices at tuftshealthplan.com.
REWARD YOURSELF FOR GETTING FIT

GET UP TO $150 OR 3-MONTHS MEMBERSHIP FEE BACK

Depending on your plan and your employer, you can get money back on your fitness center membership. Members of Small Groups (1-50 employees) are eligible for up to 3 months of your monthly membership fees per family, per benefit year.

Members of Large Groups (over 50 employees) are eligible for up to $150 per family, per benefit year and includes group exercise classes as well as gym memberships.

Once you’ve been a member of Tufts Health Plan and the gym for at least four months, you’re eligible for the rebate.

Your fitness costs must meet the following criteria for the rebate:

1. The fitness center must offer cardio and strength-training machines and other programs for improved physical fitness. The rebate does not include martial arts centers, gymnastics centers, country clubs, or pool-only centers, sports teams and leagues, social clubs and tennis clubs, personal trainers, sports coaches, or the purchase of personal or at-home exercise machines.

2. If your company is a Large Group (over 50 employees) you may also qualify for the rebate by taking certain group exercise classes. Group exercises include, but are not limited to: Pilates, Zumba, yoga, aerobics, and kickboxing. Classes held in a residential setting or dance classes are not included.

   You must check your benefits to see if group exercise classes are included on your plan.

Tufts Health Plan will pay up to the reimbursable amount based on your plan. Make sure to check your benefits to determine what fitness rebates you are eligible for.

GET YOUR REBATE EVEN FASTER —

Register/submit your rebate form online at: mytuftshealthplan.com under the Forms tab.

Or, you can mail in the rebate form on the reverse side.
MEMBER FITNESS REBATE FORM

You must complete all fields. Please print clearly. Retain a copy of all receipts and documents for your records. Please be sure to sign the form.

To qualify for the fitness rebate, you must complete four consecutive months of membership with Tufts Health Plan and 4 months with the gym.

You will have 24 months from the date you paid your fitness club fees to submit your request for the fitness rebate. The rebate applies one time per family, one time per benefit year. The rebate is paid to the Tufts Health Plan subscriber after fitness costs are paid. We usually process reimbursements within 4 to 6 weeks of receipt.

MEMBER INFORMATION

› Member Information

Name (Last, First, Middle Initial): _______________________________________________________________________
Date of Birth: _______ / _______ / ________________
Tufts Health Plan Member ID Number: ____________________

FITNESS CENTER INFORMATION

Fitness Club Name: ___________________________________________________________________________________
Address: __________________________________________________________________________________________
Telephone:__________________________________
Year(s) of fitness club membership:     Benefit Year 1: _______________________     Amount Paid: _______________________
 Benefit Year 2: _______________________     Amount Paid: _______________________

GROUP EXERCISE CLASS INFORMATION (Check your benefits for this rebate)

Group Exercise Class Name: ___________________________________________________________________________
Address: __________________________________________________________________________________________
Telephone:_________________________________
Year(s) of group exercise class(es):     Benefit Year 1: _______________________     Amount Paid: _______________________
 Benefit Year 2: _______________________     Amount Paid: _______________________

PAYMENT INFORMATION

Please include one of the following forms of proof of payment you are including with this form:
• An itemized receipt from the fitness club and/or group exercise class, showing the dates of membership and dollar amounts paid
• A credit card statement or receipt indicating fitness club and/or group exercise class payment
• A statement from the fitness club’s and/or group exercise class’ letterhead, with an authorized signature, indicating payment was made

SIGNATURE REQUIRED

I attest that the above information is true and accurate, and the services were received and paid for in the amount requested as indicated above. I acknowledge that if any information on this form is misleading or fraudulent, my coverage may be canceled and I may be subject to criminal and/or civil penalties for false health care claims. I also understand that Tufts Health Plan may request any additional information it deems necessary to verify that services were received and payment was made. I understand that the fitness rebate may be considered taxable income.

Member Signature: ____________________________________________________________________________ Date: _______________________

PLEASE SUBMIT THIS FORM AND ALL DOCUMENTATION TO:

Tufts Health Plan | Member Reimbursement Claims
PO Box 9191, Watertown, MA 02471-9191
Fax number: 617-673-0403
Please do not staple any materials to this form
Or submit your form online at: mytuftshealthplan.com under the Forms tab
CONNECT TO CONVENIENCE —

GET TREATMENT FOR MEDICAL CARE OR BEHAVIORAL HEALTH

• Talk to a Teladoc doctor 24/7/365 in less than 10 minutes¹ to treat nonemergency, general medical conditions, including: cold and flu symptoms, allergies, sinus infections, rashes, sore throats and more.

• Schedule a video appointment seven days a week for support with anxiety, depression and other behavioral health issues.

• Teladoc visits for medical care or behavioral health are the same costs as a PCP visit.²

Learn more and register at tuftshealthplan.com/telehealth

1 M+
NUMBER OF TELEHEALTH VISITS PERFORMED BY TELADOC³

95%
MEMBER SATISFACTION³

92%
RESOLVED ISSUES AFTER THE FIRST VISIT³

¹ For general medical visits.
² The cost of a telehealth visit is subject to the deductible on Saver plans.
³ This information is provided by Teladoc and has not been independently confirmed by Tufts Health Plan.
TUFTS HEALTH PLAN

MEMBER DISCOUNTS

TUFTS Health Plan

momentum
MEMBER DISCOUNTS HELP YOU SAVE ON PRODUCTS AND SERVICES THAT PROMOTE GOOD HEALTH

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 through the following providers and vendors.*

**FITNESS AND EXERCISE**

Now you can save on more things than ever to keep you active and feeling your best. It’s all available through the International Fitness Club Network (IFCN).

Get discounts at over 14,000 health and fitness facilities across the U.S. You can even try before you join with a FREE one-week trial membership at any facility you like.**

**Rather Workout 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:**
✚ Up to 25% off online workout subscriptions
✚ 10% off home swim lessons and life guard services
✚ Up to 90% off magazine subscriptions

**Start saving today!**
To learn more or to find a participating fitness center, go to preventure.com/ifcn-tufts. Use the password “Fit4You”.

---

*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.

**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.
ACUPUNCTURE AND MASSAGE

Save 25% on acupuncture treatments and massage therapy through our network at ChooseHealthy.com.

WEIGHT MANAGEMENT

DASH for Health™
DASH for Health is an online program dedicated to helping you eat better, exercise better and lose weight.
Tufts Health Plan members can sign up for a 6-month subscription for $34.50 (50% off the regular subscription rate).
Visit tuftshealthplan.dashforhealth.com and enter coupon code: thp.

The Dinner Daily
The Dinner Daily makes healthy, delicious dinners easy and affordable by providing you with weekly dinner plans customized for your food preferences, dietary needs, and the specials at your local grocery store!
Dinner Daily members can save $1,200 or more each year on grocery costs, for less than $1 a week. Eat better dinners, save money and make dinners easy.
Members receive 25% on any Dinner Daily subscription – you’ll pay as little as 70 cents a week – and will save many times that on your grocery costs. Plus, your first two weeks are free to make it easy to try.
To sign up, or for more information, visit https://thedinnerdaily.com/thp and use CODE THP25 when you sign up to receive your discount.

Jenny Craig® - Effective, January 1, 2019
Lose up to 16 lbs in just 4 weeks* with Rapid Results™ by Jenny Craig.
* First 4 weeks only. Avg. weight loss in study was 11.6 lbs for those who completed the program.
Rapid Results™ leverages the innovative science of the Circadian Rhythm, which was awarded the 2017 Nobel Prize in Physiology/Medicine.

Special Offer from Tufts Health Plan Free 3 month program** (food not included) + $100 in Food Savings (purchase required).
OR Save 50% off our premium programs*** (food cost separate).

Here’s how Jenny Craig works:
Dedicated Personal Consultant: Jenny Craig includes a weight loss consultant to help you reach your goal. Together, you’ll create a customized weight loss plan that fits your needs and lifestyle.
Delicious Food: Enjoy around 100 chef-crafted Jenny Craig foods in flavors you’ll love. You get to eat 6 times a day so you’re always satisfied. Each meal and snack is conveniently prepared for you, no prep or cooking required.
Real Results: Lose more weight than dieting on your own†
GET STARTED TODAY!
Visit jennycraig.com/THP
OR
Call 1.877.536.6970 to schedule an appointment for a FREE consultation.

*Valid for 3-month membership. Discount split over 10 consecutive weeks with weekly full menus ave. $156 (before discount). Active program enrollment and eligibility status required, which includes meeting with a consultant weekly and adhering to the full Jenny Craig meal plan. Any shipping costs are extra. Food cost subject to change. Valid only at participating centers and JCA. Not valid at jennycraig.com. No cash value. Not valid with any other food offers or discounts. One offer per person.

**50% discount on enrollment and/or membership fees for eligible premium programs. Weekly full menus ave. $156 (before any discount) and any shipping costs are not included. Food cost subject to change. Active program enrollment and eligibility status required, which includes meeting with a consultant weekly and adhering to the full Jenny Craig meal plan. No cash value. Not valid with any other offer or discounts. Only available at participating locations and Jenny Craig Anywhere. Not valid at jennycraig.com
MIND AND BODY

Mindfulness and Stress Management
Mindfulness Based Stress Reduction Program (MBSR): Tufts Health Plan members can save 15% on the cost of tuition for the 8-week Stress Reduction Program at UMass Medical School’s Center for Mindfulness in Medicine, Health Care, and Society.

Mindfulness Based Cognitive Therapy Program (MBCT): Tufts Health Plan members can also save 15% on the cost of tuition for the 8-week MBCT program at UMass Medical School’s Center for Mindfulness in Medicine, Health Care, and Society.

For more information about these programs, visit umassmed.edu/cfm/stress-reduction/tufts-health-plan/, or call the Center at 508.856.2656. In order to receive the discount, just identify yourself as a Tufts Health Plan member.

Brain Fitness
Members can receive 17% off the price of a subscription to BrainHQ™, an online cognitive training program.

MORE SAVINGS

CVS Caremark ExtraCare® Health Card
You and your family can save when you use the CVS/caremark ExtraCare Health Card. With the CVS/caremark ExtraCare Health Card, you, your spouse, and your dependents receive 20 percent* off regular-priced CVS/pharmacy Brand,** health-related items valued at $1 or more. The ExtraCare Health Card can be used at CVS/pharmacy stores nationwide.

The Original Healing Threads™
Members receive 20% off patient apparel, the alternative to the standard patient wear/hospital gown.

Visit healingthreads.com and enter “THP” in the “Discount” box located in the shopping bag section during check-out.

Glasses and Contacts
With the EyeMed Vision Care program, you can receive 35% off the price of frames, along with discounts on lenses and lens options, when you buy a pair of eyeglasses from an EyeMed network provider. EyeMed Vision Care also offers a replacement contact lens program, 20% off the price of nonprescription sunglasses, and 5%-15% off the cost of LASIK and PRK laser vision correction.

Home Instead Senior Care®
Home Instead Senior Care provides a wide range of non-medical support services to enable seniors to live safely and comfortably wherever they call home — whether that’s the home they lived in for decades, the home of a child, an assisted living community, or a nursing home. Trained CAREGivers® help seniors with Meal Preparation, Bathing, Grooming, Dressing, Incontinence Care, Mobility Assistance, Transportation, Housework and Medication Regimen Support. Home Instead provides support services in hospice settings and following discharge from the hospital or rehab. CAREGivers® provide meaningful companionship, engagement and supervision to seniors that have an Alzheimer’s or Dementia diagnosis. Home Instead’s services are customized to meet the needs of each individual. Service hours generally range from a few hours per week to 24-hours per day.

As a Tufts Health Plan member, you or a family member can receive a one-time $100.00 CREDIT toward charges for services at participating offices. Tufts Health Plan members also receive a free home safety inspection once you have contracted for services with Home Instead Senior Care.

For more information, please contact Home Instead:
Web: homeinstead.com   |   Phone: 888-484-5759 (toll-free)

To get the discount, just show your Tufts Health Plan ID card.

*The 20-percent discount is restricted to items purchased for the health care of the cardholder, spouse or dependents and applies to regularly priced CVS/pharmacy Brand health-related items valued at $1 or more. Excludes alcohol, lottery, money orders, prescriptions and copays, postage stamps, pre-paid cards, gift cards, newspapers and magazines, milk, sale/promotional merchandise, bottle deposits, bus passes, hunting and fishing licenses, and are not valid on other items reimbursed by a governmental program. Plan restrictions may apply. Check with your plan administrator for more details.

**All CVS/pharmacy Brand products are 100% satisfaction guaranteed or your money back. If you're dissatisfied for any reason, you can return the CVS/pharmacy Brand product (opened or unopened) along with your receipt or invoice to any CVS/pharmacy store. We’ll refund the full purchase price — no questions asked! To return the item by mail, call Customer Care at 888.607.4CVS (888.607.4287). ©2015 CVS/caremark. All rights reserved.