

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: RI 2013 Rate Review Process - TAHMO SG

Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Filing at a Glance

Company: Tufts Associated Health Maintenance Organization, Inc.

Product Name: RI 2013 Rate Review Process - TAHMO SG

State: Rhode Island

TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02G.004F Small Group Only - HMO

Filing Type: Rate

Date Submitted: 04/16/2013

SERFF Tr Num: THPC-128983443

SERFF Status: Assigned

State Tr Num:

State Status: Open-Pending Actuary Review

Co Tr Num: 2013-RI-070

Implementation: 01/01/2014

Date Requested:

Author(s): Paul Hatch, Patrick Ross, Haiyun Guo, Jen Stevenson, Kirk Dillon, Emily Mulligan, Kathy Cotton

Reviewer(s): Patrick Tigue (primary), Charles DeWeese, Herbert Olson, Maria Casale, Bela Gorman

Disposition Date:

Disposition Status:

Implementation Date:

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General Information

Project Name: RI 2013 Rate Review Process - TAHMO SG Status of Filing in Domicile: Authorized
 Project Number: 2013-RI-070 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small
 Group Market Type: Employer Overall Rate Impact:
 Filing Status Changed: 04/16/2013
 State Status Changed: 04/16/2013 Deemer Date:
 Created By: Paul Hatch Submitted By: Paul Hatch
 Corresponding Filing Tracking Number: 2013-RI-070

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Attached is Tufts Associated Health Maintenance Organization Inc.'s (TAHMO's) Small Group Rate Review Process filing for 1/1/14. For any questions about this submission, please contact Jen Stevenson, Analytic Manager, at 617-972-9400, ext. 3748.

Please see corresponding binder, SERFF #: THPC-RI14-125000255.

Company and Contact

Filing Contact Information

Jen Stevenson, Analytic Manager jen_stevenson@tufts-health.com
 705 Mt. Auburn Street 617-972-9400 [Phone] 3748 [Ext]
 Watertown, MA 02472 617-972-9078 [FAX]

Filing Company Information

Tufts Associated Health Maintenance Organization, Inc.	CoCode: 95688	State of Domicile:
705 Mount Auburn Street	Group Code:	Massachusetts
Watertown, MA 02472-1508	Group Name:	Company Type:
(617) 972-9400 ext. [Phone]	FEIN Number: 04-2674079	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

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Company	Amount	Date Processed	Transaction #
Tufts Associated Health Maintenance Organization, Inc.	\$40.00	04/16/2013	69379948

SERFF Tracking #:

THPC-128983443

State Tracking #:**Company Tracking #:**

2013-RI-070

State:

Rhode Island

Filing Company:

Tufts Associated Health Maintenance Organization, Inc.

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Product Name:

RI 2013 Rate Review Process - TAHMO SG

Project Name/Number:

RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)	Jen Stevenson	05/15/2013	05/15/2013
Supporting Document	Resubmission 5/1/2013	Jen Stevenson	05/01/2013	05/01/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
2013 Form and Rate Review Processes Outstanding Filing Materials Memo- Tufts	Note To Filer	Patrick Tigue	04/22/2013	04/22/2013

SERFF Tracking #:

THPC-128983443

State Tracking #:

Company Tracking #:

2013-RI-070

State:

Rhode Island

Filing Company:

Tufts Associated Health Maintenance Organization, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

RI 2013 Rate Review Process - TAHMO SG

Project Name/Number:

RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Amendment Letter

Submitted Date: 05/15/2013

Comments:

PDF of OHIC Template

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)
Comments:	
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO - 5.1 Submission.pdf

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.
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Product Name: RI 2013 Rate Review Process - TAHMO SG
Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Amendment Letter

Submitted Date: 05/01/2013

Comments:

Consumer Narrative and revised templates

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Resubmission 5/1/2013
Comments:	These templates have been revised to include HealthPact. Additional changes have been made based on initial questions from Bela Gorman. Per her instructions, these changes will be explained in correspondence on Thursday 5/2/2013.
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO - 5.1 Submission.xlsx UnifiedRateReviewSubmission_HMO_20130501145013.xml RateData_TAHMO20130501.xml Consumer Narrative_Post-Filing Revision.pdf

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.
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Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Note To Filer

Created By:

Patrick Tigie on 04/22/2013 10:01 PM

Last Edited By:

Patrick Tigie

Submitted On:

05/02/2013 02:25 PM

Subject:

2013 Form and Rate Review Processes Outstanding Filing Materials Memo- Tufts

Comments:

Please see the attached memo.

To: Paul Hatch, Contract Development Manager, Tufts Health Plan and Tracey Carter, Senior Vice President and Chief Actuary, Tufts Health Plan

CC: Herb Olson, Executive Counsel, State of Rhode Island Office of the Health Insurance Commissioner, Patrick Ross, Government Affairs Manager, Tufts Health Plan

From: Linda Johnson, Operations Director, State of Rhode Island Office of the Health Insurance Commissioner and Patrick M. Tigue, Principal Policy Associate, State of Rhode Island Office of the Health Insurance Commissioner

Subject: 2013 Form and Rate Review Processes Outstanding Filing Materials- Tufts Health Plan

Date: April 22, 2013

Below please find a listing of 2013 form and rate review processes filing materials that you have yet to file in the proper manner or at all through the System for Electronic Rate and Form Filing (SERFF). These materials are divided into those that could have been filed on April 15, 2013, which are now due on May 1, 2013 and those that could not have been filed on April 15, 2013, which are now due on May 15, 2013. These materials are critical to implementation of the Affordable Care Act (ACA) and to the State of Rhode Island Office of the Health Insurance Commissioner's (OHIC) review of ACA-compliant forms and rates. The Commissioner has the authority to commence proceedings under State of Rhode Island General Laws § 42-14-16 in the case of a violation of an issuer's obligation to make a complete filing in a timely manner and in accordance with State of Rhode Island laws and regulations.

Outstanding Materials That Should Have Been Filed on April 15, 2013 (Now Due on May 1, 2013)

- **Small Group Market:**

- Subscriber Agreement documents (e.g., Certificate of Coverage, Evidence of Coverage, etc.) with a listing of covered benefits and cost sharing for each Subscriber Agreement filed. These must be filed using the SERFF Plan Management Platform according to the Rhode Island Plan Management Filing Instructions to include the binder format and the "Associate Schedule Item" tab for each plan identified by a Standard Component ID number.
- Subscriber Agreements with a listing of covered benefits and cost sharing in the standard SERFF filing format placing these documents in the "Form Schedule" tab. Standard SERFF form filing must be according to the SERFF filing rules for Rhode Island and according to OHIC's Checklist for Individual and Small Group Plans. The standard SERFF filing documents must easily crosswalk and correspond to the SERFF Plan Management Platform filings.
- Identification by the issuer of any and all changes to Subscriber Agreements previously submitted as part of the Preliminary Form Filing process by submitting a red-lined version and a clean version of the Subscriber Agreements. Also, the issuer must identify in the General Information Filing Description section of SERFF any Subscriber Agreement that was not previously filed as part of the Preliminary Form Filing process.
- Rate Filing Justification- Part II, Consumer Narrative Justification

Outstanding Materials That Could Not Have Been Filed on April 15, 2013 (Now Due on May 15, 2013)

- **Small Group Market:**
 - Plans/Benefit Template
 - Rate Data Template
 - Reconciliation of all other requests noted in the SERFF Preliminary Form Filing Note to Filer dated April 9, 2013 that has not been determined as Outstanding Materials now due on May 1, 2013

Should you have any questions on how to proceed based on this memo, please do not hesitate to contact Linda Johnson at (401) 462-9642 or linda.johnson@ohic.ri.gov for issues related to the form review process and Patrick Tigue at (401) 462-9639 or patrick.tigue@ohic.ri.gov for issues related to the rate review process. Thank you for your attention to this matter.

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.

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Product Name: RI 2013 Rate Review Process - TAHMO SG

Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Post Submission Update Request Processed On 05/02/2013

Status: Allowed
 Created By: Jen Stevenson
 Processed By: Maria Casale
 Comments: Allowed per Patrick Tighe email 5/2/2013.

Company Rate Information:

Company Name: Tufts Associated Health Maintenance Organization, Inc.

Field Name	Requested Change	Prior Value
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REQUESTED RATE CHANGE INFORMATION:

Benefit Change:	Increase	None
Max:	10.200	13.9
Weighted Avg.:	10.100	12

REQUESTED RATE:

Projected Earned Premium:	1,351,444.000	1,374,141.000
Projected Incurred Claims:	1,144,205.000	1,163,422.000
Max:	372.250	384.820
Weighted Avg.:	331.940	337.520

State: Rhode Island Filing Company: Tufts Associated Health Maintenance Organization, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: RI 2013 Rate Review Process - TAHMO SG

Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Post Submission Update Request Submitted On 05/10/2013

Status: Submitted
Created By: Jen Stevenson

Company Rate Information:

Company Name: Tufts Associated Health Maintenance Organization, Inc.

Table with 3 columns: Field Name, Requested Change, Prior Value. Rows include Overall % Indicated Change, Written Premium Change for this Program, # of Policy Holders Affected for this Program, Written Premium for this Program, Maximum %Change (where required), and Minimum %Change (where required).

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Product Name: RI 2013 Rate Review Process - TAHMO SG
Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.520%
Effective Date of Last Rate Revision: 01/01/2013
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Tufts Associated Health Maintenance Organization, Inc.	Increase	%	10.100%				%	%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	324					3		
Policy Holders:	74					1		

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.

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Product Name: RI 2013 Rate Review Process - TAHMO SG

Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Rate Review Detail

COMPANY:

Company Name: Tufts Associated Health Maintenance Organization, Inc.
HHS Issuer Id: 90010
Product Names: Tufts Health Plan (TAHMO) HMO; Tufts Health Plan (TAHMO) HealthPact HMO
Trend Factors: The projected overall combined Medical and Rx trend is 6.2%. Please see the details in the OHIC template.

FORMS:

New Policy Forms: For HMO - EC-RIHMO-001; For HealthPact HMO - EC-RIHMO-HP-001
Affected Forms: n/a
Other Affected Forms: n/a

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 4,277
Benefit Change: Increase
Percent Change Requested: Min: 10.1 Max: 10.2 Avg: 10.1

PRIOR RATE:

Total Earned Premium: 1,227,171.00
Total Incurred Claims: 1,060,320.00
Annual \$: Min: 224.92 Max: 381.19 Avg: 301.42

REQUESTED RATE:

Projected Earned Premium: 1,351,444.00
Projected Incurred Claims: 1,144,205.00
Annual \$: Min: 262.38 Max: 372.25 Avg: 331.94

State: Rhode Island **Filing Company:** Tufts Associated Health Maintenance Organization, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: RI 2013 Rate Review Process - TAHMO SG
Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TAHMO HMO EOC	EC-RIHMO-001 Ed. 1-2012	New		1-2012 RI TAHMO HMO EOC (12-31-11).pdf,
2		TAHMO HMO HealthPact EOC	EC-RIHMO-HP-001 Ed. 1-2012	New		1-2012 RI TAHMO HMO HealthPact EOC (12-31-11).pdf,

REVISED Rhode Island HMO Evidence of Coverage (EOC) for
Tufts Associated Health Maintenance Organization, Inc. (TAHMO)

1-2012 edition – REDLINED COPY

(submitted to Rhode Island Dept. of Business Regulation –12-31-11)

TUFTS Health Plan

Health Maintenance Organization

Rhode Island
[[Premium] [Value] [Basic] Benefit]

Evidence of Coverage

Tufts Health Plan
705 Mount Auburn Street
Watertown, MA 02472-1508

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Tufts Health Plan Address And Telephone Directory

TUFTS HEALTH PLAN
705 Mount Auburn Street
Watertown, Massachusetts 02472-1508

Hours:

Hours: Monday through Thursday 8:00 a.m.-7:00 p.m.
Friday 8:00 a.m - 5:00 p.m.

IMPORTANT PHONE NUMBERS:

Emergency Care

For routine care, always call your *Primary Care Provider (PCP)*. Do this before seeking care. If you have an urgent medical need and cannot reach your *PCP* or your *PCP's Covering Provider*, seek care at the nearest emergency room.

Important Note: If needed, call 911 for emergency medical assistance. If 911 services are not available in your area, call the local number for emergency medical services.

Liability Recovery

Call the Liability and Recovery Department at 1-888-880-8699, x. 1098 for questions about coordination of benefits and workers compensation. For example, call that Department with questions about how *Tufts Health Plan* coordinates coverage with other health care coverage you may have. This Department is available from 8:30 a.m. – 5:00 p.m. Monday through Thursday, and 10:00 a.m. – 5:00 p.m. on Friday.

You may have questions about subrogation. If so, call a Member Specialist at 1-800-682-8059. You may not be sure about which department to call with your questions. If so, call Member Services.

Member Services Department

Call our Member Services Department at 1-800-682-8059 for: general questions; assistance in choosing a *Primary Care Provider (PCP)*; benefit questions; and information regarding eligibility for enrollment and billing.

[Mental Health Services

You may need information regarding mental health professionals in your area. If so, call the Mental Health Department at 1-800-208-9565.]

Services for Hearing Impaired Members

You may be hearing impaired. If so, these services are provided:

Telecommunications Device for the Deaf (TDD)

If you have access to a TDD phone, call 1-800-868-5850. You will reach our Member Services Department.

Rhode Island Relay

1-800-745-5555

***Tufts Health Plan* Address And Telephone Directory, continued**

IMPORTANT ADDRESSES:

Appeals and Grievances Department

You may need to call us about a concern or appeal. If so, call a Specialist at 1-800-682-8059. To submit your appeal or grievance in writing, send your letter to:

Tufts Health Plan

Attn: Appeals and Grievances Department

705 Mt. Auburn St.

P.O. Box 9193

Watertown MA 02471-9193

Web site

You may want more information about *Tufts Health Plan* or to learn about the self-service options available to you. If so, see the *Tufts Health Plan* Web site at

www.tuftshealthplan.com.

Translating services for 140 languages

Interpreter and translator services related to administrative procedures are available to assist *Members* upon request. For information, please call the Member Services Department.

خدمات المترجمين والترجمة المتعلقة بالإجراءات الإدارية متوفرة لمساعدتك في هذا الشأن. لطلب هذه الخدمات، الرجاء الاتصال بقسم علاقات الزبون التابع لخدمة "تفتس هلس بلان".

អ្នកបកប្រែភាសា និងកិច្ចការបកប្រែទាំងឡាយ ដែលជាប់ទាក់ទងនឹងទំរង់ការខាងការចាត់ចែងការ គឺមានផ្តល់សំរាប់ជួយអ្នក ។ ដើម្បីស្នើសុំការបំរើទាំងនេះ សូមទូរស័ព្ទមកក្រសួងទំនាក់ទំនងភ្ញៀវ នៃគំរោងថែរក្សាសុខភាពរបស់ Tufts ។

相關管理程序的口譯和筆譯服務隨時為您提供協助。如需要這些服務，請打電話給「Tufts 健康計劃顧客聯絡部」。

Des services d'interprétariat et de traduction liés aux procédures administratives sont disponibles. Pour demander ces services, veuillez contacter le département des relations avec la clientèle de Tufts Health Plan.

Για την εξυπηρέτησή σας, υπάρχουν διαθέσιμες υπηρεσίες ερμηνείας και μετάφρασης σχετικά με τις διοικητικές διαδικασίες. Για να ζητήσετε αυτές τις υπηρεσίες, τηλεφωνήστε στο Τμήμα Πελατειακών Σχέσεων του Προγράμματος Ιατροφαρμακευτικής Ασφάλισης Tufts.

ພວກເຮົາມີບໍລິການນາຍພາສາແລະການແປເອກະສານທາງດ້ານວິທີດໍາເນີນການທຸລະການໄວ້ ບໍລິການທ່ານ. ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຂອງແຜນສຸຂະພາບທັມສ Tufts, ຖ້າຕ້ອງການບໍລິການເຫລົ່ານີ້.

Temos disponíveis serviços de tradução e interpretação relacionados aos procedimentos administrativos. Para obter estes serviços, ligue para o departamento de relações com o cliente do Tufts Health Plan.

С целью оказать Вам помощь по административным процедурам предлагаются устные и письменные переводческие услуги. Если Вам нужны эти услуги, позвоните, пожалуйста, в Отдел связей с клиентами Плана здравоохранения «Тфгтс» Tufts.

Los servicios de traducción e interpretación en relación a procedimientos administrativos están disponibles para ayudarle. Para solicitar este servicio, favor de llamar al departamento de relaciones con el cliente de Tufts Health Plan.

Genyen sèvis tradiksyon ak entèprèt disponib pou ede ou nan zafè ki gen rapò ak jan administrasyon an fè sèvis li. Pou ou mande sèvis sa yo, tanpri rele depatman sèvis kliyan Tufts Health Plan.

Sono disponibili servizi di traduzione e interpretariato relativamente alle procedure amministrative. Per richiedere tali servizi, contattare l'ufficio relazioni clienti del Tufts Health Plan.

1-800-682-8059

Telecommunications Device for the Deaf (TDD)
Call 1-800-868-5850

Overview

Welcome to *Tufts Health Plan*. We are pleased you have chosen us. We look forward to working with you to help you meet your health care needs. We are a health maintenance organization. We arrange for your health care through a network of health care professionals and hospitals. When you join *Tufts Health Plan*, you will need to choose a *Primary Care Provider (PCP)*. Your *PCP* will manage your care. Your *PCP* is a physician or nurse practitioner in private practice. He or she personally cares for your health needs. If the need arises, your *PCP* will refer you to a specialist in our network.

[**IMPORTANT NOTE:**

- For *Outpatient* care: You may receive services from your *PCP*, a mental health/substance abuse *Provider*, or an obstetrician/gynecologist (“Ob/Gyn”). If this happens, your *Copayment* may be lower than for services from other *Providers*.
- [For *Inpatient* care or *Day Surgery*: Your *Copayment* may be lower when you receive care at a *Community Hospital* [or at your *Designated Facility*] than when you receive care at a *Tertiary Hospital* (. See Appendix A for definitions of these facilities.)

For more information, see “*Covered Services*” in Chapter 3.]

This book will help you find answers to your questions about *Tufts Health Plan* benefits. Italicized words are defined in the Glossary in Appendix A.

Your satisfaction with *Tufts Health Plan* is important to us. If you have any questions, call a Member Specialist. We will be happy to help you.

Tufts Associated Health Maintenance Organization, Inc. is licensed as a health maintenance organization in Massachusetts and Rhode Island. This company does business under the name *Tufts Health Plan*.

Eligibility for Benefits

When you join *Tufts Health Plan*, you agree to receive your care from *Tufts Health Plan Providers*. We cover only the services and supplies described as *Covered Services* in Chapter 3. [There are no pre-existing condition limitations under this plan.] You are eligible to use your benefits on your *Effective Date*.

IMPORTANT NOTE FOR MEMBERS IN GROUP CONTRACTS ONLY: You may live in Massachusetts or New Hampshire. If so, your benefits under this plan may include benefits required under applicable Massachusetts or New Hampshire law. For more information, call Member Services.

Calls to Member Services

Our Member Services Department is committed to excellent service. Calls to our Member Services Department may be monitored. This is done to assure quality service.

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Benefit Overview

This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

[COINSURANCE
Except as described in the “Benefit Overview” table below, the <i>Member</i> pays [0-35%] of the <i>Reasonable Charge</i> for certain <i>Covered Services</i> . The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i> .]
COPAYMENTS
<ul style="list-style-type: none">• <u>Emergency Care:</u><ul style="list-style-type: none">• Emergency room..... [[\$0 - \$200] <i>Copayment</i> per visit.] [Covered in full.]• In <i>Provider’s</i> office ... [\$0 - \$60] <i>Copayment</i> per visit [for care received from your <i>PCP</i>]. [[\$0-\$60] <i>Copayment</i> per visit for care received from any other <i>Tufts Health Plan Provider</i>].] [Covered in full.]• [Note[s]:<ul style="list-style-type: none">• [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.]• A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]• [Urgent Care .. [\$0-\$60] <i>Copayment</i> varies depending on [type of <i>Provider (PCP or Specialist)</i> and]location in which service is rendered (for example, <i>Emergency Room, urgent care center, or physician’s office</i>), per visit]• [Other] Covered Services: [<ul style="list-style-type: none">• Office Visit..... [[\$0 - \$60] <i>Copayment</i> per visit [for office visits that are not subject to the <i>Deductible*</i>].] [Covered in full [for office visits that are subject to the <i>Deductible*</i>].]• [<i>Inpatient Services</i> [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]]• <i>Day Surgery</i>..... [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]]] <p>[*Note: The <i>Deductible</i> will apply for certain types of office visits. Please see “Important Information about your <i>Deductible</i>” and the “Benefit Overview” table below for information about when the <i>Deductible</i> does and does not apply.]</p> <ul style="list-style-type: none">• Lower Office Visit <i>Copayment</i>..... [[\$0 - \$60] <i>Copayment</i> per visit[for office visits that are not subject to the <i>Deductible*</i>].] [Covered in full [for office visits that are subject to the <i>Deductible*</i>].] [Note: This <i>Copayment</i> applies to covered <i>Outpatient</i> care provided by your <i>PCP</i>, [a mental health/substance abuse <i>Provider</i>, or an obstetrician/ gynecologist (“Ob/Gyn”),] [as well as for <i>Outpatient</i> [physical, occupational, or speech therapy services,] [spinal manipulation,] [chiropractic medicine,] [acupuncture,] [early intervention services for a <i>Dependent Child</i>,] [cardiac rehabilitation services,] [and] routine eye care.]] [FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: <i>Deductible can only be applied to Health Savings Account (HSA) plans.</i>• Higher Office Visit <i>Copayment</i> [[\$0 - \$75] <i>Copayment</i> per visit [for office visits that are not subject to the <i>Deductible*</i>].] [Covered in full [for office visits that are subject to the <i>Deductible*</i>].] [Note: This <i>Copayment</i> applies to all covered <i>Outpatient</i> care subject to an Office Visit <i>Copayment</i>, except for care obtained from the <i>Providers</i> or for the services listed above under Lower Office Visit <i>Copayment</i>.] [*Note: The <i>Deductible</i> will apply for certain types of office visits. See “Important

Information about your Deductible” and the “Benefit Overview” table below for information about when the *Deductible* applies.]

(continued next page)

Benefit Overview, continued

COPAYMENTS, continued	
<ul style="list-style-type: none"> • <i>[Inpatient Services at a Community Hospital.....]</i> [[\$0 - \$1,500] Copayment per admission.] [Covered in full.] • <i>[Inpatient Services at a Tertiary Hospital.....]</i> [[\$0 - \$1,500] Copayment per admission.] [Covered in full.] • <i>[Day Surgery at a Community Hospital.....]</i> [[\$0 - \$1,500] Copayment per admission.] [Covered in full.] • <i>[Day Surgery at a Tertiary Hospital.....]</i> [[\$0 - \$1,500] Copayment per admission.] [Covered in full.]]] 	
<p>Note: Certain <i>Outpatient</i> services may be listed as “covered in full” in the table below. If so, you may be charged [the <i>Deductible</i> (if applicable) and] an <i>Office Visit Copayment</i> when these services are provided along with an office visit. In addition, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to a <i>Cost Sharing Amount</i> . Please see the following Benefit Overview chart for more information.</p>	

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM]	
<ul style="list-style-type: none"> • <i>Copayment Maximum per Member.....</i>[\$0 - \$6,000] [0-5 Copayments] • <i>Copayment Maximum per family</i>[\$0-\$30,000] 	
<p>Most of the <i>[Inpatient]</i> [and] <i>[Day Surgery]</i> services listed in the table below are subject to an <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayment</i>. You must pay an <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayment</i> up to your [\$0 - \$6,000] [0-5 Copayment] <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayment Maximum per Contract Year</i>.</p>	
<p>The [\$0 - \$6,000] [0-5 Copayment] <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayment Maximum</i> is the most money you will have to pay for <i>[Inpatient Covered Services]</i> [or] <i>[Day Surgery]</i> in a <i>Contract Year</i>. The [\$0 - \$6,000] [0-5 Copayment] <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayment Maximum</i> consists of <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayments</i> only. It does not include <i>Copayments</i> for <i>Outpatient</i> services (such as office visits) or <i>room Copayments</i>. It also does not include payments you make for <i>non-Covered Services</i>. When the <i>Copayment Maximum</i> is reached, no more <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayments</i> will be taken in that <i>Contract Year</i>.</p>	
<p>All <i>[Inpatient]</i> [and] <i>[Day Surgery] Copayments</i> paid by individual family <i>Members</i> will contribute to the family <i>Copayment Maximum</i>. The family <i>Copayment Maximum</i> is [[two-five] times the [\$0 - \$6,000] [0-5 Copayment] individual <i>Copayment Maximum</i>] [\$0-\$30,000]. When the family <i>Copayment Maximum</i> is reached, all <i>Members</i> in that family will have met their individual <i>Copayment Maximum</i> for that <i>Contract Year</i>.]</p>	

Benefit Overview, continued

[DEDUCTIBLE] *This option used for non-Health Savings Account (non-HSA) plans only.*

[Individual *Deductible*..... [\$0-\$5,000] per *Contract Year*]
[Family *Deductible*[\$0-\$25,000] per *Contract Year*]
[This Family *Deductible* applies for all enrolled *Members* of a family.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Deductibles* are applied toward the Family *Deductible*.]

[The Family *Deductible* is satisfied in a *Contract Year* when:

- one enrolled *Member* in family meets his or her [\$0-\$5,000] Individual *Deductible*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Deductibles* a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family *Deductible* is satisfied in a *Contract Year* when [2-5] enrolled *Members* in a family each meet their [\$0-\$5,000] Individual *Deductible*.]

[Once the Family *Deductible* has been met during a *Contract Year*, all enrolled *Members* in a family will thereafter have satisfied their Individual *Deductibles* for the remainder of that *Contract Year*.] [Also, please note that any amount paid by the for a *Covered Service* rendered during the last 3 months of a *Contract Year* shall be carried forward to the next *Contract Year's Deductible*.

[DEDUCTIBLE] ***FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:*** *Used for Health Savings Account (HSA) plans only. Deductible ranges below will be adjusted to comply with the IRS requirements for the applicable tax year.*

[The *Deductible* is the amount you and the enrolled *Members* of your family (if applicable) must pay each year for certain *Covered Services* before payments are made under this *Evidence of Coverage*.]

[The *Deductible* applies to all *Covered Services* except as listed below.]

[The amount of the *Deductible* which applies to you and the enrolled members of your family (if applicable) each [calendar year] [*Contract Year*] is:

[Family Size	<i>Deductible</i> Amount
• One Member	[\$1,200-\$3,1003,050] per person.
• Two Members or more	[\$2,400-\$6,0006,150] per family.]

[The minimum *Deductible* dollar amount is adjusted each year to meet Internal Revenue Service requirements.]

[***Note:** If you have two or more covered family members enrolled in the plan, and only one *Member* receives services in a [calendar year] [*Contract Year*], that *Member* must meet the full family *Deductible* ([\$2,400-\$6,0006,150]) himself or herself before *Tufts Health Plan* will pay for any of his or her care in that year as *Covered Services*.]

Benefit Overview, continued

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: USED FOR NON-HEALTH SAVINGS ACCOUNT (NON-HSA) PLANS ONLY.

[Important Information About Your *Deductible*:

- The following are not subject to the *Deductible*:
 - [Emergency care];
 - Office visits for preventive care*; office visits for family planning; [office visits to diagnose and treat illness or injury]; [mental health and substance abuse services;] routine ob/gyn exam; routine eye exam; **other vision care [from an optometrist];** *Outpatient* maternity care (pre-natal and post-partum)**; [pediatric dental care;] [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.
*including diagnostic tests associated with preventive health care, as described in Chapter 3.
[**This does not include diagnostic tests such as ultrasounds.]
 - routine cytological exams (Pap Smears);
 - early intervention services for a *Dependent Child*;
 - preventive immunizations;
 - routine mammograms;
 - prostate and colorectal exams;
 - [Any amounts you pay for prescription drugs. [A separate *Deductible* applies to your prescription drug coverage.] For more information, see “Prescription Drug Benefit” in Chapter 3.]
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
- Once you meet your *Deductible* in a *Contract Year* for *Covered Services*, you pay only the following:
 - Office visit *Copayment* for *Covered Services* not subject to the *Deductible*.
 - Emergency room *Copayment*;
 - [Inpatient Services *Copayment*.]
 - [Day Surgery *Copayment*.]
 - [[A separate Prescription Drug *Deductible*] [*Coinsurance*] [and] [*Copayments*] for prescription drugs. For more information, see “Prescription Drug Benefit” in Chapter 3.]
 - *Coinsurance*.]

Benefit Overview, continued

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: USED FOR HEALTH SAVINGS ACCOUNT (HSA) PLANS ONLY.

[Important Information About Your *Deductible*:

- The following are not subject to the *Deductible*:
 - Office visits for: preventive care*; well-child exams; certain disease and disorder screenings**; routine ob/gyn exam; routine eye exam; and routine *Outpatient* maternity care (pre-natal and post-partum).
 - *including diagnostic tests associated with preventive health care, as described under “Preventive Health Care for *Members* through age 19” and “Preventive Health Care for *Members* Age 20 and Older” in Chapter 3[, as well as other preventive services in accordance with **the PPACA**].
 - **includes disease and disorder screenings related to the following conditions: cancer; heart and vascular disease; infectious diseases; mental health conditions and substance abuse; metabolic, nutritional, and endocrine conditions; musculoskeletal disorders; obstetric and gynecological conditions; pediatric conditions; and vision and hearing disorders[, as well as other screenings and counseling in accordance with **the PPACA**]. Please contact Member Services for more information.
 - routine cytological exams (Pap Smears);
 - immunizations#;
 - # includes the following routine preventive immunizations:
 - For *Children* under age 18: Hepatitis B, DTP (diphtheria, tetanus, pertussis), HiB (haemophilus influenza Type B), IPV (inactivated polio virus), meningococcal disease, varicella (chicken pox), pneumococcal influenza, hepatitis A, HPV (for female *Children* age 9 and over), and rotavirus vaccines.
 - For adults: TD (tetanus and diphtheria), TDaP (tetanus, diphtheria, and pertussis), HPV (for adult females through age 26), varicella (chicken pox), influenza, hepatitis A, hepatitis B, meningococcal disease, and herpes zoster (shingles) vaccines.
 - routine mammograms;
 - prostate and colorectal exams;
- Any amount you pay for services, supplies, or medications that are not *Covered Services*.
- Any amounts you pay for prescription drugs are subject to the *Deductible*. For more information, see “Prescription Drug Benefit” in Chapter 3.
- Once you meet your *Deductible* in a [calendar year] [*Contract Year*] for *Covered Services*, you pay only the following:
 - Office visit *Copayments*; and
 - [*Coinsurance*] [and] [*Copayments*] for prescription drugs. For more information, see “Prescription Drug Benefit” in Chapter 3.

Benefit Overview, continued

FILING NOTE: USED WITH NON-HEALTH SAVINGS ACCOUNT (NON-HSA) PLANS ONLY.

[OUT-OF-POCKET MAXIMUM]

[Out-of-Pocket Maximum (Individual)]

[This *Evidence of Coverage* has an individual *Out-of-Pocket Maximum* of [\$0-\$5,000] per *Member* per *Contract Year* for all *Covered Services*. [Only [Copayments] [,] [Deductibles] [and] [Coinsurance] count[s] toward the *Out-of-Pocket Maximum*.] For more information, see the definition of “*Out-of-Pocket Maximum*” in Appendix A.]

[Out-of-Pocket Maximum (Family)]

[The Family *Out-of-Pocket Maximum* is satisfied in *Contract Year* when [2-5] enrolled *Members* in a family each meet their [\$0-\$5,000] Individual *Out-of-Pocket Maximum*.]

[The Family *Out-of-Pocket Maximum* is satisfied in a *Contract Year* when:

- one enrolled *Member* in family meets his or her [\$0-\$5,000] Individual *Out-of-Pocket Maximum*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Out-of-Pocket Maximum* a collective amount equaling [\$0-\$25,000] Family *Out-of-Pocket Maximum*.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Maximums* are applied toward the [\$0-\$25,000] Family *Out-of-Pocket Maximum*.]

[Once the Family *Out-of-Pocket Maximum* has been met during a *Contract Year*, all enrolled *Members* in a family will thereafter have satisfied their [\$0-\$5,000] Individual *Out-of-Pocket Maximums* for the remainder of that *Contract Year*.

FILING NOTE – USED FOR HSA PLANS ONLY; OUT-OF-POCKET MAXIMUM RANGES BELOW WILL BE LIMITED TO COMPLY WITH THE IRS LIMITS FOR THE APPLICABLE TAX YEAR.

OUT-OF-POCKET MAXIMUM

[The amount of the *Out-of-Pocket Maximum* for you and the enrolled members of your family (if applicable) each [calendar year] [*Contract Year*] is:

Family Size	<i>Out-of-Pocket Maximum Amount</i>
• One Member	[\$0- \$5,9506,050] per person.
• Two Members or more	[\$0- \$11,90012,100] per family.]

[The *Out-of-Pocket Maximum* is limited to the maximum dollar amount as defined each year by the Internal Revenue Service. For more information, see the definition of “*Out-of-Pocket Maximum*” in Appendix A.]

Important Note about your coverage under the Patient Protection and Affordable Care Act (“PPACA”): Under PPACA, preventive care services are now covered in full **as of this plan’s Anniversary Date on or after September 23rd, 2010**. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

Benefit Overview, continued

COVERED SERVICE	YOUR COST	PAGE
Emergency Care		
Treatment in an Emergency Room	[<i>Deductible</i> and then] [\$0-\$200] <i>Copayment</i> per visit. (waived if admitted as an <i>Inpatient</i> or for Day Surgery) [Covered in full.] [Note: Observation services will [not] take an <i>Emergency</i> room <i>Copayment</i>.]	[3-1]
Treatment in a <i>Provider's</i> office	[<i>Care from your PCP:</i>] [<i>Deductible</i> and then] [\$0 - \$60] <i>Copayment</i> per visit. (waived if admitted as an <i>Inpatient</i> or for Day Surgery)] [Covered in full.] [<i>Care provided by any other Tufts Health Plan Provider.</i> [<i>Deductible</i> and then] [\$0 -\$60] <i>Copayment</i> per visit. (waived if admitted as an <i>Inpatient</i> or for Day Surgery)] [Covered in full.]	[3-1]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an <i>Inpatient</i>, we recommend that you or someone acting for you call your PCP or Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]		

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care			
[Acupuncture] [(PA)] [(BL)]	[<i>Deductible</i> and then] [0%-35%] <i>Coinsurance</i>] [\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [0%-35%] <i>Coinsurance</i>] [\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-2]

<p>[Autism spectrum disorders – diagnosis and treatment for Children under age 15 [(PA)] [(BL)]]</p> <p>FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: <i>In accordance with RI General Laws 27.41-75, this benefit only applies to groups of 51 or more</i></p>	<p>Applied behavioral analysis (ABA) services:</p> <ul style="list-style-type: none"> • When provided by a <i>Paraprofessional:</i> [Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a <i>Board Certified Behavior Analyst (BCBA):</i> [Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] <p>Therapeutic care: Covered as described under “[Short-term] speech, physical and occupational therapy services”.]</p>	<p>Applied behavioral analysis (ABA) services:</p> <ul style="list-style-type: none"> • When provided by a <i>Paraprofessional:</i> [Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.] • When provided by a <i>Board Certified Behavior Analyst (BCBA):</i> [Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.] <p>Therapeutic care: Covered as described under “[Short-term] speech, physical and occupational therapy services”.]</p>	<p>[3-2]</p>
<p>[Cardiac rehabilitation] [(PA)] [(BL)]</p>	<p>[Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.]</p>	<p>[Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.]</p>	<p>[3-2]</p>
<p>[Chiropractic care See “Spinal manipulation”]</p>			
<p>[Chiropractic medicine] [(BL)]</p>	<p>[Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.]</p>	<p>[Deductible and then] [0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.]</p>	<p>[3-2]</p>

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care, continued			
Diabetes services and supplies (For detailed information about diabetes supplies coverage, see “Diabetes services and supplies” in Chapter 3.)	<p><u>Diabetic test strips:</u> [[<i>Deductible</i> and then] [\$0 - \$75] <i>Copayment</i> applies.] [Covered in full.]]</p> <p><u>Diabetes self-management education:</u> [<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]</p> <p><u>Diabetes supplies covered as <i>Durable Medical Equipment</i>:</u> [<i>Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.]</p> <p><u>Diabetes supplies covered as medical supplies:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full].</p> <p>For information about your cost for diabetes supplies covered as prescription medication, see “Prescription Drug Benefit” in Chapter 3.</p>	<p><u>Diabetic test strips:</u> [[<i>Deductible</i> and then] [\$0 - \$75] <i>Copayment</i> applies.] [Covered in full.]]</p> <p><u>Diabetes self-management education:</u> [<i>Deductible</i> and then] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]</p> <p><u>Diabetes supplies covered as <i>Durable Medical Equipment</i>:</u> [<i>Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.]</p> <p><u>Diabetes supplies covered as medical supplies:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, see “Prescription Drug Benefit” in Chapter 3.]</p>	[3-2]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.
(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, . This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care, continued			
<p>Early intervention services for a <i>Dependent Child</i></p> <p><u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u></p> <p><i>Deductible can only be applied to Health Savings Account (HSA) plans.</i></p>	<p>[Deductible and then] Covered in full.</p>	<p>[Deductible and then] Covered in full.</p>	[3-3]
<p>Family planning (procedures, services[, and contraceptives]) [(PA)]</p> <p><u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121 [(w)(3)(A) and (B)].]</u></p>	<p>Office Visit: [Deductible and then] [[\$0 - \$60] Copayment per visit.] [Covered in full.]</p> <p>Day Surgery: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission to a Community Hospital.] [Covered in full.]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>Office Visit: [and then] [[\$0 - \$75] per visit.] [Covered in full.]</p> <p>Day Surgery: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission to a Tertiary Hospital.] [Covered in full.]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]]</p>	[3-3]

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
<i>Outpatient Care (continued)</i>			
Hemodialysis [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-3]
[House calls to diagnose and treat illness or injury]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-3]
Infertility services (PA) [(BL)]	[<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] [[0-20%] <i>Coinsurance</i>] [<u>Note</u> : Approved Assisted Reproductive Technology services are covered in full.]	[<i>Deductible</i> and then] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.] [[0-20%] <i>Coinsurance</i>] [<u>Note</u> : Approved Assisted Reproductive Technology services are covered in full.]	[3-4]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care (continued)			
<p>Maternity Care <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> Both “routine” and “non-routine” care sections will appear in this outpatient maternity care section for Health Savings Account (HSAs) plans only. Non-Health Savings Account (non-HSA) plans will not differentiate between routine and non-routine care in this benefit.</p>			
<p>[Routine] Maternity care [Note: Providers may collect <i>Copayments</i> in a variety of ways for this coverage. (Examples include: at the time of your first visit; at the end of your pregnancy; or in installments). Check with your <i>Provider</i>. Also, please note that routine laboratory tests associated with maternity care are covered in full, in accordance with the PPACA.]</p>	<p>[[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] [Note: This Office Visit <i>Copayment</i> will apply per visit up to 10 visits per pregnancy. After that, these services are covered in full for the remainder of your pregnancy.]</p>	<p>[[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.] [Note: This Office Visit <i>Copayment</i> will apply per visit up to 10 visits per pregnancy. After that, these services are covered in full for the remainder of your pregnancy.]</p>	[3-4]
[Non-Routine Maternity care]	[<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-4]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care (continued)			
Oral Health Services (PA)	<p>Office Visit: [<i>Deductible</i> and then] [\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>Emergency Room: [<i>Deductible</i> and then] [\$0 - \$200] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>Inpatient services: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]</p> <p>Day Surgery: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [\$0 - \$1,500] <i>Copayment</i> [*] per <i>Day Surgery</i> admission to a <i>Community Hospital</i>.] [Covered in full.]</p> <p>[*This <i>Copayment</i> also applies for <i>Covered Day Surgery</i> services at a free-standing surgical center.]</p> <p>[(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>[Office Visit: [<i>Deductible</i> and then] [\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>Emergency Room: [<i>Deductible</i> and then] [\$0 - \$200] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>Inpatient services: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]</p> <p>Day Surgery: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [\$0 - \$1,500] <i>Copayment</i> [*] per <i>Day Surgery</i> admission to a <i>Tertiary Hospital</i>.] [Covered in full.]</p> <p>[(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p> <p>[*This <i>Copayment</i> also applies for <i>Covered Day Surgery</i> services at a free-standing surgical center.]]</p>	[3-5]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care (continued)			
<i>Outpatient Medical Care</i>			
Allergy injections [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Allergy testing and treatment [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Chemotherapy	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Cytology examinations (Pap Smears) (BL)	<u>Routine annual cytology screenings:</u> Covered in full. <u>Diagnostic cytology examinations:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]	<u>Routine annual cytology screenings:</u> Covered in full. <u>Diagnostic cytology examinations:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care (continued)			
<i>Outpatient Medical Care, continued</i>			
<p>Diagnostic imaging: [(PA)]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds); • MRI/MRA, CT/CTA, PET[and nuclear cardiology]. [(PA)] 	<p>General Imaging: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment per visit.</i>] [Covered in full.]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[MRI/MRA: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]</p> <p>CT/CTA: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]</p> <p>PET: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]</p> <p>[Nuclear cardiology: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]]</p> <p>[Note: Diagnostic imaging [except general imaging] [related to a cancer diagnosis will be covered in full] [will be covered in full when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[General Imaging: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[MRI/MRA: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[CT/CTA: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[PET: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[Nuclear cardiology: [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$250] <i>Copayment per visit.</i>] [Covered in full.]]</p> <p>[Note: Diagnostic imaging [except general imaging] [related to a cancer diagnosis will be covered in full] [will be covered in full when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	[3-6]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your <i>PCP</i> (or <i>Ob/GYN</i> , if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
Outpatient Care (continued)			
<i>Outpatient Medical Care</i> , continued			
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only Screening for colon or colorectal cancer in the absence of symptoms, (for example, a colonoscopy) with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopyiesy) or colonoscopies associated with symptoms): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit*.] [Covered in full.]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission to a Community Hospital.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]</p>	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopyies or colonoscopies associated with symptoms): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit*.] [Covered in full.]]</p> <p>[Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission to a Tertiary Hospital.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]</p>	[3-6]

Human leukocyte antigen (HLA) testing or histocompatibility testing [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
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(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your <i>PCP</i> (or <i>Ob/GYN</i>, if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
Outpatient Care (continued)			
<i>Outpatient Medical Care</i> , continued			
[Immunizations]	<u>Routine preventive immunizations:</u> Covered in full. <u>All other immunizations:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]	<u>Routine preventive immunizations:</u> Covered in full. <u>All other immunizations:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Laboratory tests (PA) Note: In accordance with the PPACA , laboratory tests performed as part of routine preventive care are covered in full.	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Lead screenings	Covered in full.	Covered in full.	[3-6]
Mammograms	<u>Routine mammograms:</u> Covered in full. <u>Diagnostic mammograms:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]	<u>Routine mammograms:</u> Covered in full. <u>Diagnostic mammograms:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your <i>PCP</i> (or <i>Ob/GYN</i> , if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
Outpatient Care (continued)			
<i>Outpatient Medical Care, continued</i>			
<i>Medically Necessary</i> diagnosis and treatment of chronic lyme disease	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Nutritional counseling [(BL)]	[<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Office visits to diagnose and treat illness or injury	[<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
<i>Outpatient surgery</i> in a <i>Provider’s office</i> [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	Routine exams: Covered in full. Diagnostic exams: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Radiation therapy	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
Outpatient Care (continued)			
<i>Outpatient Medical Care, continued</i>			
Smoking cessation counseling services	[<i>Deductible</i> and then] [\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]	[<i>Deductible</i> and then] [\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-6]

COVERED SERVICE	YOUR COST	PAGE
Outpatient Care (continued)		
[Pediatric dental care for <i>Members</i> under age 12] [(PA)]	[Covered in full.]	[3-7]

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
Outpatient Care (continued)			
Preventive health care - <i>Members</i> through age 19 <u>Note:</u> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to an Office Visit <i>Copayment</i> .	Covered in full.	Covered in full.	[3-7]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other <i>Tufts Health Plan Provider</i>]	
<i>Outpatient Care (continued)</i>			
Preventive health care – <i>Members</i> age 20 and over <u>Note:</u> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to an Office Visit <i>Copayment</i> .	Covered in full. [[Hearing screenings]: [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.] <u>All other preventive health care services:</u> Covered in full.]	Covered in full.	[3-7]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
Outpatient Care (continued)			
Short-term] speech, physical and occupational therapy services (PA) [(BL)]	<p><u>[Speech therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]</p> <p><u>[Physical Therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] per visit.] [Covered in full.]</p> <p><u>[Occupational Therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]</p>	<p><u>[Speech therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]</p> <p><u>[Physical Therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]</p> <p><u>[Occupational Therapy:]</u> [Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]</p>	[3-8]

COVERED SERVICE	YOUR COST	PAGE
[Spinal manipulation (BL)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-8]

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other Tufts Health Plan Provider]	
[<i>Urgent Care</i> in an urgent care center]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full].	[[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full].	[3-8]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided By Your PCP (or Ob/GYN, if applicable)]	[Care Provided by Any other <i>Tufts</i> Health Plan Provider]	
Outpatient Care (continued)			
[Vision care services]			
[Routine eye examination (BL)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full].	[[\$0-\$75] Office Visit <i>Copayment</i>][Covered in full].	[3-8]
[Other] vision care services	[Care from an optometrist:] [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full]. [Care from an ophthalmologist:] [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full.]]	[Care from an optometrist:] [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full]. [Care from an ophthalmologist:] [<i>Deductible and then</i>] [[0%-35%] <i>Coinsurance</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full.]]	[3-8]

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided at Community Hospital]	[Care Provided by Tertiary Hospital]	
Day Surgery			
<p>Day Surgery</p> <p>[Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.]</p> <p><u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: THE ABOVE NOTE FOR THIS BENEFIT IS ONLY FOR USE WITH HEALTH SAVINGS ACCOUNT (HSA) PLANS.</u></p>	<p>[Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]</p>	<p>[Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment [*] per Day Surgery admission.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p> <p>[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]</p>	[3-8]

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage [Care Provided at Community Hospital]]	[Care Provided by Tertiary Hospital]	
<i>Inpatient Care</i>			
Acute hospital services (PA)	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-8]
Hematopoietic stem cell transplants and human solid organ transplants (PA) [(BL)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-9]

COVERED SERVICE	YOUR COST	PAGE
Extended care (PA) [(BL)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full].	[3-9]

COVERED SERVICE	YOUR COST		PAGE
	[Coverage [Care Provided at Community Hospital]]	[Care Provided by Tertiary Hospital]	
Maternity care	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-9]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	[Coverage] [Care Provided at Community Hospital]	[Care Provided by Tertiary Hospital]	
<i>Inpatient Care, continued</i>			
Reconstructive surgery and procedures and mastectomy surgeries (PA)	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-10]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST	PAGE
<i>Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)</i>		
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.		
<i>Outpatient services (PA) [(BL)]</i>	<p>[Care provided by your PCP:]</p> <ul style="list-style-type: none"> • [Visits 1-30 in a Contract Year: [Individual session - [Deductible and then] [\$0-\$60 Copayment per visit.] [Covered in full.]] [Group session - [Deductible and then] [\$0-\$60 Copayment per visit.] [Covered in full.]] • [Visits [31-unlimited] in a Contract Year: [Deductible and then] [\$0-\$60 Copayment per visit.] [[0%-50% Coinsurance]] [Individual session -] [Deductible and then] [[\$0-\$60 Copayment per visit.] [Covered in full.]] [Group session -] [Deductible and then] [[\$0-\$60 Copayment per visit.] [Covered in full.]] <p>[Care provided by another other Tufts Health Plan Provider:</p> <ul style="list-style-type: none"> • [Visits 1-30 in a Contract Year: [Individual session - [Deductible and then] [[\$0-\$75 Copayment per visit.] [Covered in full.]] [Group session - [Deductible and then] [[\$0-\$75 Copayment per visit.] [Covered in full.]] • [Visits [31-unlimited] in a Contract Year: [Deductible and then] [\$0-\$75 Copayment per visit.] [[0%-50% Coinsurance]] [Individual session -] [Deductible and then] [[\$0-\$75 Copayment per visit.] [Covered in full.]] [Group session -] [Deductible and then] [[\$0-\$75 Copayment per visit.] [Covered in full.]]] 	[3-11]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services have been omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		
<i>Inpatient services (PA)</i>	[Deductible and then] [[0%-35% Coinsurance] [[\$0 - \$1,500 Copayment per admission.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[3-11]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services have been omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST	PAGE
Mental Disorder Services for Mental Health Care (<i>Outpatient, Inpatient</i> and <i>Intermediate</i>), continued		
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services have been omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		
Intermediate care (PA)	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-11]
Mental Disorder Services for Substance Abuse (<i>Outpatient, Inpatient, and Intermediate</i>)		
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.		
<i>Outpatient</i> services (PA) [(BL)]	<p><u>Substance Abuse Treatment Services:</u></p> <p>[Care provided by your <i>PCP</i>:</p> <p>[<u>Individual session</u> -] [<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>[<u>Group session</u> -] [<i>Deductible</i> and then] [[\$0-\$60] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>[Care provided by another other <i>Tufts Health Plan Provider</i>:</p> <p>[<u>Individual session</u> -] [<i>Deductible</i> and then] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]</p> <p>[<u>Group session</u> -] [<i>Deductible</i> and then] [[\$0-\$75] <i>Copayment</i> per visit.] [Covered in full.]]</p>	[3-11]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		
<i>Inpatient</i> services (PA) [(BL)]	<p><u>Detoxification services:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p> <p><u>Substance Abuse Treatment Services:</u> [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	[3-12]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST	PAGE
Mental Disorder Services for Substance Abuse (<i>Outpatient, Inpatient, and Intermediate</i>), continued		
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		
Intermediate care (PA) [(BL)]	<i>[Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment per admission.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</i>	[3-12]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		
Community Residential care (PA) (BL)	<i>[Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$1,500] Copayment per admission.] [Covered in full.] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</i>	[3-12]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>		

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST	PAGE
Other Health Services		
Ambulance services (PA) Ground ambulance services	[<i>Deductible</i> and then] [Covered in full] [<i>Coinsurance</i> , up to a maximum of \$50 per trip] [[\$0 - \$50] <i>Copayment</i> applies [per trip].]	[3-12]
All other covered ambulance services	[<i>Deductible</i> and then] [Covered in full] [[\$0 - \$50] <i>Copayment</i> applies [per trip].]	
[Diabetic monitoring strips]	[[<i>Deductible</i> and then] [\$0 - \$75 <i>Copayment</i> applies.] [Covered in full.]	[3-12]
Durable Medical Equipment (PA)	[<i>Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i> .]	[3-13]
Hearing Aids [(PA)] (BL)	[<i>Deductible</i> and then] [Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[3-14]
Home health care (PA) (BL)	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full].	[3-15]
[Hospice care (PA)] [(BL)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.]	[3-15]
[Injectable, infused or inhaled medications] (PA)	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> .] [Covered in full.]	[3-15]
Medical supplies [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full].	[3-16]
New cancer therapies [(PA)]	Outpatient: [<i>Deductible</i> and then] [[\$0 - \$60] <i>Copayment</i> per visit.] [[0%-35%] <i>Coinsurance</i>] [Covered in full.] Inpatient: [<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$1,500] <i>Copayment</i>] per admission.] [Covered in full.] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[3-16]
Orthoses and prosthetic devices [(PA)]	[<i>Deductible</i> and then] [Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[3-16]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see “Bills from <i>Providers</i> ” in Chapter 6 for more information.]	[3-16]
[Private duty nursing (PA)]	[[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [\$0 - \$75 <i>Copayment</i> applies.] [Covered in full.]	[3-16]

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. See “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*. This includes certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST	PAGE
Other Health Services, continued		
Scalp hair prostheses or wigs for cancer or leukemia patients (BL)	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [Covered in full.]	[3-16]
Special medical formulas		
Low protein foods [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i>] applies per 30-day supply.] [Covered in full.]	[3-17]
Nonprescription enteral formulas [(PA)]	[<i>Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$75] <i>Copayment</i> .] [Covered in full.]	[3-17]
[Prescription Drug Benefit]		
[YOUR COST: [<i>Deductible</i> and then] <i>Copayments</i> .] [For information about your <i>Copayments</i> for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]		[3-17]
[Prescription drugs are not covered as part of this plan.]		

(PA) – *Prior authorization* is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Limits

[Acupuncture]

[[The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family.] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-20] visits per person.]]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [*Contract Year*].]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.41-75, this autism spectrum disorders benefit only applies to groups of 51 or more

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year*.]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [10-unlimited visits] [\$300-\$5,000] per person or [10-unlimited visits] [\$300-\$5,000] per family.]

Extended Care Services

Covered up to [100-unlimited] days per *Contract Year* in a skilled nursing facility. Covered up to any combination of [60-unlimited] days per *Contract Year* in a rehabilitation hospital or chronic hospital.

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid.

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime. [Note: This limit applies to infertility services covered under the “*Outpatient Care*” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “*Prescription Drug Benefit*.”]]

[Mental Health *Outpatient* Services

The maximum benefit payable in each *Contract Year* is [30-unlimited visits].] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Benefit Limits, continued

Nutritional counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*.

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per *Contract Year*.

[[Short-term] [speech,] [physical] [and] [occupational] therapy]

[[Short term] speech therapy services covered up to [20-unlimited] visits per *Contract Year*.] [[Short term] physical therapy services covered up to [20-unlimited] visits per *Contract Year*.] [[Short term] occupational therapy services covered up to [20-unlimited] visits per *Contract Year*.] [[Short term] speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year*.]]

[Spinal manipulation]

[The maximum benefit payable in each *Contract Year* is [10-unlimited visits] [\$300-\$5,000] per person.

Note: Spinal manipulation services are not covered for *Members* age 12 and under.]

[Substance Abuse *Community Residential Services*

The maximum benefit payable in each *Contract Year* is [30-unlimited] days for *Community Residence* services.] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION**: *The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.*]

[Substance Abuse *Inpatient Detoxification Services*

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per *Contract Year*, or [30-unlimited] days per *Contract Year*, whichever occurs first.] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION**: *The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.*]

[Substance Abuse *Outpatient Treatment Services*

The maximum benefit payable in each *Contract Year* is [30-unlimited] hours.] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION**: *The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.*]

Chapter 1

How Your HMO Plan Works

How the Plan Works

Primary Care Provider

Each *Member* must choose a *Primary Care Provider (PCP)* who will provide or authorize care. If you do not choose a *PCP*, we will not pay for any services or supplies except for *Emergency* care.

Note: If you require non-*Emergency* health care services, you should always call your *PCP*. Without authorization from your *PCP*, services may not be covered. You should never wait until your condition becomes an *Emergency* to call.

Covered Services

We will pay for *Covered Services* and supplies when they are *Medically Necessary*. [For most *Covered Services*, you will first have to meet a *Deductible*. For some of these services, you will also pay a *Copayment* after you meet your *Deductible*. For more information about your *Member* costs for medical services, see “Benefit Overview” at the front of this *Evidence of Coverage*.]

Service Area (see Appendix A)

In most cases, you must receive care in the *Tufts Health Plan Service Area*. (The *Service Area*, is defined in Appendix A It includes both the Standard and Extended *Service Area*). The exceptions are for an *Emergency*, or *Urgent Care* while traveling outside of the *Service Area*. See the *Tufts Health Plan Directory of Health Care Providers for Tufts Health Plan’s Service Area*.

In rare events, a service cannot be provided by a *Tufts Health Plan Provider* in either the Standard or Extended *Service Area*, .In those instances, call a Member Specialist for assistance. You can also visit our Web site at www.tuftshealthplan.com.

Provider network

We offer *Members* access to an extensive network of physicians, hospitals, and other *Providers* throughout the *Service Area*. We work to ensure the continued availability of our *Providers*, However, our network of *Providers* may change during the year.

This can happen for many reasons. Those reasons include: a *Provider’s* retirement; moving out of the *Service Area*; or failure to continue to meet our credentialing standards. , This can also happen if *Tufts Health Plan* and the *Provider* are unable to reach agreement on a contract. This is because *Providers* are independent contractors; they do not work for us.

For questions about the availability of a *Provider*, call a Member Specialist.

How the Plan Works, continued

Coverage

IF you...	AND you are...	THEN...
receive routine health care services, visit a specialist, or receive covered elective procedures	in the Standard or Extended <i>Service Area</i>	you are covered, if you receive care through your <i>PCP</i> or with <i>PCP</i> referral.
	outside the Standard or Extended <i>Service Area</i>	you are <u>not</u> covered.
are ill or injured	in the Standard or Extended <i>Service Area</i>	you are covered. Contact your <i>PCP</i> first.
	outside the Standard or Extended <i>Service Area</i>	you are covered for <i>Urgent Care</i> .
have an <i>Emergency</i>	in the Standard or Extended <i>Service Area</i>	you are covered.
	outside the Standard or Extended <i>Service Area</i>	you are covered.

Care that could have been foreseen before leaving the Standard or Extended *Service Area* may not be covered. This includes, but is not limited to:

- deliveries within one month of the due date. This includes postpartum care and care provided to the newborn *Child*; and
- long-term conditions that need ongoing care.

[Continuity of Care

If you are an existing *Member*

If your *Provider* is involuntarily disenrolled from *Tufts Health Plan* for reasons other than quality or fraud, you may continue to see your *Provider* in the following circumstances:

- Pregnancy. If you are in your second or third trimester of pregnancy, you may continue to see your *Provider* through your first postpartum visit.
- Terminal Illness. If you are terminally ill (having a life expectancy of 6 months or less), you may continue to see your *Provider* as long as necessary.

If your *PCP* disenrolls, we will provide you notice at least 30 days in advance. If the disenrollment is for reasons other than quality or fraud, you may continue to see your *PCP* for up to 30 days after the disenrollment.

To choose a new *PCP*, call a Member Specialist. The Member Specialist will help you to select one from the *Tufts Health Plan Directory of Health Care Providers*. You can also visit the *Tufts Health Plan* Web site at www.tuftshealthplan.com to choose a *PCP*.]

[Continuity of Care, continued

If you are enrolling as a new *Member*

When you enroll as a *Member*, if none of the health plans offered by the *Group* at that time include your *Provider*, you may continue to see your *Provider* if:

- you are undergoing a course of treatment. In this instance, you may continue to see your *Provider* for up to 30 days from your *Effective Date*.
- the *Provider* is your *PCP*. In this instance, you may continue to see your *PCP* for up to 30 days from your *Effective Date*;
- you are in your second or third trimester of pregnancy. In this instance, you may continue to see your *Provider* through your first postpartum visit;
- you are terminally ill. In this instance, you may continue to see your *Provider* as long as necessary.

Conditions for coverage of continued treatment

Tufts Health Plan may condition coverage of continued treatment upon the *Provider's* agreement:

- to accept reimbursement from *Tufts Health Plan* at the rates applicable prior to notice of disenrollment as payment in full and not to impose cost sharing with respect to a *Member* in an amount that would exceed the cost sharing that could have been imposed if the *Provider* has not been disenrolled;
- to adhere to the quality assurance standards of *Tufts Health Plan* and to provide us with necessary medical information related to the care provided; and
- to adhere to *Tufts Health Plan's* policies and procedures, including procedures regarding referrals, obtaining prior authorization, and providing services pursuant to a treatment plan, if any, approved by *Tufts Health Plan*.]

Emergency and Urgent Care

Emergency Care

Definition of *Emergency*: See Appendix A.

Follow these guidelines for receiving *Emergency care*

- If needed, call 911 for emergency medical assistance. 911 services may not be available in your area. In this event, call the local number for emergency medical services.
- Go to the nearest emergency medical facility.
- You do not need approval from your *PCP* before receiving *Emergency care*.
- If you receive *Outpatient Emergency care* at an emergency facility, you or someone acting for you should call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care. You are encouraged to contact your *Primary Care Provider*; your *PCP* can provide or arrange for any follow-up care that you may need.
- You may receive *Emergency Covered Services* from a non-*Tufts Health Plan Provider*. If this happens, we will pay up to the *Reasonable Charge*. You pay the applicable *Copayment*.

Emergency and Urgent Care, continued

Urgent Care

Definition of *Urgent Care*: See Appendix A.

Follow these guidelines for receiving *Urgent Care*

If you are in the Standard or Extended Service Area:

Contact your *PCP* first. You may seek *Urgent Care*: in your *PCP*'s office; in an emergency room; or at an urgent care center affiliated with *Tufts Health Plan*.

If you are outside the Standard or Extended Service Area:

- You may seek *Urgent Care* in a *Provider's* office or the emergency room.
- You do not need approval from your *PCP* before receiving *Emergency* care.

Important Notes:

- You may be admitted as an *Inpatient* after receiving *Emergency* or *Urgent Care Covered Services*. If this happens, you or someone acting for you should call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care. (Notification from the attending *Provider* meets this requirement.)
- You may receive *Urgent Care* outside of the *Service Area*. If this happens, we recommend that you or someone acting for you should contact your *PCP*. You need to do this to arrange for any necessary follow-up care.
- *Emergency* or *Urgent Care* services are covered, whenever you need it, anywhere in the world. We may not cover continued services after the *Emergency* or *Urgent* condition is treated and stabilized. This may happen if we determine, in coordination with the *Member's Providers*, that: (1) the *Member* is safe for transport back into the *Service Area*; and: (2) that transport is appropriate and cost-effective .
- You may receive care outside the Standard or Extended *Service Area*. If this happens, the *Emergency* or *Urgent Care Provider* may: (1) bill *Tufts Health Plan* directly; or (2) require you to pay at the time of service. If you must pay, we will reimburse you up to the *Reasonable Charge* for this care. You must pay the applicable *Copayment*. See "Bills from *Providers*" in Chapter 6 for more information about how to get reimbursed for this care.

Inpatient Hospital Services

- You may need *Inpatient* services. In most cases, you will be admitted to your *PCP's Tufts Health Plan Hospital*.
- Charges after the discharge hour: You may choose to stay as an *Inpatient* after a *Tufts Health Plan Provider* has: (1) scheduled your discharge; or (2) determined that further *Inpatient* services are no longer *Medically Necessary*. If this happens, we may not pay for any costs incurred after that time.
- You may be admitted to a facility which is not the *Tufts Health Plan Hospital* in your *PCP's Provider Organization*. If your *PCP* determines that transfer is appropriate, you will be transferred to: (1) the *Tufts Health Plan Hospital* in your *PCP's Provider Organization* or; (2) another *Tufts Health Plan Hospital*. Important: We may not pay for *Inpatient* care provided in the facility to which you were first admitted after: (1) your *PCP* decides a transfer is appropriate; and (2) transfer arrangements are made.

Mental Health/Substance Abuse Services

***Inpatient* and intermediate mental health and substance abuse services**

Each *Member* may be assigned to a *Designated Facility* or another *Inpatient* facility. Assignment is based on: (1) each *Member's* age (adult or *Child*); and (2) the *Provider Organization* affiliation of that *Member's PCP*.

- You may live in an area where *Tufts Health Plan's Designated Facilities* are available. In this case, you will be assigned to one. The following will apply:
 - You must call your *Designated Facility* to receive *Inpatient/intermediate* mental health and substance abuse services. Call a *Tufts Health Plan* Mental Health Service Coordinator at 1-800-208-9565 for the name and telephone number of your *Designated Facility*.
 - Your *Designated Facility* will provide or authorize such services for you.
 - You may be admitted to a facility which is not your *Designated Facility*,. If the *Designated Facility* decided that transfer is appropriate, you will be transferred to your *Designated Facility* or another *Provide*. This may require authorization by the *Designated Facility*.

Important Notes:

- We will not pay for *Inpatient* care provided in the facility to which you were first admitted after: (1) your *Designated Facility* has decided the transfer is appropriate; and (2) transfer arrangements have been made.
- You may choose to stay as an *Inpatient* after your *Designated Facility*: (1) schedules your discharge; or (2) determines that further *Inpatient* services are no longer *Medically Necessary*. In this case, we will not pay for any costs incurred after that time.
- If you are not assigned to a *Designated Facility*, you must call the Mental Health Department at *Tufts Health Plan* at 1-800-208-9565. They will provide you with information on where you may receive *Inpatient/intermediate* mental health/substance abuse services at a *Tufts Health Plan* facility.

***Outpatient* mental health/substance abuse services**

Your mental health and substance abuse *Provider* will obtain the necessary authorization for *Outpatient* mental health and substance abuse services. He or she will call *Tufts Health Plan's Outpatient* Mental Health/Substance Abuse Program at 1-800-208-9565. You or your *PCP* may also call *Tufts Health Plan's* Mental Health/Substance Abuse Program for authorization.

About Your *Primary Care Provider*

Importance of choosing a *PCP*

Each *Member* must choose a *PCP* when he or she enrolls. The *PCP* you choose will be associated with a specific *Tufts Health Plan Provider Organization*. You will usually receive *Covered Services* from health care professionals and facilities associated with that *Tufts Health Plan Provider Organization*.

Once you have chosen a *PCP*, you are eligible for all *Covered Services*.

IMPORTANT NOTE: Until you have chosen a *PCP*, only *Emergency* care is covered.

What a *PCP* does

A *PCP*: (1) provides routine health care (This includes routine physical examinations.); (2) arranges for your care with other *Tufts Health Plan Providers*, ; and (3) provides referrals for other health care services. See “*Inpatient* mental health/substance abuse services” and “*Outpatient* mental health/substance abuse services” later in this chapter. Those section have more information about obtaining referrals for these services.

Your *PCP*, or a *Covering Provider*, is available 24 hours a day. Your *PCP* will coordinate your care by treating you or referring you to specialty services.

Choosing a *PCP*

You must choose a *PCP* from the list of *PCPs* in our *Directory of Health Care Providers*. You may already have a *Provider* who is listed as a *PCP*. In most instances you may choose him or her as your *PCP*. Once you choose a *PCP* in our network, you must inform us of your choice. This is required for you to be eligible for all *Covered Services*.

You may not have a *PCP*. Or, your *PCP* may not be listed in our *Directory of Health Care Providers*, . In either case, call a Member Specialist for help in choosing a *PCP*.

[Note:

- Under certain circumstances required by law, if your *Provider* is not in our network, you will be covered for a short period of time for services provided by your *Provider*. A Member Specialist can give you more information. Please see “Continuity of Care” above.]

Contacting your new *PCP*

If you choose a new *Provider* as your *PCP*, you should:

- Contact your new *PCP* as soon as you join. Identify yourself as a new *Tufts Health Plan Member*, to him or her;
- Ask your previous *Provider* to transfer your medical records to your new *PCP*; and
- Make an appointment for a check-up or to meet your *PCP*.

About Your *Primary Care Provider*, continued

If you can't reach your *PCP* by phone right away

Your *PCP* may not be able to take your call right away. Always leave a message with the office staff or answering service. Wait a reasonable amount of time for someone to return your call.

You may need medical services after hours. Contact your *PCP* or a *Covering Provider*. A *Provider* is available 24 hours a day, 7 days a week. For *Inpatient* mental health or substance abuse services after hours, call 1-800-208-9565.

Note: You may experience a medical emergency. If this happens, you do not have to contact your *PCP* or a *Covering Provider*; instead, proceed to the nearest emergency medical facility for treatment (see “*Emergency and Urgent Care*” above for more information).

Changing your *PCP*

You may change your *PCP*. In certain instances, we may require you to do so. The new *Provider* will not be considered your *PCP* until:

- you choose a new *PCP* from our *Directory of Health Care Providers*;
- you report your choice to a Member Specialist; and
- we approve the change in your *PCP*.

Note: You may not change your *PCP* while an *Inpatient* or in a partial hospitalization program, except when approved by *Tufts Health Plan* in limited circumstances.

Canceling appointments

You may need to cancel an appointment with any *Provider*. If so, always give as much notice to the *Provider* as possible (at least 24 hours). Your *Provider's* office may charge for missed appointments that you did not cancel in advance. If this happens, we will not pay for the charges.

Referrals for specialty services

Every *PCP* is associated with a specific *Provider Organization*. If you need to see a specialist (including a pediatric specialist), your *PCP* will select the specialist and make the referral. Usually, your *PCP* will select and refer you to another *Provider* in the same *Provider Organization* (as defined in Appendix A). The *PCP* and the specialists already have a working relationship; as a result, this helps to provide quality and continuity of care.

You may need specialty care not available within your *PCP's Provider Organization*. This is a rare event. If this happens, your *PCP* will choose a specialist in another *Provider Organization* and make the referral. When selecting a specialist for you, your *PCP* will consider: (1) any long-standing relationships that you have with any *Tufts Health Plan Provider*, and (2) your clinical needs. (A long-standing relationship means that you have recently been seen or been treated repeatedly by that *Tufts HP* specialist.)

About Your *Primary Care Provider*, continued

Referrals for specialty services, continued

You may require specialty care not available through any *Tufts Health Plan Provider*. This is a rare event. Your *PCP* may refer you, with the prior approval of *or its designee*, to a *Provider not* associated with *Tufts Health Plan*. [*Tufts Health Plan* will pay up to the *Reasonable Charge* for these services. You are responsible for any charges over the *Reasonable Charge* (as well as any applicable *Copayment*).]

Notes:

- You need a referral to a specialist from your *PCP*. You need that before receiving any *Covered Services* from that specialist. If you do not do this, you will be responsible for the cost of those services.
- *Covered Services* provided by non-*Tufts Health Plan Providers* are not paid for unless: (1) approved in advance by your *PCP*; and (2) approved by *Tufts Health Plan* or its designee.
- A specialist refers you to a non-*Tufts Health Plan Provider*. If so, the referral must be approved by your *PCP*. It must also be approved by *Tufts Health Plan* or its designee.
- Referrals for mental health and substance abuse services: You do not need a referral from your *PCP* for care from a *Tufts Health Plan Provider*. However, we recommend that you obtain authorization from a *Tufts Health Plan Mental Health Authorized Reviewer* for that care. See “*Inpatient* mental health/substance abuse services” and “*Outpatient* mental health/substance abuse services” later in this chapter.

Referral forms for specialty services

Except as provided below, your *PCP* must complete a referral to refer you to a specialist. Your *PCP* may ask you to give a referral form to the specialist at your appointment. Your *PCP* may refer you for one or more visits and for different types of services. Your *PCP* must approve referrals a specialist makes to other *Providers*. Make sure that your *PCP* makes a referral before you go to any other *Provider*. A *PCP* may approve a standing referral. This referral would be for specialty health care provided by a *Tufts Health Plan Provider*.

About Your *Primary Care Provider*, continued

When referrals are not required

The following *Covered Services* do not require a referral or prior authorization from your *Primary Care Provider*. You must obtain these services from a *Tufts Health Plan Provider* except:(1) as listed in this chapter; (2) for out of our; or (3) for care.

- *Emergency Care* in an Emergency room or *Provider's* office. (Note: If admitted as an *Inpatient*, you or someone acting for you should call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care.)
- *Urgent Care* outside of our *Service Area*; (Note: You must contact your *PCP* after *Urgent Care Covered Services* are rendered for any follow-up care.)
- Mammograms, in accordance with guidelines established by the American Cancer Society
- Prostate and colorectal exams.
- [Pregnancy terminations.]
- [Routine eye exams.]
- [Other vision care services from an optometrist.]
- [Care in an urgent care center.]
- [Care in a limited service medical clinic, if available.]
- [Acupuncture.]
- [Spinal manipulation.]
- [Medical treatment performed by an optometrist.]
- [The following specialty care provided by a *Tufts Health Plan Provider* who is an obstetrician, gynecologist, certified nurse midwife or family practitioner:
 - Maternity Care.
 - *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions.
 - Routine annual gynecological exam. This includes any follow-up obstetric or gynecological care determined to be *Medically Necessary* as a result of that exam.]

Financial Arrangements between *Tufts Health Plan* and *Tufts Health Plan Providers*

Methods of payment to *Tufts Health Plan Providers*

Our goal in paying *Providers* is to encourage preventive care and active illness management. We strive to be sure that our financial reimbursement system: (1) encourages appropriate access to care; (2) and rewards *Providers* for providing high quality care to our *Members*. We use a variety of mutually agreed upon methods to compensate *Tufts Health Plan Providers*.

The *Tufts Health Plan Directory of Health Care Providers* indicates the method of payment for each *Provider*. Regardless of the method of payment, we expect all participating *Providers* to use sound medical judgment when providing care and when determining whether a referral for specialty care is appropriate. This approach encourages the provision of *Medically Necessary* care and reduces the number of unnecessary medical tests and procedures that can be both harmful and costly to *Members*.

We review the quality of care provided to our *Members* through our Quality of Health Care Program. Feel free to discuss with your *Provider* specific questions about how he or she is paid.

Member Identification Card

Introduction

Tufts Health Plan gives each *Member* a member identification card (Member ID).

Reporting errors

When you receive your Member ID card, check it carefully. If any information is wrong, call a Member Specialist.

Identifying yourself as a *Tufts Health Plan Member*

Your Member ID card is important; it identifies you as a *Tufts Health Plan Member*. Please:

- carry your Member ID card at all times;
- have your Member ID card with you for medical, hospital and other appointments; and
- show your Member ID card to any *Provider* before you receive health care services.

When you receive services, tell the office staff that you are a *Tufts Health Plan Member*.

IMPORTANT NOTE: Identify yourself as a *Tufts Health Plan Member*. If you do not, then:

- we may not pay for the services provided; and
- you would be responsible for the costs.

Membership requirement

You are eligible for benefits if you are a *Member* when you receive care. A Member ID card alone is not enough to get you benefits. If you receive care when you are not a *Member*, you are responsible for the cost.

Membership identification number

If you have any questions about your member identification number, call a Member Specialist.

Utilization Management

Tufts Health Plan has a utilization management program. The purpose of the program is to control health care costs. It does this by evaluating whether health care services provided to *Members* are: (1) *Medically Necessary*; and (2) provided in the most appropriate and efficient manner. [Under this program, we sometimes engage in prospective, concurrent, and retrospective review of health care services.]

[We use **prospective review** to determine if proposed treatment is *Medically Necessary*. This review happens before that treatment begins. Prospective review is also referred to as “Pre-Service Review”.

We engage in **concurrent review**. We do this to:

- monitor the course of treatment as it occurs; and
- to determine when that treatment is no longer *Medically Necessary*.

We use **retrospective review** to evaluate care after it is provided. Sometimes, we use retrospective review to more accurately decide if a *Member’s* health care services are appropriate. Retrospective review is also called “Post-Service Review”.]

[

TIMEFRAMES FOR TUFTS HEALTH PLAN TO REVIEW YOUR COVERAGE REQUEST:

Type of Review:	Timeframe for Determinations:*
Prospective (Pre-Service).	<u>Urgent</u> : [Within 72 hours of receipt of the request.] [Within 72 hours of receiving all necessary information.] <u>Non-urgent</u> : [Within 15 days of receipt of the request.] [Within 15 business days of receiving all necessary information.]
Concurrent Review.	[Prior to the end of the current certified period.] <u>Urgent</u> : Within 24 hours of receipt of the request.]
Retrospective (Post-Service).	[Within 30 days of receipt of the request.] [Within 30 business days of receipt of a request for payment with all supporting documentation.]

]

[*See Appendix B for determination procedures under the Department of Labor’s (DOL) Regulations.]

Utilization Management, continued

We may deny your request for coverage. If this happens, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.

Tufts Health Plan makes coverage determinations. You and your *Provider* make all treatment decisions.

IMPORTANT NOTE: *Members* can call *Tufts Health Plan* these numbers to determine the status or outcome of utilization review decisions:

- mental health or substance abuse utilization review decisions – [1-800-208-9565];
- all other utilization review decisions – 1-800-682-8059

[Specialty case management

Some *Members* with Severe Illnesses or Injuries may warrant case management intervention under our specialty case management program. Under this program, we:

- encourage the use of the most appropriate and cost-effective treatment; and
- support the *Member's* treatment and progress.

We may contact that *Member* and his or her *Tufts Health Plan Provider*. We may do this to discuss a treatment plan and establish short and long term goals. The *Tufts Health Plan Specialty Case Manager* may suggest alternative treatment settings available to the *Member*.

We may periodically review the *Member's* treatment plan. We will contact the *Member* and the *Member's Tufts Health Plan Provider* if we identify alternatives to the *Member's* current treatment plan that:

- qualify as *Covered Services*;
- are cost effective; and
- are appropriate for the *Member*.

A Severe Illness or Injury includes, but is not limited to, the following:

- high-risk pregnancy and newborn *Children*;
- serious heart or lung disease;
- cancer;
- certain neurological diseases;
- AIDS or other immune system diseases;
- certain mental health conditions, including substance abuse;
- severe traumatic injury.]

Utilization Management, continued

Individual case management (ICM)

In certain circumstances, *Tufts Health Plan* may approve an individual case management (“ICM”) plan for a *Member* with a Severe Illness or Injury. The ICM plan is designed to arrange for the most appropriate type, level, and setting of health care services and supplies for the *Member*.

As a part of the ICM plan, we may approve coverage for alternative services and supplies that do not otherwise qualify as *Covered Services* for that *Member*. This will occur only if *Tufts Health Plan* determines, in its sole discretion, that all of the following conditions are satisfied:

- the *Member’s* condition is expected to require medical treatment for an extended duration;
- the alternative services and supplies are *Medically Necessary*;
- the alternative services and supplies are provided directly to the *Member* with the condition;
- the alternative services and supplies are in place of more expensive treatment that qualifies as *Covered Services*;
- the *Member* and *Tufts Health Plan* or its designee agree to the alternative treatment program; and
- the *Member* continues to show improvement in his or her condition. *Tufts Health Plan* or its designee will determine this periodically.

We may approve an ICM plan. If this happens, we will also indicate the *Covered Service* that the ICM plan will replace. The benefit available for the ICM plan will be limited to the benefit that the *Member* would have received for the *Covered Service*.

We will periodically monitor the appropriateness of the alternative services and supplies provided to the *Member*. We may decide, at any time, that these services and supplies fail to satisfy any of the conditions described above. In this event, we may modify or terminate coverage for the services or supplies provided pursuant to the ICM plan.

Chapter 2

Eligibility, Enrollment and Continuing Eligibility

Eligibility

[Eligibility rule

You are [eligible as a *Subscriber* only if you are an employee of a *Group*] [a *Subscriber* only if you are eligible to be a *Subscriber* under your *Group*] and you:

- meet your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintain primary residence in the *Service Area*; and
- live in the *Service Area* for at least 9 months in each period of 12 months*.

Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Evidence of Coverage*; and
- meets *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintains primary residence in the *Service Area**; and
- lives in the *Service Area* for at least 9 months in each period of 12 months*.

*Notes:

- *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.
- The 12-month period begins with the first month you do not live in the *Service Area*.]

If you live outside the *Service Area*

If you live outside the *Service Area*, you can be covered only if:

- you are a *Child*; or
- you are a *Dependent* subject to a Qualified Medical Child Support Order (QMCSO); or
- you are a divorced *Spouse* that *Tufts Health Plan* must cover.

Note: See “Coverage outside the *Service Area*” in Chapter 1 for more information.

Proof of eligibility

We may ask you for proof of your and your *Dependents'* eligibility or continuing eligibility. You must give us proof when asked. This may include proof of residence, marital status, birth or adoption of a *Child*, and legal responsibility for health care coverage.

Enrollment

When to enroll

You may enroll yourself and your eligible *Dependents*, if any, for this coverage only:

- during the annual *Open Enrollment Period*; or
- within 30 days of the date you or your *Dependent* is first eligible for this coverage.

Note: You may fail to enroll for this coverage when first eligible. If this happens, you may be eligible to enroll yourself and your eligible *Dependents*, if any, at a later date. This will apply only if you declined this coverage when you were first eligible:

- because you or your eligible *Dependent* were covered under another group health plan or other health care coverage at that time; or
- and you have acquired a *Dependent* through marriage, birth, adoption, or placement for adoption.

In these cases, you or your eligible *Dependent* may enroll within 30 days after any of the following events: your coverage under the other health coverage ends involuntarily; your marriage; or the birth, adoption, or placement for adoption of your *Dependent Child*.

In addition, you or your eligible *Dependent* may enroll within 60 days after either of the following events:

- you or your *Dependent* are eligible under a state Medicaid plan or state children's health insurance program (CHIP) and the Medicaid or CHIP coverage is terminated; or
- you or your *Dependent* becomes eligible for a premium assistance subsidy under a state Medicaid plan or CHIP.

Effective Date of coverage

We may accept your application and receive the needed *Premium*. When this happens, coverage starts on the date your *Group* chooses. Enrolled *Dependents'* coverage starts when the *Subscriber's* coverage starts, or at a later date if the *Dependent* becomes eligible after the *Subscriber* became eligible for coverage. A *Dependent's* coverage cannot start before the *Subscriber's* coverage starts.

You or your enrolled *Dependent* may be an *Inpatient* on your *Effective Date*. If this happens, your coverage starts on the later of:

- the *Effective Date*, or
- the date we are notified and given the chance to manage your care.

Adding *Dependents* under *Family Coverage*

When *Dependents* may be added

After you enroll, you may apply to add any *Dependents* not currently enrolled in *Tufts Health Plan* only:

- during your *Open Enrollment Period*; or
- within 30 days after any of the following events:
 - a change in your marital status,
 - the birth of a *Child*,
 - the adoption of a *Child* as of the earlier of the date the *Child* is placed with you for the purpose of adoption or the date you file a petition to adopt the *Child*,
 - a court orders you to cover a *Child* through a qualified medical child support order,
 - a *Dependent* loses other health care coverage involuntarily,
 - a *Dependent* moves into the *Service Area*, or
 - if your *Group* has an IRS qualified cafeteria plan, any other qualifying event under that plan.

How to add *Dependents*

You may have *Family Coverage*. If so, fill out a membership application form listing the *Dependents*. Give the form to your *Group* during your *Open Enrollment Period*. Or, give your *Group* the form within 30 days after the date of an event listed above, under “When *Dependents* may be added.” You may not have *Family Coverage*. In this case, ask your *Group* to change your *Individual Coverage* to *Family Coverage*. Then, follow the procedure above.

Effective Date of *Dependents*’ coverage

We may accept your application to add *Dependents*. If this happens, we will send you a Member ID card for each *Dependent*.

Effective Dates will be no later than:

- the date of the *Child*’s birth, adoption or placement for adoption;
- in the case of marriage or loss of prior coverage, the date of the qualifying event.

Availability of benefits after enrollment

Covered Services for an enrolled *Dependent* are available as of the *Dependent*’s *Effective Date*. There are no waiting periods. Maternity benefits are available even if the pregnancy began before your *Effective Date*.

Note: We will only pay for *Covered Services* provided on or after your *Effective Date*.

Newborn Children and Adoptive Children

Importance of enrolling and choosing a *PCP* for newborn *Children* and *Adoptive Children*.

Newborn *Child*: You must notify *Tufts Health Plan* of the birth of a newborn *Child* and pay the required *Premium* within 31 days after the date of birth. Otherwise, that *Child* will not be covered beyond such 31-day period. No coverage is provided for a newborn *Child* who remains hospitalized beyond that 31-day period and has not been enrolled in this plan. Choose a *PCP* for the newborn *Child* before or within 48 hours after the newborn *Child's* birth. That way, the *PCP* can manage your *Child's* care from birth.

***Adoptive Child*:** You must enroll your *Adoptive Child* within 31 days after the *Child* has been adopted or placed for adoption with you. This is required for that *Child* to be covered from the date of his or her adoption. Otherwise, you must wait until the next *Open Enrollment Period* to enroll the *Child*.

Steps to follow to choose a *PCP* for newborn *Children* and *Adoptive Children*

1. Choose a *PCP* from the list of *PCPs* in the *Directory of Health Care Providers* or call a Member Specialist.
2. Call the *Provider* and ask him or her to be the newborn or *Adoptive Child's PCP*.
3. If he or she agrees, call a Member Specialist to report your choice.

Continuing Eligibility for *Dependents*

Introduction

This topic explains continuing eligibility for *Dependents*.

When coverage ends

Dependent coverage for a *Child* ends on the *Child's* 26th birthday.

Coverage after termination

When a *Child* loses coverage under this *Evidence of Coverage*, he or she may be eligible for federal or state continuation. He or she may also be able to enroll in *Individual Coverage*. See Chapter 5 for more information.

How to continue coverage for *Disabled Dependents*

1. Call Member Services about 30 days before the *Child* no longer meets the definition of *Dependent*.
2. Give proof, acceptable to us, of the *Child's* disability.

When coverage ends

Disabled Dependent coverage ends when:

- the *Dependent* no longer meets the definition of *Disabled Dependent*; or
- the *Subscriber* fails to give us proof of the *Dependent's* continued disability.

Coverage after termination

The former *Disabled Dependent* may be eligible to enroll in coverage under an *Individual Contract*. See Chapter 5 for more information.]

Former Spouses

Rule for former Spouses for Group Contract (Also see Chapter 5)

If you and your *Spouse* divorce, your former *Spouse* may continue coverage as a *Dependent* under your *Family Coverage* in accordance with Rhode Island law if the order for continued coverage is included in the judgment when entered.

Note: Coverage for your divorced *Spouse* ends:

- when either you or your divorced *Spouse* remarry;
- until such time as provided by the judgment for divorce; or
- when your divorced *Spouse* becomes eligible for coverage in a comparable plan through his or her own employment.

How to continue coverage for former Spouses

Follow these steps to continue coverage for a former *Spouse*:

- Call a Member Specialist within 30 days after the divorce decree is issued. Do this to tell us about your divorce.
- Send us proof* of your divorce when asked.

[Domestic Partners]

[You have elected coverage of *Domestic Partners*. In order to enroll a *Domestic Partner*, the *Subscriber* must provide the *Group*:

- proof of common residence for [[0-12] prior consecutive months]. This proof may include a driver's license, canceled rent check, utility bill, lease, or mortgage; and
- a completed and sign enrollment statement certifying that the relationship between the *Subscriber* and the *Domestic Partner* satisfies the criteria described in Appendix A.]

[A *Subscriber* may have only one *Domestic Partner* at a time. If a *Domestic Partner's* coverage ends, the *Subscriber* may not enroll another *Domestic Partner* until the later of:

- [[0-12] consecutive months] following the termination of the former *Domestic Partner's* coverage; or
- the date the relationship between the *Subscriber* and the new *Domestic Partner* satisfies that criteria.]
- [The *Covered Services* available to a *Spouse* are available to a *Domestic Partner*. The *Covered Services* available to a *Child* are available to the child of a *Domestic Partner*.]

Keeping our records current

You must notify us of any changes that affect you or your *Dependents'* eligibility. Examples of these changes are:

- birth, adoption, changes in marital status, or death;
- your remarriage or the remarriage of your former *Spouse*, when the former *Spouse* is an enrolled *Dependent* under your *Family Coverage*;
- moving out of the *Service Area* or temporarily residing out of the *Service Area* for more than 90 consecutive days;
- address changes; and
- changes in an enrolled *Dependent's* status as a *Child* or *Disabled Dependent*.

We have forms for you to report these changes. The forms are available from your *Group* or from the Member Services Department.

Chapter 3

Covered Services

When health care services are **Covered Services**.

Health care services and supplies are *Covered Services* only if they are:

- listed as *Covered Services* in this chapter;
- *Medically Necessary*;
- consistent with applicable state or federal law;
- consistent with *Tufts Health Plan's Medical Necessity Guidelines* in effect at the time the services or supplies are provided. This information is available on our Web site at www.tuftshealthplan.com. You can also call Member Services;
- provided to treat an injury, illness or pregnancy, except for preventive care;
- provided or authorized in advance by your *PCP*, except in an *Emergency* or for *Urgent Care* (See "When You Need *Emergency* or *Urgent Care*" earlier in this *EOC* for more information.); [and]
- in the case of *Inpatient* mental health/substance abuse services, provided or authorized by:
 - your *Designated Facility*, if you have one; or
 - another *Tufts Health Plan Hospital*, if you are not assigned to a *Designated Facility*].

IMPORTANT NOTE: *Prior authorization* is recommended for certain *Covered Services*. We only cover a service listed in this *Evidence of Coverage* if we or our designee determine that the care is *Medically Necessary*. Please contact [Member Services, or, for mental health and substance abuse services] the *Tufts Health Plan* Mental Health Department at 1-800-208-9565 for more information. *Covered Services* for which we suggest *prior authorization* include a "(PA)" notation in the "Benefit Overview" section of this document.

Covered Services

Health care services and supplies only qualify as *Covered Services* if they meet the requirements shown above for "When health care services are *Covered Services*". The following section describes services that qualify as *Covered Services*.

Notes:

- For information about your costs for the *Covered Services* listed below (for example, [*Deductibles*,] *Copayments* and *Coinsurance*), see the "Benefit Overview" section earlier in this document.
- This chapter lists information about the day, dollar, and visit limits under this plan. are listed in certain *Covered Services*
- [For *Outpatient* care: You may receive services from your *PCP*, [a mental health/substance abuse *Provider*, or an obstetrician/gynecologist ("Ob/Gyn"),]. In those cases, your *Copayment* may be lower than for services from other *Providers*.]
- [For *Inpatient* care or *Day Surgery*: You may receive care at a *Community Hospital* [or at your *Designated Facility*]. Your *Copayments* at those facilities may be lower than when you receive care at a *Tertiary Hospital*. (See Appendix A for definitions of these facilities.)]

Covered Services, continued

Emergency care

- *Emergency room* (no *PCP* referral required);
- In *Provider's* office (no *PCP* referral required).

Notes :

- The *Emergency Room Copayment* is waived if the *Emergency room* visit results in immediate hospitalization **[or *Day Surgery*]**.
- You may receive *Emergency Covered Services* from a non-*Tufts Health Plan Provider*. In this case, we will pay up to the *Reasonable Charge*. You pay the applicable *Copayment*.
- [You may register in an *Emergency room* but leave that facility without receiving care. If this happens, an *Emergency Room Copayment* may apply.]
- [You may receive *Day Surgery* services. If this happens, a [*Deductible* and] *Day Surgery Copayment* may apply.]

Outpatient care

[Acupuncture services]

[Note[s]: [The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family.] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0- 50] visits per person.] [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

[Autism spectrum disorders – diagnosis and treatment for *Children* under age 15

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

Coverage is provided, in accordance with Rhode Island law, for the diagnosis and treatment of autism spectrum disorders for *Children* under age 15. Autism spectrum disorders include any of the pervasive developmental disorders, as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, and include:

- autistic disorder;
- Asperger's disorder; and
- pervasive developmental disorders not otherwise specified.

Tufts Health Plan provides coverage for the following Covered Services:

- applied behavioral analysis services (ABA)*, supervised by a *Board-Certified Behavior Analyst (BCBA)* who is a licensed health care clinician. [These services are covered up to [\$32,000-unlimited] per [calendar year] [*Contract Year*].] For more information about these services, call the *Tufts Health Plan* Mental Health Department at 1-800-208-9565.
- Therapeutic care (including services provided by licensed or certified speech therapists, occupational therapists, or physical therapists), covered under your “[Short-term] speech, physical and occupational therapy services” benefit, described later in this chapter.

***For the purposes of this benefit, ABA includes the design, implementation, and evaluation of environmental modification, using behavioral stimuli and consequences, to product socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between the environment and behavior.]**

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.41-75, this benefit only applies to groups of 51 or more

[Cardiac rehabilitation services [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

Outpatient treatment of documented cardiovascular disease.

We cover only the following services:

- the *Outpatient* convalescent phase of the rehabilitation program following hospital discharge; and
- the *Outpatient* phase of the program that addresses multiple risk reduction, adjustment to illness and therapeutic exercise.

Note[s]:

- [We do not cover the program phase that maintains rehabilitated cardiovascular health.]
- **[Covered up to [10-unlimited] visits per Contract Year.]**

[Chiropractic care

See "Spinal manipulation."]

[Chiropractic medicine]

[Coverage is provided for *Medically Necessary* visits for the purpose of chiropractic treatment or diagnosis, regardless of the place of service.

Members are covered for up to three of the following modalities per visit: application of hot or cold pack; mechanical traction; electrical stimulation; ultrasound; myofascial release; diathermy.]

Covered Services, continued

Outpatient care, continued

Diabetes services and supplies

In accordance with Rhode Island General Law § 27-41-44, coverage is provided for the following services and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, or gestational diabetes, when *Medically Necessary* and prescribed by a *Provider*:

- blood glucose monitors and blood glucose monitors for the legally blind (covered as “Durable Medical Equipment: - see page XX);
- test strips for glucose monitors and/or visual reading [(covered under your “Prescription Drug Benefit” – see page XX)] [covered as “Other Health Services” – see page XX);
- insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar [(covered under your “Prescription Drug Benefit” – see page XX)]; [(covered as “Other Health Services – see page XX)];
- insulin pumps and related supplies and insulin infusion devices (covered as “Medical Supplies” – see page XX);
- therapeutic/molded shoes for the prevention of amputation (covered as “Durable Medical Equipment” - see page XX); and
- diabetes self-management education, including medical nutrition therapy.

Upon the approval of the United States Food and Drug Administration, new or improved diabetes equipment and supplies will be covered when *Medically Necessary* and prescribed by a *Provider*.

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Diabetes services and supplies” listed above for plans that **include prescription drug coverage. For plans that **exclude** prescription drug coverage, those items will be covered under the “Prescription Drug Benefit” found later in this chapter.]**

Early intervention services for a *Dependent Child* [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

Services provided by early intervention programs that meet the standards established by the Rhode Island Department of Human Services. Early intervention services include, but are not limited to:

- evaluation and case management;
- occupational therapy;
- nursing care;
- physical therapy;
- speech and language therapy;
- nutrition;
- service plan development and review; and
- assistive technology services and devices.

These services are available to *Members* from birth until their third birthday.

Covered Services, continued

Outpatient care, continued

Family planning

[Coverage is provided for *Outpatient* contraceptive services. This includes consultations, examinations, procedures and medical services. These services must be related to the use of all contraceptive methods approved by the United State Food and Drug Administration.]

- **[Procedures:** [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]
 - [sterilization]; [and]
 - [pregnancy terminations[, when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest (*PCP* referral is not required.)]]]
- **[Services:**
 - medical examinations;
 - consultations;
 - birth control counseling; and
 - genetic counseling.]
- **[Contraceptives:**
 - cervical caps;
 - implantable contraceptives (e.g., Implanon® (etonorgestrel), levonorgestrel implants);
 - Intrauterine devices (IUDs);
 - Depo-Provera or its generic equivalent; and
 - any other *Medically Necessary* contraceptive device approved by the United States Food and Drug Administration.][*]

[*Note: We cover certain contraceptives under a Prescription Drug Benefit. Those contraceptives include oral contraceptives and diaphragms. If those contraceptives are covered under that Benefit, they are not covered here.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Benefits under this section of the EOC always appear **except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121[(w)(3)(A) and (B)].]**

Hemodialysis [(*Prior authorization* is recommended for these services. See page 3-1 for more information)]

- *Outpatient* hemodialysis, including home hemodialysis; and
- *Outpatient* peritoneal dialysis, including home peritoneal dialysis.

[House calls to diagnose and treat illness or injury]

[A licensed physician must provide this care.]

Covered Services, continued

Outpatient care - continued

Infertility services

In accordance with Rhode Island General Law § 27-41-33, coverage is provided for *Medically Necessary* diagnosis and treatment of infertility. We only cover these services for a woman who is:

- between the ages of 25 and 42;
- married, in accordance with the laws of the state in which she resides;
- unable to conceive or sustain a pregnancy during a period of one year; and
- a presumably healthy individual.

Notes:

- Oral and injectable drug therapies may be used to treat infertility. These therapies are considered Covered Services for Members covered by a Prescription Drug Benefit. Your plan may include prescription drug coverage. If so, see the “Prescription Drug Benefit” section in this chapter for information about drug therapy benefit levels.
- These infertility services are covered at the benefit level shown in the “Benefit Overview” section at the front of this Evidence of Coverage. Also, these services are subject to the maximum benefit listed in the “Benefit Limits” section. Your plan may include prescription drug coverage. If so, those drug therapies are also subject to that maximum benefit.

Maternity Care [- Routine and Non-Routine Care] (no PCP referral required)

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Bracketed text in this benefit will only be used for Health Savings Account (HSA) plans.

- prenatal care, exams, and tests; and
- postpartum care provided in a *Provider’s* office.

Note: In accordance with **the PP**ACA, routine prenatal tests are covered in full.

Covered Services, continued

Outpatient care - continued

Oral health services

- *Emergency care*

X-rays and *Emergency* oral surgery in a *Provider's* office or emergency room. This care must be done to temporarily stabilize damaged tissues or reposition sound, natural and permanent teeth that have moved or have broken due to injury. You must receive this care within 48 hours after the injury. The injury must have been caused by a source outside the mouth.

- *Non-Emergency care*

Important Note: *Prior authorization is recommended for all Non-Emergency oral health services performed in an Inpatient or Day Surgery setting.*

- [Hospital, *Provider*, and surgical charges for the following conditions:
 - Surgical treatment of skeletal jaw deformities; or
 - Surgical treatment for Temporomandibular Joint Disorder (TMJ).
- In certain specific instances, the costs of *Inpatient* services and *Day Surgery* for certain additional oral health services are covered. For these services (see chart below) to be covered, the following clinical criteria must be met:
 - the *Member* cannot safely and effectively receive oral health services in an office setting because of a specific and serious nondental organic impairment (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain his/her health (Also, the services cannot be cosmetic or *Experimental*.).

IF you meet the above criteria and require these services...	THEN you are covered for:
Surgical removal of impacted teeth when embedded in bone.	Hospital, <i>Provider</i> , and surgical charges.
Surgical removal of unerupted teeth when embedded in bone.	Hospital, <i>Provider</i> , and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, <i>Provider</i> , and surgical charges.
Any other non-covered dental procedure that meets the above criteria.	Hospital charges only.

Note: *Non-Emergency oral health services are not covered when performed in an office setting.*

Covered Services, continued

Outpatient care - continued

Oral health services, continued [

IF you require these services...	THEN you are covered for:
Surgical removal of impacted or unerupted teeth when embedded in bone.	Hospital, <i>Provider</i> , and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, <i>Provider</i> , and surgical charges.
Surgical treatment of skeletal jaw deformities.	Hospital, <i>Provider</i> , and surgical charges.
Surgical repair related to Temporomandibular Joint Disorder.	Hospital, <i>Provider</i> , and surgical charges.

Note: *Prior authorization* is recommended for these services. See page 3-1 for more information.

- Coverage for hospital charges **only** may be provided. This is the case when a *Member* requires treatment in an *Inpatient* or *Day Surgery* setting for oral health services not described in this benefit. The *Member* must meet the following criteria. Otherwise, hospital services will not be covered:
 - the *Member* cannot safely and effectively receive oral health services in an office setting. This must be due to a specific and serious nondental organic impairment (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain their health (Also, the services cannot be cosmetic or *Experimental*.)]

Outpatient medical care

- allergy testing (including antigens) and treatment, and allergy injections [(is recommended for these services. See page 3-1 for more information.)];
- chemotherapy;
- cytology examinations (Pap Smears); (**Note:** Coverage for pap smears is provided in accordance with guidelines established by the American Cancer Society. This includes coverage for one annual screening for women age 18 and older. This also covers additional screenings, when *Medically Necessary*.)
- diagnostic imaging This includes:
 - general imaging (Examples are x-rays and ultrasounds.) [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]; and
 - MRI/MRA, CT/CTA and PET tests[and nuclear cardiology].**[Important Note:** Prior approval by an *Authorized Reviewer* applies to MRI/MRA, CT/CTA, and PET tests[and nuclear cardiology].]
- diagnostic or preventive screening procedures (Examples include colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies.) [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)];
- human leukocyte antigen testing or histocompatibility locus antigen testing for use in bone marrow transplantation when necessary to establish a *Member's* bone marrow transplant donor suitability [(*Prior authorization* is recommended for these services. See page 3-1 for more information.prior approval by an *Authorized Reviewer* applies)]. Testing must be performed at a facility accredited by the American Association of Blood Banks or its successors. Includes costs of testing for A, B or DR antigens. [Limited to one testing per lifetime.]

Covered Services, continued

Outpatient care - continued

Outpatient medical care, continued

- immunizations;
- laboratory tests These include, but are not limited to: blood tests; urinalysis; throat cultures; glycosylated hemoglobin (A1c) tests; genetic testing; and urinary protein/microalbumin and lipid profiles. **Important:** *Prior authorization* is recommended for some laboratory tests. An example of this is genetic testing. Also, please note that laboratory tests associated with routine preventive care are covered in full.
- lead screenings, lead screening related services, and diagnostic evaluations for lead poisoning in accordance with Rhode Island law;
- mammograms (no *PCP* referral required), in accordance with guidelines established by the American Cancer Society;
- *Medically Necessary* diagnostic testing and, to the extent not covered under a Prescription Drug Benefit, long-term antibiotic treatment of chronic Lyme disease. Treatments for Lyme disease otherwise eligible for coverage under this benefit will not be denied solely because such treatment may be characterized as unproven, *Experimental or Investigative*;
- nutritional counseling;
- office visits to diagnose and treat illness or injury;
Note: This includes *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions (No *PCP* referral is required.).
- *Outpatient* surgery in a *Provider's* office; [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]
- prostate and colorectal examinations and laboratory tests in accordance with current American Cancer Society guidelines;
- radiation therapy;
- respiratory therapy or pulmonary rehabilitation services [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)];
- smoking cessation counseling sessions, including individual, group, and telephonic smoking cessation counseling services that:
 - are provided in accordance with current guidelines established by the United States Department of Health and Human Services; and
 - meet the requirements of the Rhode Island Office of the Health Insurance Commissioner Regulation 14.

[Note: Information appears in this chapter about coverage for prescription and over-the-counter smoking cessation agents. See "Prescription Drug Benefit" section.]

Covered Services, continued

Outpatient care - continued

[Pediatric dental care for *Members* under age 12 [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

- preventive services:
 - oral prophylaxis (This includes cleaning, scaling, and polishing of teeth.) - once every 6 months;
 - fluoride treatment - once every 6 months;
- diagnostic services:
 - complete initial oral exam and charting - once per dentist;
 - periodic oral exam - once every 6 months;
- X-rays:
 - full mouth (complete set) - once every 5 years;
 - chewing (back teeth) - once every 6 months;
 - periapicals (single tooth) - as needed.

Important: You must choose a dentist for your *Dependent Child*. Do this from the preferred dental provider directory. No referral is required from your *Child's PCP*. For more information, call Delta Dental [of Massachusetts]. You can reach them at [617-886-1234 or 800-872-0500].]

Preventive health care for *Members* through age 19

Coverage is provided for pediatric preventive care for a *Child* from birth to age 19, in accordance with the guidelines established by the American Academy of Pediatrics and as required by Rhode Island General Laws Section § 27-38.1.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam is subject to an Office Visit *Copayment*.

Preventive health care for *Members* age 20 and older

- routine physical examinations. These include appropriate immunizations and lab tests as recommended by a *Tufts Health Plan Provider*;
- routine annual gynecological exam This includes any follow-up obstetric or gynecological care we decide is *Medically Necessary* based on that exam (No *PCP* referral required.); and
- hearing examinations and screenings.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam or a routine annual gynecological exam is subject to an Office Visit *Copayment*.

Covered Services, continued

Outpatient care - continued

[Short term] speech, physical and occupational therapy services

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

These services are covered only when provided to restore function lost or impaired as the result of an accidental injury or sickness. [For these services to be covered, *Tufts Health Plan* we must decide that the *Member's* condition is subject to significant improvement within a period of [0-90] days from the initial treatment. That improvement needs to be a direct result of these therapies.]

Massage therapy may be covered as a treatment modality. This is the case when done as part of a physical therapy visit that is:

- provided by a licensed physical therapist; and
- in compliance with *Tufts Health Plan's Medical Necessity* guidelines This may include our prior authorization guidelines.

[Note: [Short term speech therapy services covered up to [20-unlimited] visits per Contract Year.] [Short term physical therapy services covered up to [20-unlimited] visits per Contract Year.] [Short term occupational therapy services covered up to [20-unlimited] visits per Contract Year.] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per Contract Year.]]

[Spinal manipulation]

[Manual manipulation of the spine (No *PCP* referral is required).]

[(Note: Covered up to [10-unlimited visits] [\$300-\$5,000] per Contract Year.] [Spinal manipulation services are not covered for Members age 12 and under.)]

[Urgent Care in an urgent care center]

Vision care services

- **[Routine eye examination]:** Coverage is provided for one routine eye examination [every zero-twenty four] months] [per *Contract Year*] [every other *Contract Year*].
Note: You must receive routine eye examinations from a *Provider* in the EyeMed Vision Care network. Otherwise, these services are not covered. Go to **www.tuftshealthplan.com**. Or, contact Member Services for more information. Except as described below, you must obtain [a referral from your *PCP* for] services from a *Tufts HP Provider*.] Otherwise, services to treat a medical condition of the eye are not covered,
- **Other vision care services:**]Coverage is provided for eye examinations and necessary treatment of a medical condition [(No *PCP* referral required for medical treatment performed by an optometrist.)].

Covered Services, continued

Day Surgery

Day Surgery

- *Outpatient* surgery done under anesthesia in an operating room of a facility licensed to perform surgery.
- You must be expected to be discharged the same day.
- You must be shown on the facility's census as an *Outpatient*.

[Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: NOTE IN THIS BENEFIT ONLY TO BE USED FOR HEALTH SAVINGS ACCOUNT (HSA) PLANS.

Inpatient Care

Acute hospital services [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

- anesthesia;
- diagnostic tests and lab services;
- drugs;
- dialysis;
- intensive care/coronary care;
- nursing care;
- physical, occupational, speech, and respiratory therapies;
- radiation therapy;
- semi-private room (private room when *Medically Necessary*);
- surgery*;
- *Provider's* services while hospitalized.

* *Prior authorization* is recommended for these services.

Hematopoietic stem cell transplants and human solid organ transplants

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

- Hematopoietic stem cell transplants and human solid organ transplants provided to *Members*. These services must be provided at a *Tufts Health Plan* designated transplant facility. We pay for charges incurred by the donor in donating the stem cells or solid organ to the *Member*. However, we will do this only to the extent that charges are not covered by any other health care coverage. This includes:
 - evaluation and preparation of the donor; and
 - surgery and recovery services related directly to donating the stem cells or solid organ to the *Member*.

Notes:

- We do not cover donor charges of *Members* who donate stem cells or solid organs to non-*Members*.
- We cover a *Member's* donor search expenses for donors related by blood.
- We cover the *Member's* donor search expenses for up to 10 searches for donors not related by blood. *Prior authorization* is recommended for additional donor search expenses for unrelated donors.
- We cover a *Member's* human leukocyte antigen (HLA) testing. See "*Outpatient* medical care" for more information.
- [A lifetime maximum benefit of [\$0-\$10,000] applies per *Member* for transportation, accommodations, and special expense costs related to covered transplants. The services must be provided by a *Tufts Health Plan Provider*. Authorization by *Tufts Health Plan* applies.]

Covered Services, continued

Inpatient care - continued

Extended care

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

In an extended care facility (These include *skilled* nursing facilities, rehabilitation hospitals, and chronic hospitals.) for:

- *skilled* nursing services;
- chronic disease services; or
- rehabilitative services.

Maternity Care (No *PCP* referral required.)

- hospital and delivery services; and
- well newborn *Child* care in hospital.

Includes *Inpatient* care in hospital for mother and newborn *Child* for at least:

- 48 hours following a vaginal delivery; and
- 96 hours following a caesarean delivery.

Any decision to shorten these minimum coverages shall be made by the attending health care provider. (This may be the attending obstetrician, pediatrician, family practitioner, general practitioner, or certified nurse midwife attending the mother and newborn *Child*.) in consultation with the mother.

Notes:

- [In case of an early discharge,] *Covered Services* will include one home visit by a registered nurse, *Provider*, or certified nurse midwife. It includes additional home visits, when *Medically Necessary* and provided by a licensed health care provider. *Covered Services* will also include, but not be limited to, parent education, assistance, and training in breast or bottle feeding and the performance of any necessary and appropriate clinical tests.
- [These *Covered Services* will be available to a mother and her newborn *Child*. This is regardless of whether or not there is an early discharge. (This means: (1) a hospital discharge less than 48 hours following a vaginal delivery; (2) or 96 hours following a caesarean delivery).]

Covered Services, continued

Inpatient care – continued

Reconstructive surgery and procedures and mastectomy surgeries

Coverage is provided for the cost of:

- services required to relieve pain or to restore a bodily function impaired as a result of: a congenital defect; a birth abnormality; a traumatic injury; or a covered surgical procedure (*Prior authorization* is recommended for these services. See page 3-1 for more information.);
- the following services in connection with mastectomy:
 - surgical procedures known as a mastectomy;
 - axillary node dissection;
 - reconstruction of the breast affected by the mastectomy,
 - surgery and reconstruction of the other breast to produce a symmetrical appearance, and
 - prostheses* and treatment of physical complications of all stages of mastectomy (including lymphedema).

Inpatient care in hospital for mastectomies is covered for:

- a minimum of 48 hours following a surgical procedure known as a mastectomy; and
- a minimum of 24 hours following an axillary node dissection.

Any decision to shorten this minimum coverage shall be made by the attending *Provider* in consultation with and upon agreement by the *Member*. [If the *Member* agrees to an early discharge,] coverage shall also include a minimum of one home visit conducted by a *Provider* or registered nurse.

* Breast prostheses are covered as described under “Prosthetic Devices” in this chapter.

Removal of a breast implant. This is covered when:

- the implant was placed post-mastectomy;
- there is documented rupture of a silicone implant; or
- there is documented evidence of auto-immune disease.

Important: No coverage is provided for the removal of ruptured or intact saline breast implants or intact silicone breast implants except as specified above.

Note: Cosmetic surgery is not covered.

Covered Services, continued

Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)

Outpatient mental health care services

Services to diagnose and treat *Mental Disorders*. This includes individual, group, and family therapies.

Psychopharmacological services and neuropsychological assessment services. These are covered as “Office visits to diagnose and treat illness or injury.” That benefit appears earlier in this chapter.

Notes:

- *Prior authorization* is recommended for *Outpatient* mental health care services. See “*Outpatient* mental health/substance abuse services” in Chapter 1.
- **[Outpatient mental health care services. These are covered up to [30-unlimited] visits per Contract Year.]** **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**
- *Prior authorization* is recommended for psychological testing and neuropsychological assessment services.

Inpatient and intermediate mental health care services

[(These services must be provided in advance by your *Designated Facility*, if you have one. See “*Inpatient* and intermediate mental health/substance abuse services” in Chapter 1.)]

- *Inpatient* mental health services for *Mental Disorders* in a general hospital, a mental health hospital, or a substance abuse facility.
- Intermediate mental health care services. These services are more intensive than traditional *Outpatient* mental health care services. They are less intensive than 24-hour hospitalization. Some examples of covered intermediate mental health care services are:
 - [level III community-based detoxification;]
 - [crisis stabilization;]
 - intensive *Outpatient* programs;
 - day treatment / partial hospital programs*;
 - and
 - [acute residential treatment (longer term residential treatment is not covered);]

Note: No visit limit applies to *Inpatient* or intermediate mental health care services.

Covered Services, continued

Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)

(Note: Treatment for the abuse of tobacco or caffeine is not covered under these substance abuse services benefits.)

Outpatient substance abuse services

Outpatient substance abuse treatment services.

Notes:

- *Prior authorization* is recommended for **Outpatient substance abuse treatment services**. See **“Outpatient mental health/substance abuse services”** in Chapter 1.
- [**Outpatient substance abuse treatment services are [30-unlimited] hours per Contract Year.**] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**
- **Outpatient medication visits** are covered as “Office visits to diagnose and treat illness or injury”, as described earlier in this chapter.

Inpatient and intermediate substance abuse services

- *Inpatient* substance abuse detoxification and treatment services in a general hospital, substance abuse facility, or *Community Residence*.
- Intermediate substance abuse services. These services are more intensive than traditional *Outpatient* substance abuse services. They are less intensive than 24-hour hospitalization. Some examples of covered intermediate substance abuse services are day treatment/partial hospital programs and intensive *Outpatient* programs.
- Substance abuse treatment in a *Community Residential* care setting.

[Note: No visit limit applies to Inpatient substance abuse treatment or intermediate substance abuse services. Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per Contract Year, or [30-unlimited] days per Contract Year, whichever occurs first. Community Residential care services are covered up to [30-unlimited] days per Contract Year.] [FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services are omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]

Covered Services, continued

Other Health Services

Ambulance services

- Ground, sea and helicopter ambulance transportation for *Emergency care*.
- Airplane ambulance services (An example is Medflight,). (*Prior authorization* is recommended for these services. See page 3-1 for more information.)
- Non-emergency, *Medically Necessary* ambulance transportation between covered facilities. [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)].
- Non-emergency ambulance transportation. This is covered for *Medically Necessary* care when the *Member's* medical condition prevents safe transportation by any other means. *Prior authorization* is recommended for these services. See page 3-1 for more information.

Important Note[s]:

- You may be treated by Emergency Medical Technicians (EMTs) or other ambulance staff. At that time, you may refuse to be transported to the hospital or other medical facility. In this case, you will be responsible for the costs of this treatment.
- [The maximum benefit payable in each [calendar year] [Contract Year] for covered sea, helicopter, and airplane ambulance transportation service (An example is Medflight.) is [\$3,000-unlimited]. This limit does not apply to the ground ambulance services we cover.]

[Diabetic Monitoring Strips

The following diabetic monitoring strips for home use. These strips must be ordered by a *Provider* in writing to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes:

- blood glucose monitoring strips;
- urine glucose strips;
- ketone strips.]

Covered Services, continued

Other Health Services - continued

Durable Medical Equipment

Equipment must meet the following definition of “*Durable Medical Equipment*”:

Durable Medical Equipment is a device or instrument of a durable nature that:

- is reasonable and necessary to sustain a minimum threshold of independent daily living;
- is made primarily to serve a medical purpose;
- is not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

In order to be eligible for coverage, the equipment must also be the most appropriate available amount, supply or level of service for the *Member* in question considering potential benefits and harms to that individual. *Tufts Health Plan* determines this.

Tufts Health Plan may decide that equipment is: (1) non-medical in nature; and (2) used primarily for non-medical purposes. (This may occur even though that equipment has some limited medical use.) In this case, the equipment will not be considered *Durable Medical Equipment* and. It will not be covered under this benefit.

(Note: *Prior authorization* is recommended for certain *Durable Medical Equipment*. See page 3-1 for more information.)

Important Note: You may need to pay towards the cost of the *Durable Medical Equipment* we cover. Your *Durable Medical Equipment* benefit may be subject to [a *Deductible*,] [or] *Coinsurance*. See the “Benefit Overview” section.

These are examples of covered and non-covered items. They are for illustration only. Call a Member Specialist to see if we cover a certain piece of equipment.

• **Examples of covered items. (This list is not all-inclusive.):**

- contact lenses or eyeglass lenses (One pair per prescription change are covered.) to replace the natural lens of the eye or following cataract surgery. [Note: Eyeglass frames are covered up to a maximum of \$69 per *Contract Year*. They must be provided in association with these lenses.];
 - gradient stockings (Up to three pairs are covered per calendar year);
 - [insulin pumps;]
 - oral appliances for the treatment of sleep apnea;
 - prosthetic devices, except for arms, legs, or breasts*;
- * Note: Breast prostheses and prosthetic arms and legs (in whole or in part) are covered under the “Orthoses and prosthetic devices” benefit.

(continued on next page)

Covered Services, continued

Other Health Services - continued

***Durable Medical Equipment*, continued**

Examples of covered items (continued):

- [scalp hair prostheses made specifically for an individual or a wig, and provided for hair loss due to alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury. (Note: See “Scalp hair prostheses or wigs for cancer or leukemia patients.”);]
- [power/motorized wheelchairs;]
- therapeutic/molded shoes and shoe inserts for a *Member* with severe diabetic foot disease.

We will decide whether to purchase or rent the equipment for you. This equipment must be purchased or rented from a *Durable Medical Equipment* provider that has an agreement with us to provide such equipment.

Examples of non-covered items (This list is not all-inclusive.):

- air conditioners, dehumidifiers, HEPA filters and other filters, and portable nebulizers;
- articles of special clothing, mattress and pillow covers, including hypo-allergenic versions;
- bed-related items, including bed trays, bed pans, bed rails over-the-bed tables, and bed wedges;
- car seats;
- car/van modifications;
- comfort or convenience devices;
- dentures;
- ear plugs;
- fixtures to real property. Examples are ceiling lifts, elevators, ramps, stair lifts, or stair climbers;
- exercise equipment and saunas;
- orthoses and prosthetic devices (see “Orthoses and prosthetic devices” for information about these *Covered Services*);
- heating pads, hot water bottles, and paraffin bath units;
- home blood pressure monitors and cuffs;
- hot tubs, jacuzzis, swimming pools, or whirlpools;
- mattresses except for mattresses used in conjunction with a hospital bed and ordered by a *Provider*. Commercially available standard mattresses (Examples are Tempur-Pedic® and Posturepedic® mattresses.) are not covered. This is the case even if used in conjunction with a hospital bed;
- breast prostheses and prosthetic arms and legs. For more information, see “Prosthetic Devices” [;and
- scooters].

Hearing Aids [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

Coverage is provided for:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid.

Covered Services, continued

Other Health Services - continued

Home health care (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

This is a *Medically Necessary* program to: (1) reduce the length of a hospital stay or; (2) delay or eliminate an otherwise *Medically Necessary* hospital admission. Coverage includes:

- home visits by a *Tufts Health Plan Provider*;
- *skilled* [intermittent] nursing care and physical therapy;
- [*Medically Necessary* private duty nursing care. A certified home health care agency needs to provide this care.];
- speech therapy;
- occupational therapy;
- medical/psychiatric social work;
- nutritional consultation;
- prescription drugs and medication;
- medical and surgical supplies (Examples include dressings, bandages and casts.);
- laboratory tests, x-rays, and E.K.G. and E.E.G. evaluations;
- the use of *Durable Medical Equipment*, and
- the services of a part-time home health aide.

Note: Home health care services for speech, physical and occupational therapies may follow an injury or illness. If this occurs, the services are only covered to the extent provided to restore function lost or impaired. This is described under “Short term speech, physical and occupational therapy services.” However, those home health care services are [not] subject to: (1) the [0-90]-day period for significant improvement requirement [or; (2) the visit limit[s]] listed under “Short term speech, physical and occupational therapy services.”

[Hospice care services (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

We will cover the following services for *Members* who are terminally ill (This means a life expectancy of 6 months or less.):

- *Provider* services;
- nursing care provided by or supervised by a registered professional nurse;
- social work services;
- volunteer services; and
- counseling services (This includes bereavement counseling services for the *Member's* family. This applies for up to one year after the *Member's* death.).

“Hospice care services” are defined as a coordinated licensed program of services provided, during the life of the *Member*, to a terminally ill *Member*. Such services can be provided:

- in a home setting;
- on an *Outpatient* basis; and
- on a short-term *Inpatient* basis, for the control of pain and management of acute and severe clinical problems which cannot, for medical reasons, be managed in a home setting.]

[Note: Covered up to [0-unlimited] visits per [calendar year] [Contract Year] for any combination of home visits and *Inpatient* facility visits.]

Covered Services, continued

Other Health Services – continued

[Injectable, infused or inhaled medications]

[Injectable, infused or inhaled medications that are: (1) required for and an essential part of an office visit to diagnose and treat illness or injury; or (2) received at home with drug administration services by a home infusion Provider. Medications may include, but are not limited to, total parenteral nutrition therapy, chemotherapy, and antibiotics.

Notes:

- *Prior authorization* is recommended for certain medications. Quantity limitations may apply for certain medications. See page 3-1 for more information.
- There are designated home infusion *Providers* for a select number of specialized pharmacy products and drug administration services. These *Providers* offer clinical management of drug therapies, nursing support, and care coordination to *Members* with acute and chronic conditions. Medications offered by these *Providers* include, but are not limited to, medications used in the treatment of hemophilia, pulmonary arterial hypertension, immune deficiency, and enzyme replacement therapy. Call Member Services or see our Web site for more information on these medications and *Providers*.
- Coverage includes the components required to administer these medications. This includes, but is not limited to, *Durable Medical Equipment*, supplies, pharmacy compounding, and delivery of drugs and supplies.
- Medications listed on our web site as covered under a *Tufts Health Plan* pharmacy benefit are not covered under this “Injectable, infused or inhaled medications” benefit. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.]

Medical supplies

Tufts Health Plan covers the cost of certain types of medical supplies. The supplies must come from an authorized vendor. These supplies include:

- ostomy, tracheostomy, catheter, and oxygen supplies; and
- [insulin pumps and related supplies.] [supplies related to insulin pumps.]

Notes:

- These medical supplies must be obtained from a vendor that has an agreement with us to provide such supplies.
- Contact a Member Specialist with coverage questions. [
- *Prior authorization* is recommended for these services. See page 3-1 for more information.]

New cancer therapies

Coverage is provided for new cancer therapies (both *Inpatient* and *Outpatient*) still under investigation as required by Rhode Island General Laws Section § 27-41-41. (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

Covered Services, continued

Other Health Services – continued

Orthoses and prosthetic devices

We cover the cost of orthoses and prosthetic devices (This includes repairs.), as required by Rhode Island law. This includes coverage of breast prostheses as required by federal law. Coverage is provided for the most appropriate model that adequately meets the *Member's* needs. His or her treating *Provider* decides this. (*Prior authorization* is recommended for these services. *)]

[***Important Note:** Breast prostheses provided in connection with a mastectomy are not subject to any *prior authorization*. See page 3-1 for more information.]

[Prescription infant formulas]

[Infant formulas are covered when *Medically Necessary*. The formulas must be prescribed for infants and children up to age 2.

Contact Member Services for more information.]

[Private duty nursing]

[We cover private duty nursing. This must be *Medically Necessary*, . Also, it needs to be ordered by a physician and performed by a certified home health care agency. Private duty nursing services are covered when the patient requires continuous skilled nursing observation and intervention.]

[Note: *Prior authorization* is recommended for these services. See page 3-1 for more information.]

Scalp hair prostheses or wigs for cancer or leukemia patients

Scalp hair prostheses or wigs worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia. (See “Durable Medical Equipment” in this chapter.)

[Note: Covered up to a maximum benefit of [\$350-unlimited] per Contract Year.]

Covered Services, continued

Other Health Services - continued

Special medical formulas

Includes nonprescription enteral formulas and low protein foods. A needs to prescribe the formula or food for these:

Low protein foods [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

When provided to treat inherited diseases of amino acids and organic acids.

Nonprescription enteral formulas (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

Coverage is provided for home use for treatment of malabsorption caused by: Crohn's disease; ulcerative colitis; gastroesophageal reflux,; chronic intestinal pseudo-obstruction; and inherited diseases of amino acids and organic acids.

Prescription Drug Benefit

Introduction

This section describes the prescription drug benefit. These topics are included i here. They explain your prescription drug coverage:

- How Prescription Drugs Are Covered;
- Prescription Drug Coverage Table; Programs;
- What is Covered;
- What is Not Covered;
- *Tufts Health Plan* Pharmacy Management;
- Filling Your Prescription.

How Prescription Drugs Are Covered

Prescription drugs may be considered *Covered Services*. This occurs only if they comply with the "*Tufts Health Plan* Pharmacy Management Programs" section below and are:

- listed below under "What is Covered";
- provided to treat an injury, illness, or pregnancy;
- *Medically Necessary*; and
- written by a *Tufts Health Plan* participating *Provider*. This is not required in cases of authorized referral or in *Emergencies*.

[We have a current list of covered drugs. See our Web site at www.tuftshealthplan.com. You can also call a Member Specialist.]

The "Prescription Drug Coverage Table" below describes your prescription drug benefit amounts.

- [Tier-0 drugs [are covered in full] [have the lowest *Cost Sharing Amount*].
- Tier-1 drugs have [the lowest] [a lower] level *Cost Sharing Amount*; many generic drugs are on Tier-1.
- Tier-2 drugs have [the middle] [a higher] level *Cost Sharing Amount*.
- [Tier-3 drugs have the [higher] [highest] level *Cost Sharing Amount*.]
- [[Tier-4] [Special Designated Pharmacy Program] drugs have the highest *Cost Sharing Amount*.]

Covered Services, continued
[Prescription Drug Benefit - continued]

PRESCRIPTION DRUG COVERAGE TABLE

INFERTILITY MEDICATIONS

[0-20%] *Coinsurance**], for up to a 30-day supply [(This is subject to the [prescription drug deductible] below.).

***Notes:**

- *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.
- [Coverage for infertility is limited to [\$100,000-unlimited] per *Member* per lifetime (This maximum is for *In-Network* and *Out-of-Network Levels* combined.). This limit applies to both: (1) infertility services covered under the "*Outpatient Care*" benefit; and (2) oral and injectable drug therapies used to treat infertility and covered under this "Prescription Drug Benefit."]

ALL OTHER MEDICATIONS

DRUGS OBTAINED AT A RETAIL PHARMACY:

Covered prescription drugs (This includes both acute and maintenance drugs.) [up to a 30-day supply]. You need to obtain these drugs directly from a *Tufts Health Plan* designated retail pharmacy.

Tier-0 drugs:

[[[\$0-\$50] *Copayment*,
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$50],]
for a 1-30-day supply]

[[[[\$0-\$100] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 31-60 day supply]

[[[\$0-\$150] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 61-90 day supply]

Tier-1 drugs:

[[[\$0-\$50] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$50],]
for a 1-30-day supply]

[[[[\$0-\$100] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 31-60 day supply]

[[[\$0-\$150] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 61-90 day supply]

Tier-2 drugs:

[[[\$0-\$75] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$75],]
for a 1-30-day supply]

[[[\$0-\$150] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 31-60 day supply]

[[[\$0-\$225] *Copayment*]
[[10-50%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$225],]
for a 61-90 day supply]

Tier-3 drugs:

[[[\$0-\$100150] *Copayment*]
[[10-60%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$100150],]
for a 1-30-day supply]

[[[\$0-\$225300] *Copayment*]
[[10-60%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$225300],]
for a 31-60 day supply]

[[[\$0-\$300450] *Copayment*]
[[10-60%] *Coinsurance*]]
[, up to a maximum of
[\$0-\$300450],]
for a 61-90 day supply]

[Note[s]:

- [You may fill your prescription in a state that allows you to request a brand-name drug even though your physician authorized the generic equivalent. In this case, you will pay the applicable Tier *Cost Sharing Amount*. You will also pay the difference in cost between the brand-name drug and the generic drug.]
- [You always pay the applicable *Cost Sharing Amount*.. This is the case even if the cost of the drug is less than the *Cost Sharing Amount*.] 1

Generic Incentive Program: Your *Provider* may prescribe a brand-name drug that has a generic equivalent. This can happen in Massachusetts and many other states. In this case, you will receive the generic drug and pay the applicable Tier *Cost Sharing Amount*. Wherever you fill your prescription, your *Provider* may request that you receive a covered brand-name drug only. In this case, you will pay the *Cost Sharing Amount* for the generic drug. You will also need to pay the difference between the cost of the generic drug and the cost of the covered brand-name drug. In many cases, there may be a significant difference in price between the brand-name drug and the generic drug. This may result in a significant difference in what you need to pay.]

[(subject to the [prescription drug deductible] [and] [the *Contract Year* maximum benefit] below.)]
Copayment]

Covered Services, continued

Prescription Drug Benefit – continued

PRESCRIPTION DRUG COVERAGE TABLE - continued

DRUGS OBTAINED THROUGH A MAIL SERVICES PHARMACY:

[Most maintenance medications, when mailed to you through a *Tufts Health Plan* designated mail services pharmacy.]

[Tier-0 drugs:	Tier-1 drugs:	Tier-2 drugs:	[Tier-3 drugs:
[[[[\$0-\$100] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$100],] for a 1-[30-90]-day supply]	[[[[\$0-\$100] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$100],] for a 1-[30-90]-day supply]	[[[[\$0-\$150] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$150],] for a 1-[30-90]-day supply]	[[[[\$0-\$225-300] Copayment] [[10-60%] Coinsurance]] [, up to a maximum of [\$0-\$225-300],] for a 1-[30-90]-day supply]
[[[[\$0-\$100] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$100],] for a 31-60 day supply]	[[[[\$0-\$100] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$100],] for a 31-60 day supply]	[[[[\$0-\$150] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$150],] for a 31-60 day supply]	[[[[\$0-\$225300] Copayment] [[10-60%] Coinsurance]] [, up to a maximum of [\$0-\$225300],] for a 31-60 day supply]
[[[[\$0-\$150] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$150],] for a 61-90 day supply]	[[[[\$0-\$150] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$150],] for a 61-90 day supply]	[[[[\$0-\$225] Copayment] [[10-50%] Coinsurance]] [, up to a maximum of [\$0-\$225],] for a 61-90 day supply]	[[[[\$0-\$300450] Copayment] [[10-60%] Coinsurance]] [, up to a maximum of [\$0-\$300450],] for a 61-90 day supply]

[(subject to the [prescription drug deductible] [and] [the *Contract Year* maximum benefit] below.)]

Covered Services, continued

Prescription Drug Benefit – continued

PRESCRIPTION DRUG COVERAGE TABLE - continued

[DRUGS OBTAINED THROUGH THE SPECIAL DESIGNATED PHARMACY PROGRAM *

A select number of medications are covered. These include medications used to treat infertility, multiple sclerosis, hemophilia, hepatitis C, growth hormone deficiency, rheumatoid arthritis, and cancers treated with oral medications. You must obtain the medication from a special designated pharmacy.

[Tier-4 drugs:]

[[[\$0-\$125] *Copayment*] [[10-70%] *Coinsurance**]],
[,up to a maximum of [\$0-\$300],]
for up to a 30-day supply

[(subject to the [prescription drug deductible] [and] [the *Contract Year* maximum benefit] below.)]

*Note: *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.

**For more information, see "Tufts Health Plan Pharmacy Management Programs" below.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this Special Designated Pharmacy Program will not be limited to mail order.]

Covered Services, continued

Prescription Drug Benefit – continued

PRESCRIPTION DRUG COVERAGE TABLE - continued

[Prescription drug deductible]

[A [\$0-\$600] individual prescription drug deductible applies to [prescription drugs on Tiers 2 and 3 for] each *Member* per *Contract Year*. This is the amount you must first pay for covered prescription drugs [obtained at a *Tufts Health Plan* designated retail pharmacy] [obtained through a *Tufts Health Plan* designated mail order pharmacy] [on Tiers 2 and 3] before we will pay for any covered [retail] [mail order] prescription drugs. [Upon initially joining *Tufts Health Plan*, any deductible amount you paid for covered [retail] [mail order] prescription drugs under another health plan during the current *Contract Year* may be used to satisfy your prescription drug deductible for that year.]

[Any deductible amount you pay for covered [retail] [mail order] prescription drugs [on Tiers 2 and 3] under this plan in the last three months of a *Contract Year* can be used to satisfy your prescription drug deductible during the following *Contract Year*.]

[Any combination of enrolled *Members* of a covered family may satisfy the [\$0-\$1,800] family prescription drug deductible during a *Contract Year*. In this case, the remainder of the covered *Members* of that family will not need to satisfy an individual prescription drug deductible for the rest of that *Contract Year*.]

[The deductible is calculated based on *Tufts Health Plan's* contracted rate when the Rx is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.]

[**Note:** This prescription drug deductible does **not** apply to [generic drugs, regardless of their tier] [prescription drugs on Tier 1] [prescription and over-the-counter smoking cessation agents].]

[Deductible]

[Prescription drugs are subject to the *Deductible*. For more information, see the "Benefit Overview" section.]

Covered Services, continued

Prescription Drug Benefit – continued

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Text in "What is Covered" and "What is Not Covered" provisions in this "Prescription Drug Benefit" will include coverage for oral contraceptives and diaphragms for groups with prescription drug **except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121[(w)(3)(A) and (B)].]**

What is Covered

We cover the following under this Prescription Drug Benefit:

- Prescribed drugs that by law require a prescription and are not listed under “What is Not Covered”: (See “Important Notes” below.)
- [Test strips for glucose monitors and/or visual aid reading, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar levels.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Prescription Drug Benefit” listed above for plans that **include prescription drug coverage. For plans that **exclude** prescription drug coverage, those items will be covered under the “Diabetes services and supplies” in the “Outpatient Care” section earlier in this chapter.]**

- Acne medications for individuals through the age of 25.
- [Oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., [patches,] rings) that by law require a prescription*;
***Note:** This Prescription Drug Benefit only describes contraceptive coverage for oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., [patches,] rings) that by law require a prescription. See “Family planning” above for information about other covered contraceptive drugs and devices .]
- Fluoride for *Children*.
- Injectables and biological serum included in the list of covered drugs on our Web site. For more information, call Member Services. Also see our Web site at **www.tuftshealthplan.com**.
- Prefilled sodium chloride for inhalation (This is covered both by prescription and over-the-counter).
- Off-label use of FDA-approved prescription drugs used in the treatment of cancer which have not been approved by the FDA for that indication, provided, however, that such a drug is recognized for such treatment in one of the standard reference compendia, in the medical literature, or by the commissioner of insurance.
- Compounded medications. These are only covered if at least one active ingredient requires a prescription by law.
- [Over-the-counter drugs included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at **www.tuftshealthplan.com**.]
- Prescription and over-the-counter smoking cessation agents. These must be recommended and prescribed by a *Tufts Health Plan Provider*.

[Note: Certain prescription drug products may be subject to a “*Tufts Health Plan Pharmacy Management Program*” described below.]

Covered Services, continued

Prescription Drug Benefit – continued

What is not Covered

We do not cover the following under this Prescription Drug Benefit:

- [Prescription and over-the-counter homeopathic medications.]
- Drugs that by law do not require a prescription (unless listed as covered in the “What is Covered” section above).
- Drugs not listed on the “Tufts Health Plan Prescription Drug List”. See the list at www.tuftshealthplan.com. Also, you can call Member Services for more information.
- Vitamins and dietary supplements (except prescription prenatal vitamins and fluoride for *Children* [and supplements for the treatment of mitochondrial disease]).
- Topical and oral fluorides for adults.
- Medications for the treatment of idiopathic short stature.
- Cervical caps, IUDs, implantable contraceptives (e.g., Implanon® (etonogestrel), levonorgestrel implants), Depo-Provera or its generic equivalent [(These are covered under your *Outpatient* care benefit earlier in this chapter.)], [oral contraceptives, diaphragms and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription].
- Experimental drugs: drugs that cannot be marketed lawfully without the approval of the FDA and such approval has not been granted at the time of their use or proposed use or such approval has been withdrawn.
- Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products. These may be provided as described earlier in this chapter.
- Immunization agents. These may be provided under “Preventive health care” above.
- Prescriptions written by *Providers* who do not participate in *Tufts Health Plan*. These drugs are excluded except in cases of authorized referral or *Emergency* care.
- Prescriptions filled at pharmacies other than *Tufts Health Plan* designated pharmacies, except for *Emergency* care.
- Drugs for asymptomatic onychomycosis, except for *Members* with diabetes, vascular compromise, or immune deficiency status.
- Acne medications for individuals 26 years of age or older, unless *Medically Necessary*.
- [Drugs dispensed in an amount or dosage that exceeds our established quantity limitations.]
- Compounded medications, if no active ingredients require a prescription by law.
- Prescriptions filled through an internet pharmacy that is not a Verified Internet Pharmacy Practice Site certified by the National Association of Boards of Pharmacy.
- Prescription medications once the same active ingredient or a modified version of an active ingredient that is therapeutically equivalent to a covered prescription medications becomes available over-the-counter. In this case, the specific medication [is not] [may not be] covered. Also, the entire class of prescription medications may also not be covered. For more information, call Member Services. You can also check our Web site at www.tuftshealthplan.com.
- Prescription medications when packaged with non-prescription products.
- [Drugs for the treatment of erectile dysfunction.]
- [Weight-loss drugs.]
- Oral non-sedating antihistamines.

Covered Services, continued

Prescription Drug Benefit – continued

What is not Covered, continued

[Tufts Health Plan Pharmacy Management Programs]

[In order to provide safe, clinically appropriate, cost-effective medications under this Prescription Drug Benefit, we have developed these Pharmacy Management Programs:]

[Quantity Limitations Program]:

[We limit the quantity of selected medications *Members* can receive in a given time period .We do this for cost, safety and/or clinical reasons.]

[Prior Authorization Program:

We restrict the coverage of certain drug products. These are drugs with a narrow indication for usage, may have safety concerns and/or are extremely expensive. We require the prescribing *Provider* to obtain prior approval from us for such drugs.]

Step Therapy PA Program

Step therapy is a type of prior authorization program. (This is usually automated.). This program uses a step-wise approach. It requires the use of the most therapeutically appropriate and cost-effective agents first. After that, other medications may be covered. must try one or more medications on a lower step to treat a certain medical condition first.. After that, a medication on a higher step may be covered for that condition.

[Special Designated Pharmacy Program:

We have designated special pharmacies to supply a select number of medications. **[via mail order]** This includes medications to treat infertility, multiple sclerosis, hemophilia, hepatitis C, growth hormone deficiency, rheumatoid arthritis, and cancers treated with oral medications. These pharmacies specialize in providing medications used to treat certain conditions. They are staffed with clinicians to provide support services for *Members*. Medications may be added to this program from time to time. Special pharmacies can dispense up to a 30-day supply of medication at one time. **[Medications are delivered directly to the Member's home via mail. This is NOT part of the mail order pharmacy benefit.] Extended day supplies and Copayment savings to not apply to these special designated drugs. [via mail order].]**

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this program will not be limited to mail order.]

[Non-Covered Drugs:

Tufts Health Plan covers over 4,500 drugs. However, a small number of drugs (less than 1%) are not covered. This is because there are safe, effective and more affordable alternatives available. **[Drugs may not be covered for safety reasons, if they are new on the market, if they become available over-the-counter, or if a generic version of a drug becomes available.]** All of the alternative drug products are approved by the U.S. Food and Drug Administration (FDA). They are widely used and accepted in the medical community to treat the same conditions as the medications that are not covered. **[For up-to-date information on these non-covered drugs and their suggested alternatives, please call Member Services, or see the web site at www.tuftshealthplan.com.]**

Covered Services, continued

Prescription Drug Benefit – continued

[Tufts Health Plan Pharmacy Management Programs, continued]

[New-To-Market Drug Evaluation Process:

Tufts Health Plan's Pharmacy and Therapeutics Committee reviews new-to-market drug products for safety, clinical effectiveness and cost. We then make a coverage determination based on the Pharmacy and Therapeutics Committee's recommendation.

A new drug product will not be covered until this process is completed. This is usually within 6 months of the drug product's availability.]

[IMPORTANT NOTES:

- Your *Provider* may feel it is *Medically Necessary* for you to take medications that are [not on the formulary or] restricted under any of the "*Tufts Health Plan Pharmacy Management Programs*" above. In this case, he or she may submit a request for coverage. We will approve the request if it meets our guidelines for coverage. For more information, call a Member Specialist.
- The *Tufts Health Plan* Web site has a list of covered drugs with their tiers. We may change a drug's tier during the year. [For example, a brand drug's patent may expire. In this case, we may [move] [change the drug's status by either (a) moving] the brand drug from Tier-2 to Tier-3 [or (b) no longer covering the brand drug] when a generic alternative becomes available. Many generic drugs are available on Tier-1.]
- You may have questions about your prescription drug benefit. You may want to know the tier of a particular drug. You might like to know if your medication is part of a Pharmacy Management Program. For these issues, check our Web site at www.tuftshealthplan.com. You can also call a Member Specialist at 1-800-682-8059.]

Covered Services, continued

Prescription Drug Benefit – continued

Filling Your Prescription

Where to Fill Prescriptions:

Fill your prescriptions at a *Tufts Health Plan* designated pharmacy. *Tufts Health Plan* designated pharmacies include:

- [for the majority of prescriptions,] most of the pharmacies in Massachusetts and Rhode Island. They also include additional pharmacies nationwide[; and]
- [for a select number of drug products, a small number of special designated pharmacy providers. (See “*Tufts Health Plan Pharmacy Management Programs*” above.)] You may have questions about where to fill your prescription. If so, call the *Tufts Health Plan* Member Services Department.

How to Fill Prescriptions:

- Make sure the prescription is written by a *Tufts Health Plan* participating *Provider*, except. This is not required, though, in cases of authorized referral or in *Emergencies*.
- When you fill a prescription, provide your Member ID to any *Tufts Health Plan* designated pharmacy and pay your *Cost Sharing Amount*.
- The cost of your prescription may be less than your *Copayment*. In this case, you only need to pay the actual cost of the prescription.
- If you have any problems using this benefit at a *Tufts Health Plan* designated pharmacy, call the Member Services Department.

Important: Your prescription drug benefit is honored only at *Tufts Health Plan* designated pharmacies. In cases of *Emergency*, call the Member Services. They can explain how to submit your prescription drug claims for reimbursement.

[Filling Prescriptions for Maintenance Medications:

You may need to take a “maintenance” medication. If so, we offer you two choices for filling your prescription:

- you may obtain your maintenance medication directly from a *Tufts Health Plan* designated retail pharmacy; or
- you may have most maintenance medications* mailed to you. This is done through a *Tufts Health Plan* designated mail services pharmacy.

*These drugs may not be available to you through a *Tufts Health Plan* designated mail services pharmacy:

- medications for short term medical conditions;
- certain controlled substances and other prescribed drugs that may be subject to exclusions or restrictions; [or]
- medications that are part of our Quantity Limitations program[; or]
- medications that are part of our Special Designated Pharmacy program].

NOTE: Your *Cost Sharing Amounts* for covered prescription drugs are shown in the “Prescription Drug Coverage Table” above.]

Exclusions from Benefits

Tufts Health Plan will not pay for the following services, supplies, or medications:

- A service, supply or medication which is not *Medically Necessary*.
- A service, supply or medication which is not a *Covered Service*.
- A service, supply or medication received outside the *Service Area*, except as described under "How the Plan Works" in Chapter 1.
- A service, supply or medication that is not essential to treat an injury, illness, or pregnancy, except for preventive care services.
- A service, supply, or medication if there is a less intensive level of service, supply, or medication or more cost-effective alternative which can be safely and effectively provided, or if the service, supply, or medication can be safely and effectively provided to you in a less intensive setting.
- A service, supply, or medication that is primarily for your, or another person's, personal comfort or convenience.
- *Custodial Care*.
- Services related to non-covered services This does not apply to complications related to pregnancy terminations.
- A drug, device, medical treatment or procedure (collectively "treatment") that is *Experimental or Investigative*.

This exclusion does not apply to:

- treatment of chronic Lyme disease;
- new cancer therapies, as described earlier in this chapter [; or
- off-label uses of prescription drugs for the treatment of cancer, if you have a Prescription Drug Benefit]

which meet the requirements of Rhode Island law.

If the A treatment may be *Experimental or Investigative*. In this case, we will not pay for any related treatments provided to the *Member* for the purpose of furnishing the *Experimental or Investigative* treatment.

- Drugs, medicines, materials or supplies for use outside the hospital or any other facility, except as described earlier in this chapter. Medications and other products which can be purchased over-the-counter except those listed as covered earlier in this chapter.
- Services provided by your relative (by blood or marriage) unless the relative is a *Tufts Health Plan Provider* and the services are authorized by your *PCP*. If you are a *Tufts Health Plan Provider*, you cannot provide or authorize services for yourself or be your own *PCP* for yourself or a member of your immediate family (by blood or marriage).
- Services, supplies, or medications required by a third party which are not otherwise *Medically Necessary*. Examples of a third party are an employer, an insurance company, a school, or a court.
- Services for which you are not legally obligated to pay. Services for which no charge would be made if you had no health plan.
- Care for conditions for which benefits are available under workers' compensation or other government programs other than Medicaid.

Exclusions from Benefits, continued

- Care for conditions that state or local law requires to be treated in a public facility.
- Any additional fee a *Provider* may charge as a condition of access or any amenities that access fee is represented to cover. Refer to the *Directory of Health Care Providers* to see if your *Provider* charges such a fee.
- Facility charges or related services if the procedure being performed is not a *Covered Service*, except as provided under “Oral health services” earlier in this chapter.
- Preventive dental care[, except as provided under “Pediatric dental care for *Members* under age 12” earlier in this chapter]; periodontal treatment; orthodontia, even when it is an adjunct to other surgical or medical procedures; dental supplies; dentures; restorative services including, but not limited to, crowns, fillings, root canals, and bondings; skeletal jaw surgery, except as provided under “Oral health services” earlier in this chapter; alteration of teeth; care related to deciduous (baby) teeth; splints and oral appliances (except for sleep apnea, as described in this chapter), including those for TMJ disorders. TMJ disorder-related therapies, including TMJ appliances, occlusal adjustment, or other TMJ appliance-related therapies, are not covered.
- Surgical removal or extraction of teeth, except as provided under “Oral health services” earlier in this chapter.
- Cosmetic (This means to change or improve appearance.) surgery, procedures, supplies, medications or appliances, except as provided under “Reconstructive surgery and procedures” earlier in this chapter.
- Rhinoplasty, except as provided under “Reconstructive surgery and procedures” earlier in this chapter; liposuction; and brachioplasty.
- Treatment of spider veins; removal or destruction of skin tags [unless *Medically Necessary*]; treatment of vitiligo.
- Hair removal, except when *Medically Necessary* to treat an underlying skin condition.
- [Contraceptives] [and] [contraceptive services].
- Costs associated with home births; costs associated with the services provided by a doula.
- Circumcisions performed in any setting other than a hospital, *Day Surgery*, or a *Provider’s* office.
- Infertility services for *Members* who do not meet the definition of Infertility as described in the “*Outpatient Care*” section earlier in this chapter; experimental infertility procedures; the costs of surrogacy; reversal of voluntary sterilization; long-term (longer than 90 days) [sperm or] embryo cryopreservation unless the *Member* is in active infertility treatment; costs associated with donor recruitment and compensation; [sterilization;] Infertility services which are necessary for conception as a result of voluntary sterilization or following an unsuccessful reversal of a voluntary sterilization[; infertility services for male *Members*;] [; and donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner].

[Note: We may authorize short-term (less than 90 days) cryopreservation of sperm or embryos for certain medical conditions that may impact a *Member’s* future fertility. *Prior authorization* is recommended for these services.]

Exclusions from Benefits, continued

- Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the ART service is provided at a *Tufts Health Plan* ART center and the *Member* is the sole recipient of the donor's eggs. (*Prior authorization* is recommended for these services.)
- [Pregnancy terminations[, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest].]
- [Preimplantation genetic testing and related procedures performed on gametes or embryos.]
- Treatments, medications, procedures, services and supplies related to: medical or surgical procedures for sexual reassignment; reversal of voluntary sterilization; or over-the-counter contraceptive agents.
- Manual breast pumps; the purchase of an electric or hospital-grade breast pump.
- Human organ transplants, except as described earlier in this chapter.
- Services provided to a non-*Member*, except as described earlier in this chapter for:
 - organ donor charges under "Human organ transplants";
 - [bereavement counseling services under "Hospice care services"; and]
 - the costs of procurement and processing of [donor sperm,] eggs, or embryos, under "Infertility services" (This is to the extent such costs are not covered by the donor's health coverage, if any.).
- [Acupuncture;] biofeedback, except for the treatment of urinary incontinence; hypnotherapy; psychoanalysis; TENS units or other neuromuscular stimulators and related supplies; electrolysis; [spinal manipulation;] [chiropractic medicine;] [spinal manipulation services for *Members* age 12 and under;] *Inpatient* and *Outpatient* weight-loss programs and clinics; relaxation therapies; massage therapies,, except as described under "Short-term speech, physical, and occupational therapy services" earlier in this chapter; services by a personal trainer; exercise classes; cognitive rehabilitation programs; cognitive retraining programs. Also excluded are diagnostic services related to any of these procedures or programs.
- All alternative, holistic, naturopathic, and/or functional health medicine services, supplies or procedures. All services, procedures, labs and supplements associated with this type of medicine.
- Any service, supply or procedure performed in a non-conventional setting (This includes, but is not limited to, spas/resorts, therapeutic programs, camps and clinics.)
- Blood, blood donor fees, blood storage fees, or blood substitutes, blood banking, cord blood banking, and blood products, except as detailed in the "Note" below.

Note: The following blood services and products are covered:

 - blood processing;
 - blood administration;
 - Factor products (monoclonal and recombinant) for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (*Prior authorization* is recommended for these services.);
 - intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (*Prior authorization* is recommended for these services.).
- Devices and procedures intended to reduce snoring. These include, but are not limited to, laser-assisted uvulopalatoplasty, somnoplasty, and snore guards.

Exclusions from Benefits, continued

- Examinations, evaluations or services for educational purposes or developmental purposes. This includes physical therapy, speech therapy, and occupational therapy, except as provided earlier in this chapter. Vocational rehabilitation services and vocational retraining. Also, services to treat learning disabilities, behavioral problems, and developmental delays and services to treat speech, hearing and language disorders in a school-based setting. The term “developmental” refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones not caused by an underlying medical illness or condition.
- Eyeglasses, lenses or frames, except as described under "*Durable Medical Equipment*" earlier in this chapter; refractive eye surgery (This includes radial keratotomy.) for conditions which can be corrected by means other than surgery. [Routine eye exams.] Except as described earlier in this chapter, *Tufts HP* will not pay for contact lenses or contact lens fittings.
- Methadone treatment or methadone maintenance related to substance abuse.
- Routine foot care. Examples includes: trimming of corns and calluses; treatment of flat feet or partial dislocations in the feet; orthopedic shoes and related items that are not part of a brace; or other non-orthotic support devices for the feet.

Note: This exclusion does not apply to routine foot care for *Members* diagnosed with diabetes.

- Transportation, including, but not limited to, transportation by chair car, wheelchair van, or taxi, except as described in “Ambulance services” in this chapter;
- Lodging related to receiving any medical service [, except as described under “Hematopoietic stem cell transplants and human organ transplants” earlier in this chapter].
- [Bariatric surgery.]
- [Private duty nursing (block or non-intermittent nursing) [, except as described under “Home health care” earlier in this chapter].]
- [The prescription drug, RU-486, or its therapeutic equivalent.]
- [Telephone consultations.]
- [Supervision of maintenance therapy for chronic disease which is not aggravated by surgery and would not ordinarily require hospitalization; rehabilitation for maintenance purposes.]
- [Sleep studies performed in the home.]
- [Bone marrow blood supply MRIs.]
- [Non-cadaveric small bowel transplants.]

Chapter 4

When Coverage Ends

Reasons coverage ends

Coverage (including federal COBRA coverage and Rhode Island continuation coverage) ends when any of the following occurs:

- you lose eligibility because you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules; or
- you are a *Subscriber* or *Spouse* and you move out of the *Service Area*; or
- you choose to drop coverage; or
- you commit an act of physical or verbal abuse unrelated to your physical or mental condition which poses a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee; or
- you commit an act of misrepresentation or fraud; or
- your *Group Contract* with us ends. (For more information, see "Termination of a *Group Contract*" later in this chapter.)

Note: *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.

Benefits after termination

If you are totally disabled when your coverage ends, you may be able to continue your coverage as described in "Extension of Benefits" later in this chapter. Otherwise, we will not pay for services you receive after your coverage ends even if:

- you were receiving *Inpatient* or *Outpatient* care when your coverage ended; or
- you had a medical condition (known or unknown), including pregnancy, that requires medical care after your coverage ends.

Continuation and converted plans

Once your coverage ends, you may be eligible to continue your coverage with your *Group*. Or, you may be able to enroll in a converted coverage plan. See Chapter 5 for more information.

When a *Member* is No Longer Eligible

Loss of eligibility

Your coverage ends on the date you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules.

Important Note: Your coverage will terminate retroactively. This is done back to the date you are no longer eligible for coverage.

If you move out of the *Service Area*

If you are a *Subscriber* or *Spouse* and you move out of the *Service Area*, coverage ends on the date you move. *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.

Before you move, tell your *Group* or call a Member Specialist to notify us of your move date. You may have kept a residence in the *Service Area*, but been out of the *Service Area* for more than 90 days. If this happens, coverage ends 90 days after the date you left the *Service Area*.

For more information about coverage available to you when you move out of the *Service Area*, contact a Member Specialist.

When a *Member* is No Longer Eligible, continued

Dependent Coverage

An enrolled *Dependent's* coverage ends when the *Subscriber's* coverage ends.

An enrolled *Dependent Child's* coverage ends when the *Child* reaches age 19, unless the *Child* is a *Student Dependent* or a *Disabled Dependent*. See Chapter 2, "Continuing Eligibility for *Dependents*," for more information.

You choose to drop coverage

Coverage ends if you decide you no longer want coverage **and you meet any qualifying event your Group requires**. To end your coverage, notify your *Group*. You must do this at least 30 days before the date you want your coverage to end. You must pay *Premiums* up through the day your coverage ends.

Membership Termination for Acts of Physical or Verbal Abuse

Acts of physical or verbal abuse

We may terminate your coverage if you commit acts of physical or verbal abuse which:

- are unrelated to your physical or mental condition;
- pose a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee.

Membership Termination for Misrepresentation or Fraud

Policy

We may terminate your coverage for misrepresentation or fraud during the first two years of coverage under this plan. If your coverage is terminated for misrepresentation or fraud, we may not allow you to re-enroll for coverage with us under any other plan (such as an individual plan or another employer's plan) or type of coverage (for example, coverage as a *Dependent* or *Spouse*).

Acts of misrepresentation or fraud

Examples of misrepresentation or fraud include:

- false or misleading information on your application;
- enrolling as a *Spouse* someone who is not your *Spouse*;
- receiving benefits for which you are not eligible;
- keeping for yourself payments made by *Tufts Health Plan* that were intended to be used to pay *Provider*; or
- allowing someone else to use your Member ID.

Date of termination

If we terminate your coverage for misrepresentation or fraud, your coverage will end as of a later date chosen by us. During the first two years of coverage, we reserve the right to revoke coverage and deny payment of claims retroactive to your *Effective Date* for any false or misleading information on your application.

Membership Termination for Misrepresentation or Fraud, continued

Payment of claims

We will pay for all *Covered Services* you received between:

- your *Effective Date*; and
- your termination date, as chosen by us. We may retroactively terminate your coverage back to a date no earlier than your *Effective Date*.

We may use any *Premium* you paid for a period after your termination date to pay for any *Covered Services* you received after your termination date.

The *Premium* may not be enough to pay for that care. In this case, *Tufts Health Plan*, at its option, may:

- pay the *Provider* for those services and ask you to pay us back; or
- not pay for those services. In this case, you will have to pay the *Provider* for the services.

The *Premium* is may be more than is needed to pay for *Covered Services* you received after your termination date. In this case, we will refund the excess to your *Group*.

Despite the above provisions related to *Member* termination for misrepresentation or fraud:

- the validity of the *Group Contract* will not be contested, except for non-payment of *Premiums*, after the *Group Contract* has been in force for two years from its date of issue; or
- no statement made for the purpose of effecting insurance coverage with respect to a *Member* under this *Group Contract* shall be used to avoid the insurance with respect to which such statement was made or to reduce benefits thereunder after that *Member's* insurance under this *Group Contract* has been in force for a period of two years during his or her lifetime, nor unless such statement is contained in a written instrument signed by the person making such statement and a copy of that instrument is or has been furnished to him or her.

Termination of a *Group Contract*

End of *Tufts Health Plan's* and *Group's* relationship

If you enrolled under a *Group Contract*, coverage will terminate if the relationship between your *Group* and *Tufts Health Plan* ends for any reason, including:

- your *Group's* contract with *Tufts Health Plan* terminates;
- your *Group* fails to pay *Premiums* on time*;
- *Tufts Health Plan* stops operating; or
- your *Group* stops operating.

*Note: In accordance with the provisions of the *Group Contract*, the *Group* is entitled to a one-month grace period for the payment of any *Premium* due, except for the first month's *Premium*. During that one-month grace period, the *Group Contract* will continue to stay in force. However, upon termination of the *Group Contract*, the *Group* will be responsible for the payment of *Premium*, prorated based on the actual date of the termination. That termination date will be at the end of the grace period, unless the *Group* notifies us of an earlier termination date.

Extension of Benefits

If you are totally disabled on the date the *Group Contract* ends, you will continue to receive *Covered Services* for 12 months.

The following conditions apply:

- the *Covered Services* must be:
 - *Medically Necessary*,
 - provided while the total disability lasts, and
 - directly related to the condition that caused the *Member* to be totally disabled on that date; and
- all of the terms, conditions, and limitations of coverage under the *Group's* contract with *Tufts Health Plan* will apply during the extension of benefits.

The extension of benefits will end on the earliest of:

- the date the total disability ends;
- the date you become eligible for coverage under another plan; or
- 12 months after your extended benefits began.

Transfer to Other Employer Group Health Plans

Conditions for transfer

You may transfer from *Tufts Health Plan* to any other health plan offered by your *Group* only:

- during your *Group's Open Enrollment Period*;
- within 30 days after moving out of the *Service Area*; or
- as of the date your *Group* no longer offers *Tufts Health Plan*.

Note: Both your *Group* and the other health plan must agree.

Obtaining a Certificate of Creditable Coverage

Certificates of Creditable Coverage are mailed to each *Subscriber* and/or *Dependent* upon termination. This is done in accordance with federal law. You may also obtain a copy of your Certificate of Creditable Coverage by contacting us. Call the Member Services Department at 1-800-682-8059.

Chapter 5

Continuation of *Group Contract Coverage* and Conversion Privilege

Federal Continuation Coverage (COBRA)

Rules for federal COBRA continuation

Under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA), you may be eligible to continue coverage after *Group* coverage ends if you were enrolled in *Tufts Health Plan* through a *Group* which has 20 or more eligible employees and you experience a qualifying event (see list below) which would cause you to lose coverage under your *Group*.

Note: Same-sex marriages legally entered into in Massachusetts are not recognized under federal law. Federal COBRA continuation provisions therefore do not apply to same-sex *Spouses*. Check with your employer to see if COBRA-like benefits are available to you.

Qualifying Events

A qualifying event is defined as:

- the *Subscriber's* death;
- termination of the *Subscriber's* employment for any reason other than gross misconduct;
- reduction in the *Subscriber's* work hours;
- the *Subscriber's* divorce or legal separation;
- the *Subscriber's* entitlement to Medicare; or
- the *Subscriber's* or *Spouse's* enrolled *Dependent* ceases to be a *Dependent Child*.

If a *Member* experiences a qualifying event, he or she may be eligible to continue *Group* coverage as a *Subscriber* or an enrolled *Dependent* under federal COBRA law as described below.

When federal COBRA coverage is effective

A *Member* who is eligible for federal COBRA continuation coverage (a "qualified beneficiary") must be given an election period of 60 days to choose whether to elect federal COBRA continuation coverage. This period is measured from the later of the date the qualified beneficiary's coverage under the *Group Contract* ends (see the list of qualifying events described above); or the date the plan provides the qualified beneficiary with a COBRA election notice.

A qualified beneficiary's federal COBRA continuation coverage becomes effective retroactive to the start of the election period, if he or she elects and pays for that coverage.

Cost of Coverage

In most cases, you are responsible for payment of 102% of the cost of coverage for the federal COBRA continuation coverage. (See "Important Note" in the "Duration of Coverage" table below for information about when you may be responsible for payment of more than 102% of the cost of COBRA coverage.) For more information, contact your *Group*.

Federal Continuation Coverage (COBRA), continued

Duration of Coverage

Qualified beneficiaries are eligible for federal COBRA continuation coverage, in most cases, for a period of 18 or 36 months from the date of the qualifying event, depending on the type of qualifying event. Generally, COBRA coverage is available for a maximum of 18 months for qualifying events due to employment termination or reduction of work hours. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a qualified beneficiary to receive a maximum of 36 months of COBRA continuation coverage. For more information, see the “Duration of Coverage” table below.

FEDERAL COBRA - DURATION OF COVERAGE		
Qualifying Event(s)	Qualified Beneficiaries	Maximum Period of Coverage
<ul style="list-style-type: none">Termination of <i>Subscriber's</i> employment for any reason other than gross misconduct.Reduction in the <i>Subscriber's</i> work hours.	<i>Subscriber, Spouse, and Dependent Children</i>	18 months*
<i>Subscriber's</i> divorce, legal separation, entitlement to Medicare, or death.	<i>Spouse and Dependent Children</i>	36 months
<i>Subscriber's</i> or <i>Spouse's</i> enrolled <i>Dependent</i> ceases to be a <i>Dependent Child</i> .	<i>Dependent Child</i>	36 months

***Important Note:** If a qualified beneficiary is determined under the federal Social Security Act to have been disabled within the first 60 days of federal COBRA continuation coverage for these qualifying events, then that qualified beneficiary and all of the qualified beneficiaries in his or her family may be able to extend COBRA coverage for up to an additional 11 months. You may be responsible for payment of up to 150% of the cost of COBRA coverage for this additional period of up to 11 months.

When coverage ends

Federal COBRA continuation coverage will end at the end of the maximum period of coverage. However, coverage may end earlier if:

- Coverage costs are not paid on a timely basis.
- Your *Group* ceases to maintain any group health plan.
- After the COBRA election, the qualified beneficiary obtains coverage with another employer group health plan that does not contain any exclusion or pre-existing condition of such beneficiary. However, if other group health coverage is obtained prior to the COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.
- After the COBRA election, the qualified beneficiary becomes entitled to federal Medicare benefits. However, if Medicare is obtained prior to COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.

Rhode Island Continuation Coverage

If your employment is terminated because of involuntary layoff or death, or as a result of the workplace ceasing to exist, or the permanent reduction in size of the workforce, the benefits under this *Group Contract* may be continued as provided under Rhode Island General Laws, Chapter 27-19.1. The period of this continuation will be for up to eighteen (18) months from your termination date. The continuation period cannot exceed the shorter of:

- the period that represents the period of your continuous employment preceding termination with your *Group*; or
- the time from your termination date until the date that you or any other covered *Member* under your plan becomes employed by another employer and eligible for benefits under another group plan.

Note: We must receive the applicable *Premium* in order to continue coverage under this provision.

Rhode Island Conversion Privilege

You may be entitled to enroll in a separate health benefit contract (“converted contract”) if your coverage under this *Group Contract*:

- has been terminated for any reason other than discontinuance of the *Group Contract* in its entirety or with respect to an insured class; and
- you have been continuously covered under the *Group Contract* (and under any employer contract providing similar benefits which it had replaced) for at least three (3) months immediately prior to termination.

Notes:

- You will not be entitled to coverage under a converted contract if your coverage under the *Group Contract* ended because (1) you failed to pay any required contribution or (2) any discontinued group coverage was replaced by similar group coverage within thirty-one (31) days.
- You must submit written application for the converted contract and pay us the first required contribution no later than thirty-one (31) days after such termination.

For more information about converted contracts, please call Member Services.

The Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

Under USERRA:

- You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service, and (1) you ensure that your employer receives advance written or verbal notice of your service; (2) you have five years or less of cumulative service in the uniformed service while with that particular employer' (3) you return to work or apply for reemployment in a timely manner after conclusion of service; and (4) you have not been separated from service with a disqualifying discharge or under other than honorable conditions. If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you have not been absent due to military service or, in some cases, a comparable job.
- If you are a past or present member of the uniformed services, have applied for membership in the uniformed services, or are obligated to serve in the uniformed services, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment because of this status. In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.
- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your *Dependents* for up to 24 months while in the military.
- If you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (for example, pre-existing condition exclusions) except for service-connected illnesses or injuries.
- Service members may be required to pay up to 102% of the premium for the health plan coverage. If coverage is for less than 31 days, the service member is only required to pay the employee share, if any, for such coverage.
- USERRA coverage runs concurrently with COBRA and other state continuation coverage.
- The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL, or visit its WEB site at www.dol.gov/vets. If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice of representation. You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA. The rights listed here may vary depending on the circumstances.

For more information, please contact your *Group* or the *Plan Administrator*.

Chapter 6

Member Satisfaction

Member Satisfaction Process

Tufts Health Plan has a multi-level *Member Satisfaction Process* including:

- Internal Inquiry;
- *Member Grievances Process*; and
- Two levels of Internal *Member Appeals*; and
- External Review by an External Appeals Agency designated by the Rhode Island Department of Health.

Mail all grievances and appeals to us at:

Tufts Health Plan
Attn: Appeals and Grievances Department
705 Mt. Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193

You can also call us at **1-800-682-8059**.

Internal Inquiry:

Call a *Tufts Health Plan* Member Specialist to discuss concerns you have about your health care coverage. We will make every effort to resolve your concerns. You may choose to file a grievance or appeal. If you do this, you will receive written acknowledgement and written resolution in accordance with the timelines outlined below.

Member Grievance Process

A grievance is a formal complaint about actions taken by *Tufts Health Plan* or a *Tufts Health Plan Provider*. There are two types of grievances: administrative grievances and clinical grievances. The two types of grievances are described below.

It is important that you contact us as soon as possible to explain your concern. Grievances may be filed either verbally or in writing. You may choose to file a grievance verbally. If you do this, please call a *Tufts Health Plan* Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievances Department. To accurately reflect your concerns, you may want to put your grievance in writing. Then, send it to the address at the beginning of this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Important Note: The Member Grievance Process does not apply to requests for a review of a denial of coverage. If you are seeking such a review, please see the “Internal Member Appeals” section below.

Member Satisfaction Process, continued

Administrative Grievances

An administrative grievance is a complaint about a *Tufts Health Plan* employee, department, policy, or procedure, or about a billing issue.

Administrative Grievance Timeline

- You may file your grievance verbally or in writing. If you do this, we will notify you by mail. We will do notify you, within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That notification will provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.
- We will review your grievance and will send you a letter regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt.
- The time limits in this process may be waived or extended beyond the time allowed by law. This would be done by mutual written agreement between you or your authorized representative and *Tufts Health Plan*.

Clinical Grievances

A clinical grievance is a complaint about the quality of care or services that you have received. You may have concerns about your medical care. If so, you should discuss them directly with your *Provider*. You may not be satisfied with your *Provider's* response or want to address your concerns directly with your *Provider*. If so, you may contact Member Services to file a clinical grievance.

You may file your grievance verbally or in writing. If so, we will notify you by mail, within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That letter will include the name, address, and telephone number of the Grievance Analyst coordinating the review of your grievance.

We will review your grievance and will notify you in writing regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt. The review period may be extended up to an additional thirty (30) days. This may occur if we need additional time to complete the review of your concern. You will be notified in writing if the review timeframe is extended.

Internal Member Appeals

An appeal is a request for a review of a denial of coverage for a service or supply that has been reviewed and denied by *Tufts Health Plan* based on:

- medical necessity (an adverse determination); or
- a denial of coverage for a specifically excluded service or supply.

The *Tufts Health Plan* Appeals and Grievances Department will coordinate a review of all of the information submitted upon appeal. That review will consider your benefits as detailed in this *Evidence of Coverage*. You are entitled to two (2) levels of internal review.

Member Satisfaction Process, continued

Internal Member Appeals, continued

It is important that you contact us as soon as possible to explain your concern. You have 180 days from the date you were notified of the denial of benefit coverage, claim payment, or first level appeal denial to file an internal appeal. Appeals may be filed either verbally or in writing. You may file a verbal appeal. To do this, call a Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievance Department. To accurately reflect your concerns, you may want to put your appeal in writing. Then, send it to the address listed earlier in this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Appeals Timeline

- You may file your appeal verbally or in writing. If you do this, we will notify you in writing, within three (3) business days after receiving your letter, that your letter has been received. Our letter will include the name, address, and phone number of the Appeals and Grievances Analyst coordinating the review of your appeal.
- We will review your appeal, make a decision, and send you a decision letter within fifteen (15) calendar days of receipt.
- The time limits in this process may be extended by mutual verbal or written agreement between you or your authorized representative and *Tufts Health Plan*. The extension can be for up to 15 calendar days.

We may be waiting for medical records needed to review your appeal. If we have not received them, we may need this extension. The Appeals and Grievances Analyst handling your case will notify you in advance if an extension may be needed. The notification will include the specific information required to complete the review.

When Medical Records are Necessary

Your appeal may require the review of medical records. In this event, we will send you a form. You must sign that form to authorize your *Providers* to release to *Tufts Health Plan* medical information relevant to your appeal. You must sign and return the form to us before we can begin the review process. If you do this within fifteen (15) calendar days of the date you filed your appeal, we may issue a response to your request without reviewing the medical records. You will have access to any medical information and records relevant to your appeal in our possession and control.

Member Satisfaction Process, continued

Who Reviews Appeals?

First level appeals of a medical necessity determination will be reviewed by a licensed practitioner:

- with the same licensure status as the ordering practitioner or a licensed provider or a licensed dentist; and
- who did not participate in any of the prior decisions on the case.

Second level appeals will be reviewed by a licensed practitioner in the same or similar specialty as typically treats the medical condition, procedure or treatment under review.

A designated reviewer will review appeals involving *non-Covered Services*. That person will be from the Appeals and Grievances Department.

Appeal Response Letters

The letter you receive from *Tufts Health Plan* will include identification of the specific information considered for your appeal and an explanation of the basis for the decision. A response letter regarding an adverse appeal determination (a decision based on medical necessity) will include: the specific information upon which the adverse appeal determination was based; our understanding of your presenting symptoms or condition; diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria; alternative treatment options offered, if any; applicable clinical practice guidelines and review criteria; the title and credentials of the individual who reviewed the case; and notification of the steps requested the next level of internal appeal or an external review by an External Appeals Agency, designated by the Rhode Island Department of Health, as appropriate.

Also, a first level adverse appeal determination letter will notify you that should you file a second level appeal, you have the right to: (1) inspect the appeal review file and; (2) add information prior to our reaching a final decision. Finally, a second level adverse appeal determination letter will include:

- fee information for filing an external review; and
- a statement that if *Tufts Health Plan's* decision is overturned by the external appeals agency, you will be reimbursed by *Tufts Health Plan* within sixty (60) days of the date you are notified of the overturn for your share of the appeal fee.

Expedited Appeals

We recognize that there are circumstances that require a quicker turnaround than the fifteen (15) calendar days allotted for the standard Appeals Process. We will expedite an appeal when there is an ongoing service about to terminate or a service to be delivered imminently whereby a delay in treatment would seriously jeopardize your life and health or jeopardize your ability to regain maximum function. Additionally, we will expedite your appeal if a medical professional determines it involves emergent health care services (defined as services provided in the event of the sudden onset of a medical, mental health, or substance abuse or other health care condition manifesting itself by acute symptoms of a severity (e.g., severe pain) where the absence of immediate medical attention could be reasonably expected to result in placing your health in serious jeopardy, serious impairment to bodily or mental functions, or serious dysfunction of any body organ or part).

If you feel your request meets the criteria cited above, you or your attending *Provider* should contact Member Services. Under these circumstances, you will be notified of our decision on the earlier of:

- within two (2) business days of receipt of all information necessary to complete the review;
- or seventy-two (72) hours after the review is initiated.

Member Satisfaction Process, continued

External Review

Tufts Health Plan provides for an independent external review by an external appeal agency for final adverse determinations. These are decisions based on medical necessity. The Rhode Island Department of Health has designated ~~two an~~ external appeal agencies who perform independent reviews of final adverse medical necessity decisions. ~~The~~ ~~se external review agency~~ ~~is-are~~ not connected in any way with *Tufts Health Plan*. Please note that appeals for coverage of services excluded from coverage under your plan are not eligible for **external** review.

To initiate this external appeal, you must send a letter to us within ~~60 days~~ **four months** of the receipt of your second level adverse determination letter. In that letter, you must include: ~~(1) any additional information that you would like the external review agency to consider;~~ and ~~(2) your share of the fee for this review.~~ ~~Information regarding current external appeal fees is available at Tufts Health Plan and is included in second level adverse appeal determination letters.~~

Within five (5) days of receipt of your written request ~~and your share of the fee~~, *Tufts Health Plan* will forward the complete review file, including the criteria utilized in rendering its decision, ~~along with the balance of the fee~~ to the external appeal agency ~~you have chosen.~~ ~~For standard appeals, the external appeal agency shall complete its review and make a final determination within ten (10) business days.~~ ~~For appeals determined to be for an emergent health care service, the external appeal agency shall complete a review and make a final determination within two (2) business days of receipt.~~ The external appeal agency shall provide notice to you and your *Provider* of record of the outcome of the external appeal.

The external review shall be based on the following:

- the review criteria used by *Tufts Health Plan* to make the internal appeal determination;
- the medical necessity for the care, treatment or service for which coverage was denied; and
- the appropriateness of the service delivery for which coverage was denied.

The decision of the external appeals agency is binding. However, any person who is aggrieved by a final decision of the external appeals agency is entitled to judicial review in a court of competent jurisdiction.

If the external appeals agency overturns *Tufts Health Plan's* second level appeal decision, ~~*Tufts Health Plan* will reimburse you for your share of the appeal fee within 60 days of the notice of the decision.~~ ~~In addition,~~ we will send you a written notice within five (5) business days of receipt of the written decision from the appeal agency. This notice will:

- include an acknowledgement of the decision of the agency;
- advise of any procedures that you need to take in order to obtain the requested coverage or services;
- advise you of the date by which the payment will be made or the authorization for services will be issued by *Tufts Health Plan*; and
- include the name and phone number of the person at *Tufts Health Plan* who will assist you with final resolution of the appeal.

Bills from *Providers*

Medical Expenses

Occasionally, you may receive a bill from a *Provider* for *Covered Services*. Before paying the bill, contact the Member Services Department.

If you do pay the bill, you must send the Member Reimbursement Medical Claims Department:

- A completed, signed Member Reimbursement Medical Claim Form. You can obtain this from our Web site. You can also get one by contacting the Member Services Department.
- The documents required for proof of service and payment. Those documents are listed on the Member Reimbursement Medical Claim Form.

Note: We will provide the *Member* making a claim, or to the *Group* for delivery to such person, the claim forms we furnish for filing proof of loss for *Covered Services*. If we do not provide such forms within 15 days after we received notice of any claim under the *Group Contract*, the *Member* making that claim will be deemed to have met the requirements under that *Group Contract* for proof of loss, upon submitting to us within the time fixed in the *Group Contract* for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

The address for the Member Reimbursement Medical Claims Department is listed on the Member Reimbursement Medical Claim Form.

Note: You must contact us regarding your bill(s) or send your bill(s) to us within 90 days from the date of service, or as soon as reasonably possible. If you do not, the bill cannot be considered for payment, unless you are legally incapacitated. In no event, except in cases of legal incapacitation, can bills be considered for payment after a period of 1 year.

If you receive *Covered Services* from a non-*Tufts Health Plan Provider*, we will pay up to the *Reasonable Charge* for the services within 60 days of receiving a completed Member Reimbursement Medical Claim Form and all required supporting documents.

IMPORTANT NOTE:

We will directly reimburse you for *Covered Services* you receive from most non-*Tufts Health Plan Providers*. Some examples of these types of non-*Tufts Health Plan Providers* include:

- Radiologists, pathologists, and anesthesiologists who work in hospitals; and
- *Emergency* room specialists.

You will be responsible to pay the non-*Tufts Health Plan Provider* for those *Covered Services*. For more information, call Member Services or see our Web site at www.tuftshealthplan.com.

We reserve the right to be reimbursed by the *Member* for payments made due to our error.

Pharmacy Expenses

If you obtain a prescription at a non-designated pharmacy, you will need to pay for the prescription up front and submit a claim for reimbursement. Pharmacy claim forms can be obtained by contacting a Member Specialist. You can also get one at our web site at www.tuftshealthplan.com.

Bills from *Providers*, continued

Limitation on Actions

You cannot bring an action at law or in equity to recover on this *Group Contract* prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this *Group Contract*,. You cannot bring such action at all unless you bring it within three (3) years from the expiration of the time within which proof of loss is required by this *Group Contract*.

Chapter 7

Other Plan Provisions

Subrogation

Tufts Health Plan's right of subrogation

You may have a legal right to recover some or all of the costs of your health care from someone else (a "Third Party"). "Third Party" means any person or company that is, or could be, responsible for the costs of injuries or illness to you. This includes such costs to any *Dependent* covered under this plan. ; for example:

- your own or someone else's auto or homeowner's insurer; or
- the person who caused your illness or injury.

Tufts HP may cover health care costs for which a Third Party is responsible. In that this case, we may require that Third Party to repay us the full cost of all such benefits provided by this plan. if we pay or will pay for the costs of health care services provided to treat your illness or injury, we have the right to recover those costs in your name, with or without your consent, directly from that person or company. This is called our right of subrogation. Our right has priority, except as otherwise provided by law. Our rights of recovery apply to any recoveries made by you or on your behalf from any source. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or rewards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you for Third Party injuries.

We have the right to recover those costs in your name. We can do this with or without your consent, directly from that person or company. Our right has priority, except as otherwise provided by law. We can recover against the total amount of any recovery, regardless of whether:

- all or part of the recovery is for medical expenses; or
- the recovery is less than the amount needed to reimburse you fully for the illness or injury.

Tufts Health Plan's right of reimbursement

This provision applies in addition to the rights described above. You may, if you recover money by suit, settlement, or otherwise. If this happens, you are required to reimburse us for the cost of health care services, supplies, medications, and expenses for which we paid or will pay. This right of reimbursement attaches when we have provided health care benefits for expenses where a Third Party is responsible and you have recovered any amounts from any sources. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or awards under an uninsured or underinsured motorist coverage policy;

- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners medical payments coverage;
- premises or homeowners insurance coverage; and
- any other payments from a source intended to compensate you where a Third Party is responsible.

We have the right to be reimbursed up to the amount of any payment received by you. This is **the case** regardless of whether: (a) all or part of the payment to you was designated, allocated, or characterized as payment for medical expenses; or (b) the payment is for an amount less than that necessary to **reimburse-compensate** you fully for the illness or injury.

Member cooperation

You **further** agree:

- to notify us **promptly and in writing when notice is given to any Third Party or representative of a Third Party of the intention to investigate or pursue a claim to recover damages or obtain compensation;**
- to cooperate with us and provide us and provide us with requested information;
- to do whatever is necessary to secure our rights of subrogation and reimbursement under this Plan;
- to assign us any benefits you may be entitled to receive from a Third Party. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury;
- to give us a first priority lien on any recovery, settlement, or judgment or other source of compensation which may be had by any Third Party. You agree to do this to the extent of the full cost of all benefits associated with Third Party responsibility;
- to do nothing to prejudice our rights as set forth above. This includes, but is not limited to, refraining from making any settlement or recovery which specifically attempts to reduce or exclude the full cost of all benefits provided by this Plan;
- to serve as a constructive trustee for the benefit of this Plan over any settlement or recovery funds received as a result of Third Party responsibility;
- that we may recover the full cost of all benefits provided by this Plan without regard to any claim of fault on your part, whether by comparative negligence or otherwise;
- that no court costs or attorney fees may be deducted from our recovery;
- that we are not required to pay or contribute to paying court costs or attorney's fees for the attorney hired by you to pursue your claim or lawsuit against any Third Party without our prior express written consent; and
- that in the event you or your representative fails to cooperate with *Tufts HP*, you shall be responsible for all benefits provided by this *Plan* in addition to costs and attorney's fees incurred by *Tufts HP* in obtaining repayment.
- of any events which may affect our rights of recovery under this section. This includes such events as injury resulting from an automobile accident, or job-related injuries that may be covered by workers' compensation. You agree to cooperate with us by giving us information and signing documents to help us get reimbursed. You agree that we may investigate, request and release information needed to: (1) carry out the purpose of this section to the extent allowed by law; and (2) do the things we decide are appropriate to protect our rights of recovery.

Workers' compensation

Employers provide workers' compensation insurance for their employees. Employers do this to protect them in case of work-related illness or injury.

If you have a work-related illness or injury, you and your employer must ensure that all medical claims related to the illness or injury are billed to your employer's workers' compensation insurer. We will not provide coverage for any injury or illness for which it determines that the *Member* is entitled to benefits pursuant to: (1) any workers' compensation statute or equivalent employer liability (2) or indemnification law. This is the case whether or not the employer has obtained workers' compensation coverage as required by law.

We may pay the costs of health care services or medications for any work-related illness or injury. If we do this, we have the right to recover those costs from you, the person, or company legally obligated to pay for such services, or from the *Provider*. If your *Provider* bills services or medications to us for any work-related illness or injury, contact the Liability and Recovery Department at 1-888-880-8699, x. 1098.

Assignment of benefits

~~You hereby assign to Tufts Health Plan any benefits you may be entitled to receive from a person or company that caused, or is legally responsible to reimburse you for, your illness or injury. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury.~~

Subrogation, continued

Subrogation Agent

We may contract with a third party to administer subrogation recoveries. In such case, that subcontractor will act as our agent.

Constructive Trust

By accepting benefits from *Tufts Health Plan*, you hereby agree that if you receive any payment from any responsible party as a result of an injury, illness, or condition, you will serve as a constructive trustee over the funds that constitute such payment. This is the case whether the payment of such benefits is made to you directly or made on your behalf, for example to a *Provider*. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to *Tufts Health Plan*.

Coordination of This *Group Contract's* Benefits with Other Benefits

Applicability

- A. This Coordination of Benefits ("COB") provision applies to This Plan when an employee or the employee's covered dependent has health care coverage under more than one Plan. "Plan" and "This Plan" are defined below.
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of "This Plan" are determined before or after those of another plan. The benefits of "This Plan":
 - (1) shall not be reduced when, under the order of benefit determination rules, "This Plan" determines its benefits before another plan; but
 - (2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in the "Effect on the Benefits of "This Plan" " section below.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Definitions

- A. "Plan" is any of the following which provides benefits or services for, or because of, medical or dental care or treatment:
- (1) Group insurance or group-type coverage whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
 - (2) Coverage under a governmental plan, or coverage required to be provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time). Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- B. "This Plan" is the part of the *Group Contract* that provides benefits for health care expenses.
- C. "Primary Plan/Secondary Plan:" The order of benefit determination rules state whether "This Plan" is a Primary Plan or Secondary Plan as to another plan covering the person. When "This Plan" is a Primary Plan, its benefits are determined before those of the other plan and without considering the other plan's benefits. When "This Plan" is a Secondary Plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits. When there are more than two plans covering the person, "This Plan" may be a Primary Plan as to one or more other plans, and may be a Secondary Plan as to a different plan or plans.
- D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care; when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an Allowable Expense under the above definition unless the patient's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice, or as specifically defined in the plan. When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an Allowable Expense and a benefit paid.
- E. "Claim Determination Period" means a calendar year. However, it does not include any part of a year during which a person has no coverage under "This Plan", or any part of a year before the date this COB provision or a similar provision takes effect.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Order of Benefit Determination Rules

A. General. When there is a basis for a claim under "This Plan" and another plan, "This Plan" is a Secondary Plan which has its benefits determined after those of the other plan, unless:

- (1) The other plan has rules coordinating its benefits with those of "This Plan"; and
- (2) Both those rules and "This Plan's" rules, in Subsection B below, require that "This Plan"'s benefits be determined before those of the other plan.

B. Rules. "This Plan" determines its order of benefits using the first of the following rules which applies:

- (1) Non-Dependent/Dependent. The benefits of the plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the plan which covers the person as a dependent.
- (2) Dependent Child/Parents Not Separated or Divorced. Except as stated in Paragraph B(3) below, when "This Plan" and another plan cover the same child as a dependent of different person, called "parents:"
 - (a) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
 - (b) If both parents have the same birthday, the benefits of the plan which covered the parents longer are determined before those of the plan which covered the other parent for a shorter period of time.

However, if the other plan does not have the rule described in (a) immediately above, but instead has the rule based upon the gender of the patient, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

- (3) Dependent Child/Separated or Divorced. If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
 - (a) First, the plan of the parent with custody of the child;
 - (b) Then, the plan of the spouse of the parent with the custody of the child; and
 - (c) Finally, the plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

- (4) Joint Custody. If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child shall follow the order of benefit determination rules outlined above in Paragraph B(2) of this section.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

- (5) **Active/Inactive Employee.** The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which covers that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this Rule (5) is ignored.
- (6) **Longer/Shorter Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, member or subscriber longer are determined before those of the Plan which covered that person for the shorter term.

Effect on the Benefits of "This Plan"

- A. **When This Section Applies.** This section applies when, in accordance with the "Order of Benefit Determination Rules" section above, "This Plan" is a Secondary Plan as to one or more other plans. In that event the benefits of "This Plan" may be reduced under this section. Such other plan or plans are referred to as "the other plans" in B immediately below.
- B. **Reduction in "This Plan"'s Benefits.** The benefits of "This Plan" will be reduced when the sum of:
 - (1) The benefits that would be payable for the Allowable Expenses under "This Plan" in the absence of this COB provision; and
 - (2) The benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of "This Plan" will be reduced so that they and the benefits payable under the other plans do not total more than those Allowable Expenses. When the benefits of "This Plan" are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of "This Plan".

Right to Receive and Release Needed Information

Certain facts are needed to apply these COB rules. *Tufts Health Plan* has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. *Tufts Health Plan* need not tell, or get the consent of, any person to do this. Each person claiming benefits under "This Plan" must give *Tufts Health Plan* any facts it needs to pay the claim.

Facility of Payment

A payment made under another plan may include an amount which should have been paid under "This Plan". If it does, *Tufts Health Plan* may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under "This Plan". *Tufts Health Plan* will not have to pay that amount again. The term "payment made" means reasonable cash value of the benefits provided in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Right of Recovery

If the amount of the payments made by *Tufts Health Plan* is more than it should have paid under this COB provision, it may recover the excess from one or more of:

- A. The persons it has paid or for whom it has paid;
- B. Insurance companies; or
- C. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

For more information

Contact the Liability and Recovery Department at 1-888-880-8699, x.1098. You can also call a Member Specialist. That person can transfer your call to the Liability and Recovery Department.

Medicare Eligibility

Medicare eligibility

When a *Subscriber* or an enrolled *Dependent* reaches age 65, that person may become entitled to Medicare based on his or her age. That person may also become entitled to Medicare under age 65 due to disability or end stage renal disease.

Tufts Health Plan will pay benefits **before** Medicare:

- for you or your enrolled *Spouse*, if you or your *Spouse* is age 65 or older, if you are actively working and if your employer has 20 or more employees;
- for you or your enrolled *Dependent*, for the first 30 months you or your *Dependent* is eligible for Medicare due to end stage renal disease; or
- for you or your enrolled *Dependent*, if you are actively working, you or your *Dependent* is eligible for Medicare under age 65 due to disability, and your employer has 100 or more employees.

Tufts Health Plan will pay benefits **after** Medicare:

- if you are age 65 or older and are not actively working;
- if you are age 65 or older and your employer has fewer than 20 employees;
- after the first 30 months you are eligible for Medicare due to end stage renal disease; or
- if you are eligible for Medicare under age 65 due to disability, but are not actively working or are actively working for an employer with fewer than 100 employees.

Note: In any of the circumstances described above, you will receive benefits for *Covered Services* that Medicare does not cover.

Use and Disclosure of Medical Information

Tufts Health Plan mails a separate "Notice of Privacy Practices" to all *Subscribers*. This notice explains how we use and disclose your medical information. If you have questions or would like another copy of our "Notice of Privacy Practices", please call a Member Specialist. Information is also available on our Web site at www.tuftshealthplan.com.

Relationships between *Tufts Health Plan* and *Providers*

Tufts Health Plan* and *Providers

We arrange health care services. We do not provide health care services. We have agreements with *Providers* practicing in their private offices throughout the *Service Area*. These *Providers* are independent. They are not *Tufts Health Plan* employees, agents or representatives. *Providers* are not authorized to:

- change this *Evidence of Coverage*; or
- assume or create any obligation for *Tufts Health Plan*.

We are not liable for acts, omissions, representations or other conduct of any *Provider*.

Circumstances Beyond *Tufts Health Plan*'s Reasonable Control

Tufts Health Plan shall not be responsible for a failure or delay in arranging for the provision of services in cases of circumstances beyond our reasonable control. Such circumstances include, but are not limited to: major disaster; epidemic; strike; war; riot; and civil insurrection. In such circumstances, we will make a good faith effort to arrange for the provision of services. In doing so, we will take into account the impact of the event and the availability of *Tufts Health Plan Providers*.

Group Contract

Acceptance of the terms of the *Group Contract*

By signing and returning the membership application form, you: (1) apply for *Group* coverage; and (2) agree, on behalf of yourself and your enrolled *Dependents*, to all the terms and conditions of the *Group Contract*, including this *Evidence of Coverage*.

Notes:

- The validity of the *Group Contract* cannot be contested, except for non-payment of *Premium*, after it has been in force for two years from its date of issue.
- A copy of the *Group*'s application will be attached to the *Group Contract* when issued. All statements made by the *Group* or by *Members* in that application shall be deemed representations and not warranties.
- No agent has authority to change the *Group Contract* or waive any of its provisions. In addition, no change in the *Group Contract* shall be valid unless approved by an officer of *Tufts Health Plan* and evidenced by an amendment to the *Group Contract* signed by us. Please note, though, that any such amendment that reduces or eliminates coverage must be requested in writing by the *Group* or signed by the *Group*.

Payments for coverage

We will bill your *Group* and your *Group* will pay *Premiums* to us for you. We are not responsible if your *Group* fails to pay the *Premium*. This is true even if your *Group* has charged you (for example, by payroll deduction) for all or part of the *Premium*.

Note: Your *Group* may fail to pay the *Premium* on time. If this happens, we may cancel your coverage in accordance with the *Group Contract* and applicable state law. For more information on the notice to be provided, see "Termination of the *Group Contract*" in Chapter 4.

We may change the *Premium*. If the *Premium* is changed, the change will apply to all *Members* in your *Group*.

Group Contract, continued

Changes to this Evidence of Coverage

We may change this *Evidence of Coverage*. Changes do not require your consent. [Notice of changes in *Covered Services* will be sent to your *Group* at least [30][60] days before the effective date of the modifications. That notice will:

- include information regarding any changes in clinical review criteria; and
- detail the effect of such changes on a *Member's* personal liability for the cost of such changes.]

An amendment to this *Evidence of Coverage* describing the changes [will be sent to you. It] will include the effective date of the change. Changes will apply to all benefits for services received on or after the effective date with one exception.

Exception: A change will not apply to you if you are an *Inpatient* on the effective date of the change until the earlier of:

- your discharge date; or
- the date *Annual Coverage Limitations* are used up.

Note: If changes are made, they will apply to all *Members* in your *Group*. They will not apply just to you.

Notice

Notice to Members: When we send a notice to you, it will be sent to your last address on file with us.

Notice to Tufts Health Plan: *Members* should address all correspondence to:

Tufts Health Plan
705 Mount Auburn Street
P.O. Box 9173
Watertown, MA 02471-9173

Enforcement of terms

We may choose to waive certain terms of the *Group Contract* if applicable. This includes the *Evidence of Coverage*. This does not mean that we give up our rights to enforce those terms in the future.

When this Evidence of Coverage Is Issued and Effective

This *Evidence of Coverage* is issued and effective on your *Group Anniversary Date* on or after [January 1, 2012]. It supersedes all previous *Evidences of Coverage*. We will issue a copy of the *Evidence of Coverage* to the *Group* and to all *Subscribers* enrolled under this plan.

Appendix A

Glossary of Terms and Definitions

This section defines the terms used in this *Evidence of Coverage*.

Adoptive Child

A *Child* is an *Adoptive Child* as of the date he or she:

- is legally adopted by the *Subscriber*; or
- is placed for adoption with the *Subscriber*. This means that the *Subscriber* has assumed a legal obligation for the total or partial support of a *Child* in anticipation of adoption. If the legal obligation ceases, the *Child* is no longer considered placed for adoption.

Note: A foster child is considered an *Adoptive Child* as of the date of placement for adoption.

Anniversary Date

The date when the *Group Contract* first renews. Then, each successive annual renewal date.

Annual Coverage Limitations

Annual dollar or time limitations on *Covered Services*.

[Board-Certified Behavior Analyst (BCBA)]

A Board-Certified Behavior Analyst (BCBA) meets the qualifications of the Behavior Analyst Certification Board (BACB) by achieving a master's degree, training, experience and other requirements. BCBA's must also be individually licensed by the Rhode Island Department of Health as a healthcare provider/clinician, and credentialed by Tufts HP. A BCBA professional conducts behavioral assessments, designs and supervises behavior analytic interventions, and develops and implements assessment and interventions for Members with diagnoses of autism spectrum disorders. BCBA's may supervise the work of Board-Certified Assistant Behavior Analysts and other Paraprofessionals who implement behavior analytic interventions.

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.41-75, this definition only applies to groups of 51 or more

Child

The following individuals until their 26th birthday:

- The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* who qualifies as a Dependent for federal tax purposes; or
- [the *Child* of an enrolled child; or]
- any other *Child* for whom the *Subscriber* has legal guardianship.

Coinsurance

The percentage of costs you must pay for certain *Covered Services*.

- For services provided by a non-*Tufts Health Plan Provider*, your share is a percentage of the *Reasonable Charge* for those services.
- For services provided by a *Tufts Health Plan Provider*, your share is a percentage of:
 - the applicable *Tufts Health Plan* fee schedule amount for those services; or
 - the *Tufts Health Plan Provider's* actual charges for those services, whichever is less.

[Note: The Member's share percentage is based on the Tufts Health Plan Provider payment at the time the claim is paid. It does not reflect any later adjustments, payments, or rebates that are not calculated on an individual claim basis.]

[Community Hospital]

[Any *Tufts Health Plan Hospital* other than a *Tertiary Hospital*.]

Terms and Definitions, continued

Community Residence

Any home or other living arrangement which is established, offered, maintained, conducted, managed, or operated by any person for a period of at least 24 hours, where, on a 24-hour basis, direct supervision is provided for the purpose of providing rehabilitative treatment, habilitation, psychological support, and/or social guidance for three or more persons with substance abuse or *Mental Disorders*, or persons with developmental disabilities or cognitive disabilities such as brain injury. Examples include, but are not limited to, group homes, halfway homes, and fully-supervised apartment programs. Semi-independent living programs, foster care, and parent deinstitutionalization subsidy aid programs are not considered *Community Residences* under this *Evidence of Coverage*.

Contract Year

The 12-month period determined by the *Group* in which benefit limits, *Deductibles*, *Out-of-Pocket Maximum*, and *Coinsurance* are calculated under this plan. A *Contract Year* can be either a calendar year or a plan year.

- Calendar year: Coverage based on a calendar year runs from January 1st through December 31st within a year.
- Plan year: Coverage based on a plan year runs during a period of 12 consecutive months that are not a calendar year. As an example, a plan year can run from July 1st in one calendar year through June 30th in the following calendar year.

For more information about the type of *Contract Year* that applies to your plan, call Member Services. You can also contact your employer.

Copayment

Fees you pay for *Covered Services*. *Copayments* are paid to the *Provider* when you receive care unless the *Provider* arranges otherwise. [*Copayments* [are] [are not] included in the *Out-of-Pocket Maximum*. See "Benefit Overview" at the front of this *Evidence of Coverage* for more information.]

Cost Sharing Amount

The cost you pay for certain *Covered Services*. This amount may consist of [*Deductibles*,] [*Copayments*,] [and/or] [*Coinsurance*].

Covered Services

The services and supplies for which we will pay. They must be:

- described in Chapter 3 (They are subject to the "Exclusions from Benefits" section in Chapter 3.);
- *Medically Necessary*; and
- provided or authorized by your *PCP* and in some cases, approved by *Tufts Health Plan* or its designee.

These services include *Medically Necessary* coverage of pediatric specialty care. (This includes mental health care.) by *Providers* with recognized expertise in specialty pediatrics.

[**Note:** *Covered Services* do not include any tax, surcharge, assessment or other similar fee imposed under any state or federal law or regulation on any *Provider*, *Member*, service, supply, or medication.]

Terms and Definitions, continued

Covering Provider

The *Provider* named by your *PCP* to provide or authorize services in your *PCP's* absence.

Custodial Care

- Care provided primarily to assist in the activities of daily living. Examples include bathing, dressing, eating, and maintaining personal hygiene and safety;
- care provided primarily for maintaining the *Member's* or anyone else's safety, when no other aspects of treatment require an acute hospital level of care;
- services that could be provided by people without professional skills or training; or
- routine maintenance of colostomies, ileostomies, and urinary catheters; or
- adult and pediatric day care.

In cases of mental health care or substance abuse care, *Inpatient* care or intermediate care provided primarily:

- for maintaining the *Member's* or anyone else's safety; or
- for the maintenance and monitoring of an established treatment program,

when no other aspects of treatment require an acute hospital level of care or intermediate care.

Note: Custodial Care is not covered by *Tufts Health Plan*.

Day Surgery

Any surgical procedure(s) **provided to a Member at a in-an-operating-room-under-anesthesia-for which the Member is admitted to a** facility licensed by the state to perform surgery. The Member must be expected to **be discharged** depart the same day or in some instances within twenty-four hours. **For hospital census purposes, the Member is an Outpatient not an Inpatient.** Also called "Ambulatory Surgery" or "Surgical Day Care".

[Deductible

For each *Contract Year*, the amount paid by the *Member* for certain *Covered Services* before any payments are made under this *Evidence of Coverage*. [(Any amount paid by the *Member* for a *Covered Service* rendered during the last 3 months of a *Contract Year* shall be carried forward to the next *Contract Year's Deductible*.)] See "Benefit Overview" at the front of this *Evidence of Coverage* for more information.]

[Note: The amount credited towards the *Member's Deductible* is based on the *Tufts HP Provider* negotiated rate at the time the services are rendered. It does not reflect any later adjustments, payments, or rebates **that are not calculated on an individual claim basis.**]

Dependent

The *Subscriber's Spouse*, *Child*, [*Domestic Partner*,] *Student Dependent*, or *Disabled Dependent*.

Terms and Definitions, continued

Developmental

Refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones that is not caused by an underlying medical illness or condition.

[Designated Facility for *Inpatient Mental Health/ Inpatient Substance Abuse Services*

A facility licensed to treat Mental Conditions and/or substance abuse (alcohol and drug). This *Provider* has an agreement with us to provide *Inpatient* or day treatment/partial hospitalization services to *Members* assigned to the facility. Also called “Designated Facility”.]

Directory of Health Care Providers

A separate booklet which lists *Tufts Health Plan PCPs*. It also lists their affiliated *Tufts Health Plan Hospital* and certain other *Tufts Health Plan Providers*.

Note: This booklet is updated from time to time. This is done to show changes in *Providers* affiliated with *Tufts Health Plan*. For information about the *Providers* listed in the *Directory of Health Care Providers*, you can call Services. Or, you can check our Web site at www.tuftshealthplan.com.

Disabled Dependent

The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* of any age who:

- is permanently physically or mentally disabled, or has a disability which can be expected to result in death, or can be expected to last for a period of not less than 12 months; and
- who is financially dependent on the *Subscriber*.

[Domestic Partner]

[An unmarried *Subscriber's* individual partner of the same or opposite sex who:

- [is at least 18 years of age;]
- is not married;
- has not been married (or has not been in a prior domestic partner relationship) for at least the prior [0-12] consecutive months;
- is not related to the *Subscriber* by blood; and
- meets the eligibility criteria described in Chapter 2.]

[The *Subscriber* and the Domestic Partner must:

- share a mutually exclusive and enduring relationship;
- have shared a common residence for [[0-12] prior consecutive months] and intend to do so indefinitely;
- be financially interdependent;
- be jointly responsible for their common welfare; and
- be committed to a life partnership with each other.]

Note: Roommates who do not satisfy the above criteria, parents and siblings of the *Subscriber* cannot qualify as *Domestic Partners*.]

Terms and Definitions, continued

Durable Medical Equipment

Devices or instruments of a durable nature that:

- are reasonable and necessary to sustain a minimum threshold of independent daily living;
- are made primarily to serve a medical purpose;
- are not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

Effective Date

The date, according to our records, when you become a *Member* and are first eligible for *Covered Services*.

Emergency

An illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity (This includes severe pain.) that the absence of prompt medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in:

- serious jeopardy to the physical and/or mental health of a *Member* or another person (or with respect to a pregnant *Member*, the *Member's* or her unborn child's physical and/or mental health); or
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ or part; or
- with respect to a pregnant woman who is having contractions, inadequate time to effect a safe transfer to another hospital before delivery, or a threat to the safety of the *Member* or her unborn child in the event of transfer to another hospital before delivery.

Some examples of illnesses or medical conditions requiring *Emergency* care are severe pain, a broken leg, loss of consciousness, vomiting blood, chest pain, difficulty breathing, or any medical condition that is quickly getting much worse.

Evidence of Coverage

This document and any future amendments.

Terms and Definitions, continued

Experimental or Investigative

A service, supply, treatment, procedure, device, or medication (collectively "treatment") is considered *Experimental or Investigative* if any of the following apply:

- the drug or device cannot be lawfully marketed without the approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished or to be furnished; or
- the treatment, or the "informed consent" form used with the treatment, was reviewed and approved by the treating facility's institutional review board or other body serving a similar function, or federal law requires such review or approval; or
- reliable evidence shows that the treatment is the subject of ongoing Phase I or Phase II clinical trials; is the research, experimental, study or investigative arm of ongoing Phase III clinical trials; or is otherwise under study to determine its safety, efficacy, toxicity, maximum tolerated dose, or its efficacy as compared with a standard means of treatment or diagnosis; or
- evaluation by an independent health technology assessment organization has determined that the treatment is not proven safe and/or effective in improving health outcomes or that appropriate patient selection has not been determined; or
- the peer-reviewed published literature regarding the treatment is predominantly non-randomized, historically controlled, case controlled, or cohort studies; or there are few or no well-designed randomized, controlled trials.

Family Coverage

Coverage for a *Member* and his or her *Dependents*.

Group

An employer or other legal entity with which *Tufts Health Plan* has an agreement to provide group coverage. An employer *Group* subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended, is the ERISA plan sponsor. The *Group* is your agent. It is not *Tufts Health Plan's* agent.

Group Contract

The agreement between *Tufts Health Plan* and the *Group* under which:

- we agree to provide *Group* coverage; and
- the *Group* agrees to pay a *Premium* to us on your behalf.

The *Group Contract* includes this *Evidence of Coverage* and any amendments.

Individual Coverage

Coverage for a *Subscriber* only (no *Dependents*).

Inpatient

A patient who is:

- admitted to a hospital or other facility licensed to provide continuous care; and
- classified as an *Inpatient* for all or a part of the day **on the facility's Inpatient census.**

Terms and Definitions, continued

Medically Necessary

A service or supply that is consistent with generally accepted principles of professional medical practice. This is determined by whether that service or supply:

- is the most appropriate available supply or level of service for the *Member* in question considering potential benefits and harms to that individual;
- is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- for services and interventions not in widespread use, is based on scientific evidence.

In determining coverage for *Medically Necessary* services, we use *Medical Necessity* Guidelines. These Guidelines are:

- developed with input from practicing *Providers* in the *Service Area*;
- developed in accordance with the standards adopted by national accreditation organizations;
- updated at least biennially or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice; and
- evidence-based, if practicable.

Member

A person enrolled in *Tufts Health Plan* under the *Group Contract*. Also referred to as "you."

Mental Disorders

Any mental disorder and substance abuse disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization and that substantially limits the life activities of the person with the illness. *Mental Disorders* do not include tobacco and caffeine in the definition of substance. In addition, *Mental Disorders* do not include: mental retardation, learning disorders, motor skills disorders, communication disorders, and mental disorders classified as "V" codes.

Observation

The use of hospital services to treat and/or evaluate a condition that should result in either a discharge within twenty-three (23) hours or a verified diagnosis and concurrent treatment plan. At times, an observation stay may be followed by an *Inpatient* admission to treat a diagnosis revealed during the period of observation.

Open Enrollment Period

The period each year when *Tufts Health Plan* and the *Group* allow eligible persons to apply for *Group* coverage in accordance with the *Group Contract*.

[Out-of-Pocket Maximum

The maximum amount of money paid by a *Member* during a *Contract Year* for certain *Covered Services*. The *Out-of-Pocket Maximum* consists of [Copayments] [,] [Deductibles] [and] [Coinsurance.] It does not include:

- [Emergency care Copayments;]
- [any amount you pay for prescription drugs; or]
- costs for health care services that are not *Covered Services* under the *Group Contract*.

You may meet your *Out-of-Pocket Maximum* in a *Contract Year*. If this happens, you no longer pay for [*Copayments*] [and] [*Coinsurance*] in that *Contract Year*.

See “Benefit Overview” at the front of this *Evidence of Coverage* for more information .]

Terms and Definitions, continued

Outpatient

A patient who receives care other than on an *Inpatient* basis. This includes services provided in: a *Provider's* office; a *Day Surgery* or ambulatory care unit; and an *Emergency* room or *Outpatient* clinic.

Note: You are also an *Outpatient* when you are in a facility for *Observation*.

Paraprofessional

As it pertains to the treatment of autism and autism spectrum disorders, a *Paraprofessional* is an individual who performs applied behavioral analysis (ABA) services under the supervision of a *Board-Certified Behavioral Analyst (BCBA)* who is a licensed health care clinician. As required by Rhode Island law, *Board-Certified Assistant Behavioral Analysts (BCaBAs)* are considered *Paraprofessionals*.

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.41-75, this definition only applies to groups of 51 or more

Premium

The total monthly cost of *Individual* or *Family Coverage* which the *Group* pays to us.

Primary Care Provider (PCP)

The *Tufts Health Plan* physician or nurse practitioner you have chosen from the *Directory of Health Care Providers*. This *PCP* has an agreement with us to provide primary care and to coordinate, arrange, and authorize the provision of *Covered Services*.

Prior Authorization

A process we use to decide if a health care service qualifies or supply as a *Covered Service*. We recommend that you get before obtaining care for certain *Covered Services*. *Covered Services* for which we suggest prior authorization include a "(PA)" notation in the "Benefit Overview" section of this document. This process is handled by *Tufts Health Plan's* [Chief Medical Officer] or someone we designate.

To request prior authorization, please call us. For mental health services, call our Mental Health Department at 1-800-208-9565. For all other *Covered Services*, call our Member Services Department at 1-800-682-8059. For more information about our prior authorization process, call Member Services or check our Web site at www.tuftshealthplan.com.

Provider

A health care professional or facility licensed in accordance with applicable law, including, but not limited to: hospitals; [limited service medical clinics, if available;]urgent care centers; physicians; doctors of osteopathy; licensed nurse midwives; certified registered nurse anesthetists, ; certified registered nurse practitioners; optometrists, ; podiatrists; psychiatrists; psychologists; licensed mental health counselors; licensed independent clinical social workers; licensed psychiatric nurses who are certified as clinical specialists in psychiatric and mental health nursing, ; tobacco treatment specialists, ; licensed speech-language pathologists, ; licensed marriage and family therapists ; and licensed audiologists.

We will only cover services of a *Provider*, if those services are: listed as *Covered Services*; and within the scope of the *Provider's* license.

Provider Organization

A *Provider Organization* is comprised of doctors and other health care *Providers* who practice together in the same community. They often admit patients to the same hospital. A *Provider*

Organization does this to give their patients a full range of care. Also called a “Provider Group”.

Reasonable Charge

The lesser of:

- the amount charged; or
- the amount that we determine. We decide this amount based on nationally accepted means and amounts of claims payment. These means and amounts include, but are not limited to: Medicare fee schedules and allowed amounts; CMS medical coding policies; AMA CPT coding guidelines; nationally recognized academy and society coding; and clinical guidelines.

Terms and Definitions, continued

Service Area

The *Service Area* (This is also called the “Enrollment Service Area.”) is the geographical area within which we have developed a network of to afford *Members* with adequate access to *Covered Services*. The Enrollment Service Area consists of the Standard Service Area and the Extended Service Area.

The Standard Service Area is comprised of:

- all of Rhode Island, [except Block Island]. It also includes all of Massachusetts[, except Nantucket and Martha’s Vineyard]; and
- the cities and towns in New Hampshire:
 - in which *Tufts Health Plan PCPs* are located, and
 - which are a reasonable distance from *Tufts Health Plan* specialists who provide the most-often used services. Examples of these specialists are behavioral health practitioners and physicians who are surgeons or OB/GYNs.

The Extended Service Area includes [Block Island. It also includes] certain towns in Connecticut, New Hampshire, New York and Vermont which:

- surround the Standard Service Area, and
- are within a reasonable distance from *Tufts Health Plan PCPs* and specialists who provide the most-often used services. Examples of these specialists are behavioral health practitioners and *Providers* who are surgeons or OB/GYNs.

Note: You can get a list of cities and towns in the *Service Area*. To do this, call the Member Services. Or, you can check our Web site at www.tuftshealthplan.com.

Skilled

A type of care that is *Medically Necessary*. This care must be provided by, or under the direct supervision of, licensed medical personnel. *Skilled* care is provided to achieve a medically desired and realistically achievable outcome.

Spouse

The *Subscriber’s* legal spouse, according to the law of the state in which you reside.

Spouse also includes the spousal equivalent of the Subscriber who is the registered Domestic Partner, civil union partner, or other similar legally recognized partner of the Subscriber who resides in a state that provides such legal recognition/spousal equivalent rights.

Subscriber

The person who:

- is [an employee of the *Group*] [a person eligible to be a *Subscriber* under the *Group*];
- enrolls in *Tufts Health Plan* and signs the membership application form on behalf of himself or herself and any *Dependents*; and
- in whose name the *Premium* is paid in accordance with the *Group Contract*.

Terms and Definitions, continued

[Tertiary Hospital]

[Each of the following hospitals:

- [Beth Israel Deaconess Medical Center (Boston, MA);]
- [Boston Medical Center (Boston, MA);]
- [Brigham & Women's Hospital (Boston, MA);]
- [Children's Hospital (Boston, MA);]
- [Dana-Farber Cancer Institute (Boston, MA);]
- [Lahey Clinic (Burlington, MA);]
- [Mary Hitchcock Memorial Hospital (Hanover, NH);]
- [Massachusetts Eye & Ear Infirmary (Boston, MA);]
- [Massachusetts General Hospital (Boston, MA);]
- [New England Baptist Hospital (Boston, MA);]
- [Rhode Island Hospital, including Hasbro Children's Hospital (Providence, Rhode Island);]
- [Tufts-New England Medical Center (Boston, MA);]
- [UMass Memorial Medical Center (Worcester, MA).]

Tufts Health Plan

Tufts Associated Health Maintenance Organization, Inc., a Massachusetts corporation d/b/a *Tufts Health Plan*. *Tufts Health Plan* is licensed by Rhode Island as a health maintenance organization (HMO). Also called "we", "us", and "our".

Tufts Health Plan Hospital

A [*Community Hospital* or *Tertiary*] hospital that has an agreement with *Tufts Health Plan* to provide certain *Covered Services* to *Members*. *Tufts Health Plan Hospitals* are independent. They are not owned by *Tufts Health Plan*. *Tufts Health Plan Hospitals* are not *Tufts Health Plan's* agents or representatives. Their staff are not *Tufts Health Plan's* employees.

Tufts Health Plan Provider

A *Provider* with which *Tufts Health Plan* has an agreement to provide *Covered Services* to *Members*. *Providers* are not *Tufts Health Plan's* employees, agents or representatives.

Urgent Care

Care provided when your health is not in serious danger, but you need immediate medical attention for an unforeseen illness or injury. Examples of illnesses or injuries in which urgent care might be needed are: a broken or dislocated toe; sudden extreme anxiety; a cut that needs stitches but is not actively bleeding; or symptoms of a urinary tract infection.

Note: Care may be provided after the *urgent* condition is treated and stabilized and the *Member* is safe for transport. This care is not considered *Urgent Care*.

Appendix B - ERISA Information

ERISA RIGHTS

If your plan is an ERISA plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Most plans are ERISA plans, but not all. Please contact your plan administrator to determine if your plan is an ERISA plan.

ERISA provides that all plan participants shall be entitled to receive information about their plan and benefits, continue group health plan coverage, and prudent actions by plan fiduciaries.

Receiving Information About Your Plan and Benefits

ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the plan administrator's office and at other specified locations all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Continuing Group Health Plan Coverage

ERISA provides that all plan participants shall be entitled to:

- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage.
- Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under a group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Note: This plan does not include a preexisting condition exclusion.

ERISA RIGHTS, continued

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforcing Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you

Enforcing Your Rights – continued:

may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PROCESSING OF CLAIMS FOR PLAN BENEFITS

The Department of Labor's (DOL) Employee Benefits Security Administration has published benefit determination procedure regulations for employee benefit plans governed under ERISA. The regulations set forth requirements with respect to the processing of claims for plan benefits, including urgent care claims, pre-service claims, post-service claims and review of claims denials.

Who can submit a claim?

The DOL Regulations apply to claims submitted by ERISA participants or their beneficiaries. In accordance with the regulations, Tufts Health Plan permits an authorized representative (referred to here as the "authorized claimant") to act on your behalf in submitting a claim or obtaining a review of a claim decision. An authorized claimant can be any individual (including, for example, a family member, an attorney, etc.) whom you designate to act on your behalf with respect to a claim for benefits.

How do I designate an Authorized Claimant?

An authorized claimant can be designated at any point in the claims process – at the pre-service, post service or appeal level. Please contact a Tufts Health Plan Member Specialist at 1-800-682-8059 for the specifics on how to appoint an authorized claimant.

Types of claims

There are several different types of claims that you may submit for review. Tufts Health Plan's procedures for reviewing claims depends upon the type of claim submitted (urgent care claims, pre-service claims, post-service claims, and concurrent care claims).

Urgent care claims: An "urgent care claim" is a claim for medical care or treatment where the application of the claims review procedure for non-urgent claims: (1) could seriously jeopardize your life, health or ability to regain maximum function, or (2) based upon your *Provider's* determination, would subject you to severe pain that cannot be adequately managed without the care or treatment being requested. For urgent care claims, we will respond to you within 72 hours after receipt of the claim. If we determine that additional information is needed to review your claim, we will notify you within 24 hours after the receipt of the claim and provide you with a description of the additional information needed to evaluate your claim. You have 48 hour after that time to provide the requested information. We will evaluate your claim within 48 hours after the earlier of our receipt of the requested information, or the end of the extension period given to you to provide the requested information.

Concurrent care decisions: A "concurrent care decision" is a determination relating to the continuation/reduction of an ongoing course of treatment. If we have already approved an ongoing course of treatment for you and considers reducing or terminating the treatment, -we will notify you sufficiently in advance of the reduction or termination of treatment to allow you to appeal the decision and obtain a determination before the treatment is reduced or terminated. If you request to extend an ongoing course of treatment that involves urgent care, we will respond to you within 24 hours after receipt of the request (provided that you make the request at least 24 hours prior to the expiration of the ongoing course of treatment). If you reach the end of a pre-approved course of treatment before requesting additional services, the "pre-service" or "post-service" time limits will apply.

PROCESSING OF CLAIMS FOR PLAN BENEFITS, continued

[Types of claims, continued

Pre-Service Claim: A “pre-service claim” is a claim that requires approval of the benefit in advance of obtaining the care. For pre-service claims, we will respond to you within 72 hours for an urgent request and within 15 days for a non-urgent request after receipt of the claim. If we determine that an extension is necessary for a non-urgent request due to matters beyond our control, we will notify you within 15 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a pre-service claim, but do not submit enough information for us to make a determination, we will notify you within 15 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.

Post-service claim: A “post-service claim” is a claim for payment for a particular service after the service has been provided. For post-service claims, we will respond to you within 30 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.]

[If your request for coverage is denied, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.]

STATEMENT OF RIGHTS UNDER THE NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans or issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay or up to 48 hours (or 96 hours). However, to use certain providers or facilities, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

FAMILY AND MEDICAL LEAVE ACT OF 1993

Note: The Family and Medical Leave Act only applies to groups with 50 or more employees.

Under the Family and Medical Leave Act of 1993 (FMLA), if an employee meets the eligibility requirements, that employee is legally allowed to take up to 12 weeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

The FMLA was amended to add two new leave rights related to military service, effective January 16, 2009:

- **Qualifying Exigency Leave:** Eligible employees are entitled to up to 12 weeks of leave because of “any qualifying exigency” due to the fact that the spouse, son, daughter, or parent of the employee is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation.
- **Military Caregiver Leave:** An eligible employee who is the spouse, son, daughter parent or next of kin of a covered servicemember who is recovering from a serious illness or injury sustained in the line of duty on active duty is entitled to up to 26 weeks of leave in a single 12-month period to care for the servicemember. The employee is entitled to a combined total of 26 weeks for all types of FMLA leave in the single 12-month period.

In order to be eligible, the employee must have worked for his or her employer for a total of 12 months and worked at least 1,250 hours over the previous 12 months.

A covered employer is required to maintain group health insurance coverage for an employee on FMLA leave whenever such insurance was provided before the leave was taken and on the same terms as if the employee had continued to work. If applicable, arrangements will need to be made for employees to pay their share of health insurance premiums while on leave. In some instances, the employer may recover premiums it paid to maintain health coverage for an employee who fails to return to work from FMLA leave.

An employee should contact his or her employer for details about FMLA and to make payment arrangements, if applicable.

PATIENT PROTECTION DISCLOSURE

This plan generally requires the designation of a *Primary Care Provider*. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a *Primary Care Provider*, and for a list of the participating *Primary Care Providers*, contact Member Services or see our Web site at www.tuftshealthplan.com.

For *Children*, you may designate a pediatrician as the *Primary Care Provider*.

You do not need prior authorization from *Tufts Health Plan* or from any other person (including a *Primary Care Provider*) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specializes in obstetrics or gynecology, contact Member Services or see our Web site at www.tuftshealthplan.com.

NOTICE OF PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Introduction

Tufts Health Plan strongly believes in safeguarding the privacy of our members' protected health information (PHI). PHI is information which:

- Identifies you (or can reasonably be used to identify you); and
- Relates to your physical or mental health or condition, the provision of health care to you or the payment for that care.

We are required by law to maintain the privacy of your PHI and to provide you with notice of our legal duties and privacy practices with respect to your PHI. This Notice of Privacy Practices describes how we may collect, use and disclose your PHI, and your rights concerning your PHI. This Notice applies to all members of *Tufts Health Plan's* insured health benefit plans, including: HMO plans; *Tufts Health Plan* Medicare Preferred plans; and insured POS and PPO plans. It also applies to all members of health plans insured by Tufts Insurance Company (a *Tufts Health Plan* affiliate). Unless your employer has notified you otherwise, this Notice of Privacy Practices also applies to all members of self-insured group health plans that are administered by a *Tufts Health Plan* entity.

How We Obtain PHI

As a managed care plan, we engage in routine activities that result in our being given PHI from sources other than you. For example, health care providers—such as physicians and hospitals—submit claim forms containing PHI to enable us to pay them for the covered health care services they have provided to you.

How We Use and Disclose Your PHI

We use and disclose PHI in a number of ways to carry out our responsibilities as a managed care plan. The following describes the types of uses and disclosures of PHI that federal law permits us to make without your specific authorization:

- **Treatment:** We may use and disclose your PHI to health care providers to help them treat you. For example, our care managers may disclose PHI to a home health care agency to make sure you get the services you need after discharge from a hospital.
- **Payment Purposes:** We use and disclose your PHI for payment purposes, such as paying doctors and hospitals for covered services. Payment purposes also include activities such as: determining eligibility for benefits; reviewing services for medical necessity; performing utilization review; obtaining premiums; coordinating benefits; subrogation; and collection activities.
- **Health Care Operations:** We use and disclose your PHI for health care operations. This includes coordinating/managing care; assessing and improving the quality of health care services; reviewing the qualifications and performance of providers; reviewing health plan performance; conducting medical reviews; and resolving grievances. It also includes business activities such as: underwriting; rating; placing or replacing coverage; determining coverage policies; business planning; obtaining reinsurance; arranging for legal and auditing services (including fraud and abuse detection programs); and obtaining accreditations and licenses.
- **Health and Wellness Information:** We may use your PHI to contact you with information about appointment reminders; treatment alternatives; therapies; health care providers; settings of care; or other health-related benefits, services and products that may be of interest to you. For example, we might send you information about smoking cessation programs.
- **Organizations That Assist Us:** In connection with treatment, payment and health care operations, we may share your PHI with our affiliates and third-party “business associates” that perform activities for us or on our behalf, for example, our pharmacy benefit manager. We will obtain assurances from our business associates that they will appropriately safeguard your information.
- **Plan Sponsors:** If you are enrolled in *Tufts Health Plan* through your current or former place of work, you are enrolled in a group health plan. We may disclose PHI to the group health plan’s plan sponsor— usually your employer—for plan administration purposes. The plan sponsor must certify that it will protect the PHI in accordance with law.
- **Public Health and Safety; Health Oversight:** We may disclose your PHI to a public health authority for public health activities, such as responding to public health investigations; when authorized by law, to appropriate authorities, if we reasonably believe you are a victim of abuse, neglect or domestic violence; when we believe in good faith that it is necessary to prevent or lessen a serious and imminent threat to your or others’ health or safety; or to health oversight agencies for certain activities such as audits, disciplinary actions and licensure activity.
- **Legal Process; Law Enforcement; Specialized Government Activities:** We may disclose your PHI in the course of legal proceedings; in certain cases, in response to a subpoena, discovery request or other lawful process; to law enforcement officials for such purposes as responding to a warrant or subpoena; or for specialized governmental activities such as national security.

- **Research; Death; Organ Donation:** We may disclose your PHI to researchers, provided that certain established measures are taken to protect your privacy. We may disclose PHI, in certain instances, to coroners, medical examiners and in connection with organ donation.
- **Workers' Compensation:** We may disclose your PHI when authorized by workers' compensation laws.
- **Family and Friends:** We may disclose PHI to a family member, relative or friend—or anyone else you identify—as follows: (i) when you are present prior to the use or disclosure and you agree; or (ii) when you are not present (or you are incapacitated or in an emergency situation) if, in the exercise of our professional judgment and in our experience with common practice, we determine that the disclosure is in your best interests. In these cases we will only disclose the PHI that is directly relevant to the person's involvement in your health care or payment related to your health care.
- **Personal Representatives:** Unless prohibited by law, we may disclose your PHI to your personal representative, if any. A personal representative has legal authority to act on your behalf in making decisions related to your health care. For example, a health care proxy, or a parent or guardian of an unemancipated minor are personal representatives.
- **Mailings:** We will mail information containing PHI to the address we have on record for the subscriber of your health benefits plan. We will not make separate mailings for enrolled dependents at different addresses, unless we are requested to do so and agree to the request. See below "Right to Receive Confidential Communications" for more information on how to make such a request.
- **Required by Law:** We may use or disclose your PHI when we are required to do so by law. For example, we must disclose your PHI to the U.S. Department of Health and Human Services upon request if they wish to determine whether we are in compliance with federal privacy laws. If one of the above reasons does not apply, we will not use or disclose your PHI without your written permission ("authorization"). You may give us written authorization to use or disclose your PHI to anyone for any purpose. You may later change your mind and revoke your authorization in writing. However, your written revocation will not affect actions we've already taken in reliance on your authorization. Where state or other federal laws offer you greater privacy protections, we will follow those more stringent requirements. For example, under certain circumstances, records that contain information about alcohol abuse treatment; drug abuse prevention or treatment; AIDS-related testing or treatment; or certain privileged communications may not be disclosed without your written authorization. In addition, when applicable we must have your written authorization before using or disclosing medical or treatment information for a member appeal. See below, "Who to Contact for Questions or Complaints," if you would like more information.

How We Protect PHI Within Our Organization

Tufts Health Plan protects oral, written and electronic PHI throughout our organization. We do not sell PHI to anyone. We have many internal policies and procedures designed to control and protect the internal security of your PHI. These policies and procedures address, for example, use of PHI by our employees. In addition, we train all employees about these policies and procedures. Our policies and procedures are evaluated and updated for compliance with applicable laws.

Your Individual Rights

The following is a summary of your rights with respect to your PHI:

- **Right of Access to PHI:** You have the right to inspect and get a copy of most PHI *Tufts Health Plan* has about you. Under certain circumstances, we may deny your request. If we do so, we will send you a written notice of denial describing the basis of our denial. We may charge a reasonable fee for the cost of producing and mailing the copies. Requests must be made in writing and reasonably describe the information you would like to inspect or copy.
- **Right to Request Restrictions:** You have the right to ask that we restrict uses or disclosures of your PHI to carry out treatment, payment and health care operations; and disclosures to family members or friends. We will consider the request. However, we are not required to agree to it and, in certain cases, federal law does not permit a restriction. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Receive Confidential Communications:** You have the right to ask us to send communications of your PHI to you at an address of your choice or that we communicate with you in a certain way. For example, you may ask us to mail your information to an address other than the subscriber's address. We will accommodate your request if you state that disclosure of your PHI through our usual means could endanger you; your request is reasonable; it specifies the alternative means or location; and it contains information as to how payment, if any, will be handled. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Amend PHI:** You have the right to have us amend most PHI we have about you. We may deny your request under certain circumstances. If we deny your request, we will send you a written notice of denial. This notice will describe the reason for our denial and your right to submit a written statement disagreeing with the denial. Requests must be in writing to *Tufts Health Plan* and must include a reason to support the requested amendment.
- **Right to Receive an Accounting of Disclosures:** You have the right to a written accounting of the disclosures of your PHI that we made in the last six years prior to the date you request the accounting. However, except as otherwise provided by law, this right does not apply to (i) disclosures we made for treatment, payment or health care operations; (ii) disclosures made to you or people you have designated; (iii) disclosures you or your personal representative have authorized; (iv) disclosures made before April 14, 2003; and (v) certain other disclosures, such as disclosures for national security purposes. If you request an accounting more than once in a 12-month period, we may charge you a reasonable fee. All requests for an accounting of disclosures must be made in writing to *Tufts Health Plan*.
- **Right to This Notice:** You have a right to receive a paper copy of this Notice from us upon request.
- **How to Exercise Your Rights:** To exercise any of the individual rights described above or for more information, please call a member services specialist at 800-462-0224 (TDD: 800-815-8580) or write to: Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

Effective Date of Notice

This Notice takes effect August 13, 2007. We must follow the privacy practices described in this Notice while it is in effect. This Notice will remain in effect until we change it. This Notice replaces

any other information you have previously received from us with respect to privacy of your medical information.

Changes to This Notice of Privacy Practice

We may change the terms of this Notice at any time in the future and make the new Notice effective for all PHI that we maintain—whether created or received before or after the effective date of the new Notice. Whenever we make an important change, we will send subscribers an updated Notice of Privacy Practices. In addition, we will publish the updated Notice on our Website at tuftshealthplan.com.

Who to Contact for Questions or Complaints

If you would like more information or an additional paper copy of this Notice, please contact a member services specialist at the number listed above. You can also download a copy from our Website at tuftshealthplan.com. If you believe your privacy rights may have been violated, you have a right to complain to Tufts Health Plan by calling the Privacy Officer at 800-208-9549 or writing to: Privacy Officer, Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

You also have a right to complain to the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint.

Tufts Health Plan is the trade name for Tufts Associated Health Maintenance Organization, Inc. It is also a trade name for Total Health Plan, Inc. and Tufts Benefit Administrators, Inc. in each entity's capacity as an administrator for self-funded group health plans; and for Tufts Insurance Company.

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REVISED Rhode Island HMO HealthPact Evidence of Coverage (EOC) for
Tufts Associated Health Maintenance Organization, Inc. (TAHMO)

1-2012 edition – REDLINED COPY

(submitted to Rhode Island Dept. of Business Regulation – 12-31-11)

TUFTS Health Plan

Health Maintenance Organization

Rhode Island HMO Health Pact Plan

Evidence of Coverage

Tufts Health Plan
705 Mount Auburn Street
Watertown, MA 02472-1508

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Tufts Health Plan Address And Telephone Directory

TUFTS HEALTH PLAN
705 Mount Auburn Street
Watertown, Massachusetts 02472-1508

Hours:

Hours: Monday through Thursday 8:00 a.m.-7:00 p.m.
Friday 8:00 a.m - 5:00 p.m.

IMPORTANT PHONE NUMBERS:

Emergency Care

For routine care, always call your *Primary Care Physician (PCP)*. Do this before seeking care. If you have an urgent medical need and cannot reach your *PCP* or your *PCP's Covering Physician*, seek care at the nearest emergency room.

Important Note: If needed, call 911 for emergency medical assistance. If 911 services are not available in your area, call the local number for emergency medical services.

Liability Recovery

Call the Liability and Recovery Department at 1-888-880-8699, x. 1098 for questions about coordination of benefits and workers compensation. For example, call that department with questions about how *Tufts Health Plan* coordinates coverage with other health care coverage you may have. This Department is available from 8:30 a.m. – 5:00 p.m. Monday through Thursday, and 10:00 a.m. – 5:00 p.m. on Friday.

You may have questions about subrogation. If so, call a Member Specialist at 1-800-682-8059. You may not be sure about which department to call with your questions. If so, call Member Services.

Member Services Department

Call our Member Services Department at 1-800-682-8059 for: general questions; assistance in choosing a *Primary Care Physician (PCP)*; benefit questions; and information regarding eligibility for enrollment and billing.

Mental Health Services

You may need information regarding mental health professionals in your area. If so, call the Mental Health Department at 1-800-208-9565.

Services for Hearing Impaired Members

You may be hearing impaired. If so, these services are provided:

Telecommunications Device for the Deaf (TDD)

If you have access to a TDD phone, call 1-800-868-5850. You will reach our Member Services Department.

Rhode Island Relay

1-800-745-5555

Tufts Health Plan Address And Telephone Directory, continued

IMPORTANT ADDRESSES:

Appeals and Grievances Department

You may need to call us about a concern or appeal. If so, call a Member Specialist at 1-800-682-8059. To submit your appeal or grievance in writing, send your letter to:

Tufts Health Plan

Attn: Appeals and Grievances Department

705 Mt. Auburn St.

P.O. Box 9193

Watertown MA 02471-9193

Web site

You may want more information about *Tufts Health Plan* or to learn about the self-service options available to you. If so, see the *Tufts Health Plan* Web site at

www.tuftshealthplan.com.

Translating services for 140 languages

Interpreter and translator services related to administrative procedures are available to assist *Members* upon request. For information, please call the Member Services Department.

خدمات المترجمين والترجمة المتعلقة بالإجراءات الإدارية متوفرة لمساعدتك في هذا الشأن. لطلب هذه الخدمات، الرجاء الاتصال بقسم علاقات الزبون التابع لخدمة "تفتس هلس بلان".

អ្នកបកប្រែភាសា និងកិច្ចការបកប្រែទាំងឡាយ ដែលជាប់ទាក់ទងនឹងទំរង់ការខាងការចាត់ចែងការ គឺមានផ្តល់សំរាប់ជួយអ្នក ។ ដើម្បីស្នើសុំការបំរើទាំងនេះ សូមទូរស័ព្ទមកក្រសួងទំនាក់ទំនងភ្ញៀវ នៃគម្រោងថែរក្សាសុខភាពរបស់ Tufts ។

相關管理程序的口譯和筆譯服務隨時為您提供協助。如需要這些服務，請打電話給「Tufts 健康計劃顧客聯絡部」。

Des services d'interprétariat et de traduction liés aux procédures administratives sont disponibles. Pour demander ces services, veuillez contacter le département des relations avec la clientèle de Tufts Health Plan.

Για την εξυπηρέτησή σας, υπάρχουν διαθέσιμες υπηρεσίες ερμηνείας και μετάφρασης σχετικά με τις διοικητικές διαδικασίες. Για να ζητήσετε αυτές τις υπηρεσίες, τηλεφωνήστε στο Τμήμα Πελατειακών Σχέσεων του Προγράμματος Ιατροφαρμακευτικής Ασφάλισης Tufts.

ພວກເຮົາມີບໍລິການນາຍພາສາແລະການແປເອກະສານທາງດ້ານວິທີດຳເນີນການທຸລະການໄວ້ ບໍລິການທ່ານ. ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຂອງແຜນສຸຂະພາບທັຟສ Tufts, ຖ້າຕ້ອງການບໍລິການເຫລົ່ານີ້.

Temos disponíveis serviços de tradução e interpretação relacionados aos procedimentos administrativos. Para obter estes serviços, ligue para o departamento de relações com o cliente do Tufts Health Plan.

С целью оказать Вам помощь по административным процедурам предлагаются устные и письменные переводческие услуги. Если Вам нужны эти услуги, позвоните, пожалуйста, в Отдел связей с клиентами Плана здравоохранения «Тэфтс» Tufts.

Los servicios de traducción e interpretación en relación a procedimientos administrativos están disponibles para ayudarle. Para solicitar este servicio, favor de llamar al departamento de relaciones con el cliente de Tufts Health Plan.

Genyen sèvis tradiksyon ak entèprèt disponib pou ede ou nan zafè ki gen rapò ak jan administrasyon an fè sèvis li. Pou ou mande sèvis sa yo, tanpri rele depatman sèvis kliyan Tufts Health Plan.

Sono disponibili servizi di traduzione e interpretariato relativamente alle procedure amministrative. Per richiedere tali servizi, contattare l'ufficio relazioni clienti del Tufts Health Plan.

1-800-682-8059

Telecommunications Device for the Deaf (TDD)

Call 1-800-868-5850

Overview

Welcome to *Tufts Health Plan*. Tufts Associated Health Maintenance Organization, Inc. is licensed as a health maintenance organization in Massachusetts and Rhode Island, but does business under the name *Tufts Health Plan*. We are pleased you have chosen us. We look forward to working with you to help you meet your health care needs. We are a health maintenance organization. We arrange for your health care through a network of health care professionals and hospitals. When you join *Tufts Health Plan*, you will need to choose a *Primary Care Provider (PCP)*. Your *PCP* will manage your care. Your *PCP* is a physician or nurse practitioner in private practice. He or she personally cares for your health needs. If the need arises, your *PCP* will refer you to a specialist in our network. As described below, your selection of a *PCP* affects your level of benefits under this plan.

This book, called an *Evidence of Coverage*, will help you find answers to your questions about *Tufts Health Plan* benefits. Italicized words are defined in the Glossary in Appendix A.

Coverage under Advantage Level and Basic Level

This *Evidence of Coverage* describes two different levels of benefits available under this *Group Contract*. These two levels are the Advantage Level and the Basic Level. Coverage under the Advantage Level is at a higher benefit level than the Basic Level. To enroll in the more reasonably priced Advantage Level, you will need to follow the wellness requirements described in the “Enrollment” section in Chapter 2. For more information, see the “Benefit Overview” on **pages vii through xv**.

Eligibility for Benefits

When you join *Tufts Health Plan*, you agree to receive your care from *Tufts Health Plan Providers*. We cover only the services and supplies described as *Covered Services* in Chapter 3. There are no pre-existing condition limitations under this plan. You are eligible to use your benefits on your *Effective Date*.

Calls to Member Services

Our Member Services Department is committed to excellent service. Your satisfaction with *Tufts Health Plan* is important to us. If at any time you have questions, please call a Member Specialist 1-800-682-8059 and we will be happy to help you. Calls to our Member Services Department may be monitored. This is done to assure quality service.

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Benefit Overview

This table provides basic information about your benefits under the Advantage Level and Basic Level, whichever applies to you. Please see “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

DEDUCTIBLES	Your Plan Design	
	Advantage Level <i>Deductible</i>	Basic Level <i>Deductible</i>
Individual <i>Deductible</i>	\$750 per <i>Contract Year</i>	\$5,000 per <i>Contract Year</i>
Family <i>Deductible*</i>	\$1,500 per <i>Contract Year</i>	\$10,000 per <i>Contract Year</i>

*This Family *Deductible* applies for all enrolled *Members* of a family. All amounts any enrolled *Members* in a family pay toward their Individual *Deductibles* are applied toward the Family *Deductible*.

IMPORTANT INFORMATION ABOUT YOUR *DEDUCTIBLE*

(applies to both Advantage Level and Basic Level *Deductibles*)

- The following are not subject to your *Deductible*:
 - *Durable Medical Equipment*,
 - early intervention services for a *Dependent Child*;
 - *Emergency care*;
 - *Outpatient* mental health and substance abuse services;
 - preventive immunizations;
 - *Primary Care Provider* and specialist office visits (including allergist and dermatologist visits).
 - prostate and colorectal exams;
 - routine cytological exams (Pap Smears);
 - routine mammograms;
 - Please note that a separate *Deductible* applies to your prescription drug coverage. For more information, see “Prescription Drug Benefit” in Chapter 3.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
- Once you meet your *Deductible* in a *Contract Year* for *Covered Services*, you pay only the following:
 - *Coinsurance* for:
 - *Day Surgery*;
 - infertility services,
 - an *Inpatient* admission to a *Skilled Nursing Facility* or *Hospital*,
 - low protein foods, and
 - orthoses and prosthetic devices;
 - *Day Surgery Copayment*.
 - *Emergency room Copayment*,
 - *Inpatient Services Copayment*.
 - *Office visit Copayment* for *Covered Services* not subject to the *Deductible*.
 - Separate *Prescription Drug Copayments* for prescription drugs under the Advantage and Basic Levels. In addition, the Basic Level includes a separate *Prescription Drug Deductible*. For more information, see “Prescription Drug Benefit” in Chapter 3.

Benefit Overview, continued

This table provides basic information about your benefits under the Advantage Level and Basic Level, whichever applies to you. Please see "Benefit Limits" and Chapter 3 for detailed explanations of *Covered Services*, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

IMPORTANT NOTE: In accordance with the ~~Patient Protection and~~ Affordable Care Act (PPACA), ~~as of this plan's Anniversary Date on or after September 23rd, 2010,~~ certain services, including preventive care services, are not subject to a *Copayment*, *Coinsurance*, or a *Deductible*. See the Benefit Overview chart below for more information on what services are now covered in full, or see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Emergency Care			
Treatment in a <i>Provider's</i> office	\$10 Office Visit <i>Copayment</i> (waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>).	\$30 Office Visit <i>Copayment</i> (waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>).	3-1
Treatment in an Emergency Room	\$200 Emergency Room <i>Copayment</i> (waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>).	\$200 Emergency Room <i>Copayment</i> (waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>).	3-1
	Note: Observation services will take an <i>Emergency room Copayment</i> .		
<p>A Member should call Tufts Health Plan within 48 hours after <i>Emergency Care</i> is received. If you are admitted as an <i>Inpatient</i>, we recommend that you or someone acting for you call your <i>PCP</i> or <i>Tufts Health Plan</i> within 48 hours. A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.</p>			

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Outpatient Care			
[Acupuncture] (PA) <u>[Filing Note to RI DBR: In accordance with RI General Law §27-41-57, a group may elect this optional benefit under Advantage or Basic Level.]</u>	[Advantage Level <i>Deductible</i> and then] [[\$0-\$50] <i>Copayment</i> per visit.] [Covered in full.]	[Basic Level <i>Deductible</i> and then] [[\$0-\$50] <i>Copayment</i> per visit.] [Covered in full.]	3-2
Cardiac rehabilitation (BL)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-2
Diabetes services and supplies (For detailed information about how diabetes supplies are covered, please see “Diabetes services and supplies” in Chapter 3.)	<p>Diabetic test strips: See “Prescription Drug Benefit” in Chapter 3.</p> <p>Diabetes self-management education: \$10 Office Visit <i>Copayment</i>.</p> <p>Diabetes supplies covered as Durable Medical Equipment: See “Durable Medical Equipment” later in this Benefit Overview.</p> <p>Diabetes supplies covered as medical supplies: Advantage Level <i>Deductible</i> and then covered in full.</p>	<p>Diabetic test strips: See “Prescription Drug Benefit” in Chapter 3.</p> <p>Diabetes self-management education: \$30 Office Visit <i>Copayment</i>.</p> <p>Diabetes supplies covered as Durable Medical Equipment: See “Durable Medical Equipment” later in this Benefit Overview.</p> <p>Diabetes supplies covered as medical supplies: Basic Level <i>Deductible</i> and then covered in full.</p>	3-2
	Note: For information about your cost for diabetes supplies covered as prescription medications, please see the “Prescription Drug Benefit” in Chapter 3.		
Early intervention services for a <i>Dependent Child</i>	Covered in full.	Covered in full.	3-3
Family planning (procedures, services, and contraceptives)	<p>Office Visit: \$10 Office Visit <i>Copayment</i>.</p> <p>Day Surgery: Advantage Level <i>Deductible</i> and then covered in full.</p>	<p>Office Visit: \$30 Office Visit <i>Copayment</i>.</p> <p>Day Surgery: \$500 <i>Copayment</i> per <i>Day Surgery</i> admission, and then Basic Level <i>Deductible</i>.</p>	3-3
Hemodialysis	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-3
Infertility services (BL)	Advantage Level <i>Deductible</i> and then 20% <i>Coinsurance</i> .	Basic Level <i>Deductible</i> and then 20% <i>Coinsurance</i> .	3-4

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Outpatient Care (continued)			
Maternity Care			
Maternity care (prenatal and postpartum care) <u>Note:</u> Providers may collect <i>Copayments</i> in a variety of ways for this coverage (for example at the time of your first visit, at the end of your pregnancy or in installments). Check with your <i>Provider</i> .	\$10 Office Visit <i>Copayment</i> *.	\$30 Office Visit <i>Copayment</i> *.	3-4
	<p><u>*Notes:</u></p> <ul style="list-style-type: none"> This Office Visit <i>Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy. In accordance with the PPACA, routine laboratory tests associated with maternity care are covered in full at both the Advantage and Basic Levels. 		
Oral Health Services (PA)	<p>Office Visit: \$10 Office Visit <i>Copayment</i>.</p> <p>Emergency Room: \$200 <i>Copayment</i> per visit. (waived if admitted as an <i>Inpatient</i> or for Day Surgery).</p> <p>Inpatient services: Advantage Level <i>Deductible</i> and then covered in full.</p> <p>Day Surgery: Advantage Level <i>Deductible</i> and then covered in full.</p>	<p>Office Visit: \$30 Office Visit <i>Copayment</i>.</p> <p>Emergency Room: \$200 <i>Copayment</i> per visit. (waived if admitted as an <i>Inpatient</i> or for Day Surgery).</p> <p>Inpatient services: \$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i>.</p> <p>Day Surgery: \$500 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i>.</p>	3-5
Outpatient Medical Care			
Allergy injections	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
Allergy testing and treatment	<p>Services provided by an allergist, dermatologist, or other specialist: \$50 Office Visit <i>Copayment</i>.</p> <p>Services provided by any other Tufts Health Plan Provider: \$10 Office Visit <i>Copayment</i>.</p>	<p>Services provided by an allergist, dermatologist, or other specialist: \$60 Office Visit <i>Copayment</i>.</p> <p>Services provided by any other Tufts Health Plan Provider: \$30 Office Visit <i>Copayment</i>.</p>	3-6
Chemotherapy	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
Cytology examinations (Pap Smears) (BL)	Covered in full.	Covered in full.	3-6

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Outpatient Care (continued)			
Outpatient Medical Care, continued			
Diagnostic imaging (PA) <ul style="list-style-type: none"> General imaging (such as x-rays and ultrasounds) MRI/MRA, CT/CTA, PET and nuclear cardiology 	General Imaging: Advantage Level <i>Deductible</i> and then covered in full. MRI/MRA, CT/CTA, PET and nuclear cardiology: \$100 <i>Copayment</i> per visit and then Advantage Level <i>Deductible</i> .	General Imaging: Basic Level <i>Deductible</i> and then covered in full. MRI/MRA, CT/CTA, PET and nuclear cardiology: \$250 <i>Copayment</i> per visit and then Basic Level <i>Deductible</i> .	3-6
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) (PA)	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon and colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopies associated with symptoms): Advantage Level <i>Deductible</i> and then covered in full.</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): Advantage Level <i>Deductible</i> and then covered in full.</p>	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopies associated with symptoms): Basic Level <i>Deductible</i> and then covered in full.</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): \$500 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i>.</p>	3-6
Human leukocyte antigen (HLA) testing or histocompatibility testing	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: Advantage Level <i>Deductible</i> and then covered in full.	Routine preventive immunizations: Covered in full. All other immunizations: Basic Level <i>Deductible</i> and then covered in full.	3-6
Laboratory tests (PA)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
	Note: In accordance with the PPACA, laboratory tests performed as part of routine preventive care are covered in full at both the Advantage and Basic Levels.		
Lead screenings	Covered in full.	Covered in full.	3-6
Mammograms	Covered in full.	Covered in full.	3-6

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Outpatient Care (continued)			
<i>Outpatient Medical Care, continued</i>			
<i>Medically Necessary</i> diagnosis and treatment of chronic lyme disease	Services provided by an allergist, dermatologist, or other specialist: \$50 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$10 Office Visit <i>Copayment</i> .	Services provided by an allergist, dermatologist, or other specialist: \$60 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$30 Office Visit <i>Copayment</i> .	3-6
Nutritional counseling	Services provided by your PCP: \$10 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$50 Office Visit <i>Copayment</i> .	Services provided by your PCP: \$30 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$60 Office Visit <i>Copayment</i> .	3-6
Office visits to diagnose and treat illness or injury	Services provided by an allergist, dermatologist, or other specialist: \$50 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$10 Office Visit <i>Copayment</i> .	Services provided by an allergist, dermatologist, or other specialist: \$60 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$30 Office Visit <i>Copayment</i> .	3-6
<i>Outpatient surgery in a Provider's office</i>	Services provided by an allergist, dermatologist, or other specialist: \$50 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$10 Office Visit <i>Copayment</i> .	Services provided by an allergist, dermatologist, or other specialist: \$60 Office Visit <i>Copayment</i> . Services provided by any other Tufts Health Plan Provider: \$30 Office Visit <i>Copayment</i> .	3-6
Prostate and colorectal exams	Covered in full.	Covered in full.	3-6
Radiation therapy	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
Respiratory therapy or pulmonary rehabilitation services (BL)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-6
Smoking cessation counseling services	\$10 Office Visit <i>Copayment</i> .	\$30 Office Visit <i>Copayment</i> .	3-6

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Outpatient Care (continued)			
Preventive health care - <i>Members</i> through age 19 <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to an Office Visit Copayment.	Routine physical examinations: Covered in full. All other preventive health care services: Covered in full.	Routine physical examinations: Covered in full. All other preventive health care services: Covered in full.	3-7
Preventive health care – <i>Members</i> age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to an Office Visit Copayment.	Routine physical examinations: Covered in full. All other preventive health care services: Covered in full.	Routine physical examinations: Covered in full. All other preventive health care services: Covered in full.	3-7
Short-term speech, physical and occupational therapy services (BL)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-8

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “*Covered Services*” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of *Covered Services*, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Day Surgery			
Day Surgery	Advantage Level <i>Deductible</i> and then covered in full.	\$500 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-8
Inpatient Care			
Acute hospital services (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-8
Hematopoietic stem cell transplants, and human solid organ transplants (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-9
Maternity care (delivery and postpartum care)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-9
Reconstructive surgery and procedures and mastectomy surgeries (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-10
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)			
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.			
Outpatient services (PA) (BL)	\$50 Office Visit <i>Copayment</i> .	\$60 Office Visit <i>Copayment</i> .	3-11
Inpatient services (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-11
Intermediate care (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-11
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.			
Outpatient services (BL)	Substance Abuse Treatment Services: \$50 Office Visit <i>Copayment</i> and then covered in full.	Substance Abuse Treatment Services: \$60 Office Visit <i>Copayment</i> .	3-11
Inpatient services (PA)	Detoxification services: Advantage Level <i>Deductible</i> and then covered in full. Substance Abuse Treatment Services: Advantage Level <i>Deductible</i> and then covered in full.	Detoxification services: \$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> Substance Abuse Treatment Services: \$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-12
Intermediate care (PA)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-12
Community Residential care (PA) (BL)	Advantage Level <i>Deductible</i> and then covered in full.	\$750 <i>Copayment</i> per admission and then Basic Level <i>Deductible</i> .	3-12

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Overview, continued

Important Note: The following table provides basic information about your benefits under this plan. Please see “Benefit Limits” and Chapter 3 for detailed explanations of Covered Services, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	Advantage Level	Basic Level	
Other Health Services			
Ambulance services (PA)			
Ground ambulance services	Covered in full.	Covered in full.	3-12
All other covered ambulance services	Covered in full.	Covered in full.	
<i>Durable Medical Equipment (PA)</i>	30% <i>Coinsurance</i> .	30% <i>Coinsurance</i> .	3-13
Hearing Aids (PA) (BL)	Covered in full.	Covered in full.	3-14
Home health care	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-15
Hospice care	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-15
Injectable, infused or inhaled medications (PA)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-15
Medical supplies	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-16
New cancer therapies	<i>Outpatient:</i> \$10 Office Visit Copayment. <i>Inpatient:</i> Advantage Level <i>Deductible</i> and then covered in full.	<i>Outpatient:</i> \$30 Office Visit Copayment. <i>Inpatient:</i> \$750 Copayment per admission and then Basic Level <i>Deductible</i> .	3-16
Orthoses and prosthetic devices (PA)	20% <i>Coinsurance</i> .	20% <i>Coinsurance</i> .	3-16
Scalp hair prostheses or wigs for cancer or leukemia patients (BL)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-16
Special medical formulas			
Low protein foods	Advantage Level <i>Deductible</i> and then covered in full	Basic Level <i>Deductible</i> and then covered in full	3-16
Nonprescription enteral formulas (PA)	Advantage Level <i>Deductible</i> and then covered in full.	Basic Level <i>Deductible</i> and then covered in full.	3-16

Prescription Drug Benefit	
<p>YOUR COST:</p> <ul style="list-style-type: none"> Advantage Level: Prescription Drug <i>Copayments</i> apply to covered prescription drugs. There is no Prescription Drug <i>Deductible</i> at this benefit level. Basic Level: Both a Prescription Drug <i>Deductible</i> and <i>Copayments</i> apply to covered prescription drugs at this benefit level. <p>For more information, see the “Prescription Drug Benefit” section in Chapter 3.</p>	3-17

(PA) – Prior authorization is recommended for these services. See page 3-1 for more information.

(BL) – Benefit Limit applies. See “Covered Services” in Chapter 3 for more information.

Benefit Limits

[Acupuncture]

[[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family.] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person.]]

[Filing Note to RI DBR: In accordance with RI General Law §27-41-57, a group may elect this optional benefit under Advantage and Basic Levels.]

Cardiac Rehabilitation Services

Covered up to 20 visits per *Contract Year*.

Extended Care Services

Covered up to 100 days per *Contract Year* in a skilled nursing facility.

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to \$1,500 for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to \$700 for each individual hearing aid.

Infertility Services

Coverage is limited to \$100,000 per *Member* per lifetime. Note: This limit applies to infertility services covered under the “*Outpatient Care*” benefit and oral and to injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”

Mental Health *Outpatient* Services

The maximum benefit payable in each *Contract Year* is 30 visits.

Benefit Limits, continued

Pulmonary rehabilitation therapy

- Pulmonary rehabilitation therapy services covered up to 20 visits per *Contract Year*.

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of \$350 per *Contract Year*.

Short-term speech, physical and occupational therapy

- Short term speech therapy services covered up to 20 visits per *Contract Year*.
- Short term physical therapy services covered up to 20 visits per *Contract Year*.
- Short term occupational therapy services covered up to 20 visits per *Contract Year*.

Substance Abuse *Community Residential Services*

The maximum benefit payable in each *Contract Year* is 30 days for *Community Residence* services.

Substance Abuse *Inpatient Detoxification Services*

Inpatient detoxification services are limited to 5 detoxification occurrences per *Contract Year*, or 30 days per *Contract Year*, whichever occurs first.

Substance Abuse *Outpatient Treatment Services*

The maximum benefit payable in each *Contract Year* is 30 hours.

Chapter 1

How Your HMO Plan Works

How the Plan Works

Primary Care Provider

Each Member must choose a *Primary Care Provider (PCP)* who will provide or authorize care. If you do not choose a *PCP*, we will not pay for any services or supplies except for *Emergency* care. As described in the “Overview” section on pages iii and iv, your selection of a *PCP* affects your level of benefits under this *Evidence of Coverage*.

Note: If you require non-*Emergency* health care services, you should always call your *PCP*. You will either provide or coordinate your care. You should never wait until your condition becomes an *Emergency* to call.

Covered Services

Tufts Health Plan will only pay for *Covered Services* and supplies when we determine that they are *Medically Necessary*. The term, *Medically Necessary*, is defined in Appendix A of this *Evidence of Coverage*. See Chapter 3 for a description of the *Covered Services* available under this plan. For many *Covered Services*, you will first have to meet a *Deductible*. If you are enrolled in the Advantage Level, your *Deductible* is a lower amount. If you are instead enrolled in the Basic Level, your *Deductible* is a higher amount. For certain *Covered Services*, you will also pay a *Copayment* after you meet your *Deductible*. For more information about your *Member* costs for medical services, see “Benefit Overview” at the front of this *Evidence of Coverage*.

Service Area (see Appendix A)

In most cases, you must receive care in the *Tufts Health Plan Service Area*. (The *Service Area* is defined in Appendix A. It includes both the Standard and Extended *Service Area*). The exceptions are for an *Emergency*, or *Urgent Care* while traveling outside of the *Service Area*. See the *Tufts Health Plan Directory of Health Care Providers for Tufts Health Plan’s Service Area*.

In rare events, a service cannot be provided by a *Tufts Health Plan Provider* in either the Standard or Extended *Service Area*. In those instances, call a Member Specialist for assistance. You can also visit our Web site at www.tuftshealthplan.com.

Provider network

We offer *Members* access to an extensive network of physicians, hospitals, and other *Providers* throughout the *Service Area*. We work to ensure the continued availability of our *Providers*. However, our network of *Providers* may change during the year.

This can happen for many reasons. Those reasons include: a *Provider’s* retirement; moving out of the *Service Area*; or failure to continue to meet our credentialing standards. This can also happen if *Tufts Health Plan* and the *Provider* are unable to reach agreement on a contract. This is because *Providers* are independent contractors; they do not work for us.

For questions about the availability of a *Provider*, call a Member Specialist.

How the Plan Works, continued

Coverage

IF you...	AND you are...	THEN...
receive routine health care services, visit a specialist, or receive covered elective procedures	in the Standard or Extended <i>Service Area</i>	you are covered, if you receive care through your <i>PCP</i> or with <i>PCP</i> referral.
	outside the Standard or Extended <i>Service Area</i>	you are <u>not</u> covered.
are ill or injured	in the Standard or Extended <i>Service Area</i>	you are covered. Contact your <i>PCP</i> first.
	outside the Standard or Extended <i>Service Area</i>	you are covered for <i>Urgent Care</i> .
have an <i>Emergency</i>	in the Standard or Extended <i>Service Area</i>	you are covered.
	outside the Standard or Extended <i>Service Area</i>	you are covered.

Care that could have been foreseen before leaving the Standard or Extended *Service Area* may not be covered. This includes, but is not limited to:

- deliveries within one month of the due date. This includes postpartum care and care provided to the newborn *Child*; and
- long-term conditions that need ongoing care.

Emergency and Urgent Care

Emergency Care

Definition of *Emergency*: See Appendix A.

Follow these guidelines for receiving *Emergency* care

- If needed, call 911 for emergency medical assistance. 911 services may not be available in your area. In this event, call the local number for emergency medical services.
- Go to the nearest emergency medical facility.
- You do not need approval from your *PCP* before receiving *Emergency* care.
- If you receive *Outpatient Emergency* care at an emergency facility, you or someone acting for you should call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care. You are encouraged to contact your *Primary Care Provider*; your *PCP* can provide or arrange for any follow-up care that you may need.
- You may receive *Emergency Covered Services* from a non-*Tufts Health Plan Provider*. If this happens, we will pay up to the *Reasonable Charge*. You pay the applicable *Copayment*.

Emergency and Urgent Care

Urgent Care

Definition of *Urgent Care*: See Appendix A.

Follow these guidelines for receiving *Urgent Care*

If you are in the Standard or Extended Service Area: Contact your *PCP* first. You may seek *Urgent Care*: in your *PCP*'s office; in an emergency room; or at an urgent care center affiliated with *Tufts Health Plan*.

If you are outside the Standard or Extended Service Area:

- You may seek *Urgent Care* in a *Provider's* office or the emergency room.
- You do not need approval from your *PCP* before receiving *Emergency care*.

Important Notes:

- You may be admitted as an *Inpatient* after receiving *Emergency* or *Urgent Care Covered Services*. If this happens, we recommend that you or someone acting for you call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care.
- You may receive *Urgent Care* outside of the *Service Area*. If this happens, we recommend that you or someone acting for you contact your *PCP*. You need do this to arrange for any necessary follow-up care.
- *Emergency* or *Urgent Care* services are covered, whenever you need it, anywhere in the world. We may not cover continued services after the *Emergency* or *Urgent* condition is treated and stabilized. This may happen if we determine, in coordination with the *Member's Providers*, that: (1) the *Member* is safe for transport back into the *Service Area*; and (2) that transport is appropriate and cost-effective.
- You may receive care outside the Standard or Extended *Service Area*. If this happens, the *Emergency* or *Urgent Care Provider* may: (1) bill *Tufts Health Plan* directly; or (2) require you to pay at the time of service. If you must pay, we will reimburse you up to the *Reasonable Charge* for this care. You must pay the applicable *Copayment*. See "Bills from *Providers*" in Chapter 6 for more information about how to get reimbursed for this care.
- You may need *Inpatient* services. In most cases, you will be admitted to your *PCP's Tufts Health Plan Hospital*.
- Charges after the discharge hour: You may choose to stay as an *Inpatient* after a *Tufts Health Plan Provider* has: (1) scheduled your discharge; or (2) determined that further *Inpatient* services are no longer *Medically Necessary*. If this happens, we may not pay for any costs incurred after that time.
- You may be admitted to a facility which is not the *Tufts Health Plan Hospital* in your *PCP's Provider Organization*. If your *PCP* determines that transfer is appropriate, you will be transferred to: (1) the *Tufts Health Plan Hospital* in your *PCP's Provider Organization*; or (2) another *Tufts Health Plan Hospital*. **Important:** We may not pay for *Inpatient* care provided in the facility to which you were first admitted after: (1) your *PCP* decides a transfer is appropriate; and (2) transfer arrangements are made.

Mental Health/Substance Abuse Services

***Inpatient* and intermediate mental health/and substance abuse services**

Each *Member* may be assigned to a *Designated Facility* or another *Inpatient* facility. Assignment is based on: (1) each *Member's* age (adult or *Child*); and (2) the *Provider Organization* affiliation of that *Member's PCP*.

- You may live in an area where *Tufts Health Plan's Designated Facilities* are available. In this case, you will be assigned to one. The following will apply:
 - You must call your *Designated Facility* to receive *Inpatient/intermediate* mental health and substance abuse services. Call a *Tufts Health Plan* Mental Health Service Coordinator at 1-800-208-9565 for the name and telephone number of your *Designated Facility*.
 - Your *Designated Facility* will provide or authorize such services for you.
 - You may be admitted to a facility which is not your *Designated Facility*. If the *Designated Facility* decided that transfer is appropriate, you will be transferred to your *Designated Facility* or another *Provider*. This may require authorization by the *Designated Facility*.

Important Notes:

- We will not pay for *Inpatient* care provided in the facility to which you were first admitted after: (1) your *Designated Facility* has decided that the transfer is appropriate; and (2) transfer arrangements have been made.
- You may choose to stay as an *Inpatient* after your *Designated Facility*: (1) schedules your discharge; or (2) determines that further *Inpatient* services are no longer *Medically Necessary*. In this case, we will not pay for any costs incurred after that time.
- If you are not assigned to a *Designated Facility*, you must call the Mental Health Department at *Tufts Health Plan* at 1-800-208-9565. They will provide you with information on where you may receive *Inpatient/intermediate* mental health and substance abuse services at a *Tufts Health Plan* facility.

***Outpatient* mental health/substance abuse services**

Your mental health and substance abuse *Provider* will obtain the necessary authorization for *Outpatient* mental health and substance abuse services. He or she will call *Tufts Health Plan's Outpatient* Mental Health/Substance Abuse Program at 1-800-208-9565. You or your *PCP* may also call *Tufts Health Plan's* Mental Health/Substance Abuse Program for authorization.

About Your *Primary Care Provider*

Importance of choosing a *PCP*

Each *Member* must choose a *PCP* when he or she enrolls. The *PCP* you choose will be associated with a specific *Tufts Health Plan Provider Organization*. You will usually receive *Covered Services* from health care professionals and facilities associated with that *Tufts Health Plan Provider Organization*.

Once you have chosen a *PCP*, you are eligible for all *Covered Services*.

IMPORTANT NOTE: Until you have chosen a *PCP*, only *Emergency* care is covered.

What a *PCP* does

A *PCP*: (1) provides routine health care (This includes routine physical examinations.); (2) arranges for your care with other *Tufts Health Plan Providers*; and (3) provides referrals for other health care services. See “*Inpatient* mental health/substance abuse services” and “*Outpatient* mental health/substance abuse services” later in this chapter. Those sections have more information about obtaining referrals for these services.

Your *PCP*, or a *Covering Provider*, is available 24 hours a day. Your *PCP* will coordinate your care by treating you or referring you to specialty services.

Choosing a *PCP*

You must choose a *PCP* from the list of *PCPs* in our *Directory of Health Care Providers*. You may already have a *Provider* who is listed as a *PCP*. In most instances, you may choose him or her as your *PCP*. Once you choose a *PCP* in our network, you must inform us of your choice. This is required for you to be eligible for all *Covered Services*.

You may not have a *PCP*. Or, your *PCP* may not be listed in our *Directory of Health Care Providers*. In either case, call a *Member Specialist* for help in choosing a *PCP*.

Contacting your new *PCP*

If you choose a new *Provider* as your *PCP*, you should:

- Contact your new *PCP* as soon as you join. Identify yourself as a new *Tufts Health Plan Member* to him or her;
- Ask your previous *Provider* to transfer your medical records to your new *PCP*; and
- Make an appointment for a check-up or to meet your *PCP*.

About Your *Primary Care Provider*, continued

If you can't reach your *PCP* by phone right away

Your *PCP* may not take your call right away. Always leave a message with the office staff or answering service. Wait a reasonable amount of time for someone to return your call.

You may need medical services after hours. Contact your *PCP* or a *Covering Provider*. A *Provider* is available 24 hours a day, 7 days a week. For *Inpatient* mental health or substance abuse services after hours, call 1-800-208-9565.

Note: You may experience a medical emergency. If this happens, you do not have to contact your *PCP* or a *Covering Provider*; instead, proceed to the nearest emergency medical facility for treatment (see “*Emergency and Urgent Care*” above for more information).

Changing your *PCP*

You may change your *PCP*. In certain instances, we may require you to do so. The new *Provider* will not be considered your *PCP* until:

- you choose a new *PCP* from our *Directory of Health Care Providers*;
- you report your choice to a Member Specialist; and
- we approve the change in your *PCP*.

Note: You may not change your *PCP* while an *Inpatient* or in a partial hospitalization program, except when approved by *Tufts Health Plan* in limited circumstances.

Canceling appointments

You may need to cancel an appointment with a *Provider*. If so, always give as much notice to the *Provider* as possible (at least 24 hours). Your *Provider's* office may charge for missed appointments that you did not cancel in advance. If this happens, we will not pay for the charges.

Referrals for specialty services

Every *PCP* is associated with a specific *Provider Organization*. If you need to see a specialist (including a pediatric specialist), your *PCP* will select the specialist and make the referral. Usually, your *PCP* will select and refer you to another *Provider* in the same *Provider Organization*. The *PCP* and the specialists already have a working relationship; as a result, this helps to provide quality and continuity of care.

You may need specialty care not available within your *PCP's Provider Organization* (This is a rare event). If this happens, your *PCP* will choose a specialist in another *Provider Organization* and make the referral. When selecting a specialist for you, your *PCP* will consider: (1) any long-standing relationships that you have with any *Tufts Health Plan Provider*; and (2) your clinical needs. (A long-standing relationship means that you have recently been seen or been treated repeatedly by that *Tufts HP* specialist.)

About Your *Primary Care Provider*, continued

Referrals for specialty services, continued

You may require specialty care not available through any *Tufts Health Plan Provider*. (This is a rare event.), Your *PCP* may refer you, with the prior approval of *Tufts Health Plan* or its designee, to a *Provider* not associated with *Tufts Health Plan*.

Notes:

- You need a referral to a specialist from your *PCP*. You need that before receiving any *Covered Services* from that specialist. If you do not do this, you will be responsible for the cost of those services.
- *Covered Services* provided by non-*Tufts Health Plan Providers* are not paid for unless: (1) approved in advance by your *PCP*; and (2) approved by *Tufts Health Plan* or its designee.
- Referrals for mental health and substance abuse services: You do not need a referral from your *PCP* for care from a *Tufts Health Plan Provider*. However we recommend that you obtain prior authorization for that care. See “*Inpatient* mental health/substance abuse services” and “*Outpatient* mental health/substance abuse services” later in this chapter.

Referral forms for specialty services

Except as provided below, your *PCP* must complete a referral to refer you to a specialist. Your *PCP* may ask you to give a referral form to the specialist at your appointment. Your *PCP* may refer you for one or more visits and for different types of services. Your *PCP* must approve referrals a specialist makes to other *Providers*. Make sure that your *PCP* makes a referral before you go to any other *Provider*. A *PCP* may approve a standing referral. This referral would be for specialty health care provided by a *Tufts Health Plan Provider*.

About Your *Primary Care Provider*, continued

When referrals are not required

The following *Covered Services* do not require a referral or prior authorization from your *Primary Care Provider*. You must obtain these services from a *Tufts Health Plan Provider* except (1) as listed in this chapter; (2) for *Urgent Care* outside of our *Service Area*; or (3) for care:

- *Emergency Care* in an Emergency room or *Provider's* office. (Note: If admitted as an *Inpatient*, you or someone acting for your should call your *PCP* or *Tufts Health Plan* within 48 hours after receiving care.)
- *Urgent Care* outside of our *Service Area* ; (Note: You should contact your *PCP* after *Urgent Care Covered Services* are rendered for any follow-up care.)
- Mammograms, in accordance with guidelines established by the American Cancer Society:
- Prostate and colorectal exams.
- Pregnancy terminations.
- Care in an urgent care center.
- Care in a limited service medical clinic, if available.
- [Acupuncture.] [\[Filing Note to RI DBR: In accordance with RI General Law §27-41-57, a group may elect this optional benefit under Advantage or Basic Level.\]](#)
- The following specialty care provided by a *Tufts Health Plan Provider* who is an obstetrician, gynecologist, certified nurse midwife or family practitioner:
 - Maternity Care.
 - *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions.
 - Routine annual gynecological exam. This includes any follow-up or gynecological care determined to be *Medically Necessary* as a result of that exam.

Financial Arrangements between *Tufts Health Plan* and *Tufts Health Plan Providers*

Methods of payment to *Tufts Health Plan Providers*

Our goal in paying *Providers* is to encourage preventive care and active illness management. We strive to be sure that our financial reimbursement system: (1) encourages appropriate access to care; and (2) rewards *Providers* for providing high quality care to our *Members*. We use a variety of mutually agreed upon methods to compensate *Tufts Health Plan Providers*.

The *Tufts Health Plan Directory of Health Care Providers* indicates the method of payment for each *Provider*. Regardless of the method of payment, we expect all participating *Providers* to use sound medical judgment when providing care and when determining whether a referral for specialty care is appropriate. This approach encourages the provision of *Medically Necessary* care and reduces the number of unnecessary medical tests and procedures that can be both harmful and costly to *Members*.

We review the quality of care provided to our *Members* through our Quality of Health Care Program. Feel free to discuss with your *Provider* specific questions about how he or she is paid.

Member Identification Card

Introduction

Tufts Health Plan gives each *Member* a member identification card (Member ID).

Reporting errors

When you receive your Member ID card, check it carefully. If any information is wrong, call a Member Specialist.

Identifying yourself as a *Tufts Health Plan Member*

Your Member ID card is important; it identifies you as a *Tufts Health Plan Member*. Please:

- carry your Member ID card at all times;
- have your Member ID card with you for medical, hospital and other appointments; and
- show your Member ID card to any *Provider* before you receive health care services.

When you receive services, tell the office staff that you are a *Tufts Health Plan Member*.

IMPORTANT NOTE: Identify yourself as a *Tufts Health Plan Member*. If you do not, then:

- we may not pay for the services provided; and
- you would be responsible for the costs.

Membership requirement

You are eligible for benefits if you are a *Member* when you receive care. A Member ID card alone is not enough to get you benefits. If you receive care when you are not a *Member*, you are responsible for the cost.

Membership identification number

If you have any questions about your member identification number, call a Member Specialist.

Utilization Management

Tufts Health Plan has a utilization management program. The purpose of the program is to control health care costs. It does this by evaluating whether health care services provided to *Members* are: (1) *Medically Necessary*; and (2) provided in the most appropriate and efficient manner. Under this program, we sometimes engage in prospective, concurrent, and retrospective review of health care services.

We use **prospective review** to determine if proposed treatment is *Medically Necessary*. This review happens before that treatment begins. Prospective review is also referred to as “Pre-Service Review”.

We engage in **concurrent review**. We do this to:

- monitor the course of treatment as it occurs; and
- determine when that treatment is no longer *Medically Necessary*.

We use **retrospective review** to evaluate care after it is provided. Sometimes, we use retrospective review to more accurately decide if a *Member’s* health care services are appropriate *Members*. Retrospective review is also called “Post-Service Review”.

TIMEFRAMES FOR TUFTS HEALTH PLAN TO REVIEW YOUR REQUEST FOR COVERAGE

Type of Review:	Timeframe for Determinations:*
Prospective (Pre-Service).	<u>Urgent</u> : Within 72 hours of receiving all necessary information, and prior to the expected date of service. <u>Non-urgent</u> : Within 15 business days of receiving all necessary information and prior to the expected date of service.
Concurrent Review.	Prior to the end of the current certified period.
Retrospective (Post-Service).	Within 30 business days of receipt of a request for payment with all supporting documentation.

*See Appendix B for determination procedures under the Department of Labor’s (DOL) Regulations.

Utilization Management, continued

We may deny your request for coverage. If this happens, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.

Tufts Health Plan makes coverage determinations. You and your *Provider* make all treatment decisions.

IMPORTANT NOTE: *Members* can call *Tufts Health Plan* these numbers to determine the status or outcome of utilization review decisions:

- mental health or substance abuse utilization review decisions – 1-800-208-9565;
- all other utilization review decisions – 1-800-682-8059

Specialty case management

Some *Members* with Severe Illnesses or Injuries may warrant case management intervention under our specialty case management program. Under this program, we:

- encourage the use of the most appropriate and cost-effective treatment; and
- support the *Member's* treatment and progress.

We may contact that *Member* and his or her *Tufts Health Plan Provider*. We may do this to discuss a treatment plan and establish short and long term goals. The *Tufts Health Plan Specialty Case Manager* may suggest alternative treatment settings available to the *Member*.

We may periodically review the *Member's* treatment plan. We will contact the *Member* and the *Member's Tufts Health Plan Provider* if we identify alternatives to the *Member's* current treatment plan that:

- qualify as *Covered Services*;
- are cost effective; and
- are appropriate for the *Member*.

A Severe Illness or Injury includes, but is not limited to, the following:

- high-risk pregnancy and newborn *Children*;
- serious heart or lung disease;
- cancer;
- certain neurological diseases;
- AIDS or other immune system diseases;
- certain mental health conditions, including substance abuse;
- severe traumatic injury.

Utilization Management, continued

Individual case management (ICM)

In certain circumstances, *Tufts Health Plan* may approve an individual case management (“ICM”) plan for a *Member* with a Severe Illness or Injury. The ICM plan is designed to arrange for the most appropriate type, level, and setting of health care services and supplies for the *Member*.

As a part of the ICM plan, we may approve coverage for alternative services and supplies that do not otherwise qualify as *Covered Services* for that *Member*. This will occur only if *Tufts Health Plan* determines, in its sole discretion, that all of the following conditions are satisfied:

- the *Member’s* condition is expected to require medical treatment for an extended duration;
- the alternative services and supplies are *Medically Necessary*;
- the alternative services and supplies are provided directly to the *Member* with the condition;
- the alternative services and supplies are in place of more expensive treatment that qualifies as *Covered Services*;
- the *Member* and *Tufts Health Plan* or its designee agree to the alternative treatment program; and
- the *Member* continues to show improvement in his or her condition. *Tufts Health Plan* or its designee will determine this periodically.

We may approve an ICM plan. If this happens, we will also indicate the *Covered Service* that the ICM plan will replace. The benefit available for the ICM plan will be limited to the benefit that the *Member* would have received for the *Covered Service*.

We will periodically monitor the appropriateness of the alternative services and supplies provided to the *Member*. We may decide, at any time, that these services and supplies fail to satisfy any of the conditions described above. In this event, we may modify or terminate coverage for the services or supplies provided pursuant to the ICM plan.

Chapter 2

Eligibility, Enrollment and Continuing Eligibility

Eligibility

Eligibility rule

You are eligible as a *Subscriber* only if you are an employee of a *Group* and you:

- meet your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintain primary residence in the *Service Area*; and
- live in the *Service Area* for at least 9 months in each period of 12 months*; and
- for the Advantage Level, meet the Advantage Level enrollment requirements described later in this chapter.

Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Evidence of Coverage*; and
- meets *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintains primary residence in the *Service Area*; and
- lives in the *Service Area* for at least 9 months in each period of 12 months*; and
- for the Advantage Level, meets the Advantage Level enrollment requirements described later in this chapter.

*Notes:

- *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.
- The 12-month period begins with the first month you do not live in the *Service Area*.

If you live outside the *Service Area*

If you live outside the *Service Area*, you can be covered only if:

- you are a *Child*; or
- you are a *Dependent* subject to a Qualified Medical Child Support Order (QMCSO); or
- you are a divorced *Spouse* that *Tufts Health Plan* must cover.

Note: See "Coverage outside the *Service Area*" in Chapter 1 for more information.

Proof of eligibility

We may ask you for proof of your and your *Dependents'* eligibility or continuing eligibility. You must give us proof when asked. This may include proof of residence, marital status, birth or adoption of a *Child*, and legal responsibility for health care coverage.

Enrollment

When to enroll

You may enroll yourself and your eligible *Dependents*, if any, for this coverage only:

- during the annual *Open Enrollment Period*; or
- within 30 days of the date you or your *Dependent* is first eligible for this coverage.

Note: You may fail to enroll for this coverage when first eligible. If this happens, you may be eligible to enroll yourself and your eligible *Dependents*, if any, at a later date. This will apply only if you declined this coverage when you were first eligible:

- because you or your eligible were covered under another group health plan or other health care coverage at that time; or
- and you have acquired a *Dependent* through marriage, birth, adoption, or placement for adoption.

In these cases, you or your eligible *Dependent* may enroll within 30 days after any of the following events: your coverage under the other health coverage ends involuntarily; your marriage; or the birth, adoption, or placement for adoption of your *Dependent Child*.

In addition, you or your eligible *Dependent* may enroll within 60 days after either of the following events:

- you or your *Dependent* are eligible under a state Medicaid plan or state children's health insurance program (CHIP) and the Medicaid or CHIP coverage is terminated; or
- you or your *Dependent* becomes eligible for a premium assistance subsidy under a state Medicaid plan or CHIP.

Effective Date of coverage

We may accept your application and receive the needed *Premium*. When this happens, coverage starts on the date your *Group* chooses. Enrolled *Dependents'* coverage starts when the *Subscriber's* coverage starts, or at a later date if the *Dependent* becomes eligible after the *Subscriber* became eligible for coverage. A *Dependent's* coverage cannot start before the *Subscriber's* coverage starts.

You or your enrolled *Dependent* may be an *Inpatient* on your *Effective Date*. If this happens, your coverage starts on the later of:

- the *Effective Date*, or
- the date we are notified and given the chance to manage your care.

Enrollment, continued

Advantage Level Enrollment Requirements

Initial Enrollment Period

You must meet all of these requirements during your initial enrollment under this *Group Contract* to be enrolled in the Advantage Level:

- You must select a *Primary Care Physician* on your enrollment application at least 21 days before the *Effective Date* under this HealthPact Plan.
- You must complete a *Health Risk Assessment* (“HRA”) questionnaire at least 21 days before the *Effective Date* under this HealthPact Plan. This must be done for the *Subscriber* and for each *Dependent* age 12 or older.
- You must participate in disease management and/or case management programs, if identified by *Tufts Health Plan* as an individual who would benefit from these programs.
- You must complete and sign a HealthPact Pledge Form to participate in wellness programs. You must:
 - Participate in a smoking cessation program, if you or any of your *Dependent* age 12 or older is currently a smoker (or pledge to remain smoke-free, if a non-smoker),
 - Participate in a weight loss or weight management program, if you or any of your *Dependent* age 12 or older has a high Body Mass Index (BMI) (or pledge to maintain a healthy weight, if a person with a BMI in the healthy range).

Important Note: If you and your *Dependents* do not complete these requirements during this initial enrollment period, you or your *Dependents* will be enrolled in the Basic Level. Once enrolled in the Basic Level, you and your *Dependents* will not be allowed to enroll in the Advantage Level until your *Group’s* next *Anniversary Date*.

Enrollment, continued

Advantage Level Enrollment Requirements, continued

Subsequent Enrollment Periods

If you meet all of these requirements by the first *Anniversary Date* under this *Group Contract*, you will be allowed to continue your enrollment in the Advantage Level:

- You have maintained your election of a *Primary Care Physician*.
- You have had an annual physical examination within 8 months after the effective date of the *Group Contract*.
- You have submitted a *PCP Checklist* (completed by your *PCP*) for you and for each enrolled *Dependent* age 12 and over. You must have done this within 8 months after the effective date of the *Group Contract*.
- You must have completed a *Health Risk Assessment* (“HRA”) questionnaire at least 21 days before the *Effective Date* under this HealthPact Plan for you and each *Dependent* age 12 or older. That *HRA Form* must certify that you and any enrolled *Dependents* age 18 or older have complied with your *PCP’s* recommendations for smoking cessation and weight management.
- If you or any of your *Dependents* were identified by *Tufts Health Plan* as an individual who would benefit from a disease management and/or case management program, that person has met the participation requirements of that program.
- You have completed any other HealthPact Plan regulatory requirements as determined by the Rhode Island Office of the Health Insurance Commissioner (OHIC).

Important Note: If you and your *Dependents* do not complete these requirements during any enrollment period after the initial enrollment period, such *Members* will be enrolled in the Basic Level. Once enrolled in the Basic Level, you and your *Dependents* will not be allowed to enroll in the Advantage Level until your *Group’s* next *Anniversary Date*.

Adding *Dependents* under *Family Coverage*

When *Dependents* may be added

After you enroll, you may apply to add any *Dependents* not currently enrolled in *Tufts Health Plan* only:

- during your *Open Enrollment Period*; or
- within 30 days after any of the following events:
 - a change in your marital status,
 - the birth of a *Child*,
 - the adoption of a *Child* as of the earlier of the date the *Child* is placed with you for the purpose of adoption or the date you file a petition to adopt the *Child*,
 - a court orders you to cover a *Child* through a qualified medical child support order,
 - a *Dependent* loses other health care coverage involuntarily,
 - a *Dependent* moves into the *Service Area*, or
 - if your *Group* has an IRS qualified cafeteria plan, any other qualifying event under that plan.

How to add *Dependents*

You may have *Family Coverage*. If so, fill out a membership application form listing the *Dependents*. Give the form to your *Group* during your *Open Enrollment Period*. Or, give your *Group* the form within 30 days after the date of an event listed above, under “When *Dependents* may be added.”

You may not have *Family Coverage*. In this case, ask your *Group* to change your *Individual Coverage* to *Family Coverage*. Then, follow the procedure above.

Effective Date of *Dependents*' coverage

We may accept your application to add *Dependents*. If this happens, we will send you a Member ID card for each *Dependent*.

Effective Dates will be no later than:

- the date of the *Child*'s birth, adoption or placement for adoption;
- in the case of marriage or loss of prior coverage, the date of the qualifying event.

Availability of benefits after enrollment

Covered Services for an enrolled *Dependent* are available as of the *Dependent's Effective Date*. There are no waiting periods. Maternity benefits are available even if the pregnancy began before your *Effective Date*.

Note: We will only pay for *Covered Services* provided on or after your *Effective Date*.

Newborn *Children* and *Adoptive Children*

Importance of enrolling and choosing a *PCP* for newborn *Children* and *Adoptive Children*.

Newborn *Child*: You must notify *Tufts Health Plan* of the birth of a newborn *Child* and pay the required *Premium* within 31 days after the date of birth. Otherwise, that *Child* will not be covered beyond such 31-day period. No coverage is provided for a newborn *Child* who remains hospitalized beyond that 31-day period and has not been enrolled in this plan. Choose a *PCP* for the newborn *Child* before or within 48 hours after the newborn *Child's* birth. That way, the *PCP* can manage your *Child's* care from birth.

***Adoptive Child*:** You must enroll your *Adoptive Child* within 31 days after the *Child* has been adopted or placed for adoption with you. This is required for that *Child* to be covered from the date of his or her adoption. Otherwise, you must wait until the next *Open Enrollment Period* to enroll the *Child*.

Steps to follow to choose a *PCP* for newborn *Children* and *Adoptive Children*

1. Choose a *PCP* from the list of *PCPs* in the *Directory of Health Care Providers* or call a Member Specialist.
2. Call the *Provider* and ask him or her to be the newborn or *Adoptive Child's PCP*.
3. If he or she agrees, call a Member Specialist to report your choice.

Coverage after termination

A *Child* may lose coverage under this *Evidence of Coverage*. If this happens, he or she may be eligible for federal or state continuation. That *Child* may also be eligible to enroll in *Individual Coverage*. See Chapter 5 for more information.

Continuing Eligibility for *Dependents*

Introduction

This topic explains continuing eligibility for *Dependents*.

When coverage ends

Dependent coverage for a *Child* ends on the *Child's* 26th birthday.

Coverage after termination

When a *Child* loses coverage under this *Evidence of Coverage*, he or she may be eligible for federal or state continuation. He or she may also be able to enroll in *Individual Coverage*. See Chapter 5 for more information.

How to continue coverage for *Disabled Dependents*

1. Call Member Services about 30 days before the *Child* no longer meets the definition of *Dependent*.
2. Give proof, acceptable to us, of the *Child's* disability.

When coverage ends

Disabled Dependent coverage ends when:

- the *Dependent* no longer meets the definition of *Disabled Dependent*; or
- the *Subscriber* fails to give us proof of the *Dependent's* continued disability.

Coverage after termination

The former *Disabled Dependent* may be eligible to enroll in coverage under an *Individual Contract*. See Chapter 5 for more information.

Former Spouses

Rule for former Spouses for Group Contract (Also see Chapter 5)

If you and your *Spouse* divorce, your former *Spouse* may continue coverage as a *Dependent* under your *Family Coverage* in accordance with Rhode Island law if the order for continued coverage is included in the judgment when entered.

Note: Coverage for your divorced *Spouse* ends:

- when either you or your divorced *Spouse* remarry;
- until such time as provided by the judgment for divorce; or
- when your divorced *Spouse* becomes eligible for coverage in a comparable plan through his or her own employment.

How to continue coverage for former Spouses

Follow these steps to continue coverage for a former *Spouse*:

- Call a Member Specialist within 30 days after the divorce decree is issued. Do this to tell us about your divorce.
- Send us proof* of your divorce when asked.

[*Domestic Partners*]

[You have elected coverage of *Domestic Partners*. In order to enroll a *Domestic Partner*, the *Subscriber* must provide the *Group*:

- proof of common residence for [0-12] prior consecutive months]. This proof may include a driver's license, canceled rent check, utility bill, lease, or mortgage; and
- a completed and sign enrollment statement certifying that the relationship between the *Subscriber* and the *Domestic Partner* satisfies the criteria described in Appendix A.]

[A *Subscriber* may have only one *Domestic Partner* at a time. If a *Domestic Partner's* coverage ends, the *Subscriber* may not enroll another *Domestic Partner* until the later of:

- [[0-12] consecutive months] following the termination of the former *Domestic Partner's* coverage; or
- the date the relationship between the *Subscriber* and the new *Domestic Partner* satisfies that criteria.]
- [The *Covered Services* available to a are available to a *Domestic Partner*. The *Covered Services* available to a *Child* are available to the child of a *Domestic Partner*.]

Keeping our records current

You must notify us of any changes that affect you or your *Dependents'* eligibility. Examples of these changes are:

- birth, adoption, changes in marital status, or death;
- your remarriage or the remarriage of your former *Spouse*, when the former *Spouse* is an enrolled *Dependent* under your *Family Coverage*;
- moving out of the *Service Area* or temporarily residing out of the *Service Area* for more than 90 consecutive days;
- address changes; and
- changes in an enrolled *Dependent's* status as a *Child* or *Disabled Dependent*.

We have forms for you to report these changes. The forms are available from your *Group* or from the Member Services Department.

Chapter 3

Covered Services

When health care services are *Covered Services*. Health care services and supplies are *Covered Services* only if they are:

- listed as *Covered Services* in this chapter;
- *Medically Necessary*;
- consistent with applicable state or federal law;
- consistent with *Tufts Health Plan's Medical Necessity Guidelines* in effect at the time the services or supplies are provided. This information is available on our Web site at www.tuftshealthplan.com. You can also call Member Services;
- provided to treat an injury, illness or pregnancy, except for preventive care;
- provided or authorized in advance by your *PCP*, except in an *Emergency* or for *Urgent Care* (See "When You Need *Emergency* or *Urgent Care*" earlier in this *EOC* for more information.); [and]
- in the case of *Inpatient* mental health/substance abuse services, provided or authorized by:
 - your *Designated Facility*, if you have one; or
 - another *Tufts Health Plan Hospital*, if you are not assigned to a *Designated Facility*].

IMPORTANT NOTE: *Prior authorization* is recommended for certain *Covered Services*. We only cover a service listed in this *Evidence of Coverage* if we or our designee determine that the care is *Medically Necessary*. Please contact [Member Services, or, for mental health and substance abuse services] the *Tufts Health Plan* Mental Health Department at 1-800-208-9565 for more information. *Covered Services* for which we suggest *prior authorization* include a "(PA)" notation in the "Benefit Overview" section of this document.

Covered Services

Health care services and supplies only qualify as *Covered Services* if they meet the requirements shown above for "When health care services are *Covered Services*". The following section describes services that qualify as *Covered Services*.

Notes:

- For information about your costs for the *Covered Services* listed below (for example, [*Deductibles*,] *Copayments* and *Coinsurance*), see the "Benefit Overview" section earlier in this document.
- This chapter lists information about the day, dollar, and visit limits under this plan.

Covered Services, continued

Emergency care

- *Emergency* room (no *PCP* referral required);
- In *Provider's* office (no *PCP* referral required).

Notes:

- The *Emergency Room Copayment* is waived if the *Emergency* room visit results in immediate hospitalization **or *Day Surgery***.
- You may receive *Emergency Covered Services* from a non-*Tufts Health Plan Provider*. In this case, we will pay up to the *Reasonable Charge*. You pay the applicable *Copayment*.
- You may register in an *Emergency* room but leave that facility without receiving care. If this happens, an *Emergency Room Copayment* may apply.
- You may receive *Day Surgery* services. If this happens, a *Deductible* and *Day Surgery Copayment* may apply at both the *Advantage Level* and the *Basic Level*.

Outpatient care

[Acupuncture services]

[**Note[s]**: [The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family.] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-20] visits per person.] [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Filing Note to RI DBR: In accordance with RI General Law §27-41-57, a group may elect this optional benefit under Advantage or Basic Level.

Cardiac rehabilitation services

Outpatient treatment of documented cardiovascular disease.

We cover only the following services:

- the *Outpatient* convalescent phase of the rehabilitation program following hospital discharge; and
- the *Outpatient* phase of the program that addresses multiple risk reduction, adjustment to illness and therapeutic exercise.

Notes:

- We do not cover the program phase that maintains rehabilitated cardiovascular health.
- **Covered up to 20 visits per *Contract Year*.**

Covered Services, continued

Diabetes services and supplies

In accordance with Rhode Island General Law § 27-41-44, coverage is provided for the following services and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, or gestational diabetes, when *Medically Necessary* and prescribed by a *Provider*:

- blood glucose monitors and blood glucose monitors for the legally blind (covered as “*Durable Medical Equipment*” described later in this chapter);
- test strips for glucose monitors and/or visual reading (covered under your “Prescription Drug Benefit” described later in this chapter);
- insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar (covered under your “Prescription Drug Benefit” described later in this chapter);
- insulin pumps and related supplies and insulin infusion devices (covered as “Medical Supplies” described later in this chapter);
- therapeutic/molded shoes for the prevention of amputation (covered as “*Durable Medical Equipment*” described later in this chapter); and
- diabetes self-management education, including medical nutrition therapy.

Upon the approval of the United States Food and Drug Administration, new or improved diabetes equipment and supplies will be covered when *Medically Necessary* and prescribed by a *Provider*.

Early intervention services for a *Dependent Child*

Services provided by early intervention programs that meet the standards established by the Rhode Island Department of Human Services. Early intervention services include, but are not limited to:

- evaluation and case management;
- occupational therapy;
- nursing care;
- physical therapy;
- speech and language therapy;
- nutrition;
- service plan development and review; and
- assistive technology services and devices.

These services are available to *Members* from birth until their third birthday.

Covered Services, continued

Outpatient care, continued

Family planning

Coverage is provided for *Outpatient* contraceptive services. This includes consultations, examinations, procedures and medical services. These services must be related to the use of all contraceptive methods approved by the United State Food and Drug Administration.

- **Procedures:**
 - sterilization; and
 - pregnancy terminations.
- **Services:**
 - medical examinations;
 - consultations;
 - birth control counseling; and
 - genetic counseling.
- **Contraceptives:**
 - cervical caps;
 - implantable contraceptives (e.g., Implanon® (etonorgestrel), levonorgestrel implants);
 - Intrauterine devices (IUDs);
 - Depo-Provera or its generic equivalent; and
 - any other *Medically Necessary* contraceptive device approved by the United States Food and Drug Administration.*

***Note:** We cover certain contraceptives under a Prescription Drug Benefit. Those contraceptives include oral contraceptives and diaphragms, under a Prescription Drug Benefit. If those contraceptives are covered under that Benefit, they are not covered here.

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Benefits under this section of the EOC always appear **except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121[(w)(3)(A) and (B)].]**

Hemodialysis

- *Outpatient* hemodialysis, including home hemodialysis; and
- *Outpatient* peritoneal dialysis, including home peritoneal dialysis.

Covered Services, continued

Outpatient care - continued

Infertility services

In accordance with Rhode Island General Law § 27-41-33, coverage is provided for *Medically Necessary* diagnosis and treatment of infertility. We only cover these services for a woman who is:

- between the ages of 25 and 42;
- married, in accordance with the laws of the state in which she resides;
- unable to conceive or sustain a pregnancy during a period of one year; and
- a presumably healthy individual.

Notes:

- Oral and injectable drug therapies may be used to treat infertility. These therapies are considered Covered Services under the Prescription Drug Benefit. See the “Prescription Drug Benefit” section in this chapter for information about drug therapy benefit levels.
- These infertility services are covered at the benefit level shown in the “Benefit Overview” section. Also, these services are subject to the maximum benefit listed in the “Benefit Limits” section. Those drug therapies are also subject to that maximum benefit.

Maternity Care (no PCP referral required)

- prenatal care, exams, and tests; and
- postpartum care provided in a office.

Note: In accordance with **the PPACA**, routine prenatal tests are covered in full at both the Advantage and Basic Levels.

Covered Services, continued

Outpatient care - continued

Oral health services

- *Emergency care*

X-rays and *Emergency* oral surgery in a *Provider's* office or emergency room. This care must be done to temporarily stabilize damaged tissues or reposition sound, natural and permanent teeth that have moved or have broken due to injury. You must receive this care within 48 hours after the injury. The injury must have been caused by a source outside the mouth.

- *Non-Emergency care*

Important Note: *Prior authorization* is recommended for all *Non-Emergency* oral health services performed in an *Inpatient* or *Day Surgery* setting. See page 3-1 for more information.

- Hospital, *Provider*, and surgical charges for the following conditions:
 - Surgical treatment of skeletal jaw deformities; or
 - Surgical treatment for Temporomandibular Joint Disorder (TMJ).
- In certain specific instances, the costs of *Inpatient* services and *Day Surgery* for certain additional oral health services are covered. For these services (see chart below) to be covered, the following clinical criteria must be met:
 - the *Member* cannot safely and effectively receive oral health services in an office setting because of a specific and serious nondental organic impairment (An example of this is.), AND
 - the *Member* requires these services in order to maintain his/her health (Also, the services cannot be cosmetic or *Experimental*).

IF you meet the above criteria and require these services...	THEN you are covered for:
Surgical removal of impacted teeth when embedded in bone.	Hospital, <i>Provider</i> , and surgical charges.
Surgical removal of unerupted teeth when embedded in bone.	Hospital, <i>Provider</i> , and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, <i>Provider</i> , and surgical charges.
Any other non-covered dental procedure that meets the above criteria.	Hospital charges only.

Note: *Non-Emergency* oral health services are not covered when performed in an office setting.

Covered Services, continued

Outpatient care - continued

Outpatient medical care

- allergy testing (including antigens) and treatment, and allergy injections;
- chemotherapy;
- cytology examinations (Pap Smears); (Note: Coverage for pap smears is provided in accordance with guidelines established by the American Cancer Society. This includes coverage for one annual screening for women age 18 and older. This also covers additional screenings, when Medically Necessary.)
- diagnostic imaging. This includes:
 - general imaging (Examples include x-rays and ultrasounds.) (*Prior authorization* is recommended for these services. See page 3-1 for more information.); and
 - MRI/MRA, CT/CTA and PET tests and nuclear cardiology.
Important Note: *Prior authorization* is recommended for MRI/MRA, CT/CTA, and PET tests and nuclear cardiology. See page 3-1 for more information.
- diagnostic or preventive screening procedures (Examples include colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies);
- human leukocyte antigen testing or histocompatibility locus antigen testing for use in bone marrow transplantation when necessary to establish a *Member's* bone marrow transplant donor suitability. Testing must be performed at a facility accredited by the American Association of Blood Banks or its successors. Includes costs of testing for A, B or DR antigens.
- immunizations;
- laboratory tests. These include but are not limited to: blood tests; urinalysis; throat cultures; glycosolated hemoglobin (A1c) tests; genetic testing; and urinary protein/microalbumin and lipid profiles. Note that laboratory tests associated with routine preventive care are covered in full at both the Advantage and Basic Levels. **Important:** *Prior authorization* is recommended for some laboratory tests. An example of this is genetic testing. See page 3-1 for more information.
- lead screenings, lead screening related services, and diagnostic evaluations for lead poisoning in accordance with Rhode Island law;
- mammograms (no *PCP* referral required), in accordance with guidelines established by the American Cancer Society;
- *Medically Necessary* diagnostic testing and, to the extent not covered under a Prescription Drug Benefit, long-term antibiotic treatment of chronic Lyme disease. Treatments for Lyme disease otherwise eligible for coverage under this benefit will not be denied solely because such treatment may be characterized as unproven, *Experimental or Investigative*;
- nutritional counseling;
- office visits to diagnose and treat illness or injury;
Note: This includes *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions (No *PCP* referral is required.).

Covered Services, continued

Outpatient care - continued

Outpatient medical care, continued

- *Outpatient* surgery in a *Provider's* office;
- prostate and colorectal examinations and laboratory tests in accordance with current American Cancer Society guidelines;
- radiation therapy;
- respiratory therapy or pulmonary rehabilitation services;

(Note: Pulmonary rehabilitation therapy services are covered up to 20 visits per Contract Year.)

- smoking cessation counseling sessions, including individual, group, and telephonic smoking cessation counseling services that:
 - are provided in accordance with current guidelines established by the United States Department of Health and Human Services; and
 - meet the requirements of the Rhode Island Office of the Health Insurance Commissioner Regulation 14.

Note: Information appears in this chapter about coverage for prescription and over-the-counter smoking cessation agents. See the "Prescription Drug Benefit".

Preventive health care for *Members* through age 19

Coverage is provided for pediatric preventive care for a *Child* from birth to age 19, in accordance with the guidelines established by the American Academy of Pediatrics and as required by Rhode Island General Laws Section § 27-38.1.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam is subject to an Office Visit *Copayment*.

Preventive health care for *Members* age 20 and older

- routine physical examinations. These include appropriate immunizations and lab tests as recommended by a *Tufts Health Plan Provider*;
- routine annual gynecological exam. This includes any follow-up obstetric or gynecological care we decide is *Medically Necessary* based on that exam (No *PCP* referral is required.); and
- hearing examinations and screenings.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam or a routine annual gynecological exam is subject to an Office Visit *Copayment*.

Covered Services, continued

Outpatient care - continued

Short term speech, physical and occupational therapy services

These services are covered only when provided to restore function lost or impaired as the result of an accidental injury or sickness.

Note: Short term speech therapy services covered up to 20 visits per Contract Year. Short term physical therapy services covered up to 20 visits per Contract Year. Short term occupational therapy services covered up to 20 visits per Contract Year.

Day Surgery

Day Surgery

- *Outpatient* surgery done under anesthesia in an operating room of a facility licensed to perform surgery.
- You must be expected to be discharged the same day.
- You must be shown on the facility's census as an *Outpatient*.

Inpatient Care

Acute hospital services (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

- anesthesia;
- physical, occupational, speech, and respiratory therapies;
- diagnostic tests and lab services;
- radiation therapy;
- drugs;
- semi-private room (private room when *Medically Necessary*);
- dialysis;
- surgery*;
- intensive care/coronary care;
- *Provider's* services while hospitalized.
- nursing care;

* *Prior authorization* is recommended for these services.

Covered Services, continued

Inpatient care - continued

Hematopoietic stem cell transplants and human solid organ transplants

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

- Hematopoietic stem cell transplants and human solid organ transplants provided to *Members*. These services must be provided at a *Tufts Health Plan* designated transplant facility. We pay for charges incurred by the donor in donating the stem cells or solid organ to the *Member*. However, we will do this only to the extent that charges are not covered by any other health care coverage. This includes:
 - evaluation and preparation of the donor; and
 - surgery and recovery services related directly to donating the stem cells or solid organ to the *Member*.

Notes:

- We do not cover donor charges of *Members* who donate stem cells or solid organs to non-*Members*.
- We cover a *Member's* donor search expenses for donors related by blood.
- We cover the *Member's* donor search expenses for up to 10 searches for donors not related by blood. *Prior authorization* is recommended for additional donor search expenses for unrelated donors. See page 3-1 for more information.
- We cover a *Member's* human leukocyte antigen (HLA) testing. See "*Outpatient* medical care" for more information.

Extended care

(*Prior authorization* is recommended for these services. See page 3-1 for more information.)

In an extended care facility (These include *skilled* nursing facilities, rehabilitation hospitals, or chronic hospitals.) for:

- *skilled* nursing services;
- chronic disease services; or
- rehabilitative services.

Covered Services, continued

Inpatient care - continued

Maternity Care (No *PCP* referral is required.)

- hospital and delivery services; and
- well newborn *Child* care in hospital.

Includes *Inpatient* care in hospital for mother and newborn *Child* for at least:

- 48 hours following a vaginal delivery; and
- 96 hours following a caesarean delivery.

Any decision to shorten these minimum coverages shall be made by the attending health care provider. (This may be the attending obstetrician, pediatrician, family practitioner, general practitioner, or certified nurse midwife attending the mother and newborn *Child*.) in consultation with the mother.

Notes:

- In case of an early discharge, *Covered Services* will include one home visit by a registered nurse, *Provider*, or certified nurse midwife. It includes additional home visits, when *Medically Necessary* and provided by a licensed health care provider. *Covered Services* will also include, but not be limited to, parent education, assistance, and training in breast or bottle feeding and the performance of any necessary and appropriate clinical tests.
- These *Covered Services* will be available to a mother and her newborn *Child*. This is regardless of whether or not there is an early discharge. (This means: (1) a hospital discharge less than 48 hours following a vaginal delivery; or (2) 96 hours following a caesarean delivery).

Covered Services, continued
Inpatient care – continued

Reconstructive surgery and procedures and mastectomy surgeries

Coverage is provided for the cost of:

- services required to relieve pain or to restore a bodily function impaired as a result of: a congenital defect; a birth abnormality; a traumatic injury; or a covered surgical procedure (*Prior authorization* is recommended for these services. See page 3-1 for more information.);
- the following services in connection with mastectomy:
 - surgical procedures known as a mastectomy;
 - axillary node dissection;
 - reconstruction of the breast affected by the mastectomy,
 - surgery and reconstruction of the other breast to produce a symmetrical appearance, and
 - prostheses* and treatment of physical complications of all stages of mastectomy (including lymphedema).

Inpatient care in hospital for mastectomies is covered for:

- a minimum of 48 hours following a surgical procedure known as a mastectomy; and
- a minimum of 24 hours following an axillary node dissection.

Any decision to shorten this minimum coverage shall be made by the attending *Provider* in consultation with and upon agreement by the *Member*. [If the *Member* agrees to an early discharge,] coverage shall also include a minimum of one home visit conducted by a *Provider* or registered nurse.

* Breast prostheses are covered as described under “Orthoses and prosthetic devices” in this chapter.

Removal of a breast implant. This is covered when:

- the implant was placed post-mastectomy;
- there is documented rupture of a silicone implant; or
- there is documented evidence of auto-immune disease.

Important: No coverage is provided for the removal of ruptured or intact saline breast implants or intact silicone breast implants except as specified above.

Note: Cosmetic surgery is not covered.

Covered Services, continued

Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)

Outpatient mental health care services

Services to diagnose and treat *Mental Disorders*. This, includes individual, group, and family therapies.

Psychopharmacological services and neuropsychological assessment services. These are covered as “Office visits to diagnose and treat illness or injury.” That benefit appears earlier in this chapter.

Notes:

- Prior authorization is recommended for Outpatient mental health care services. See “Outpatient mental health/substance abuse services” in Chapter 1 for more information.
- **Outpatient mental health care services. These are covered up to 30 visits per Contract Year.**
- *Prior authorization* is recommended for psychological testing and neuropsychological assessment services. See page 3-1 for more information.

Inpatient and intermediate mental health care services

- *Inpatient* mental health services for *Mental Disorders* in a general hospital, a mental health hospital, or a substance abuse facility.
- Intermediate mental health care services. These services are more intensive than traditional *Outpatient* mental health care services. They are less intensive than 24-hour hospitalization. Some examples of covered intermediate mental health care services are:
 - level III community-based detoxification;
 - intensive *Outpatient* programs;
 - acute residential treatment (longer term residential treatment is not covered);
 - crisis stabilization;
 - day treatment/partial hospital programs*;and

Note: No visit limit applies to Inpatient or intermediate mental health care services.

Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)

(Note: Treatment for the abuse of tobacco or caffeine is not covered under these substance abuse services benefits.)

Outpatient substance abuse services

Outpatient substance abuse treatment services.

Notes:

- *Prior authorization* is recommended for *Outpatient* substance abuse treatment services. See "Outpatient mental health/substance abuse services" in Chapter 1 for more information.
- **Outpatient substance abuse treatment services are 30 hours per Contract Year.**
- *Outpatient* medication visits are covered as "Office visits to diagnose and treat illness or injury", as described earlier in this chapter.

Inpatient and intermediate substance abuse services

- *Inpatient* substance abuse detoxification and treatment services in a general hospital, substance abuse facility, or *Community Residence*.
- Intermediate substance abuse services. These services are more intensive than traditional *Outpatient* substance abuse services. They are less intensive than 24-hour hospitalization. Some examples of covered intermediate substance abuse services are day treatment/partial hospital programs and intensive *Outpatient* programs.
- Substance abuse treatment in a *Community Residential* care setting.

Note: No visit limit applies to Inpatient substance abuse treatment or intermediate substance abuse services. Inpatient detoxification services are limited to 5 detoxification occurrences per Contract Year, or 30 days per Contract Year, whichever occurs first. Community Residential care services are covered up to 30 days per Contract Year.

Other Health Services

Ambulance services

- Ground, sea and helicopter ambulance transportation for *Emergency* care.
- Airplane ambulance services (An example is Medflight.) (*Prior authorization* is recommended for these services. See page 3-1 for more information.)
- Non-emergency, *Medically Necessary* ambulance transportation between covered facilities.
- Non-emergency ambulance transportation. This is covered for *Medically Necessary* care when the *Member's* medical condition prevents safe transportation by any other means. *Prior authorization* is recommended for these services. See page 3-1 for more information.

Important Note: You may be treated by Emergency Medical Technicians (EMTs) or other ambulance staff. At that time, you may refuse to be transported to the hospital or other medical facility. In this case, you will be responsible for the costs of this treatment.

Covered Services, continued

Other Health Services - continued

Durable Medical Equipment

Equipment must meet the following definition of “*Durable Medical Equipment*”:

Durable Medical Equipment is a device or instrument of a durable nature that:

- is reasonable and necessary to sustain a minimum threshold of independent daily living;
- is made primarily to serve a medical purpose;
- is not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

In order to be eligible for coverage, the equipment must also be the most appropriate available amount, supply or level of service for the *Member* in question considering potential benefits and harms to that individual. *Tufts Health Plan* determines this. .

Tufts Health Plan may decide that equipment is: (1) non-medical in nature; and (2) used primarily for non-medical purposes. (This may occur even though that equipment has some limited medical use.) In this case, the equipment will not be considered *Durable Medical Equipment*. It will not be covered under this benefit.

(Note: *Prior authorization* is recommended for certain *Durable Medical Equipment*. See page 3-1 for more information.)

Important Note: You may need to pay towards the cost of the *Durable Medical Equipment* we cover. Your *Durable Medical Equipment* benefit may be subject to a *Deductible* or *Coinsurance*. See the “Benefit Overview” section

These are examples of covered and non-covered items. They are for illustration only. Call a Member Specialist to see if we cover a certain piece of equipment.

Covered Services, continued

Other Health Services - continued

Durable Medical Equipment, continued

• **Examples of covered items (This list is not all-inclusive.):**

- contact lenses or eyeglass lenses (One pair per prescription change is covered.) to replace the natural lens of the eye or following cataract surgery. [Note: Eyeglass frames are covered up to a maximum of \$69 per *Contract Year*. They must be provided in association with these lenses.];
- gradient stockings (Up to three pairs are covered per calendar year.);
- oral appliances for the treatment of sleep apnea;
- prosthetic devices, except for arms, legs, or breasts*;
 * Note: Breast prostheses and prosthetic arms and legs (in whole or in part) are covered under the “Orthoses and prosthetic devices” benefit.
- scalp hair prostheses made specifically for an individual or a wig, and provided for hair loss due to alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury. (Note: See “Scalp hair prostheses or wigs for cancer or leukemia patients”.);
- power/motorized wheelchairs;
- therapeutic/molded shoes and shoe inserts for a Member with severe diabetic foot disease.

We will decide whether to purchase or rent the equipment for you. This equipment must be purchased or rented from a *Durable Medical Equipment* provider that has an agreement with us to provide such equipment.

(continued on next page)

Covered Services, continued

Other Health Services - continued

Durable Medical Equipment, continued

- **Examples of non-covered items (This list is not all-inclusive.):**
 - air conditioners, dehumidifiers, HEPA filters and other filters, and portable nebulizers;
 - articles of special clothing, mattress and pillow covers, including hypo-allergenic versions;
 - bed-related items, including bed trays, bed pans, bed rails over-the-bed tables, and bed wedges;
 - car seats;
 - car/van modifications;
 - comfort or convenience devices;
 - dentures;
 - ear plugs;
 - fixtures to real property. Examples are ceiling lifts, elevators, ramps, stair lifts, or stair climbers;
 - exercise equipment and saunas;
 - orthoses and prosthetic devices (see “Orthoses and prosthetic devices” for information about these);
 - heating pads, hot water bottles, and paraffin bath units;
 - home blood pressure monitors and cuffs;
 - hot tubs, jacuzzis, swimming pools, or whirlpools;
 - mattresses except for mattresses used in conjunction with a hospital bed and ordered by a *Provider*. Commercially available standard mattresses (Examples are Tempur-Pedic® and Posturepedic® mattresses.) are not covered. This is the case even if they are used in conjunction with a hospital bed;
 - breast prostheses and prosthetic arms and legs. For more information, see “Orthoses and prosthetic devices” ;and
 - scooters.

Hearing Aids (*Prior authorization is recommended for these services. See page 3-1 for more information.*)

Coverage is provided for:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to \$1,500 for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to \$700 for each individual hearing aid.

Covered Services, continued

Other Health Services - continued

Home health care (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

This is a *Medically Necessary* program to: (1) reduce the length of a hospital stay; or (2) delay or eliminate an otherwise *Medically Necessary* hospital admission. Coverage includes:

- home visits by a *Tufts Health Plan Provider*;
- *skilled* nursing care and physical therapy;
- speech therapy;
- occupational therapy;
- medical/psychiatric social work;
- nutritional consultation;
- prescription drugs and medication;
- medical and surgical supplies (Examples, include dressings, bandages and casts.);
- laboratory tests, x-rays, and E.K.G. and E.E.G. evaluations;
- the use of *Durable Medical Equipment*, and
- the services of a part-time home health aide.

Note: Home health care services for speech, physical and occupational therapies may follow an injury or illness. If this occurs, the services are only covered to the extent provided to restore function lost or impaired. This is described under “Short term speech, physical and occupational therapy services.” However, those home health care services are not subject to the visit limits listed under “Short term speech, physical and occupational therapy services.”

Hospice care services (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

We will cover the following services for *Members* who are terminally ill (This means a life expectancy of 6 months or less.):

- *Provider* services;
- nursing care provided by or supervised by a registered professional nurse;
- social work services;
- volunteer services; and
- counseling services (This includes bereavement counseling services for the *Member's* family.

This applies for up to one year after the *Member's* death).

“Hospice care services” are defined as a coordinated licensed program of services provided, during the life of the *Member*, to a terminally ill *Member*. Such services can be provided:

- in a home setting;
- on an *Outpatient* basis; and
- on a short-term *Inpatient* basis, for the control of pain and management of acute and severe clinical problems which cannot, for medical reasons, be managed in a home setting.

Covered Services, continued

Other Health Services - continued

Injectable, infused or inhaled medications

Injectable, infused or inhaled medications that are: (1) required for and an essential part of an office visit to diagnose and treat illness or injury; or (2) received at home with drug administration services by a home infusion *Provider*. Medications may include, but are not limited to, total parenteral nutrition therapy, chemotherapy, and antibiotics.

Notes:

- *Prior authorization* is recommended for certain services, and quantity limitations may apply for certain medications. See page 3-1 for more information.
- There are designated home infusion *Providers* for a select number of specialized pharmacy products and drug administration services. These *Providers* offer clinical management of drug therapies, nursing support, and care coordination to *Members* with acute and chronic conditions. Medications offered by these *Providers* include, but are not limited to, medications used in the treatment of hemophilia, pulmonary arterial hypertension, immune deficiency, and enzyme replacement therapy. Please contact Call Member Services or see our Web site for more information on these medications and *Providers*.
- Coverage includes the components required to administer these medications. This includes, but is not limited to, *Durable Medical Equipment*, supplies, pharmacy compounding, and delivery of drugs and supplies.
- Medications listed on our web site as covered under a *Tufts Health Plan* pharmacy benefit are not covered under this “Injectable, infused or inhaled medications” benefit. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.

Medical supplies

Tufts Health Plan covers the cost of certain types of medical supplies. The supplies must come from an authorized vendor. These supplies include:

- ostomy, tracheostomy, catheter, and oxygen supplies; and
- insulin pumps and related supplies.

Notes:

- These medical supplies must be obtained from a vendor that has an agreement with us to provide such supplies.
- Contact a Member Specialist with coverage questions.
- *Prior authorization* is recommended for these services. See page 3-1 for more information.

New cancer therapies

Coverage is provided for new cancer therapies (both *Inpatient* and *Outpatient*) still under investigation as required by Rhode Island General Laws Section § 27-41-41. (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

Covered Services, continued

Other Health Services - continued

Orthoses and devices

We cover the cost of orthoses and prosthetic devices (This includes repairs.) This includes coverage of breast prostheses as required by federal law. Coverage is provided for the most appropriate model that adequately meets the *Member's* needs. His or her treating *Provider* decides this. (*Prior authorization* is recommended for these services. See page 3-1 for more information.*)

*Important Note: Breast prostheses provided in connection with a mastectomy are not subject to any *prior authorization*. See page 3-1 for more information.

Scalp hair prostheses or wigs for cancer or leukemia patients

Scalp hair prostheses or wigs worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia. (See "*Durable Medical Equipment*" in this chapter.)

Note: Covered up to a maximum benefit of \$350 per Contract Year.

Special medical formulas

Includes nonprescription enteral formulas and low protein foods. A *Provider* needs to prescribe the formula or food for these:

Low protein foods

When provided to treat inherited diseases of amino acids and organic acids.

Nonprescription enteral formulas (*Prior authorization* is recommended for these services. See page 3-1 for more information.)

Coverage is provided for home use for treatment of malabsorption caused by: Crohn's disease; ulcerative colitis; gastroesophageal reflux; chronic intestinal pseudo-obstruction; and inherited diseases of amino acids and organic acids.

Covered Services, continued

Prescription Drug Benefit

Introduction

This section describes the prescription drug benefit. These topics are included here. They explain your prescription drug coverage:

- How Prescription Drugs Are Covered;
- Prescription Drug Coverage Table Programs;
- What is Covered;
- What is Not Covered;
- *Tufts Health Plan* Pharmacy Management;
- Filling Your Prescription.

How Prescription Drugs Are Covered

Prescription drugs may be considered *Covered Services*. This occurs only if they comply with the “*Tufts Health Plan* Pharmacy Management Programs” section below and are:

- listed below under “What is Covered”;
- provided to treat an injury, illness, or pregnancy;
- *Medically Necessary*; and
- written by a *Tufts Health Plan* participating *Provider*. This is not required in cases of authorized referral or in.

We have a current list of covered drugs. See our Web site at www.tuftshealthplan.com. You can also call a Member Specialist.

The “Prescription Drug Coverage Table” below describes your prescription drug benefit amounts.

- Tier-1 drugs have the lowest level *Cost Sharing Amount*; many generic drugs are on Tier-1.
- Tier-2 drugs have the middle level *Cost Sharing Amount*.
- Tier-3 drugs have the highest level *Cost Sharing Amount*.

PRESCRIPTION DRUG COVERAGE TABLE

INFERTILITY MEDICATIONS

20% *Coinsurance** for up to a 30-day supply (for the Basic Level only, these medications are also subject to the Prescription Drug *Deductible* described below).

***Notes:**

- *Coinsurance* is calculated based on our contracted rate at the time the prescription is filled and does not reflect any rebates that we may receive at a later date. Rebates, if any, are reflected in your *Group’s Premium*.
- Coverage for infertility is limited to \$100,000 per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). This limit applies to both infertility services covered under the “*Outpatient Care*” benefit earlier in this chapter and oral and injectable drug therapies used in the treatment of infertility and covered under this “Prescription Drug Benefit.”

Covered Services, continued

Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE - continued

[Filing Note to RI DBR: Please note that the copays listed below will apply to HealthPact groups that are new or renew on/after 2-1-11.]

ALL OTHER MEDICATIONS

DRUGS OBTAINED AT A RETAIL PHARMACY:

Covered prescription drugs (including both acute and maintenance drugs) when you obtain them directly from a *Tufts Health Plan* designated retail pharmacy.

Tier-1 drugs:

\$10 *Copayment*,
for a 1-30-day supply

\$20 *Copayment*
for a 31-60 day supply

\$30 *Copayment*
for a 61-90 day supply

Tier-2 drugs:

\$45 *Copayment*
for a 1-30-day supply

\$90 *Copayment*
for a 31-60 day supply

\$135 *Copayment*
for a 61-90 day supply

Tier-3 drugs:

\$85 *Copayment*
for a 1-30-day supply

\$170 *Copayment*
for a 31-60 day supply

\$255 *Copayment*
for a 61-90 day supply

(For the Basic Level only, these medications are subject to the Prescription Drug *Deductible* described below.)

DRUGS OBTAINED THROUGH A MAIL SERVICES PHARMACY:

Most maintenance medications, when mailed to you through a *Tufts Health Plan* designated mail services pharmacy.

Tier-1 drugs:

\$20 *Copayment*,
for up to a 90-day supply

Tier-2 drugs:

\$90 *Copayment*
for up to a 90-day supply

Tier-3 drugs:

\$170 *Copayment*
for up to a 90-day supply

(For the Basic Level only, these medications are subject to the Prescription Drug *Deductible* described below.)

Note:

If you fill your prescription in a state that allows you to request a brand-name drug even though your physician authorized the generic equivalent, you will pay the applicable *Tier Cost Sharing Amount plus* the difference in cost between the brand-name drug and the generic drug.

Covered Services, continued

Prescription Drug Benefit – continued

PRESCRIPTION DRUG COVERAGE TABLE - continued

Prescription Drug *Deductible*

- Advantage Level – If you are enrolled in the Advantage Level, a Prescription Drug *Deductible* **does not apply** to your coverage under this *Group Contract*.
- Basic Level – If you are enrolled in the Basic Level, the following Prescription Drug *Deductible* **applies** to your coverage under this *Group Contract*.
 - A \$250 individual Prescription Drug *Deductible* applies to each *Member* under the Basic Level per *Contract Year*. This is the amount you must first pay for covered prescription drugs before we will pay for any prescription drugs.

Note: This Prescription Drug *Deductible* does **not** apply to generic drugs, regardless of their tier.

If any combination of *Members* of a covered family enrolled under the Basic Level satisfy the \$500 family Prescription Drug *Deductible* during a *Contract Year*, the remainder of the covered *Members* of that family will not need to satisfy an individual prescription drug deductible for the rest of that *Contract Year*.

The deductible is calculated based on *Tufts Health Plan's* contracted rate at the time the Rx is filled and does not reflect any rebates that we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.

Covered Services, continued

Prescription Drug Benefit – continued

What is Covered

We cover the following under this Prescription Drug Benefit:

- Prescribed drugs that by law require a prescription and are not listed under “What is Not Covered”: (See “Important Notes” below.).
- Test strips for glucose monitors and/or visual aid reading, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar levels.
- Acne medications for individuals through the age of 25.
- Oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription*;

**Note:* This Prescription Drug Benefit only describes contraceptive coverage for oral contraceptives, diaphragms, and other hormonal contraceptives that by law require a prescription. See “Family planning” above for information about other covered contraceptive drugs and devices.

- Fluoride for *Children*.
- Injectables and biological serum included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at [**www.tuftshealthplan.com**](http://www.tuftshealthplan.com).
- Prefilled sodium chloride for inhalation. This is covered both by prescription and over-the-counter.
- Off-label use of FDA-approved prescription drugs used in the treatment of cancer which have not been approved by the FDA for that indication, provided, however, that such a drug is recognized for such treatment in one of the standard reference compendia, in the medical literature, or by the commissioner of insurance.
- Compounded medications. These are only covered if at least one active ingredient requires a prescription by law.
- Over-the-counter drugs included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at [**www.tuftshealthplan.com**](http://www.tuftshealthplan.com).
- Prescription and over-the-counter smoking cessation agents. These must be recommended and prescribed by a *Tufts Health Plan Provider*.

Note: Certain prescription drug products may be subject to one of the “*Tufts Health Plan Pharmacy Management Programs*” described below.

Covered Services, continued

Prescription Drug Benefit – continued

What is not Covered

We do not cover the following under this Prescription Drug Benefit:

- Prescription and over-the-counter homeopathic medications.
- Drugs that by law do not require a prescription (unless listed as covered in the “What is Covered” section above).
- Drugs not listed on the “Tufts Health Plan Prescription Drug List”. See the list at www.tuftshealthplan.com. Also, you can call Member Services for more information.
- Vitamins and dietary supplements (except prescription prenatal vitamins and fluoride for *Children* [and supplements for the treatment of mitochondrial disease]).
- Topical and oral fluorides for adults.
- Medications for the treatment of idiopathic short stature.
- Cervical caps, IUDs, implantable contraceptives (e.g., Implanon® (etonogestrel), levonorgestrel implants), Depo-Provera or its generic equivalent (These are covered under your *Outpatient* care benefit earlier in this chapter.),
- Experimental drugs: drugs that cannot be marketed lawfully without the approval of the FDA and such approval has not been granted at the time of their use or proposed use or such approval has been withdrawn.
- Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products. These may be provided as described earlier in this chapter.
- Immunization agents. These may be provided under “Preventive health care” above.
- Prescriptions written by *Providers* who do not participate in *Tufts Health Plan*. These drugs are excluded except in cases of authorized referral or *Emergency* care.
- Prescriptions filled at pharmacies other than *Tufts Health Plan* designated pharmacies, except for *Emergency* care.
- Drugs for asymptomatic onychomycosis, except for *Members* with diabetes, vascular compromise, or immune deficiency status.
- Acne medications for individuals 26 years of age or older, unless *Medically Necessary*.
- Drugs dispensed in an amount or dosage that exceeds our established quantity limitations.
- Compounded medications, if no active ingredients require a prescription by law.
- Prescriptions filled through an internet pharmacy that is not a Verified Internet Pharmacy Practice Site certified by the National Association of Boards of Pharmacy.
- Prescription medications once the same active ingredient or a modified version of an active ingredient that is therapeutically equivalent to covered prescription medication becomes available over-the-counter. In this case, the specific medication may not be covered. Also, the entire class of prescription medications may also not be covered. For more information, call Member Services. You can also check our Web site at www.tuftshealthplan.com.
Note: This restriction on prescription drugs does not apply to prescription and over-the-counter smoking cessation agents.
- Prescription medications when packaged with non-prescription products.
- Oral non-sedating antihistamines.

Covered Services, continued

Prescription Drug Benefit – continued

Tufts Health Plan Pharmacy Management Programs

In order to provide safe, clinically appropriate, cost-effective medications under this Prescription Drug Benefit, we have developed these Pharmacy Management Programs:

Quantity Limitations Program:

We limit the quantity of selected medications *Members* can receive in a given time period. We do this for cost, safety and/or clinical reasons.

Prior Authorization Program:

We restrict the coverage of certain drug products. These are drugs with a narrow indication for usage, may have safety concerns and/or are extremely expensive. We require the prescribing *Provider* to obtain prior approval from us for such drugs.

Step Therapy PA Program

Step therapy is a type of prior authorization program. (This is usually automated.) This program uses a step-wise approach. It requires the use of the most therapeutically appropriate and cost-effective agents first. After that, other medications may be covered. *Members* must try one or more medications on a lower step to treat a certain medical condition first. After that, a medication on a higher step may be covered for that condition.

Non-Covered Drugs:

Tufts Health Plan covers over 4,500 drugs. However, a small number of drugs (less than 1%) are not covered. This is because there are safe, effective and more affordable alternatives available. **Drugs may not be covered for safety reasons, if they are new on the market, if they become available over-the-counter, or if a generic version of a drug becomes available.** All of the alternative drug products are approved by the U.S. Food and Drug Administration (FDA). They are widely used and accepted in the medical community to treat the same conditions as the medications that are not covered. **For up-to-date information on these non-covered drugs and their suggested alternatives, please call *Member Services*, or see the web site at www.tuftshealthplan.com.**

Covered Services, continued

Prescription Drug Benefit – continued

New-To-Market Drug Evaluation Process:

Tufts Health Plan's Pharmacy and Therapeutics Committee reviews new-to-market drug products for safety, clinical effectiveness and cost. We then make a coverage determination based on the Pharmacy and Therapeutics Committee's recommendation.

A new drug product will not be covered until this process is completed. This is usually within 6 months of the drug product's availability.

IMPORTANT NOTES:

- Your *Provider* may feel it is *Medically Necessary* for you to take medications that are [not on the formulary or] restricted under any of the "*Tufts Health Plan* Pharmacy Management Programs" above. In this case, he or she may submit a request for coverage. We will approve the request if it meets our guidelines for coverage. For more information, call a Member Specialist.
- The *Tufts Health Plan* Web site has a list of covered drugs with their tiers. We may change a drug's tier during the year. For example, a brand drug's patent may expire. In this case, we may change the drug's status by either (a) moving the brand drug from Tier-2 to Tier-3 or (b) no longer covering the brand drug when a generic alternative becomes available. Many generic drugs are available on Tier-1.
- You may have questions about your prescription drug benefit. You may want to know the tier of a particular drug. You might like to know if your medication is part of a Pharmacy Management Program. For these issues, check our Web site at **www.tuftshealthplan.com**. You can also call a Member Specialist at 1-800-682-8059.

Covered Services, continued

Prescription Drug Benefit – continued

Filling Your Prescription

Where to Fill Prescriptions:

Fill your prescriptions at a *Tufts Health Plan* designated pharmacy. *Tufts Health Plan* designated pharmacies include:

- many of the pharmacies in Massachusetts and Rhode Island. They also include additional pharmacies nationwide. You may have questions about where to fill your prescription. If so, call the *Tufts Health Plan* Member Services Department.

How to Fill Prescriptions:

- Make sure the prescription is written by a *Tufts Health Plan* participating *Provider*. This is not required, though in cases of authorized referral or in *Emergencies*.
- When you fill a prescription, provide your Member ID to any *Tufts Health Plan* designated pharmacy and pay your *Cost Sharing Amount*.
- The cost of your prescription may be less than your *Copayment*. In this case, then you only need to pay the actual cost of the prescription.
- If you have any problems using this benefit at a *Tufts Health Plan* designated pharmacy, call the Member Services Department.

Important: Your prescription drug benefit is honored only at *Tufts Health Plan* designated pharmacies. In cases of *Emergency*, call Member Services. They can explain how to submit your prescription drug claims for reimbursement.

Filling Prescriptions for Maintenance Medications:

You may need to take a “maintenance” medication. If so, we offer you two choices for filling your prescription:

- you may obtain your maintenance medication directly from a *Tufts Health Plan* designated retail pharmacy; or
- you may have most maintenance medications* mailed to you. This is done through a *Tufts Health Plan* designated mail services pharmacy.

*These drugs may not be available to you through a *Tufts Health Plan* designated mail services pharmacy:

- medications for short term medical conditions;
- certain controlled substances and other prescribed drugs that may be subject to exclusions or restrictions; or
- medications that are part of our Quantity Limitations program.

NOTE: Your *Cost Sharing Amounts* for covered prescription drugs are shown in the “Prescription Drug Coverage Table” above.

Exclusions from Benefits

Tufts Health Plan will not pay for the following services, supplies, or medications:

- A service, supply or medication which is not *Medically Necessary*.
- A service, supply or medication which is not a *Covered Service*.
- A service, supply or medication received outside the *Service Area*, except as described under “How the Plan Works” in Chapter 1.
- A service, supply or medication that is not essential to treat an injury, illness, or pregnancy, except for preventive care services.
- A service, supply, or medication if there is a less intensive level of service, supply, or medication or more cost-effective alternative which can be safely and effectively provided, or if the service, supply, or medication can be safely and effectively provided to you in a less intensive setting.
- A service, supply, or medication that is primarily for your, or another person’s, personal comfort or convenience.
- *Custodial Care*.
- Services related to non-covered services. This does not apply to complications related to pregnancy terminations.
- A drug, device, medical treatment or procedure (collectively "treatment") that is *Experimental or Investigative*.

This exclusion does not apply to:

- treatment of chronic Lyme disease;
- new cancer therapies, as described earlier in this chapter ; or
- off-label uses of prescription drugs for the treatment of cancer under the Prescription Drug Benefit

which meet the requirements of Rhode Island law.

A treatment may be *Experimental or Investigative*. In this case, we will not pay for any related treatments provided to the *Member* for the purpose of furnishing the *Experimental or Investigative* treatment.

- Drugs, medicines, materials or supplies for use outside the hospital or any other facility, except as described earlier in this chapter. Medications and other products which can be purchased over-the-counter except those listed as covered earlier in this chapter.
- Services provided by your relative (by blood or marriage) unless the relative is a *Tufts Health Plan Provider* and the services are authorized by your *PCP*. If you are a *Tufts Health Plan Provider*, you cannot provide or authorize services for yourself or be your own *PCP* for yourself or a member of your immediate family (by blood or marriage).
- Services, supplies, or medications required by a third party which are not otherwise *Medically Necessary*. Examples of a third party are an employer, an insurance company, a school, or a court.
- Services for which you are not legally obligated to pay. Services for which no charge would be made if you had no health plan.

Exclusions from Benefits, continued

- Care for conditions for which benefits are available under workers' compensation or other government programs other than Medicaid.
- Care for conditions that state or local law requires to be treated in a public facility.
- Any additional fee a *Provider* may charge as a condition of access or any amenities that access fee is represented to cover. Refer to the *Directory of Health Care Providers* to see if your *Provider* charges such a fee.
- Facility charges or related services if the procedure being performed is not a *Covered Service*, except as provided under "Oral health services" earlier in this chapter.
- Preventive dental care; periodontal treatment; orthodontia, even when it is an adjunct to other surgical or medical procedures; dental supplies; dentures; restorative services including, but not limited to, crowns, fillings, root canals, and bondings; skeletal jaw surgery, except as provided under "Oral health services" earlier in this chapter; alteration of teeth; care related to deciduous (baby) teeth; splints and oral appliances (except for sleep apnea, as described in this chapter), including those for TMJ disorders. TMJ disorder-related therapies, including TMJ appliances, occlusal adjustment, or other TMJ appliance-related therapies, are not covered.
- Surgical removal or extraction of teeth, except as provided under "Oral health services" earlier in this chapter.
- Cosmetic (This means to change or improve appearance.) surgery, procedures, supplies, medications or appliances, except as provided under "Reconstructive surgery and procedures" earlier in this chapter.
- Rhinoplasty, except as provided under "Reconstructive surgery and procedures" earlier in this chapter; liposuction; and brachioplasty.
- Treatment of spider veins; removal or destruction of skin tags [unless *Medically Necessary*]; treatment of vitiligo.
- Hair removal, except when *Medically Necessary* to treat an underlying skin condition.
- Costs associated with home births; costs associated with the services provided by a doula.
- Circumcisions performed in any setting other than a hospital, *Day Surgery*, or a *Provider's* office.
- Infertility services for *Members* who do not meet the definition of Infertility as described in the "Outpatient Care" section earlier in this chapter; experimental infertility procedures; the costs of surrogacy*; reversal of voluntary sterilization; long-term (longer than 90 days) sperm or embryo cryopreservation unless the *Member* is in active infertility treatment; costs associated with donor recruitment and compensation; Infertility services which are necessary for conception as a result of voluntary sterilization or following an unsuccessful reversal of a voluntary sterilization; and donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner.

*the costs of surrogacy means: (1) all costs incurred by a fertile woman to achieve a pregnancy as a surrogate or gestational carrier for an infertile *Member*. These costs include, but are not limited to: costs for drugs necessary to achieve implantation, embryo transfer, and; (2) use of donor egg and a gestational carrier; and (3) costs for maternity care if the surrogate is not a *Member*.

A surrogate is a person who carries and delivers a child for another either through artificial insemination or surgical implantation of an embryo.

A gestational carrier is a surrogate with no biological connection to the embryo/child.

Note: We may authorize short-term (less than 90 days) cryopreservation of sperm or embryos for certain medical conditions that may impact a *Member's* future fertility. *Prior authorization* is recommended for these services.

Exclusions from Benefits, continued

- Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the ART service is provided at a *Tufts Health Plan* ART center and the *Member* is the sole recipient of the donor's eggs. (*Prior authorization* is recommended for these services.)
- Treatments, medications, procedures, services and supplies related to: medical or surgical procedures for sexual reassignment; reversal of voluntary sterilization; or over-the-counter contraceptive agents.
- Human organ transplants, except as described earlier in this chapter.
- Manual breast pumps; the purchase of an electric or hospital-grade breast pump.
- Services provided to a non-*Member*, except as described earlier in this chapter for:
 - organ donor charges under "Human organ transplants";
 - bereavement counseling services under "Hospice care services"; and
 - the costs of procurement and processing of donor sperm, eggs, or embryos, under "Infertility services" (This is to the extent such costs are not covered by the donor's health coverage, if any.).
- [Acupuncture;] biofeedback, except for the treatment of urinary incontinence; hypnotherapy; psychoanalysis; TENS units or other neuromuscular stimulators and related supplies; electrolysis; spinal manipulation; *Inpatient* and *Outpatient* weight-loss programs and clinics; relaxation therapies; massage therapies, except as described under "Short-term speech, physical, and occupational therapy services" earlier in this chapter ; services by a personal trainer; exercise classes; cognitive rehabilitation programs; cognitive retraining programs. Also excluded are diagnostic services related to any of these procedures or programs.
- All alternative, holistic, naturopathic, and/or functional health medicine services, supplies or procedures. All services, procedures, labs and supplements associated with this type of medicine.
- Any service, supply or procedure performed in a non-conventional setting (This includes, but is not limited to, spas/resorts, therapeutic programs, camps and clinics.)
- Blood, blood donor fees, blood storage fees, or blood substitutes, blood banking, cord blood banking, and blood products, except as detailed in the "Note" below.

Note: The following blood services and products are covered:

 - blood processing;
 - blood administration;
 - Factor products (monoclonal and recombinant) for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (*Prior authorization* is recommended for these services.);
 - intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (*Prior authorization* is recommended for these services.).
- Devices and procedures intended to reduce snoring. These include, but are not limited to, laser-assisted uvulopalatoplasty, somnoplasty, and snore guards.

Exclusions from Benefits, continued

- Examinations, evaluations or services for educational purposes or developmental purposes. This includes physical therapy, speech therapy, and occupational therapy, except as provided earlier in this chapter. Vocational rehabilitation services and vocational retraining. Also, services to treat learning disabilities, behavioral problems, and developmental delays and services to treat speech, hearing and language disorders in a school-based setting. The term “developmental” refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones not caused by an underlying medical illness or condition.
- Eyeglasses, lenses or frames, except as described under "*Durable Medical Equipment*" earlier in this chapter; refractive eye surgery (This includes radial keratotomy.) for conditions which can be corrected by means other than surgery. Routine eye exams. Except as described earlier in this chapter, *Tufts HP* will not pay for contact lenses or contact lens fittings.
- Methadone treatment or methadone maintenance related to substance abuse.
- Routine foot care. Examples include: trimming of corns and calluses; treatment of flat feet or partial dislocations in the feet; orthopedic shoes and related items that are not part of a brace; or other non-orthotic support devices for the feet.

Note: This exclusion does not apply to routine foot care for *Members* diagnosed with diabetes.

- Transportation, including, but not limited to, transportation by chair car, wheelchair van, or taxi, except as described in “Ambulance services” in this chapter;
- Lodging related to receiving any medical service.
- Private duty nursing (block or non-intermittent nursing).
- The prescription drug, RU-486, or its therapeutic equivalent

Chapter 4 When Coverage Ends

Reasons coverage ends

Coverage (including federal COBRA coverage and Rhode Island continuation coverage) ends when any of the following occurs:

- you lose eligibility because you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules; or
- you are a *Subscriber* or a *Spouse* and you move out of the *Service Area*; or
- you choose to drop coverage; or
- you commit an act of physical or verbal abuse unrelated to your physical or mental condition which poses a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee; or
- you commit an act of misrepresentation or fraud; or
- your *Group Contract* with us ends. (For more information, see “Termination of a *Group Contract*” later in this chapter.)

Note: *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.

Benefits after termination

If you are totally disabled when your coverage ends, you may be able to continue your coverage as described in “Extension of Benefits” later in this chapter. Otherwise, we will not pay for services you receive after your coverage ends even if:

- you were receiving *Inpatient* or *Outpatient* care when your coverage ended; or
- you had a medical condition (known or unknown), including pregnancy, that requires medical care after your coverage ends.

Continuation and converted plans

Once your coverage ends, you may be eligible to continue your coverage with your *Group*. Or, you may be able to enroll in a converted coverage plan. See Chapter 5 for more information.

When a *Member* is No Longer Eligible

Loss of eligibility

Your coverage ends on the date you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules.

Important Note: Your coverage will terminate retroactively. This is done back to the date you are no longer eligible for coverage.

If you move out of the *Service Area*

If you are a *Subscriber* or a *Spouse* and you move out of the *Service Area*, coverage ends on the date you move. *Children* are not required to maintain primary residence in the *Service Area*. However, care outside of the *Service Area* is limited to *Emergency* or *Urgent Care* only.

Before you move, tell your *Group* or call a Member Specialist to notify us of your move date. You may have kept a residence in the *Service Area*, but have been out of the *Service Area* for more than 90 days. If this happens, coverage ends 90 days after the date you left the *Service Area*.

For more information about coverage available to you when you move out of the *Service Area*, contact a Member Specialist.

When Coverage Ends, continued

Dependent Coverage

An enrolled *Dependent's* coverage ends when the *Subscriber's* coverage ends.

An enrolled *Dependent Child's* coverage ends when the *Child* reaches age 19, unless the *Child* is a *Student Dependent* or a *Disabled Dependent*. See Chapter 2, "Continuing Eligibility for *Dependents*," for more information.

You choose to drop coverage

Coverage ends if you decide you no longer want coverage **and you meet any qualifying event your Group requires**. To end your coverage, notify your *Group*. You must do this at least 30 days before the date you want your coverage to end. You must pay *Premiums* up through the day your coverage ends.

Membership Termination for Acts of Physical or Verbal Abuse

Acts of physical or verbal abuse

We may terminate your coverage if you commit acts of physical or verbal abuse which:

- are unrelated to your physical or mental condition;
- pose a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee.

Membership Termination for Misrepresentation or Fraud

Policy

We may terminate your coverage for misrepresentation or fraud during the first two years of coverage under this plan. If your coverage is terminated for misrepresentation or fraud, we may not allow you to re-enroll for coverage with us under any other plan (such as an individual plan or another employer's plan) or type of coverage (for example, coverage as a *Dependent* or *Spouse*).

Acts of misrepresentation or fraud

Examples of misrepresentation or fraud include:

- false or misleading information on your application;
- enrolling as a *Spouse* someone who is not your *Spouse*;
- receiving benefits for which you are not eligible;
- keeping for yourself payments made by *Tufts Health Plan* that were intended to be used to pay a *Provider*, or
- allowing someone else to use your Member ID.

Date of termination

If we terminate your coverage for misrepresentation or fraud, your coverage will end as of a later date chosen by us. During the first two years of coverage, we reserve the right to revoke coverage and deny payment of claims retroactive to your *Effective Date* for any false or misleading information on your application.

Membership Termination for Misrepresentation or Fraud, continued

Payment of claims

We will pay for all *Covered Services* you received between:

- your *Effective Date*; and
- your termination date, as chosen by us. We may retroactively terminate your coverage back to a date no earlier than your *Effective Date*.

We may use any *Premium* you paid for a period after your termination date to pay for any *Covered Services* you received after your termination date.

The *Premium* may not be enough to pay for that care. In this case, *Tufts Health Plan*, at its option, may:

- pay the *Provider* for those services and ask you to pay us back; or
- not pay for those services. In this case, you will have to pay the *Provider* for the services.

The *Premium* may be more than is needed to pay for *Covered Services* you received after your termination date. In this case, we will refund the excess to your *Group*.

Despite the above provisions related to *Member* termination for misrepresentation or fraud:

- the validity of the *Group Contract* will not be contested, except for non-payment of *Premiums*, after the *Group Contract* has been in force for two years from its date of issue; or
- no statement made for the purpose of effecting insurance coverage with respect to a *Member* under this *Group Contract* shall be used to avoid the insurance with respect to which such statement was made or to reduce benefits thereunder after that *Member's* insurance under this *Group Contract* has been in force for a period of two years during his or her lifetime, nor unless such statement is contained in a written instrument signed by the person making such statement and a copy of that instrument is or has been furnished to him or her.

Termination of a *Group Contract*

End of *Tufts Health Plan's* and *Group's* relationship

If you enrolled under a *Group Contract*, coverage will terminate if the relationship between your *Group* and *Tufts Health Plan* ends for any reason, including:

- your *Group's* contract with *Tufts Health Plan* terminates;
- your *Group* fails to pay *Premiums* on time*;
- *Tufts Health Plan* stops operating; or
- your *Group* stops operating.

*Note: In accordance with the provisions of the *Group Contract*, the *Group* is entitled to a one-month grace period for the payment of any *Premium* due, except for the first month's *Premium*. During that one-month grace period, the *Group Contract* will continue to stay in force. However, upon termination of the *Group Contract*, the *Group* will be responsible for the payment of *Premium*, prorated based on the actual date of the termination. That termination date will be at the end of the grace period, unless the *Group* notifies us of an earlier termination date.

Extension of Benefits

If you are totally disabled on the date the *Group Contract* ends, you will continue to receive *Covered Services* for 12 months.

The following conditions apply:

- the *Covered Services* must be:
 - *Medically Necessary*,
 - provided while the total disability lasts, and
 - directly related to the condition that caused the *Member* to be totally disabled on that date; and
- all of the terms, conditions, and limitations of coverage under the *Group's* contract with *Tufts Health Plan* will apply during the extension of benefits.

The extension of benefits will end on the earliest of:

- the date the total disability ends;
- the date you become eligible for coverage under another plan; or
- 12 months after your extended benefits began.

Transfer to Other Employer Group Health Plans

Conditions for transfer

You may transfer from *Tufts Health Plan* to any other health plan offered by your *Group* only:

- during your *Group's Open Enrollment Period*;
- within 30 days after moving out of the *Service Area*; or
- as of the date your *Group* no longer offers *Tufts Health Plan*.

Note: Both your *Group* and the other health plan must agree.

Obtaining a Certificate of Creditable Coverage

Certificates of Creditable Coverage are mailed to each *Subscriber* and/or *Dependent* upon termination. This is done in accordance with federal law. You may also obtain a copy of your Certificate of Creditable Coverage by contacting us. Call the Member Services Department at 1-800-682-8059.

Chapter 5

Continuation of *Group Contract* Coverage and Conversion Privilege

Federal Continuation Coverage (COBRA)

Rules for federal COBRA continuation

Under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA), you may be eligible to continue coverage after *Group* coverage ends if you were enrolled in *Tufts Health Plan* through a *Group* which has 20 or more eligible employees and you experience a qualifying event (see list below) which would cause you to lose coverage under your *Group*.

Note: Same-sex marriages legally entered into in Massachusetts are not recognized under federal law. Federal COBRA continuation provisions therefore do not apply to same-sex *Spouses*. Check with your employer to see if COBRA-like benefits are available to you.

Qualifying Events

A qualifying event is defined as:

- the *Subscriber's* death;
- termination of the *Subscriber's* employment for any reason other than gross misconduct;
- reduction in the *Subscriber's* work hours;
- the *Subscriber's* divorce or legal separation;
- the *Subscriber's* entitlement to Medicare; or
- the *Subscriber's* or *Spouse's* enrolled *Dependent* ceases to be a *Dependent Child*.

If a *Member* experiences a qualifying event, he or she may be eligible to continue *Group* coverage as a *Subscriber* or an enrolled *Dependent* under federal COBRA law as described below.

When federal COBRA coverage is effective

A *Member* who is eligible for federal COBRA continuation coverage (a "qualified beneficiary") must be given an election period of 60 days to choose whether to elect federal COBRA continuation coverage. This period is measured from the later of the date the qualified beneficiary's coverage under the *Group Contract* ends (see the list of qualifying events described above); or the date the plan provides the qualified beneficiary with a COBRA election notice.

A qualified beneficiary's federal COBRA continuation coverage becomes effective retroactive to the start of the election period, if he or she elects and pays for that coverage.

Cost of Coverage

In most cases, you are responsible for payment of 102% of the cost of coverage for the federal COBRA continuation coverage. (See "Important Note" in the "Duration of Coverage" table below for information about when you may be responsible for payment of more than 102% of the cost of COBRA coverage.) For more information, contact your *Group*.

Federal Continuation Coverage (COBRA), **continued**

Duration of Coverage

Qualified beneficiaries are eligible for federal COBRA continuation coverage, in most cases, for a period of 18 or 36 months from the date of the qualifying event, depending on the type of qualifying event. Generally, COBRA coverage is available for a maximum of 18 months for qualifying events due to employment termination or reduction of work hours. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a qualified beneficiary to receive a maximum of 36 months of COBRA continuation coverage. For more information, see the “Duration of Coverage” table below.

FEDERAL COBRA - DURATION OF COVERAGE		
Qualifying Event(s)	Qualified Beneficiaries	Maximum Period of Coverage
<ul style="list-style-type: none"> • Termination of <i>Subscriber’s</i> employment for any reason other than gross misconduct. • Reduction in the <i>Subscriber’s</i> work hours. 	<i>Subscriber, Spouse, and Dependent Children</i>	18 months*
<i>Subscriber’s</i> divorce, legal separation, entitlement to Medicare, or death.	<i>Spouse and Dependent Children</i>	36 months
<i>Subscriber’s</i> or <i>Spouse’s</i> enrolled <i>Dependent</i> ceases to be a <i>Dependent Child</i> .	<i>Dependent Child</i>	36 months
<p>*Important Note: If a qualified beneficiary is determined under the federal Social Security Act to have been disabled within the first 60 days of federal COBRA continuation coverage for these qualifying events, then that qualified beneficiary and all of the qualified beneficiaries in his or her family may be able to extend COBRA coverage for up to an additional 11 months. You may be responsible for payment of up to 150% of the cost of COBRA coverage for this additional period of up to 11 months.</p>		

When coverage ends

Federal COBRA continuation coverage will end at the end of the maximum period of coverage. However, coverage may end earlier if:

- Coverage costs are not paid on a timely basis.
- Your *Group* ceases to maintain any group health plan.
- After the COBRA election, the qualified beneficiary obtains coverage with another employer group health plan that does not contain any exclusion or pre-existing condition of such beneficiary. However, if other group health coverage is obtained prior to the COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.
- After the COBRA election, the qualified beneficiary becomes entitled to federal Medicare benefits. However, if Medicare is obtained prior to COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.

Rhode Island Continuation Coverage

If your employment is terminated because of involuntary layoff or death, or as a result of the workplace ceasing to exist, or the permanent reduction in size of the workforce, the benefits under this *Group Contract* may be continued as provided under Rhode Island General Laws, Chapter 27-19.1. The period of this continuation will be for up to eighteen (18) months from your termination date. The continuation period cannot exceed the shorter of:

- the period that represents the period of your continuous employment preceding termination with your *Group*; or
- the time from your termination date until the date that you or any other covered *Member* under your plan becomes employed by another employer and eligible for benefits under another group plan.

Note: We must receive the applicable *Premium* in order to continue coverage under this provision.

Rhode Island Conversion Privilege

You may be entitled to enroll in a separate health benefit contract (“converted contract”) if your coverage under this *Group Contract*:

- has been terminated for any reason other than discontinuance of the *Group Contract* in its entirety or with respect to an insured class; and
- you have been continuously covered under the *Group Contract* (and under any employer contract providing similar benefits which it had replaced) for at least three (3) months immediately prior to termination.

Notes:

- You will not be entitled to coverage under a converted contract if your coverage under the *Group Contract* ended because (1) you failed to pay any required contribution or (2) any discontinued group coverage was replaced by similar group coverage within thirty-one (31) days.
- You must submit written application for the converted contract and pay us the first required contribution no later than thirty-one (31) days after such termination.

For more information about converted contracts, please call Member Services.

The Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

Under USERRA:

- You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service, and (1) you ensure that your employer receives advance written or verbal notice of your service; (2) you have five years or less of cumulative service in the uniformed service while with that particular employer' (3) you return to work or apply for reemployment in a timely manner after conclusion of service; and (4) you have not been separated from service with a disqualifying discharge or under other than honorable conditions. If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you have not been absent due to military service or, in some cases, a comparable job.
- If you are a past or present member of the uniformed services, have applied for membership in the uniformed services, or are obligated to serve in the uniformed services, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment because of this status. In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.
- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your *Dependents* for up to 24 months while in the military.
- If you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (for example, pre-existing condition exclusions) except for service-connected illnesses or injuries.
- Service members may be required to pay up to 102% of the premium for the health plan coverage. If coverage is for less than 31 days, the service member is only required to pay the employee share, if any, for such coverage.
- USERRA coverage runs concurrently with COBRA and other state continuation coverage.
- The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL, or visit its WEB site at www.dol.gov/vets. If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice of representation. You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA. The rights listed here may vary depending on the circumstances.

For more information, please contact your *Group* or the *Plan Administrator*.

Chapter 6

Member Satisfaction

Member Satisfaction Process

Tufts Health Plan has a multi-level *Member Satisfaction Process* including:

- Internal Inquiry;
- *Member Grievances Process*; and
- Two levels of Internal *Member Appeals*; and
- External Review by an External Appeals Agency designated by the Rhode Island Department of Health.

Mail all grievances and appeals to us at:

Tufts Health Plan
Attn: Appeals and Grievances Department
705 Mt. Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193

You can also call us at **1-800-682-8059**.

Internal Inquiry:

Call a *Tufts Health Plan* Member Specialist to discuss concerns you have about your health care coverage. We will make every effort to resolve your concerns. You may choose to file a grievance or appeal. If you do this, you will receive written acknowledgement and written resolution in accordance with the timelines outlined below.

Member Grievance Process

A grievance is a formal complaint about actions taken by *Tufts Health Plan* or a *Tufts Health Plan Provider*. There are two types of grievances: administrative grievances and clinical grievances. The two types of grievances are described below.

It is important that you contact us as soon as possible to explain your concern. Grievances may be filed either verbally or in writing. You may choose to file a grievance verbally. If you do this, please call a *Tufts Health Plan* Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievances Department. To accurately reflect your concerns, you may want to put your grievance in writing. Then, send it to the address at the beginning of this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Important Note: The Member Grievance Process does not apply to requests for a review of a denial of coverage. If you are seeking such a review, please see the “Internal Member Appeals” section below.

Member Satisfaction Process, continued

Administrative Grievances

An administrative grievance is a complaint about a *Tufts Health Plan* employee, department, policy, or procedure, or about a billing issue.

Administrative Grievance Timeline

- If you may file your grievance verbally or in writing. If you do this, we will notify you by mail. We will notify you within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That notification will provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.
- We will review your grievance and will send you a letter regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt.
- The time limits in this process may be waived or extended beyond the time allowed by law. This would be done by mutual written agreement between you or your authorized representative and *Tufts Health Plan*.

Clinical Grievances

A clinical grievance is a complaint about the quality of care or services that you have received. You may have concerns about your medical care. If so, you should discuss them directly with your *Provider*. You may not be satisfied with your *Provider's* response or want to address your concerns directly with your *Provider*. If so, you may contact Member Services to file a clinical grievance.

You may file your grievance verbally or in writing. If so, we will notify you by mail, within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That letter will include the name, address, and telephone number of the Grievance Analyst coordinating the review of your grievance.

We will review your grievance and will notify you in writing regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt. The review period may be extended up to an additional thirty (30) days. This may occur if we need additional time to complete the review of your concern. You will be notified in writing if the review timeframe is extended.

Member Satisfaction Process, continued

Internal Member Appeals

An appeal is a request for a review of a denial of coverage for a service or supply that has been reviewed and denied by *Tufts Health Plan* based on:

- medical necessity (an adverse determination); or
- a denial of coverage for a specifically excluded service or supply.

The *Tufts Health Plan* Appeals and Grievances Department will coordinate a review of all of the information submitted upon appeal. That review will consider your benefits as detailed in this *Evidence of Coverage*. You are entitled to two (2) levels of internal review.

It is important that you contact us as soon as possible to explain your concern. You have 180 days from the date you were notified of the denial of benefit coverage, claim payment, or first level appeal denial to file an internal appeal. Appeals may be filed either verbally or in writing. You may file a verbal appeal. To do this, call a Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievance Department. To accurately reflect your concerns, you may want to put your appeal in writing. Then, send it to the address listed earlier in this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Appeals Timeline

- You may file your appeal verbally or in writing. If you do this, we will notify you in writing, within three (3) business days after receiving your letter, that your letter has been received. Our letter will include the name, address, and phone number of the Appeals and Grievances Analyst coordinating the review of your appeal.
- We will review your appeal, make a decision, and send you a decision letter within fifteen (15) calendar days of receipt.
- The time limits in this process may be extended by mutual verbal or written agreement between you or your authorized representative and *Tufts Health Plan*. The extension can be for up to 15 calendar days.

We may be waiting for medical records needed to review your appeal. If we have not received them, we may need this extension. The Appeals and Grievances Analyst handling your case will notify you in advance if an extension may be needed. The notification will include the specific information required to complete the review.

When Medical Records are Necessary

Your appeal may require the review of medical records. In this event, we will send you a form. You must sign that form to authorize your *Providers* to release to *Tufts Health Plan* medical information relevant to your appeal. You must sign and return the form to us before we can begin the review process. If you do not do this within fifteen (15) calendar days of the date you filed your appeal, we may issue a response to your request without reviewing the medical records. You will have access to any medical information and records relevant to your appeal in our possession and control.

Member Satisfaction Process, continued

Who Reviews Appeals?

First level appeals of a medical necessity determination will be reviewed by a licensed practitioner:

- with the same licensure status as the ordering practitioner or a licensed provider or a licensed dentist; and
- who did not participate in any of the prior decisions on the case.

Second level appeals will be reviewed by a licensed practitioner in the same or similar specialty as typically treats the medical condition, procedure or treatment under review.

A designated reviewer will review appeals involving *non-Covered Services*. That person will be from the Appeals and Grievances Department.

Appeal Response Letters

The letter you receive from *Tufts Health Plan* will include identification of the specific information considered for your appeal and an explanation of the basis for the decision. A response letter regarding an adverse appeal determination (a decision based on medical necessity) will include: the specific information upon which the adverse appeal determination was based; our understanding of your presenting symptoms or condition; diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria; alternative treatment options offered, if any; applicable clinical practice guidelines and review criteria; the title and credentials of the individual who reviewed the case; and notification of the steps requested the next level of internal appeal or an external review by an External Appeals Agency, designated by the Rhode Island Department of Health, as appropriate.

Also, a first level adverse appeal determination letter will notify you that should you file a second level appeal, you have the right to: (1) inspect the appeal review file; and (2) add information prior to our reaching a final decision. Finally, a second level adverse appeal determination letter will include:

- fee information for filing an external review; and
- a statement that if *Tufts Health Plan's* decision is overturned by the external appeals agency, you will be reimbursed by *Tufts Health Plan* within sixty (60) days of the date you are notified of the overturn for your share of the appeal fee.

Expedited Appeals

We recognize that there are circumstances that require a quicker turnaround than the fifteen (15) calendar days allotted for the standard Appeals Process. We will expedite an appeal when there is an ongoing service about to terminate or a service to be delivered imminently whereby a delay in treatment would seriously jeopardize your life and health or jeopardize your ability to regain maximum function. Additionally, we will expedite your appeal if a medical professional determines it involves emergent health care services (defined as services provided in the event of the sudden onset of a medical, mental health, or substance abuse or other health care condition manifesting itself by acute symptoms of a severity (e.g., severe pain) where the absence of immediate medical attention could be reasonably expected to result in placing your health in serious jeopardy, serious impairment to bodily or mental functions, or serious dysfunction of any body organ or part).

If you feel your request meets the criteria cited above, you or your attending provider should contact Member Services. Under these circumstances, you will be notified of our decision on the earlier of: two (2) business days of receipt of all information necessary to complete the review; or seventy-two (72) hours after the review is initiated.

Member Satisfaction Process, continued

External Review

Tufts Health Plan provides for an independent external review by an external appeal agency for final adverse determinations. These are decisions based on medical necessity. The Rhode Island Department of Health has designated ~~two an~~ external appeal agencies who performs independent reviews of final adverse medical necessity decisions. ~~These external review agency is are~~ not connected in any way with *Tufts Health Plan*. Please note that appeals for coverage of services excluded from coverage under your plan are not eligible for external review.

To initiate this external appeal, you must send a letter to us within ~~60 days~~four months of the receipt of your second level adverse determination letter. In that letter, you must include: ~~(1) any additional information that you would like the external review agency to consider. ; and (2) your share of the fee for this review.~~ Information regarding current external appeal fees is available at *Tufts Health Plan* and is included in second level adverse appeal determination letters.

Within five (5) days of receipt of your written request ~~and your share of the fee~~, *Tufts Health Plan* will forward the complete review file, including the criteria utilized in rendering its decision, ~~along with the balance of the fee~~ to the external appeal agency ~~you have chosen~~. ~~For standard appeals, the external appeal agency shall complete its review and make a final determination within ten (10) business days. For appeals determined to be for an emergent health care service, the external appeal agency shall complete a review and make a final determination within two (2) business days of receipt.~~ The external appeal agency shall provide notice to you and your *Provider* of record of the outcome of the external appeal.

The external review shall be based on the following:

- the review criteria used by *Tufts Health Plan* to make the internal appeal determination;
- the medical necessity for the care, treatment or service for which coverage was denied; and
- the appropriateness of the service delivery for which coverage was denied.

The decision of the external appeals agency is binding. However, any person who is aggrieved by a final decision of the external appeals agency is entitled to judicial review in a court of competent jurisdiction.

If the external appeals agency overturns *Tufts Health Plan's* second level appeal decision, ~~*Tufts Health Plan* will reimburse you for your share of the appeal fee within 60 days of the notice of the decision. In addition,~~ we will send you a written notice within five (5) business days of receipt of the written decision from the appeal agency. This notice will:

- include an acknowledgement of the decision of the agency;
- advise of any procedures that you need to take in order to obtain the requested coverage or services;
- advise you of the date by which the payment will be made or the authorization for services will be issued by *Tufts Health Plan*; and
- include the name and phone number of the person at *Tufts Health Plan* who will assist you with final resolution of the appeal.

Bills from *Providers*

Medical Expenses

Occasionally, you may receive a bill from a *Provider* for *Covered Services*. Before paying the bill, contact the Member Services Department.

If you do pay the bill, you must send the Member Reimbursement Medical Claims Department:

- A completed, signed Member Reimbursement Medical Claim Form. You can obtain this from our Web site. You can also get one by contacting the Member Services Department.
- The documents required for proof of service and payment. Those documents are listed on the Member Reimbursement Medical Claim Form.

Note: We will provide the *Member* making a claim, or to the *Group* for delivery to such person, the claim forms we furnish for filing proof of loss for *Covered Services*. If we do not provide such forms within 15 days after we received notice of any claim under the *Group Contract*, the *Member* making that claim will be deemed to have met the requirements under that *Group Contract* for proof of loss, upon submitting to us within the time fixed in the *Group Contract* for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

The address for the Member Reimbursement Medical Claims Department is listed on the Member Reimbursement Medical Claim Form.

Note: You must contact us regarding your bill(s) or send your bill(s) to us within 90 days from the date of service, or as soon as reasonably possible. If you do not, the bill cannot be considered for payment, unless you are legally incapacitated. In no event, except in cases of legal incapacitation, can bills be considered for payment after a period of 1 year.

If you receive *Covered Services* from a non-*Tufts Health Plan Provider*, we will pay up to the *Reasonable Charge* for the services within 60 days of receiving a completed Member Reimbursement Medical Claim Form and all required supporting documents.

IMPORTANT NOTE:

Effective January 1, 2012, we will directly reimburse you for *Covered Services* you receive from most non-*Tufts Health Plan Providers*. Some examples of these types of non-*Tufts Health Plan Providers* include:

- radiologists, pathologists, and anesthesiologists who work in hospitals; and
- *Emergency* room specialists.

You will be responsible to pay the non-*Tufts Health Plan Provider* for those *Covered Services*. For more information, call Member Services or check our Web site

www.tuftshealthplan.com.

We reserve the right to be reimbursed by the *Member* for payments made due to our error.

Pharmacy Expenses

If you obtain a prescription at a non-designated pharmacy, you will need to pay for the prescription up front and submit a claim for reimbursement. Pharmacy claim forms can be obtained by contacting a Member Specialist. You can also get one at our web site at

www.tuftshealthplan.com.

Limitation on Actions

You cannot bring an action at law or in equity to recover on this *Group Contract* prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this *Group Contract*. You cannot bring such action at all unless you bring it within three (3) years from the expiration of the time within which proof of loss is required by this *Group Contract*.

Chapter 7 Other Plan Provisions

Subrogation

Tufts Health Plan's right of subrogation

You may have a legal right to recover some or all of the costs of your health care from someone else (a "Third Party"). "Third Party" means any person or company that is, or could be, responsible for the costs of injuries or illness to you. This includes such costs to any *Dependent* covered under this plan. ; for example:

- your own or someone else's auto or homeowner's insurer; or
- the person who caused your illness or injury.

Tufts Health Plan may cover health care costs for which a Third Party is responsible. In that case, we may require that Third Party to repay us the full cost of all such benefits provided by this plan. If we pay or will pay for the costs of health care services provided to treat your illness or injury, we have the right to recover those costs in your name, with or without your consent, directly from that person or company. This is called our right of subrogation. Our right has priority, except as otherwise provided by law. Our rights of recovery apply to any recoveries made by you or on your behalf from any source. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or rewards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you for Third Party injuries.

We have the right to recover those costs in your name. We can do this with or without your consent, directly from that person or company. Our rights has priority, except as otherwise provided by law. We can recover against the total amount of any recovery, regardless of whether:

- all or part of the recovery is for medical expenses; or
- the recovery is less than the amount needed to reimburse you fully for the illness or injury.

Med Pay

You may be covered for medical expenses under optional automobile medical payments insurance ("Med Pay"). To the extent permitted under applicable state law, our coverage is secondary to Med Pay benefits. If we pay benefits before Med Pay benefits have been exhausted, we may recover the cost of these benefits as described above.

Tufts Health Plan's right of reimbursement

This provision applies in addition to the rights described above. You may, if you recover money by suit, settlement, or otherwise, If this happens, you are required to reimburse us for the cost of health care services, supplies, medications, and expenses for which we paid or will pay. This right of reimbursement attaches when we have provided health care benefits for expenses where a Third Party is responsible and you have recovered any amounts from any sources. This includes, but is not limited to:

- payments made by a Third Party;

- payments made by any insurance company on behalf of the Third Party;
- any payments or awards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you where a Third Party is responsible.

We have the right to be reimbursed up to the amount of any payment received by you. This is **the case**—regardless of whether: (a) all or part of the payment to you was designated, allocated, or characterized as payment for medical expenses; or (b) the payment is for an amount less than that necessary to **reimburse-compensate** you fully for the illness or injury.

~~You hereby assign to any benefits you may be entitled to receive from a person or company that caused, or is legally responsible to reimburse you for, your illness or injury. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury.~~

Member cooperation

You **further** agree:

- to notify us **promptly and in writing when notice is given to any Third Party or representative of a Third Party of the intention to investigate or pursue a claim to recover damages or obtain compensation;**
- to cooperate with us and provide us and provide us with requested information;
- to do whatever is necessary to secure our rights of subrogation and reimbursement under **this plan;**
- to assign us any benefits you may be entitled to receive from a Third Party. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury;
- to give us a first priority lien on any recovery, settlement, or judgment or other source of compensation which may be had by any Third Party. You agree to do this to the extent of the full cost of all benefits associated with Third Party responsibility;
- to do nothing to prejudice our rights as set forth above. This includes, but is not limited to, refraining from making any settlement or recovery which specifically attempts to reduce or exclude the full cost of all benefits provided by the plan;
- to serve as a constructive trustee for the benefit of this plan over any settlement or recovery funds received as a result of Third Party responsibility;
- that we may recover the full cost of all benefits provided by this plan without regard to any claim of fault on your party, whether by comparative negligence or otherwise;
- that no court costs or attorney fees may be deducted from our recovery;
- that we are not required to pay or contribute to paying court costs or attorney's fees for the attorney hired by you to pursue your claim or lawsuit against any Third Party without our prior express written consent; and
- that in the event your or your representative fails to cooperate with *Tufts Health Plan*, you shall be responsible for all benefits provided by this plan in addition to costs and attorney's fees incurred by *Tufts Health Plan* in obtaining repayment.

~~of any events which may affect our rights of recovery under this section. This includes events such as injury resulting from an automobile accident, or job-related injuries that may be covered by workers' compensation. You agree to cooperate with us by giving us~~

~~information and signing documents to help us get reimbursed. You agree that we may investigate, request and release information needed to: (1) carry out the purpose of this section to the extent allowed by law; and (2) do the things we decide are appropriate to protect our rights of recovery.~~

Workers' compensation

Employers provide workers' compensation insurance for their employees. Employers do this to protect them in case of work-related illness or injury.

If you have a work-related illness or injury, you and your employer must ensure that all medical claims related to the illness or injury are billed to your employer's workers' compensation insurer. We will not provide coverage for any injury or illness for which it determines that the *Member* is entitled to benefits pursuant to: (1) any workers' compensation statute or equivalent employer liability; or (2) indemnification law. This is the case whether or not the employer has obtained workers' compensation coverage as required by law.

We may pay the costs of health care services or medications for any work-related illness or injury. If we do this, we have the right to recover those costs from you, the person, or company legally obligated to pay for such services, or from the *Provider*. If your *Provider* bills services or medications to us for any work-related illness or injury, contact the Liability and Recovery Department at 1-888-880-8699, x. 1098.

Subrogation, continued

Subrogation Agent

We may contract with a third party to administer subrogation recoveries. In such case, that subcontractor will act as our agent.

Constructive Trust

By accepting benefits from *Tufts Health Plan*, you hereby agree that if you receive any payment from any responsible party as a result of an injury, illness, or condition, you will serve as a constructive trustee over the funds that constitute such payment. This is the case whether the payment of such benefits is made to you directly or made on your behalf, for example, to a *Provider*. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to *Tufts Health Plan*.

Coordination of This *Group Contract's* Benefits with Other Benefits

Applicability

- A. This Coordination of Benefits ("COB") provision applies to This *Plan* when an employee or the employee's covered dependent has health care coverage under more than one Plan. "Plan" and "This Plan" are defined below.
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of "This Plan" are determined before or after those of another plan. The benefits of "This Plan":
 - (1) shall not be reduced when, under the order of benefit determination rules, "This Plan" determines its benefits before another plan; but
 - (2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in the "Effect on the Benefits of "This Plan" " section below.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Definitions

- A. "Plan" is any of the following which provides benefits or services for, or because of, medical or dental care or treatment:
- (1) Group insurance or group-type coverage whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
 - (2) Coverage under a governmental plan, or coverage required to be provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time). Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- B. "This Plan" is the part of the *Group Contract* that provides benefits for health care expenses.
- C. "Primary Plan/Secondary Plan:" The order of benefit determination rules state whether "This Plan" is a Primary Plan or Secondary Plan as to another plan covering the person. When "This Plan" is a Primary Plan, its benefits are determined before those of the other plan and without considering the other plan's benefits. When "This Plan" is a Secondary Plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits. When there are more than two plans covering the person, "This Plan" may be a Primary Plan as to one or more other plans, and may be a Secondary Plan as to a different plan or plans.
- D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care; when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an Allowable Expense under the above definition unless the patient's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice, or as specifically defined in the plan. When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an Allowable Expense and a benefit paid.
- E. "Claim Determination Period" means a calendar year. However, it does not include any part of a year during which a person has no coverage under "This Plan", or any part of a year before the date this COB provision or a similar provision takes effect.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Order of Benefit Determination Rules

- A. General. When there is a basis for a claim under "This Plan" and another plan, "This Plan" is a Secondary Plan which has its benefits determined after those of the other plan, unless:
- (1) The other plan has rules coordinating its benefits with those of "This Plan"; and
 - (2) Both those rules and "This Plan"'s rules, in Subsection B below, require that "This Plan"'s benefits be determined before those of the other plan.

- B. Rules. "This Plan" determines its order of benefits using the first of the following rules which applies:

- (1) Non-Dependent/Dependent. The benefits of the plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the plan which covers the person as a dependent.
- (2) Dependent Child/Parents Not Separated or Divorced. Except as stated in Paragraph B(3) below, when "This Plan" and another plan cover the same child as a dependent of different person, called "parents:"

- (a) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
- (b) If both parents have the same birthday, the benefits of the plan which covered the parents longer are determined before those of the plan which covered the other parent for a shorter period of time.

However, if the other plan does not have the rule described in (a) immediately above, but instead has the rule based upon the gender of the patient, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

- (3) Dependent Child/Separated or Divorced. If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:

- (a) First, the plan of the parent with custody of the child;
- (b) Then, the plan of the spouse of the parent with the custody of the child; and
- (c) Finally, the plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

Coordination of This *Group Contract's* Benefits with Other Benefits,
continued

Order of Benefit Determination Rules, continued

- (4) Joint Custody. If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child shall follow the order of benefit determination rules outlined above in Paragraph B(2) of this section.
- (5) Active/Inactive Employee. The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which covers that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this Rule (5) is ignored.
- (6) Longer/Shorter Length of Coverage. If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, member or subscriber longer are determined before those of the Plan which covered that person for the shorter term.

Effect on the Benefits of "This Plan"

- A. When This Section Applies. This section applies when, in accordance with the "Order of Benefit Determination Rules" section above, "This Plan" is a Secondary Plan as to one or more other plans. In that event the benefits of "This Plan" may be reduced under this section. Such other plan or plans are referred to as "the other plans" in B immediately below.
- B. Reduction in "This Plan"'s Benefits. The benefits of "This Plan" will be reduced when the sum of:
 - (1) The benefits that would be payable for the Allowable Expenses under "This Plan" in the absence of this COB provision; and
 - (2) The benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of "This Plan" will be reduced so that they and the benefits payable under the other plans do not total more than those Allowable Expenses. When the benefits of "This Plan" are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of "This Plan".

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Right to Receive and Release Needed Information

Certain facts are needed to apply these COB rules. *Tufts Health Plan* has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. *Tufts Health Plan* need not tell, or get the consent of, any person to do this. Each person claiming benefits under "This Plan" must give *Tufts Health Plan* any facts it needs to pay the claim.

Facility of Payment

A payment made under another plan may include an amount which should have been paid under "This Plan". If it does, *Tufts Health Plan* may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under "This Plan". *Tufts Health Plan* will not have to pay that amount again. The term "payment made" means reasonable cash value of the benefits provided in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

Right of Recovery

If the amount of the payments made by *Tufts Health Plan* is more than it should have paid under this COB provision, it may recover the excess from one or more of:

- A. The persons it has paid or for whom it has paid;
- B. Insurance companies; or
- C. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

For more information

Contact the Liability and Recovery Department at 1-888-880-8699, x.1098. You can also call a Member Specialist. That person can transfer your call to the Liability and Recovery Department.

Medicare Eligibility

Medicare eligibility

When a *Subscriber* or an enrolled *Dependent* reaches age 65, that person may become entitled to Medicare based on his or her age. That person may also become entitled to Medicare under age 65 due to disability or end stage renal disease.

Tufts Health Plan will pay benefits **before** Medicare:

- for you or your enrolled *Spouse*, if you or your *Spouse* is age 65 or older, if you are actively working and if your employer has 20 or more employees;
- for you or your enrolled *Dependent*, for the first 30 months you or your *Dependent* is eligible for Medicare due to end stage renal disease; or
- for you or your enrolled *Dependent*, if you are actively working, you or your *Dependent* is eligible for Medicare under age 65 due to disability, and your employer has 100 or more employees.

Tufts Health Plan will pay benefits **after** Medicare:

- if you are age 65 or older and are not actively working;
- if you are age 65 or older and your employer has fewer than 20 employees;
- after the first 30 months you are eligible for Medicare due to end stage renal disease; or
- if you are eligible for Medicare under age 65 due to disability, but are not actively working or are actively working for an employer with fewer than 100 employees.

Note: In any of the circumstances described above, you will receive benefits for *Covered Services* that Medicare does not cover.

Use and Disclosure of Medical Information

Tufts Health Plan mails a separate "Notice of Privacy Practices" to all *Subscribers*. This notice explains how we use and disclose your medical information. If you have questions or would like another copy of our "Notice of Privacy Practices", please call a Member Specialist. Information is also available on our Web site at www.tuftshealthplan.com.

Relationships between *Tufts Health Plan* and *Providers*

Tufts Health Plan and *Providers*

We arrange health care services. We do not provide health care services. We have agreements with *Providers* practicing in their private offices throughout the *Service Area*. These *Providers* are independent. They are not *Tufts Health Plan* employees, agents or representatives. *Providers* are not authorized to:

- change this *Evidence of Coverage*; or
- assume or create any obligation for *Tufts Health Plan*.

We are not liable for acts, omissions, representations or other conduct of any *Provider*.

Circumstances Beyond *Tufts Health Plan's* Reasonable Control

Tufts Health Plan shall not be responsible for a failure or delay in arranging for the provision of services in cases of circumstances beyond our reasonable control. Such circumstances include, but are not limited to: major disaster; epidemic; strike; war; riot; and civil insurrection. In such circumstances, we will make a good faith effort to arrange for the provision of services. In doing so, we will take into account the impact of the event and the availability of *Tufts Health Plan Providers*.

Group Contract

Acceptance of the terms of the *Group Contract*

By signing and returning the membership application form, you: (1) apply for *Group* coverage; and (2) agree, on behalf of yourself and your enrolled *Dependents*, to all the terms and conditions of the *Group Contract*, including this *Evidence of Coverage*.

Notes:

- The validity of the *Group Contract* cannot be contested, except for non-payment of *Premium*, after it has been in force for two years from its date of issue.
- A copy of the *Group's* application will be attached to the *Group Contract* when issued. All statements made by the *Group* or by *Members* in that application shall be deemed representations and not warranties.
- No agent has authority to change the *Group Contract* or waive any of its provisions. In addition, no change in the *Group Contract* shall be valid unless approved by an officer of *Tufts Health Plan* and evidenced by an amendment to the *Group Contract* signed by us. Please note, though, that any such amendment that reduces or eliminates coverage must be requested in writing by the *Group* or signed by the *Group*.

Payments for coverage

We will bill your *Group* and your *Group* will pay *Premiums* to us for you. We are not responsible if your *Group* fails to pay the *Premium*. This is true even if your *Group* has charged you (for example, by payroll deduction) for all or part of the *Premium*.

Note: Your *Group* may fail to pay the *Premium* on time. If this happens, we may cancel your coverage in accordance with the *Group Contract* and applicable state law. For more information on the notice to be provided, see "Termination of the *Group Contract*" in Chapter 4.

We may change the *Premium*. If the *Premium* is changed, the change will apply to all *Members* in your.

Group Contract, continued

Changes to this *Evidence of Coverage*

We may change this *Evidence of Coverage*. Changes do not require your consent. [Notice of changes in *Covered Services* will be sent to your *Group* at least [30][60] days before the effective date of the modifications. That notice will:

- include information regarding any changes in clinical review criteria; and
- detail the effect of such changes on a *Member's* personal liability for the cost of such changes.]

An amendment to this *Evidence of Coverage* describing the changes [will be sent to you. It] will include the effective date of the change. Changes will apply to all benefits for services received on or after the effective date with one exception.

Exception: A change will not apply to you if you are an *Inpatient* on the effective date of the change until the earlier of:

- your discharge date; or
- the date *Annual Coverage Limitations* are used up.

Note: If changes are made, they will apply to all *Members* in your *Group*. They will not apply just to you.

Notice

Notice to *Members*: When we send a notice to you, it will be sent to your last address on file with us.

Notice to *Tufts Health Plan*: *Members* should address all correspondence to:

Tufts Health Plan
705 Mount Auburn Street
P.O. Box 9173
Watertown, MA 02471-9173

Enforcement of terms

We may choose to waive certain terms of the *Group Contract* if applicable. This includes the *Evidence of Coverage*. This does not mean that we give up our rights to enforce those terms in the future.

When this *Evidence of Coverage* Is Issued and Effective

This *Evidence of Coverage* is issued and effective on your *Group Anniversary Date* on or after [January 1, 2012]. It supersedes all previous *Evidences of Coverage*. We will issue a copy of the *Certificate* to the *Group* and to all *Subscribers* enrolled under this plan.

Appendix A

Glossary of Terms and Definitions

This section defines the terms used in this *Evidence of Coverage*.

Adoptive Child

A *Child* is an *Adoptive Child* as of the date he or she:

- is legally adopted by the *Subscriber*; or
- is placed for adoption with the *Subscriber*. This means that the *Subscriber* has assumed a legal obligation for the total or partial support of a *Child* in anticipation of adoption. If the legal obligation ceases, the *Child* is no longer considered placed for adoption.

Note: A foster child is considered an *Adoptive Child* as of the date of placement for adoption.

Anniversary Date

The date when the *Group Contract* first renews. Then, each successive annual renewal date.

Annual Coverage Limitations

Annual dollar or time limitations on *Covered Services*.

Child

The following individuals until their 26th birthday:

- The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* **who qualifies as a *Dependent for federal tax purposes***; or
- [the *Child* of an enrolled child; or]
- any other *Child* for whom the *Subscriber* has legal guardianship.

Coinsurance

The percentage of costs you must pay for certain *Covered Services*.

- For services provided by a non-*Tufts Health Plan Provider*, your share is a percentage of the *Reasonable Charge* for those services.
- For services provided by a *Tufts Health Plan Provider*, your share is a percentage of:
 - the applicable *Tufts Health Plan* fee schedule amount for those services; or
 - the *Tufts Health Plan Provider's* actual charges for those services, whichever is less.

Note: The *Member's* share percentage is based on the *Tufts Health Plan Provider* payment at the time the claim is paid. It does not reflect any later adjustments, payments, or rebates **that are not calculated on an individual claim basis**.

Terms and Definitions, continued

Community Residence

Any home or other living arrangement which is established, offered, maintained, conducted, managed, or operated by any person for a period of at least 24 hours, where, on a 24-hour basis, direct supervision is provided for the purpose of providing rehabilitative treatment, habilitation, psychological support, and/or social guidance for three or more persons with substance abuse or *Mental Disorders*, or persons with developmental disabilities or cognitive disabilities such as brain injury. Examples include, but are not limited to, group homes, halfway homes, and fully-supervised apartment programs. Semi-independent living programs, foster care, and parent deinstitutionalization subsidy aid programs are not considered *Community Residences* under this *Evidence of Coverage*.

Contract Year

The 12-month period determined by the *Group* in which benefit limits, *Deductibles*, *Out-of-Pocket Maximum*, and *Coinsurance* are calculated under this plan. A *Contract Year* can be either a calendar year or a plan year.

- Calendar year: Coverage based on a calendar year runs from January 1st through December 31st within a year.
- Plan year: Coverage based on a plan year runs during a period of 12 consecutive months that are not a calendar year (As an example, a plan year can run from July 1st in one calendar year through June 30th in the following calendar year).

For more information about the type of *Contract Year* that applies to your plan, call Member Services. You can also contact your employer.

Copayment

Fees you pay for *Covered Services*. *Copayments* are paid to the *Provider* when you receive care unless the *Provider* arranges otherwise. See "Benefit Overview" at the front of this *Evidence of Coverage* for more information.

Cost Sharing Amount

The cost you pay for certain *Covered Services*. This amount may consist of *Deductibles* and *Copayments*.

Covered Services

The services and supplies for which we will pay. They must be:

- described in Chapter 3 (They are subject to the "Exclusions from Benefits" section in Chapter 3.);
- *Medically Necessary*; and
- provided or authorized by your *PCP* and in some cases, approved by *Tufts Health Plan* or its designee.

These services include *Medically Necessary* coverage of pediatric specialty care (This includes mental health care.) by *Providers* with recognized expertise in specialty pediatrics.

Covering Provider

The *Provider* named by your *PCP* to provide or authorize services in your *PCP*'s absence.

Terms and Definitions, continued

Custodial Care

- Care provided primarily to assist in the activities of daily living. Examples include bathing, dressing, eating, and maintaining personal hygiene and safety;
- care provided primarily for maintaining the *Member's* or anyone else's safety, when no other aspects of treatment require an acute hospital level of care;
- services that could be provided by people without professional skills or training; or
- routine maintenance of colostomies, ileostomies, and urinary catheters; or
- adult and pediatric day care.

In cases of mental health care or substance abuse care, *Inpatient* care or intermediate care provided primarily:

- for maintaining the *Member's* or anyone else's safety; or
 - for the maintenance and monitoring of an established treatment program,
- when no other aspects of treatment require an acute hospital level of care or intermediate care.

Note: *Custodial Care* is not covered by *Tufts Health Plan*.

Day Surgery

Any surgical procedure(s) ~~in an operating room under anesthesia for which the Member is admitted to~~ provided to a *Member* at a facility licensed by the state to perform surgery. The *Member* must be expected to ~~be discharged~~ depart the same day or in some instances within twenty-four hours. ~~For hospital census purposes, the Member is an Outpatient not an Inpatient.~~ Also called "Ambulatory Surgery" or "Surgical Day Care".

Deductible

For each *Contract Year*, the amount paid by the *Member* for certain *Covered Services* before any payments are made under this *Evidence of Coverage*. See "Benefit Overview" at the front of this *Evidence of Coverage* for more information about the different Advantage and Basic Level Medical *Deductibles*, as well as the Prescription Drug *Deductible* (for Basic Level only) under this *Group Contract*.

Note: The amount credited towards the *Member's Deductible* is based on the *Tufts HP Provider* negotiated rate at the time the services are rendered. It does not reflect any later adjustments, payments, or rebates that are not calculated on an individual claim basis.

Dependent

The *Subscriber's Spouse, Child, [Domestic Partner,] Student Dependent, or Disabled Dependent*.

Developmental

Refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones that is not caused by an underlying medical illness or condition.

Terms and Definitions, continued

Designated Facility for Inpatient Mental Health/ Inpatient Substance Abuse Services

A facility licensed to treat Mental Conditions and/or substance abuse (alcohol and drug). This *Provider* has an agreement with us to provide *Inpatient* or day treatment/partial hospitalization services to *Members* assigned to the facility. Also called “Designated Facility”.

Directory of Health Care Providers

A separate booklet which lists *Tufts Health Plan PCPs*. It also lists their affiliated *Tufts Health Plan Hospital* and certain other *Tufts Health Plan Providers*.

Note: This booklet is updated from time to time. This is done to show changes in *Providers* affiliated with *Tufts Health Plan*. For information about the *Providers* listed in the *Directory of Health Care Providers*, you can call Member Services. Or, you can check our Web site at www.tuftshealthplan.com.

Disabled Dependent

The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* of any age who:

- is permanently physically or mentally disabled, or has a disability which can be expected to result in death, or can be expected to last for a period of not less than 12 months; and
- who is financially dependent on the *Subscriber*.

[Domestic Partner]

[An unmarried *Subscriber's* individual partner of the same or opposite sex who:

- [is at least 18 years of age;]
- is not married;
- has not been married (or has not been in a prior domestic partner relationship) for at least the prior [0-12] consecutive months;
- is not related to the *Subscriber* by blood; and
- meets the eligibility criteria described in Chapter 2.]

[The *Subscriber* and the *Domestic Partner* must:

- share a mutually exclusive and enduring relationship;
- have shared a common residence for [[0-12] prior consecutive months] and intend to do so indefinitely;
- be financially interdependent;
- be jointly responsible for their common welfare; and
- be committed to a life partnership with each other.]

Note: Roommates who do not satisfy the above criteria, parents and siblings of the *Subscriber* cannot qualify as *Domestic Partners*.]

Terms and Definitions, continued

Durable Medical Equipment

Devices or instruments of a durable nature that:

- are reasonable and necessary to sustain a minimum threshold of independent daily living;
- are made primarily to serve a medical purpose;
- are not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

Effective Date

The date, according to our records, when you become a *Member* and are first eligible for *Covered Services*.

Emergency

An illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity (This includes severe pain.) that the absence of prompt medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in:

- serious jeopardy to the physical and/or mental health of a *Member* or another person (or with respect to a pregnant *Member*, the *Member's* or her unborn child's physical and/or mental health); or
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ or part; or
- with respect to a pregnant woman who is having contractions, inadequate time to effect a safe transfer to another hospital before delivery, or a threat to the safety of the *Member* or her unborn child in the event of transfer to another hospital before delivery.

Some examples of illnesses or medical conditions requiring *Emergency* care are severe pain, a broken leg, loss of consciousness, vomiting blood, chest pain, difficulty breathing, or any medical condition that is quickly getting much worse.

Evidence of Coverage

This document and any future amendments.

Terms and Definitions, continued

Experimental or Investigative

A service, supply, treatment, procedure, device, or medication (collectively “treatment”) is considered *Experimental or Investigative* if any of the following apply:

- the drug or device cannot be lawfully marketed without the approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished or to be furnished; or
- the treatment, or the "informed consent" form used with the treatment, was reviewed and approved by the treating facility's institutional review board or other body serving a similar function, or federal law requires such review or approval; or
- reliable evidence shows that the treatment is the subject of ongoing Phase I or Phase II clinical trials; is the research, experimental, study or investigative arm of ongoing Phase III clinical trials; or is otherwise under study to determine its safety, efficacy, toxicity, maximum tolerated dose, or its efficacy as compared with a standard means of treatment or diagnosis; or
- evaluation by an independent health technology assessment organization has determined that the treatment is not proven safe and/or effective in improving health outcomes or that appropriate patient selection has not been determined; or
- the peer-reviewed published literature regarding the treatment is predominantly non-randomized, historically controlled, case controlled, or cohort studies; or there are few or no well-designed randomized, controlled trials.

Family Coverage

Coverage for a *Member* and his or her *Dependents*.

Group

An employer or other legal entity with which *Tufts Health Plan* has an agreement to provide group coverage. An employer *Group* subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended, is the ERISA plan sponsor. The *Group* is your agent and is not *Tufts Health Plan's* agent.

Group Contract

The agreement between *Tufts Health Plan* and the *Group* under which:

- we agree to provide *Group* coverage; and
- the *Group* agrees to pay a *Premium* to us on your behalf.

The *Group Contract* includes this *Evidence of Coverage* and any amendments.

Individual Coverage

Coverage for a *Subscriber* only (no *Dependents*).

Terms and Definitions, continued

Inpatient

A patient who is:

- admitted to a hospital or other facility licensed to provide continuous care; and
- classified as an *Inpatient* for all or a part of the day **on the facility's Inpatient census.**

Medically Necessary

A service or supply that is consistent with generally accepted principles of professional medical practice as determined by whether that service or supply:

- is the most appropriate available supply or level of service for the *Member* in question considering potential benefits and harms to that individual;
- is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- for services and interventions not in widespread use, is based on scientific evidence.

In determining coverage for *Medically Necessary* services, we use *Medical Necessity Guidelines*. These Guidelines are:

- developed with input from practicing *Providers* in the *Service Area*;
- developed in accordance with the standards adopted by national accreditation organizations;
- updated at least biennially or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice; and
- evidence-based, if practicable.

Member

A person enrolled in *Tufts Health Plan* under the *Group Contract*. Also referred to as "you."

Mental Disorders

Any mental disorder and substance abuse disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization and that substantially limits the life activities of the person with the illness. *Mental Disorders* do not include tobacco and caffeine in the definition of substance. In addition, *Mental Disorders* do not include: mental retardation, learning disorders, motor skills disorders, communication disorders, and mental disorders classified as "V" codes.

Observation

The use of hospital services to treat and/or evaluate a condition that should result in either a discharge within twenty-three (23) hours or a verified diagnosis and concurrent treatment plan. At times, an *Observation* stay may be followed by an *Inpatient* admission to treat a diagnosis revealed during the period of *Observation*.

Open Enrollment Period

The period each year when *Tufts Health Plan* and the *Group* allow eligible persons to apply for *Group* coverage in accordance with the *Group Contract*.

Terms and Definitions, continued

Outpatient

A patient who receives care other than on an *Inpatient* basis. This includes services provided in: a *Provider's* office; a *Day Surgery* or ambulatory care unit; and an *Emergency* room or *Outpatient* clinic.

Note: You are also an *Outpatient* when you are in a facility for observation.

Premium

The total monthly cost of *Individual* or *Family Coverage* which the *Group* pays to us.

Primary Care Provider (PCP)

The *Tufts Health Plan* physician or nurse practitioner you have chosen from the *Directory of Health Care Providers*. This *PCP* has an agreement with us to provide primary care and to coordinate, arrange, and authorize the provision of *Covered Services*.

Prior Authorization

A process we use to decide if a health care service qualifies or supply as a *Covered Service*. We recommend that you get before obtaining care for certain *Covered Services*. *Covered Services* for which we suggest prior authorization include a "(PA)" notation in the "Benefit Overview" section of this document. This process is handled by *Tufts Health Plan's* [Chief Medical Officer] or someone we designate.

To request prior authorization, please call us. For mental health services, call our Mental Health Department at 1-800-208-9565. For all other *Covered Services*, call our Member Services Department at 1-800-682-8059. For more information about our prior authorization process, call Member Services or check our Web site at www.tuftshealthplan.com.

Provider

A health care professional or facility licensed in accordance with applicable law, including, but not limited to, hospitals, limited service medical clinics, if available; urgent care centers; physicians, doctors of osteopathy, licensed nurse midwives, certified registered nurse anesthetists, certified registered nurse practitioners, optometrists, podiatrists, psychiatrists, psychologists, licensed mental health counselors, licensed independent clinical social workers, licensed psychiatric nurses who are certified as clinical specialists in psychiatric and mental health nursing, tobacco treatment specialists, licensed speech-language pathologists, licensed marriage and family therapists, and licensed audiologists.

We will only cover services of a *Provider*, if those services are: listed as *Covered Services*; and within the scope of the *Provider's* license.

Provider Organization

A *Provider Organization* is comprised of doctors and other health care *Providers* who practice together in the same community. They often admit patients to the same hospital. A *Provider Organization* does this in order to give their patients a full range of care. Also called a "Provider Group".

Reasonable Charge

The lesser of:

- the amount charged; or
- the amount that we determine. We decide this amount based on nationally accepted means and amounts of claims payment. These means and amounts include, but are not limited to: Medicare fee schedules and allowed amounts; CMS medical coding policies; AMA CPT coding guidelines; nationally recognized academy and society coding; and clinical guidelines.

Terms and Definitions, continued

Service Area

The *Service Area* (This is also called the “Enrollment Service Area”.) is the geographical area within which we have developed a network of *Providers* to afford *Members* with adequate access to *Covered Services*. The Enrollment Service Area consists of the Standard Service Area and the Extended Service Area.

The Standard Service Area is comprised of:

- all of Rhode Island, except Block Island. It also includes all of Massachusetts, except Nantucket and Martha’s Vineyard; and
- the cities and towns in New Hampshire:
 - in which *Tufts Health Plan PCPs* are located, and
 - which are a reasonable distance from *Tufts Health Plan* specialists who provide the most-often used services. Examples of these specialists are behavioral health practitioners and physicians who are surgeons or OB/GYNs.

The Extended Service Area includes Block Island. It also includes certain towns in Connecticut, New Hampshire, New York and Vermont which

- surround the Standard Service Area, and
- are within a reasonable distance from *Tufts Health Plan PCPs* and specialists who provide the most-often used services. Examples of these specialists are behavioral health practitioners and *Providers* who are surgeons or OB/GYNs.

Note: You can get a list of cities and towns in the *Service Area*. To do this, call Member Services. Or, you can check our Web site at www.tuftshealthplan.com.

Skilled

A type of care that is *Medically Necessary*. This care must be provided by, or under the direct supervision of, licensed medical personnel. *Skilled* care is provided to achieve a medically desired and realistically achievable outcome.

Spouse

The *Subscriber’s* legal spouse, according to the law of the state in which you reside. **Spouse also includes the spousal equivalent of the *Subscriber* who is the registered *Domestic Partner*, *civil union partner*, or other similar legally recognized partner of the *Subscriber* who resides in a state that provides such legal recognition/spousal equivalent rights.**

Subscriber

The person who:

- is an employee of the *Group*;
- enrolls in *Tufts Health Plan* and signs the membership application form on behalf of himself or herself and any *Dependents*; and
- in whose name the *Premium* is paid in accordance with the *Group Contract*.

Terms and Definitions, continued

Tufts Health Plan

Tufts Associated Health Maintenance Organization, Inc., a Massachusetts corporation d/b/a *Tufts Health Plan*. *Tufts Health Plan* is licensed by Rhode Island as a health maintenance organization (HMO). Also called “we”, “us”, and “our”.

Tufts Health Plan Hospital

A [*Community Hospital* or *Tertiary*] hospital that has an agreement with *Tufts Health Plan* to provide certain *Covered Services* to *Members*. *Tufts Health Plan Hospitals* are independent. They are not owned by *Tufts Health Plan*. *Tufts Health Plan Hospitals* are not *Tufts Health Plan’s* agents or representatives. Their staff are not *Tufts Health Plan’s* employees.

Tufts Health Plan Provider

A *Provider* with which *Tufts Health Plan* has an agreement to provide *Covered Services* to *Members*. *Providers* are not *Tufts Health Plan’s* employees, agents or representatives.

Urgent Care

Care provided when your health is not in serious danger, but you need immediate medical attention for an unforeseen illness or injury. Examples of illnesses or injuries in which urgent care might be needed are: a broken or dislocated toe; sudden extreme anxiety; a cut that needs stitches but is not actively bleeding; or symptoms of a urinary tract infection.

Note: Care may be provided after the *urgent* condition is treated and stabilized and the *Member* is safe for transport. This care is not considered *Urgent Care*.

Appendix B - ERISA Information

ERISA RIGHTS

If your plan is an ERISA plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Most plans are ERISA plans, but not all. Please contact your plan administrator to determine if your plan is an ERISA plan.

ERISA provides that all plan participants shall be entitled to receive information about their plan and benefits, continue group health plan coverage, and prudent actions by plan fiduciaries.

Receiving Information About Your Plan and Benefits

ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the plan administrator's office and at other specified locations all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Continuing Group Health Plan Coverage

ERISA provides that all plan participants shall be entitled to:

- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage.
- Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under a group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Note: This plan does not include a preexisting condition exclusion.

ERISA RIGHTS, continued

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforcing Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PROCESSING OF CLAIMS FOR PLAN BENEFITS

The Department of Labor's (DOL) Employee Benefits Security Administration has published benefit determination procedure regulations for employee benefit plans governed under ERISA. The regulations set forth requirements with respect to the processing of claims for plan benefits, including urgent care claims, pre-service claims, post-service claims and review of claims denials.

Who can submit a claim?

The DOL Regulations apply to claims submitted by ERISA participants or their beneficiaries. In accordance with the regulations, Tufts Health Plan permits an authorized representative (referred to here as the "authorized claimant") to act on your behalf in submitting a claim or obtaining a review of a claim decision. An authorized claimant can be any individual (including, for example, a family member, an attorney, etc.) whom you designate to act on your behalf with respect to a claim for benefits.

How do I designate an Authorized Claimant?

An authorized claimant can be designated at any point in the claims process – at the pre-service, post service or appeal level. Please contact a Tufts Health Plan Member Specialist at 1-800-682-8059 for the specifics on how to appoint an authorized claimant.

Types of claims

There are several different types of claims that you may submit for review. Tufts Health Plan's procedures for reviewing claims depends upon the type of claim submitted (urgent care claims, pre-service claims, post-service claims, and concurrent care claims).

Urgent care claims: An "urgent care claim" is a claim for medical care or treatment where the application of the claims review procedure for non-urgent claims: (1) could seriously jeopardize your life, health or ability to regain maximum function, or (2) based upon your *Provider's* determination, would subject you to severe pain that cannot be adequately managed without the care or treatment being requested. For urgent care claims, we will respond to you within 72 hours after receipt of the claim. If we determine that additional information is needed to review your claim, we will notify you within 24 hours after the receipt of the claim and provide you with a description of the additional information needed to evaluate your claim. You have 48 hour after that time to provide the requested information. We will evaluate your claim within 48 hours after the earlier of our receipt of the requested information, or the end of the extension period given to you to provide the requested information.

Concurrent care decisions: A "concurrent care decision" is a determination relating to the continuation/reduction of an ongoing course of treatment. If we have already approved an ongoing course of treatment for you and considers reducing or terminating the treatment, -we will notify you sufficiently in advance of the reduction or termination of treatment to allow you to appeal the decision and obtain a determination before the treatment is reduced or terminated. If you request to extend an ongoing course of treatment that involves urgent care, we will respond to you within 24 hours after receipt of the request (provided that you make the request at least 24 hours prior to the expiration of the ongoing course of treatment). If you reach the end of a pre-approved course of treatment before requesting additional services, the "pre-service" or "post-service" time limits will apply.

PROCESSING OF CLAIMS FOR PLAN BENEFITS, continued

Types of claims, continued

Pre-Service Claim: A “pre-service claim” is a claim that requires approval of the benefit in advance of obtaining the care. For pre-service claims, we will respond to you within 72 hours for an urgent request and within 15 days for a non-urgent request after receipt of the claim. If we determine that an extension is necessary for a non-urgent request due to matters beyond our control, we will notify you within 15 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a pre-service claim, but do not submit enough information for us to make a determination, we will notify you within 15 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.

Post-service claim: A “post-service claim” is a claim for payment for a particular service after the service has been provided. For post-service claims, we will respond to you within 30 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.

If your request for coverage is denied, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.

STATEMENT OF RIGHTS UNDER THE NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans or issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay or up to 48 hours (or 96 hours). However, to use certain providers or facilities, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

FAMILY AND MEDICAL LEAVE ACT OF 1993

Note: The Family and Medical Leave Act only applies to groups with 50 or more employees.

Under the Family and Medical Leave Act of 1993 (FMLA), if an employee meets the eligibility requirements, that employee is legally allowed to take up to 12 weeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

The FMLA was amended to add two new leave rights related to military service, effective January 16, 2009:

- **Qualifying Exigency Leave:** Eligible employees are entitled to up to 12 weeks of leave because of “any qualifying exigency” due to the fact that the spouse, son, daughter, or parent of the employee is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation.
- **Military Caregiver Leave:** An eligible employee who is the spouse, son, daughter, parent or next of kin of a covered servicemember who is recovering from a serious illness or injury sustained in the line of duty on active duty is entitled to up to 26 weeks of leave in a single 12-month period to care for the servicemember. The employee is entitled to a combined total of 26 weeks for all types of FMLA leave in the single 12-month period.

In order to be eligible, the employee must have worked for his or her employer for a total of 12 months and worked at least 1,250 hours over the previous 12 months.

A covered employer is required to maintain group health insurance coverage for an employee on FMLA leave whenever such insurance was provided before the leave was taken and on the same terms as if the employee had continued to work. If applicable, arrangements will need to be made for employees to pay their share of health insurance premiums while on leave. In some instances, the employer may recover premiums it paid to maintain health coverage for an employee who fails to return to work from FMLA leave.

An employee should contact his or her employer for details about FMLA and to make payment arrangements, if applicable.

PATIENT PROTECTION DISCLOSURE

This plan generally requires the designation of a *Primary Care Provider*. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a *Primary Care Provider*, and for a list of the participating *Primary Care Providers*, contact Member Services or see our Web site at www.tuftshealthplan.com.

For *Children*, you may designate a pediatrician as the *Primary Care Provider*.

You do not need prior authorization from *Tufts Health Plan* or from any other person (including a *Primary Care Provider*) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specializes in obstetrics or gynecology, contact Member Services or see our Web site at www.tuftshealthplan.com.

NOTICE OF PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Introduction

Tufts Health Plan strongly believes in safeguarding the privacy of our members' protected health information (PHI). PHI is information which:

- Identifies you (or can reasonably be used to identify you); and
- Relates to your physical or mental health or condition, the provision of health care to you or the payment for that care.

We are required by law to maintain the privacy of your PHI and to provide you with notice of our legal duties and privacy practices with respect to your PHI. This Notice of Privacy Practices describes how we may collect, use and disclose your PHI, and your rights concerning your PHI. This Notice applies to all members of *Tufts Health Plan's* insured health benefit plans, including: HMO plans; *Tufts Health Plan* Medicare Preferred plans; and insured POS and PPO plans. It also applies to all members of health plans insured by Tufts Insurance Company (a *Tufts Health Plan* affiliate). Unless your employer has notified you otherwise, this Notice of Privacy Practices also applies to all members of self-insured group health plans that are administered by a *Tufts Health Plan* entity.

How We Obtain PHI

As a managed care plan, we engage in routine activities that result in our being given PHI from sources other than you. For example, health care providers—such as physicians and hospitals—submit claim forms containing PHI to enable us to pay them for the covered health care services they have provided to you.

How We Use and Disclose Your PHI

We use and disclose PHI in a number of ways to carry out our responsibilities as a managed care plan. The following describes the types of uses and disclosures of PHI that federal law permits us to make without your specific authorization:

- **Treatment:** We may use and disclose your PHI to health care providers to help them treat you. For example, our care managers may disclose PHI to a home health care agency to make sure you get the services you need after discharge from a hospital.
- **Payment Purposes:** We use and disclose your PHI for payment purposes, such as paying doctors and hospitals for covered services. Payment purposes also include activities such as: determining eligibility for benefits; reviewing services for medical necessity; performing utilization review; obtaining premiums; coordinating benefits; subrogation; and collection activities.
- **Health Care Operations:** We use and disclose your PHI for health care operations. This includes coordinating/managing care; assessing and improving the quality of health care services; reviewing the qualifications and performance of providers; reviewing health plan performance; conducting medical reviews; and resolving grievances. It also includes business activities such as: underwriting; rating; placing or replacing coverage; determining coverage policies; business planning; obtaining reinsurance; arranging for legal and auditing services (including fraud and abuse detection programs); and obtaining accreditations and licenses.
- **Health and Wellness Information:** We may use your PHI to contact you with information about appointment reminders; treatment alternatives; therapies; health care providers; settings of care; or other health-related benefits, services and products that may be of interest to you. For example, we might send you information about smoking cessation programs.
- **Organizations That Assist Us:** In connection with treatment, payment and health care operations, we may share your PHI with our affiliates and third-party “business associates” that perform activities for us or on our behalf, for example, our pharmacy benefit manager. We will obtain assurances from our business associates that they will appropriately safeguard your information.
- **Plan Sponsors:** If you are enrolled in *Tufts Health Plan* through your current or former place of work, you are enrolled in a group health plan. We may disclose PHI to the group health plan’s plan sponsor— usually your employer—for plan administration purposes. The plan sponsor must certify that it will protect the PHI in accordance with law.
- **Public Health and Safety; Health Oversight:** We may disclose your PHI to a public health authority for public health activities, such as responding to public health investigations; when authorized by law, to appropriate authorities, if we reasonably believe you are a victim of abuse, neglect or domestic violence; when we believe in good faith that it is necessary to prevent or lessen a serious and imminent threat to your or others’ health or safety; or to health oversight agencies for certain activities such as audits, disciplinary actions and licensure activity.
- **Legal Process; Law Enforcement; Specialized Government Activities:** We may disclose your PHI in the course of legal proceedings; in certain cases, in response to a subpoena, discovery request or other lawful process; to law enforcement officials for such purposes as responding to a warrant or subpoena; or for specialized governmental activities such as national security.

- **Research; Death; Organ Donation:** We may disclose your PHI to researchers, provided that certain established measures are taken to protect your privacy. We may disclose PHI, in certain instances, to coroners, medical examiners and in connection with organ donation.
- **Workers' Compensation:** We may disclose your PHI when authorized by workers' compensation laws.
- **Family and Friends:** We may disclose PHI to a family member, relative or friend—or anyone else you identify—as follows: (i) when you are present prior to the use or disclosure and you agree; or (ii) when you are not present (or you are incapacitated or in an emergency situation) if, in the exercise of our professional judgment and in our experience with common practice, we determine that the disclosure is in your best interests. In these cases we will only disclose the PHI that is directly relevant to the person's involvement in your health care or payment related to your health care.
- **Personal Representatives:** Unless prohibited by law, we may disclose your PHI to your personal representative, if any. A personal representative has legal authority to act on your behalf in making decisions related to your health care. For example, a health care proxy, or a parent or guardian of an unemancipated minor are personal representatives.
- **Mailings:** We will mail information containing PHI to the address we have on record for the subscriber of your health benefits plan. We will not make separate mailings for enrolled dependents at different addresses, unless we are requested to do so and agree to the request. See below "Right to Receive Confidential Communications" for more information on how to make such a request.
- **Required by Law:** We may use or disclose your PHI when we are required to do so by law. For example, we must disclose your PHI to the U.S. Department of Health and Human Services upon request if they wish to determine whether we are in compliance with federal privacy laws. If one of the above reasons does not apply, we will not use or disclose your PHI without your written permission ("authorization"). You may give us written authorization to use or disclose your PHI to anyone for any purpose. You may later change your mind and revoke your authorization in writing. However, your written revocation will not affect actions we've already taken in reliance on your authorization. Where state or other federal laws offer you greater privacy protections, we will follow those more stringent requirements. For example, under certain circumstances, records that contain information about alcohol abuse treatment; drug abuse prevention or treatment; AIDS-related testing or treatment; or certain privileged communications may not be disclosed without your written authorization. In addition, when applicable we must have your written authorization before using or disclosing medical or treatment information for a member appeal. See below, "Who to Contact for Questions or Complaints," if you would like more information.

How We Protect PHI Within Our Organization

Tufts Health Plan protects oral, written and electronic PHI throughout our organization. We do not sell PHI to anyone. We have many internal policies and procedures designed to control and protect the internal security of your PHI. These policies and procedures address, for example, use of PHI by our employees. In addition, we train all employees about these policies and procedures. Our policies and procedures are evaluated and updated for compliance with applicable laws.

Your Individual Rights

The following is a summary of your rights with respect to your PHI:

- **Right of Access to PHI:** You have the right to inspect and get a copy of most PHI *Tufts Health Plan* has about you. Under certain circumstances, we may deny your request. If we do so, we will send you a written notice of denial describing the basis of our denial. We may charge a reasonable fee for the cost of producing and mailing the copies. Requests must be made in writing and reasonably describe the information you would like to inspect or copy.
- **Right to Request Restrictions:** You have the right to ask that we restrict uses or disclosures of your PHI to carry out treatment, payment and health care operations; and disclosures to family members or friends. We will consider the request. However, we are not required to agree to it and, in certain cases, federal law does not permit a restriction. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Receive Confidential Communications:** You have the right to ask us to send communications of your PHI to you at an address of your choice or that we communicate with you in a certain way. For example, you may ask us to mail your information to an address other than the subscriber's address. We will accommodate your request if you state that disclosure of your PHI through our usual means could endanger you; your request is reasonable; it specifies the alternative means or location; and it contains information as to how payment, if any, will be handled. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Amend PHI:** You have the right to have us amend most PHI we have about you. We may deny your request under certain circumstances. If we deny your request, we will send you a written notice of denial. This notice will describe the reason for our denial and your right to submit a written statement disagreeing with the denial. Requests must be in writing to *Tufts Health Plan* and must include a reason to support the requested amendment.
- **Right to Receive an Accounting of Disclosures:** You have the right to a written accounting of the disclosures of your PHI that we made in the last six years prior to the date you request the accounting. However, except as otherwise provided by law, this right does not apply to (i) disclosures we made for treatment, payment or health care operations; (ii) disclosures made to you or people you have designated; (iii) disclosures you or your personal representative have authorized; (iv) disclosures made before April 14, 2003; and (v) certain other disclosures, such as disclosures for national security purposes. If you request an accounting more than once in a 12-month period, we may charge you a reasonable fee. All requests for an accounting of disclosures must be made in writing to *Tufts Health Plan*.
- **Right to This Notice:** You have a right to receive a paper copy of this Notice from us upon request.
- **How to Exercise Your Rights:** To exercise any of the individual rights described above or for more information, please call a member services specialist at 800-462-0224 (TDD: 800-815-8580) or write to: Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

Effective Date of Notice

This Notice takes effect August 13, 2007. We must follow the privacy practices described in this Notice while it is in effect. This Notice will remain in effect until we change it. This Notice

replaces any other information you have previously received from us with respect to privacy of your medical information.

Changes to This Notice of Privacy Practice

We may change the terms of this Notice at any time in the future and make the new Notice effective for all PHI that we maintain—whether created or received before or after the effective date of the new Notice. Whenever we make an important change, we will send subscribers an updated Notice of Privacy Practices. In addition, we will publish the updated Notice on our Website at tuftshealthplan.com.

Who to Contact for Questions or Complaints

If you would like more information or an additional paper copy of this Notice, please contact a member services specialist at the number listed above. You can also download a copy from our Website at tuftshealthplan.com. If you believe your privacy rights may have been violated, you have a right to complain to Tufts Health Plan by calling the Privacy Officer at 800-208-9549 or writing to: Privacy Officer, Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

You also have a right to complain to the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint.

Tufts Health Plan is the trade name for Tufts Associated Health Maintenance Organization, Inc. It is also a trade name for Total Health Plan, Inc. and Tufts Benefit Administrators, Inc. in each entity's capacity as an administrator for self-funded group health plans; and for Tufts Insurance Company.

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State: Rhode Island
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: RI 2013 Rate Review Process - TAHMO SG
Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Filing Company: Tufts Associated Health Maintenance Organization, Inc.

Supporting Document Schedules

Bypassed - Item:	A&H Experience
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification - Life & A&H
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Premium Rate Sheets - Life & A&H
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	CMS-PartIII-Actuarial Memorandum_final.pdf Actuarial Memorandum-RI-SG-Benefit Equivalence.pdf Actuarial Memorandum-RI-SG-AV Calculation.pdf Consumer Narrative_release.pdf

State: Rhode Island
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: RI 2013 Rate Review Process - TAHMO SG
Project Name/Number: RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	BusinessRules_TAHMO.xml RateData_TAHMO.xml UnifiedRateReviewSubmission_2013041523750.xml
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	See the document entitled "Consumer Narrative Release" in the "ACTUARIAL MEMORANDUM AND CERTIFICATIONS folder above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	2013 Rate Review Process Issuer and Plan Compliance Attestation
Bypass Reason:	This Attestation Form is included in the folder below entitled, CHECKLIST ITEM #5 - RATE ATTESTATION.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	2013 Rate Review Process OHIC Template
Comments:	
Attachment(s):	2013 Rate Review Process RI Annual Health Statement Supplement Worksheet.pdf Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Checklist item #5 - Rate Attestation
Comments:	

SERFF Tracking #:

THPC-128983443

State Tracking #:**Company Tracking #:**

2013-RI-070

State:

Rhode Island

Filing Company:

Tufts Associated Health Maintenance Organization, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

RI 2013 Rate Review Process - TAHMO SG

Project Name/Number:

RI 2013 Rate Review Process - TAHMO SG/2013-RI-070

Attachment(s):	Checklist Item #5 Rate Attestation - THPC-128983443.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Resubmission 5/1/2013
Comments:	These templates have been revised to include HealthPact. Additional changes have been made based on initial questions from Bela Gorman. Per her instructions, these changes will be explained it correspondence on Thursday 5/2/2013.
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO - 5.1 Submission.xlsx UnifiedRateReviewSubmission_HMO_20130501145013.xml RateData_TAHMO20130501.xml Consumer Narrative_Post-Filing Revision.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)
Comments:	
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO - 5.1 Submission.pdf
Item Status:	
Status Date:	

State:	Rhode Island	Filing Company:	Tufts Associated Health Maintenance Organization, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	RI 2013 Rate Review Process - TAHMO SG		
Project Name/Number:	RI 2013 Rate Review Process - TAHMO SG/2013-RI-070		

Attachment BusinessRules_TAHMO.xml is not a PDF document and cannot be reproduced here.

Attachment RateData_TAHMO.xml is not a PDF document and cannot be reproduced here.

Attachment UnifiedRateReviewSubmission_2013041523750.xml is not a PDF document and cannot be reproduced here.

Attachment Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO.xlsx is not a PDF document and cannot be reproduced here.

Attachment Revised 2013 Rate Review Process OHIC Template 3-11-13 Final HMO - 5.1 Submission.xlsx is not a PDF document and cannot be reproduced here.

Attachment UnifiedRateReviewSubmission_HMO_20130501145013.xml is not a PDF document and cannot be reproduced here.

Attachment RateData_TAHMO20130501.xml is not a PDF document and cannot be reproduced here.

Actuarial Memorandum

Tufts Associated Health Maintenance Organization, Inc.
Rhode Island Small Group Rate Filing

CMS Part III Actuarial Memorandum and Certification

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States. I also meet the education and experience requirements and continuing education requirements necessary to satisfy the General and Specific Qualification Standards applicable to the rendering of this actuarial memorandum in particular, which is considered an actuarial opinion. I am currently employed as an actuary with Tufts Health Plan.

This statement of opinion and the development of rates referenced in this memorandum comply with the applicable guidance provisions of Actuarial Standards of Practice (ASOPs) and the actuarial Code of Professional Conduct, including in particular, ASOP 5 (Incurred Health Claims), ASOP 8 (Regulatory Filings for Health Plan Entities), ASOP 12 (Risk Classification), ASOP 23 (Data Quality), ASOP 25 (Credibility Procedures Applicable to A&H), ASOP 26 (Certification of Small Employer Health Benefit Plans) and ASOP 41 (Actuarial Communications).

Scope and Purpose

This Part III Actuarial Memorandum is prepared on behalf of Tufts Associated Health Maintenance Organization, Inc. (Tufts Health Plan, or THP) in order to facilitate an objective actuarial review of the proposed rate increases included in its health insurance rate filing to the Rhode Island Office of the Health Insurance Commissioner (OHIC) for small group rates effective January 1, 2014, as required by CMS in order to comply with 45 CFR § 154.215. This memorandum is being submitted along with the corresponding Part I Uniform Rate Review Template, referenced throughout this memorandum, and the Part II Consumer Narrative Justification, as part of the Rate Filing Justification required by CMS. It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner (OHIC), CMS, and the management of Tufts health Plan, and should only be used for the purpose stated herein.

As outlined in the *CMS Part III Actuarial Memorandum and Certification Instructions*, dated March 18, 2013, this memorandum captures appropriate actuarial certifications related to:

- the methodology used to calculate the AV Metal Value for each plan (a copy of the certification required by 45 CFR Part 156, § 156.135 is included with this memorandum),
- the appropriateness of the essential health benefit portion of premium upon which advanced payment of premium tax credits (APTCs) are based, and
- the index rate developed in accordance with federal regulations and the index rate along with allowable modifiers used in the development of plan specific premium rates.

Documentation and Justification

As provided in the OHIC rate filing instructions, the methodology, experience, assumptions and supporting calculations are provided below, following the format of the prescribed form, *Unique Plan Design Supporting Documentation and Justification*.

GENERAL INFORMATION

Company Identifying Information

Company Legal Name: Tufts Associated Health Maintenance Organization, Inc. (TAHMO),
and Tufts Insurance Company (TICO)
State: Rhode Island
HIOS Issuer ID: 90010 and 26322
Market: Small Group
Effective Date: January 1, 2014

Company Contact Information

Primary Contact Name: Haiyun Guo
Primary Contact Telephone Number: (617) 972-9400 x 2091
Primary Contact Email Address: Haiyun_Guo@Tufts-Health.com

PROPOSED RATE INCREASE(S)

The EHB base rate increases proposed in this filing effective January 1, 2014 are 10.1% for TAHMO and 10.9% for TICO. Each month this increase is trended by 1/12 of value to set the EHB base rate for each renewal month through December 2014. The proposed increase is attributable to:

- a 6.2% utilization and unit cost trend
- the benefit changes made to align with the Rhode Island EHB benchmark plan
- the impact of ACA fees for 2014.

The rate increase for each benefit plan varies slightly from the EHB base rate increase as shown below:

Company	Benefit Plan	January 2014 Rate Increase
TAHMO	HMO Choice Copay	7.1%
TAHMO	Advantage HMO 500	11.0%
TAHMO	Advantage HMO 1000	11.0%
TAHMO	Advantage HMO 1500	11.1%
TAHMO	Advantage HMO 2000	11.2%
TAHMO	Advantage HMO Saver 2000	10.5%
TICO	PPO Choice Copay	7.8%
TICO	Advantage PPO 500	11.7%
TICO	Advantage PPO 1000	11.8%
TICO	Advantage PPO 1500	12.0%
TICO	Advantage PPO 2000	12.1%
TICO	Advantage PPO Saver 2000	11.2%
TICO	PPO Choice Copay	7.8%

The variation in rate increases by benefit plan are due to several factors :

- benefit design changes from 2013 to 2014
- the inclusion of the pediatric dental benefit as a fixed PMPM for all plans, which results in different rate increases when applied to different base premiums without pediatric dental
- the reinsurance fee, risk adjustment assessment and PCORI fees are included as a fixed PMPM for all plans which results in different rate increases when applied to different base premiums

It should be noted that the percentage increase over the experience period calculated in Worksheet I of the CMS Unified Rate Review Template and OHIC Template II is a comparison of the normalized 2014 base rate to the un-normalized 2012 experience base. It does not represent the rate increase being proposed for 2014.

EXPERIENCE PERIOD PREMIUM AND CLAIMS

A discussion of the information used in developing best estimates of premiums for the single risk pool during the experience period reported in Worksheet 1, Section I of the Part I Unified Rate Review Template is as follows:

Paid Through Date

The experience period for analysis includes claims incurred during calendar year 2012 and paid through February 2013. Completion factors were applied to project the ultimate claim liability for the experience period.

Premiums (net of MLR Rebate) in Experience Period

Tufts Health Plan maintains a data warehouse that captures earned premium by month at a group level. To develop the amount of premium earned during the experience period, premium information for RI groups in the single risk pool was extracted from the warehouse for the experience period. Since no MLR rebates were given for 2011 and no MLR rebates are expected for 2012, no rebates were factored into the earned premium for the experience period. Tufts Health Plan monitors loss ratios by market segment on a monthly basis for all our products. Year to date financial performance in our Rhode Island small group segment supports our projection of no rebate payout for 2012.

Allowed and Incurred Claims Incurred During the Experience Period

The estimate of allowed and paid claims is developed using fee for service claims incurred during the experience period by groups in the RI single risk pool. These claims are extracted from Tufts Health Plan's claims data warehouse for both medical and pharmacy services. The claim records within the data warehouse capture allowed cost as well as member cost share and paid amounts. No estimation is required to convert from allowed to paid claims. The ultimate allowed and paid value of these claims is projected, as described below, using completion factors developed for the Rhode Island market.

A portion of medical expense processed outside of the claims system is allocated to the claims in the data warehouse and included in the allowed and paid estimates described above. Other medical expenses not directly linked to claims (e.g., management fees and other non-claim payments to providers), are maintained by the Actuarial department in a detailed inventory by expense category and product which is updated regularly using inputs primarily from our Finance area. These expenses are added to the claims experience to arrive at a total allowed and paid amount for the experience period.

Estimated IBNR

Completion factors are developed by actuarial personnel on a monthly basis as part of the regular monthly reserving cycle. Unpaid medical claim liability reserves and the resulting completion factors are derived by product and state using a development method with 36 months of claim and membership history. The derivation also involves consideration of factors such as emerging cost and utilization trends, mix of business changes, claims inventories, workflow or system changes and high cost claimants. No conservatism is used in developing completion factors as they are intended to provide a best estimate of incurred claims. The IBNR factors used for rate development are consistent with those used in financial reporting with the exception that reserves for financial reporting include an explicit claim reserve margin. The same methodology and completion factors are applied to both the incurred claims and allowed claims bases. The IBNR factors used for TAHMO and TICO claims are 1.0285 and 1.0516 respectively, which are considered in line with typical experience inclusive of 2 months of claims runoff (i.e., no significant impacts of new claims systems/procedures, employee turnover, etc.).

BENEFIT CATEGORIES

Medical claims are mapped into the Benefit Categories reported in Section II of Worksheet 1, using information related to place of service and provider type that is contained on the claims themselves. The allocation of claims into these high level categories is part of Tufts Health Plan’s standard business processes that drive our historical experience analysis and financial forecasting. Hence the logic is considered stable and credible. Pharmacy claims are processed and stored separately, and are mapped directly into the pharmacy benefit category.

For all non-inpatient claims, including those that mapped to the “Other Medical” benefit category , the unit of measure is an encounter, which is defined as a unique combination of member, provider and date of service.

PROJECTION FACTORS

A description of each factor used to project the experience period allowed claims to the projection period, and supporting information related to the development of these factors is provided below.

Changes in Morbidity of the Population Insured

Given that Tufts Health Plan will not participate in the individual market in 2014, no adjustment is being made for changes in market wide morbidity. The factor in the “Pop’l Risk Morbidity” column on Worksheet 1, Section II is set to 1.00.

Changes in Benefits

The following benefits were added or modified to match the essential health benefit package.

Benefit Category	Impact	Current Benefit	Modified Benefit
Pediatric Vision	0.22%	Routine eye exams only	Glasses or contact lenses for members under age 19
Routine Eye	0.18%	One exam per 24 months	One exam per 12 months
Mental Health	0.07%	Subject to days and visits limits	Unlimited visits or days.

The following benefit changes were evaluated and determined to have no material impact on allowed claims:

Benefit Category	Current Benefit	Modified Benefit
Hearing Aids	Up to \$1500 for members under 19; up to \$700 for members ages 19 and above. Limits are applied per year per three year period	One hearing aid per year per three year period, subject to 30% member coinsurance
Wigs	Up to \$350 per year for members with cancer	One wig per member per year, subject to 20% member coinsurance
Adult Intensive Care (MH)	None	Coverage added for home based services
Chiropractor Modalities	None	Coverage added for up to 2 modalities per visit

No benefits that were covered in the experience period were removed from coverage in the projection period.

No anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and the projection period are included in the "Other" adjustment column in Worksheet 1 projection factors.

Changes in Demographics

The experience claims are adjusted solely for demographic changes related to the normal aging of the population. This demographic impact is estimated by aging the population in the experience period by one year and computing the ratio of the average age factor before and after this change. This ratio is embedded in the "Other" adjustment column in Worksheet 1.

To ensure the appropriateness of this adjustment for the single risk pool in Rhode Island, the age factors used in this process are the same factors that will be applied to the base rate to achieve member specific rates for 2014.

It should be noted that no aging impact is included in the credibility manual as the age factor will be applied to the credibility manual in a separate step.

Other Adjustments

No other adjustments beyond benefits and demographics were applied.

Additional Allowed Trend Factors (cost/utilization):

- Claims Trend Development:

The total membership for all benefit plans included in this RI Small Group single risk pool averaged less than 700 members during 2012. Therefore, since THP’s claims experience in Rhode Island (RI) is not sufficiently credible to support the development of RI trend factors, we used the same methodology in developing 2014 trends as what was used in our previous filings. The utilization trends are based on Massachusetts utilization trends, which are developed using 36 months of historical utilization experience in over 40 different service categories. Utilization trends are adjusted for changes in mix of service, demographics and business mix. The medical unit cost trends are based on the existing Rhode Island provider contracts and a best estimate of unit cost increases for those provider contracts that are still outstanding. The Rhode Island Rx unit cost trend is the same as the Massachusetts Rx unit cost trend since our Rx contract does not differ by state.

The proposed 2014 trend factors below reflect the utilization trend underlying the most recent Massachusetts emerging experience. 2014 unit cost trends are based on the most updated Rhode Island provider contracts. THP’s overall 2014 annual claim trend is 6.2%. The proposed 2014 annual trend factors are:

	IP	OP	Primary Care	Other M/S	Rx	Weighted Total
Total	5.2%	6.5%	2.7%	5.8%	9.7%	6.2%
Price Only	3.5%	3.7%	1.7%	1.8%	8.1%	3.7%
Utilization	1.6%	2.6%	1.0%	3.9%	1.5%	2.4%

- Pharmacy:

The trends shown above integrate differential trend assumptions for generic and brand drugs, taking into account the anticipated movement of drugs among tiers. To the extent that information from our PBM or from our own independent research projects significant changes in generic drug launches compared to prior years, these are also taken into account. Our trends for 2014 have not been adjusted for significant changes in drug launches. In addition, they do not reflect any aggregate changes to our standard drug formulary since it was evaluated as comparable to the formulary of the Rhode Island benchmark plan.

Additional adjustments to explicitly recognize seasonality patterns were not required, given that the experience period and utilization trend adjustments discussed above were developed based on the Massachusetts claims experience on a calendar year to calendar year basis, which includes the averaging out of the impacts of seasonality.

CREDIBILITY MANUAL RATE DEVELOPMENT

Given the very low membership (averaging less than 700 members for this entire single risk pool) and resulting lack of any meaningful credibility, the projected allowed claims are developed based on trended manual rates, directly applying the manual pricing relativities, trends and other adjustments outlined in this memorandum.

Source and Appropriateness of Experience Data Used for Manual Rates:

Manual rates were initially developed using our manual rate calculator model, which was developed based on the Milliman, Inc. *Health Cost Guidelines (HCG) – Commercial Rating Structures*. The Milliman HCG rating structures facilitated the development of plan-specific manual rates using a detailed cost build-up reflecting the benefit plan parameters by detailed category of service for each plan, combined with projected unit costs and numerous other factors. The Milliman HCG Structures are developed utilizing a database containing over 6 million members compiled from multiple sources, intended to represent the utilization and claims of a typical group (before consideration of individual selection or underwriting), and thus making it a credible and suitable source for determining relative pricing relationships and manual rates for this single risk pool, after scaling to our experience.

Our manual rate calculator, which was initially scaled to the experience of our credible block of Massachusetts small group claims experience, was used to develop the initial manual rates for Rhode Island, adjusted to the differences in the pricing requirements for Rhode Island versus Massachusetts related to differences in provider contracts, applicable benefit plan parameters and relative utilization levels as discussed further below. After 2009, the credibility manual rates were trended by the OHIC approved premium trends.

Adjustments Made to the Data:

The trends applied to our manual rates for Rhode Island for this risk pool were developed to reflect the unit cost trends (e.g., network provider unit costs) specific to Rhode Island, as discussed above. The utilization trends however, were developed based on the THP utilization trend experience for Massachusetts, due to the lack of credible utilization trend experience for Rhode Island. As discussed above, these utilization trends are considered reasonable for the anticipated benefit plans for which rates are being submitted.

The trended manual rates were adjusted to reflect the new age factors that will be effective on and after January 1, 2014 and reflect the average utilization as required by Worksheet 1.

For purposes of completing the allocations shown in Worksheet II only, in order to meet the submission requirements of this filing, the amounts for the Projected Allowed Experience Claims PMPM shown in Worksheet II were allocated back into the utilization and average cost components by benefit category as follows:

- Utilization/1000 – allocated based on Massachusetts business

- PMPM – allocated based on actual Rhode Island experience, even though not at all credible for pricing purposes
- Average cost per service – backed into based on PMPM and utilization rate shown

Inclusion of Capitation Payments

The value of capitation payments for Rhode Island members using Massachusetts providers is included in the allowed PMPM.

Credibility of Experience:

The total membership for all benefit plans included in this RI Small Group single risk pool averaged less than 700 members during 2012, which was not assigned any credibility in the rate development.

PAID TO ALLOWED RATIO

The Paid to Allowed Average Factor in the Projection Period for the market, shown in Worksheet 1, Section III, is based on the weighted average paid-to-allowed (P/A) factor by plan, as summarized in the table below.. These P/A factors were developed using our manual rate calculator model, which is based on the Milliman HCG Structures, as discussed above, to determine the plan factors (for relative claims cost on a net benefits paid basis inclusive of induced utilization due to cost-sharing). Backing out the induced utilization factors from the 2014 Plan factor (again, relative to our base plan), and applying the starting P/A factor for our base plan, one obtains the P/A ratios by plan which are then weighted together by corresponding membership.

The above weighted P/A ratios were developed based on the P/A ratios of each plan, before including the PMPM pricing of the additional Pediatric Dental EHB benefit. The final Paid to Allowed Average Factor in Projection Period shown in Worksheet 1, Section III also includes the impact on the P/A ratio of the additional Ped Dental benefit.

Projected Risk Adjustments PMPM:

The OHIC in Rhode Island engaged Wakely Consulting Group to develop a risk adjustment simulation model for the small group market in Rhode Island to assist health plans in preparing data for the ACA risk adjustment program and in pricing applicable products for 2014. Results were distributed to each plan in early April, containing several variations of plan risk scores compared to the market average. These variations were intended to assist plans in determining how best to address the many uncertainties inherent in estimating risk adjustment related transfers.

The estimated transfer payments associated with each of the four variations modeled with Tufts Health Plan's submitted data ranged from a payout of \$57 pmpm to a recovery of \$50 pmpm for the same base population and time period. Given the variability in these results, and the volatility of Tufts Health Plan's small membership in Rhode Island, Tufts Health Plan has assumed no impact from risk adjustment

for 2014 and has made no adjustment to premium for any transfer payments. While we anticipate that there will be impact to Tufts Health Plan from risk adjustment in 2014, we do not have a solid basis upon which to estimate the size or direction of this impact.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium:

With the exception of one conversion member (i.e., a member who continued coverage after their group terminated), Tufts Health Plan does not participate in the individual market in Rhode Island and is not intending to do so in 2014. Accordingly, we are not eligible for recoveries from the Reinsurance Program. Since the \$5.25 pmpm contribution to the Reinsurance Program is applicable to all plans, it has been incorporated into our rates for 2014 as \$5.25 pmpm with no offset.

NON-BENEFIT EXPENSES AND PROFIT & RISK

- General Administrative Expense:

As in prior filings, given THP's low membership level in RI, we have elected not to reflect the actual projected administrative charges for our RI business in our rates. Rather, we have assumed the administrative expenses of a fully mature block of business.

- New taxes and fees imposed on the issuer:

In addition to the administrative charges referenced above, the Patient Centered Outcome Research Institute (PCORI) assessment fee, the Patient Protection and Affordable Care Act (PPACA) tax, to be paid in CY 2014 based on CY 2013 premiums, and the Risk Adjustment fee are included in premium rates effective on or after January 1, 2014.

- Anticipated changes in payments from and contributions to the Federal Transitional Reinsurance Program:

The \$5.25 pmpm contribution to the Federal Transitional Reinsurance Program is incorporated into our rates for 2014. However, since reinsurance payments apply solely to the individual market, and Tufts Health Plan does not participate in the individual market,¹ there are no recoveries anticipated from the reinsurance program in 2014 to offset the fee.

PROJECTED LOSS RATIO

The projected loss ratios based on the NAIC definition are 89.6% and 89.8% for TAHMO and TICO respectively.

¹ We have continued coverage for one member who had previously purchased group coverage but whose employer group no longer exists.

INDEX RATE

With different published definitions of the Index Rate, we chose to follow the direction in the HHS Market Rules and Rate Review Final Rule (2/22/13) which indicated that: *“the index rate must be adjusted on a market wide basis based on the total expected market wide payments and charges under Risk Adjustment and reinsurance and exchange user fees”* since it was more consistent with the OHIC guidance.²

The index rate was developed based on the credibility manual (see credibility manual development above), excluding Pediatric Dental allowed claims. We converted the resulting credibility manual to a Silver Plan utilization level and adjusted for the ACA rating impact (e.g., new age factors and rating rules) to arrive at a normalized allowed amount. To this normalized allowed amount we added administrative expenses, including operating costs, and all applicable ACA fees (e.g., PCORI, PPACA, Risk adjustment assessment, Reinsurance fee). No profit was added for this filing. Finally, pediatric dental claims were normalized for aging, grossed up by the applicable administrative expense, and added to the previously described normalized allowed amount to arrive at a total index rate for 2014. This index rate will be used to set the premium rates for all plans, subject only to plan level adjustments for benefit differences, per 45 CFR § 156.80 (d) (2).

AV METAL VALUES

The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans except those specified in the attached actuarial certification. The attached copy of the actuarial certification required by 45 CFR Part 156, § 156.135 is included, since an alternate methodology was used to calculate the AV Metal Value for at least one plan offered. This certification describes the reason an alternate methodology was used, the alternate methodology that was used for each applicable plan, and the process that was used to develop the AV metal value. It indicates that the values were in accordance with generally accepted actuarial principles and methodologies, and is signed by a member of the American Academy of Actuaries.

AV PRICING VALUES

The AV pricing values were calculated so that when applied to the EHB base rate they produce the appropriate plan specific rate prior to demographic adjustment. These AV pricing values are, in effect, plan factors, which were developed taking into account the following items:

² The instructions for Part I of the Unified Rate Review Template indicated that the index rate should not be adjusted for payments and charges under the Risk Adjustment and Reinsurance programs, or for Exchange user fees.

- The level of member cost sharing for the given plan design, including associated utilization differences
- The provider network, delivery system characteristics, and utilization management practices of the health plan
- Administrative costs, excluding Exchange user fees.

The fixed reference plan selected as the basis for the AV pricing values was the EHB base rate, which was calculated as the pmpm rate for a 21-year old (i.e., age factor of 1.000) for 100% allowed dollars for EHB with a utilization assumption set at the level anticipated for a plan with a 70% actuarial value metal value, as prescribed in the Rhode Island Individual/Small Group/Large Group Rate Review Process Filing Instructions Guidance Memo, published on March 25, 2013.

For each plan design, the allowed claims value underlying the EHB rate was adjusted for expected utilization relative to the Silver level to arrive at an allowed claims amount for each plan design. Next, the Pediatric dental allowed amount was removed to obtain the non-pediatric dental allowed claims PMPM. The paid to allowed ratio for each plan was then applied to the non pediatric dental allowed PMPM to get the paid claims PMPM excluding pedi-dental. This amount was then grossed up by the administrative expense load and further increased by the ACA related fixed PMPM expenses, such as reinsurance, PCORI fee, risk adjustment assessment fee to produce a premium rate excluding the pediatric dental benefit. Finally, the fixed PMPM for the pediatric dental benefit was added to the rate for each plan design and the plan factor (or AV pricing value) was calculated as the ratio of this plan-specific rate to the EHB base rate.

MEMBERSHIP PROJECTIONS

Since Tufts Health Plan will not be participating in the individual market in 2014, the main consideration in projecting membership was the expected change in our small group business compared to 2013. With the reduction in the number of plans being offered from 40 in 2013 (20 HMO and 20 PPO) to 12 in 2014 (6 HMO and 6 PPO), each terminated plan was mapped to the most similar continuing plan to minimize disruption to members. The small group membership in each of the 40 current plans was mapped accordingly and projected to 2014 with input from Sales. No material membership loss or gain was projected as a result of these plan changes.

Given our small share of the Rhode Island market, we do not anticipate any Silver level enrollment to be eligible for cost sharing reduction subsidies in 2014.

Terminated Products:

No products will be terminated prior to the effective date.

Plan Type:

All offered plan types are described by the drop-down box in Worksheet 2, Section I.

WARNING ALERTS

Warning alert results indicated no differences between the sum of the plan level projections in Worksheet 2 and the total projected amounts in Worksheet 1.

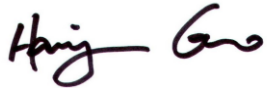
ACTUARIAL CERTIFICATION

I hereby affirmatively certify that:

1. I, Haiyun Guo, am a member of the American Academy of Actuaries in good standing.
2. The projected index rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient.
3. The index rate and only the allowed modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans except those specified in the attached actuarial certification. The actuarial certification required by 45 CFR Part 156, § 156.135 is included, since an alternate methodology (Approach 1) was used to calculate the AV Metal Value for at least one plan offered. This certification describes the reason an alternate methodology was used, the alternate methodology that was chosen for each applicable plan, and the process that was used to develop the AV metal value. It indicates that the values were in accordance with generally accepted actuarial principles and methodologies, and is signed by a member of the American Academy of Actuaries.
6. The proposed rates and trend factors were developed using sound actuarial assumptions and methodologies.

Please note that the Part I Unified Rate Review Template does not demonstrate the process used by Tufts Health Plan to develop our rates. Rather, it represents information required by Federal regulation

to be provided in support of the review of rate increases. The development of our index rate, as described herein, is consistent with Federal regulation and used consistently and only adjusted by the allowable modifiers.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan

April 15, 2013

Actuarial Memorandum

**Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company
Rhode Island Small Group Rate Filing**

Deviations in Benefits for Services Covered Under EHB-Benchmark Plan Actuarial Certification for Benefit Equivalence with EHB-Benchmark

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Tufts Associated Health Maintenance Organizations, Inc. and Tufts Insurance Company (collectively, Tufts Health Plan, or THP) to comply with the *Checklist for Individual and Small Group Health Insurance Plans [Policy Form Inside and Outside the Rhode Island Health Benefit Exchange, Effective for plan years beginning on and after 1-1-2014]*, per the OHIC Filing Instructions posted January 16, 2013. It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner and the management of Tufts health Plan and should only be used for the purpose stated above.

I am currently employed as an actuary with Tufts Health Plan.

Scope and Purpose

As part of the rate filing submission to the OHIC for small group rates effective January 1, 2014, several benefits or services in the filed benefit plans include a deviation from a benefit or service that is covered under the EHB-Benchmark Plan. The purpose of this actuarial memorandum is to provide an actuarial certification and documentation demonstrating that the benefit or service of the THP filed plans and the Rhode Island EHB-Benchmark Plan are actuarially equivalent within the same Essential Health Benefit category, within a de minimis level of difference.

This statement of opinion complies with the applicable guidance provisions of Actuarial Standards of Practice 8 (Regulatory Filings for Health Plan Entities), 26 (Certification of Small Employer Health Benefit Plans) and 41 (Actuarial Communications).

Testing Procedures

As part of my review, I performed testing procedures to ensure that the data, assumptions, applicable plan benefits and methodologies used in demonstrating actuarial equivalence were appropriately considered.

Documentation and Justification

The specific benefits or services covered under the THP plans that differ from the EHB-Benchmark Plan, as described below, apply for all of the benefit plans included in the filing submission for January 1, 2014.

The following three types of deviation are being made, in accordance with THP's standard benefits for these benefits or services. These occur within the same benefit category as for the EHB-Benchmark plan, as shown:

- a) Inpatient Rehabilitation Days and SNF days (IP Rehab and SNF): differences in the maximum number of days covered per year, as summarized in Table 1 below.
- b) Physical Therapy and Occupational Therapy Visits (PT and OT Visits): differences in the maximum number of visits covered per year, as summarized in Table 1 below.
- c) Speech Therapy Visits (ST Visits): differences in the maximum number of visits covered per year, as summarized in Table 1 below.

Table 1

Benefit or Service	Tufts Health Plan Standard Benefit (THP Standard)	Corresponding EHB-Benchmark Benefit	Percentage Difference (1)
a) IP Rehab and SNF	IP Rehab & SNF Combined: max 100 days/year	IP Rehab: Max of 45 days/year; SNF: Unlimited days	0.02% <i>(within de minimis)</i>
b) PT and OT Visits	PT: Max of 30 visits/yr OT: Max of 30 visits/yr <i>(applied separately)</i>	PT and OT: Unlimited visits	0.02% <i>(within de minimis)</i>
c) ST Visits	ST: Max of 30 visits/yr	ST: Unlimited	0.01% <i>(within de minimus)</i>
(1) - Percentage difference in total allowed claims PMPM, for all benefit categories combined.			

As shown above in Table 1, each of these two categories of deviation falls well within a 0.1% de minimis level of difference for demonstrating actuarial equivalence. The percentage difference in allowed costs PMPM between the THP Standard benefits and the corresponding RI EHB-Benchmark benefits was based on actual claims continuance data used to calculate the percentage differences in what the PMPM allowed cost experience would have been if the different limitation on the maximum number of visits or days had been in effect. A summary description of the data used and the general methodology outlined is as follows:

In order to use a sufficient volume of data so as to obtain credible results, and since there was not sufficient Rhode Island-specific experience, we utilized claims continuance data for incurred dates in both 2011 and 2012 (results shown separately) including data for both Rhode Island and Massachusetts business. Additionally, in order to obtain credible continuance table data, we utilized claims experience for all commercial fully insured business, including small group and

large group business. Data included claims run-out payments through Feb-2013, with a completion factor applied for unpaid claims.

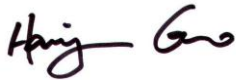
In order to obtain actual experience-based continuance tables that were complete (i.e., including data as if no benefit limitations had been in effect) the experience-based continuance tables were adjusted for all members hitting their respective maximum number of covered days or visits, to spread such members across the tail of their respective continuance table using appropriate extrapolation. It is also noted that the continuance table construction for PT and OT visits included members having in-network only claims, but the effect on results would be minimal since this excluded only a small percentage of data. Based on the methodology applied, the results are believed to be actuarially sound and reasonable for Rhode Island small group business, and well within the de minimis range.

Actuarial Certification:

I certify that for each category of deviation in benefits or services, the deviation in benefit or service and the EHB-Benchmark benefit or service are actuarially equivalent, within a de minimis level of difference.

The analysis was:

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan
April 15, 2013

Actuarial Memorandum

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company
Rhode Island Small Group Rate Filing

Unique Plan Design Supporting Documentation and Justification Actuarial Certification for Benefit Equivalence to Fit AV Calculator Parameters (Approach 1)

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Tufts Associated Health Maintenance Organizations, Inc. and Tufts Insurance Company (collectively, Tufts Health Plan, or THP) to comply with the updated rate filing instructions for the State of Rhode Island OHIC (*Updated 2013 Individual, Small Employer Group, and Large Employer Group Rate Review Process Filing Instructions*, dated March 25, 2013). It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner and the management of Tufts Health Plan and should only be used for the stated purpose.

I am currently employed as an actuary with Tufts Health Plan.

Scope and Purpose

As part of the rate filing submission to the OHIC for small group rates effective January 1, 2014, the assigned metallic tier (Platinum, Gold, Silver and Bronze) for each plan is identified in the Final 2013 Rate Review Process OHIC Template. These metallic tiers are assigned based on the actuarial value determined using the HHS Actuarial Value Calculator (AV Calculator). However, several components of the Tufts Health Plan benefit plan design provisions do not directly correspond (i.e., fit) with the input parameters of the AV Calculator. Therefore, an alternate methodology was used to calculate the AV Metal Values. The purpose of this actuarial memorandum is to provide documentation and certification related to the necessary adjustments made in order to use the AV Calculator to assign a metal tier to all Tufts Health Plan plans offered in RI.

Adjustments to address material differences between the AV Calculator input parameters and Tufts Health Plan benefits were necessary for two areas of plan design: Outpatient Surgery copays, and the interaction between the Rx copay and deductible, as documented below. Listed below are the specific benefit plans (Plan IDs) for which an adjustment was applied using an alternative method to calculate the AV Metal Value. For all other benefit plans, the AV Metal Values were entirely based on the AV Calculator.

Only Approach 1 described in the updated rate filing instructions was used to generate the AV Metal Values for both plan design areas (i.e., adjustments made to plan design amounts in order to fit the parameters of the AV Calculator, per 45 CFR § 156.135(b)(2)). No adjustments were made

corresponding to Approach 2 as provided in the updated rate filing instructions, per 45 CFR § 156.135(b)(3).

This statement of opinion complies with the applicable guidance provisions of Actuarial Standards of Practice 8 (Regulatory Filings for Health Plan Entities), 26 (Certification of Small Employer Health Benefit Plans) and 41 (Actuarial Communications).

Testing Procedures

As part of my review, I performed testing procedures to ensure that the data, assumptions, applicable plan benefits and methodologies used to determine actuarially equivalent benefit parameters were appropriately considered.

Documentation and Justification

As provided in the OHIC rating filing instructions, the methodology, experience, assumptions and supporting calculations are provided below, following the format of the prescribed form, *Unique Plan Design Supporting Documentation and Justification*.

HIOS Issuer ID:

Tufts Associated Health Maintenance Organizations, Inc	90010
Tufts Insurance Company	26322

HIOS Product IDs:

Tufts Associated Health Maintenance Organizations, Inc	90010RI001
Tufts Insurance Company	26322RI001

Applicable HIOS Plan IDs (Standard Component):

HMO Choice Copay	90010RI0010001
Advantage HMO Saver 2000	90010RI0010006
PPO Choice Copay	26322RI0010001
Advantage PPO Saver 2000	26322RI0010007

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

- a) Outpatient Surgery Facility Copay - The benefit plans identified above include a fixed copay amount, which varies by plan, whereas the AV calculator requires the input of a plan coinsurance percentage.

- b) **Rx Drug Copay & Deductible** - The benefit plans identified above are designed so that all allowed amounts are applied toward satisfying the deductible; then copays are applied after the deductible is satisfied. By comparison, the AV calculator employs calculation logic that assumes this order is reversed – i.e., the AV calculator first applies the member copay for each prescription, with only the remaining allowed amounts then being applied toward the member deductible.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

The alternate method per 156.135(b)(2) was used (i.e., Approach 1) to address both plan design areas.

Confirmation that only in-network cost sharing, including multitier networks, was considered:

I affirmatively confirm that only in-network cost sharing, including multitier networks, was considered.

Description of the standardized plan population data used:

The adjustments were developed based on the standardized plan population data included in the AV Calculator, as follows:

- a) **Outpatient Surgery Facility Copay**: Standard population data was based on the applicable metal tier continuance tables within the AV Calculator, using the cost data from the Unclassified - OP Facility category. However, since the AV Calculator continuance table data does not split out OP Surgery Facility costs, the Unclassified – OP Facility Category was allocated between OP Surgery Facility and other OP Facility services using a subset of Tufts Health Plan MA HMO utilization and cost experience, which was consistent with the definition of Unclassified – OP Facility category of service in the AV Calculator. This allowed us to obtain unit cost data for OP Surgery Facility that was based on standardized population data.
- b) **Rx Drug Copay after Deductible**: Standard population data from the applicable metal tier Rx continuance tables within the AV Calculator was used for this adjustment.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

- a) **Outpatient Surgery Facility Copays**: For each applicable benefit plan, the applicable fixed copay amount was converted to an effective member coinsurance percentage based on the corresponding average allowed cost per unit (per surgery encounter), using the OP Surgery Facility unit cost data derived from the standard population continuance table for the applicable metal tier, as described above. This was weighted together with the coinsurance percentage applicable to other Unclassified OP Facility services (which are

generally fully paid by the plan for benefit plans having the outpatient surgery facility copay) to obtain the weighted average effective member coinsurance percentage applicable to the total OP Facility category. Finally, the value of [100% minus the resulting effective member coinsurance percentage] was entered into the coinsurance column of the OP Facility line in the AV Calculator.

- b) Rx Drug Copay & Deductible: For each applicable benefit plan, the unit cost per script was derived from the average cost per enrollee and the average number of prescriptions per drug tier based on the unlimited row in each Pharmacy continuance table. Using this unit cost, the applicable fixed copay amount for each tier was converted to an effective member coinsurance percentage. Finally, the value corresponding to [100% minus the resulting effective member coinsurance percentage] was entered into the coinsurance column of the corresponding Rx tier in the AV Calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

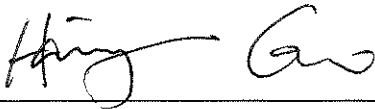
Not Applicable

Certification Language:

I certify that the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was:

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan

April 15, 2013

Consumer Narrative

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company Rhode Island Small Group Rate Filing

Small group rates for Tufts Health Plan will be increasing for calendar year 2014 for both HMO and PPO plans. The average increase will be 10% for HMO plans and 11% for PPO plans.

The premium increase is necessary to cover increases in medical claims, charges for additional benefits provided in 2014, increases in standard administrative expenses, and taxes and fees associated with health care reform.

Medical claims are expected to increase by 6%, due to both increases in the number of services utilized by our members and increases in the price of services negotiated with providers. We have estimated the change in utilization based on a thorough analysis of our historical experience in the Massachusetts small group market. Tufts Health Plan has much larger small group enrollment in Massachusetts than in Rhode Island, and relying on Massachusetts data allows us to derive a more accurate projection of future utilization. The projected increase in the price of services, however, is based on our specific contracts with Rhode Island providers.

In order to comply with health care reform requirements, we will be adding additional benefits in 2014, which are expected to increase medical claims by 2%. These include:

- Pediatric dental coverage – This is the largest part of the benefit increase. Groups that have adequate dental coverage through another policy will not be required to purchase this coverage
- Pediatric vision coverage
- More frequent routine eye exams – covered once per 12 months instead of once per 24 months
- Removal of mental health and substance abuse visit limits

Standard administrative expenses include the costs necessary to operate the business, as well as premium taxes paid to the state of Rhode Island. These expenses are projected as a percentage of total medical claims and therefore increase at the same rate as the medical claims.

The taxes and fees associated with health care reform include an annual tax on health insurance providers, a fee on insured and self-insured health plans to fund the patient-centered outcomes research trust fund, a fee to participate in the mandatory risk adjustment program and a fee to participate in the mandatory reinsurance program. These add about another 2%-3% to the cost of insurance in 2014.

The enrollment in Tufts Health Plan's small group plans is not very large and therefore relatively volatile: one member's high cost illness can have a significant impact on the overall experience. In 2012, both the HMO and the PPO plans met legal requirements with loss ratios in excess of 80%, meaning that more than 80% of collected premiums went towards medical expenses.

Rhode Island Health Statement Supplement

Cover Sheet

Company Name	Tufts Associated Health Maintenance Organizations & Tufts Insurance Company		
Enter NAIC#	95688 & 60177	Reporting Year	2012
Enter DBR registration # (TPAs)			



Office of the Health Insurance Commissioner
1511 Pontiac Ave, Building #69 first floor
Cranston, RI 02920
(401) 462-9517
(401) 462-9645 (fax)
HealthInquiry@ohic.ri.gov

Field	Line of Business Exhibit	1			2			5			6			11		
		Comprehensive/Major medical			ASO/TPA			Medicare Part D			Medicare Supplement Policies			Total (Across all lines of business)		
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All
1	Membership Data															
	Number of Policies or Certificates	189	-	189	3	-	3	-	-	-	2	-	2	194	-	194
	Number of Covered Lives	7,955	1,891	9,846	514	139	653	-	-	-	3	-	3	8,472	2,030	10,502
	Member Months	71,835	15,723	87,558	6,310	1,822	8,132	-	-	-	42	-	42	78,187	17,545	95,732
	Number of Policies or Certificates (Plans with PD benefits)	189	-	189	3	-	3	-	-	-	2	-	2	194	-	194
	Number of Covered Lives (Plans with PD benefits)	7,955	1,891	9,846	514	139	653	-	-	-	3	-	3	8,472	2,030	10,502
	Member Months (Plans with PD benefits)	71,835	15,723	87,558	6,310	1,822	8,132	-	-	-	42	-	42	78,187	17,545	95,732
2	Premiums/Claims															
	Premium	28,714,445	6,238,656	34,953,100	2,022,382	630,648	2,653,030	99	-	99	24,056	-	24,056	30,760,982	6,869,303	37,630,285
	Claims/Medical Expenses	23,652,269	6,411,409	30,063,678	1,916,134	596,313	2,512,447	-	-	-	8,064	-	8,064	25,576,467	7,007,721	32,584,189
3	Inpatient Facility															
	Hospital															
	1 In-state	3,699,338	282,811	3,982,149	212,387	13,661	226,049	-	-	-	-	-	-	3,911,725	296,472	4,208,197
	2 Out-of-state	1,654,594	1,019,585	2,674,179	-	65,433	65,433	-	-	-	-	-	-	1,654,594	1,085,019	2,739,613
	3 Total (Lines 1 + 2)	5,353,932	1,302,396	6,656,328	212,387	79,095	291,482	-	-	-	-	-	-	5,566,319	1,381,491	6,947,810
	SNF															
	4 In-state	47,579	-	47,579	-	-	-	-	-	-	-	-	-	47,579	-	47,579
	5 Out-of-state	-	-	-	3,511	-	3,511	-	-	-	-	-	-	3,511	-	3,511
	6 Total (Lines 4 + 5)	47,579	-	47,579	3,511	-	3,511	-	-	-	-	-	-	51,090	-	51,090
	Other															
7 In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Total (Lines 7 + 8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Total Inpatient Facility (Lines 3 + 6 + 9)	5,401,511	1,302,396	6,703,907	215,898	79,095	294,993	-	-	-	-	-	-	5,617,409	1,381,491	6,998,900	
4	Outpatient Facility															
	Hospital															
	11 In-state	4,182,209	522,135	4,704,344	293,211	19,328	312,539	-	-	-	403	-	403	4,475,823	541,463	5,017,286
	12 Out-of-state	358,369	1,063,931	1,422,300	19,665	69,304	88,969	-	-	-	-	-	-	378,034	1,133,235	1,511,269
	13 Total (Lines 11 + 12)	4,540,578	1,586,067	6,126,644	312,876	88,632	401,508	-	-	-	403	-	403	4,853,857	1,674,699	6,528,555
	SNF															
	14 In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	15 Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	16 Total (Lines 14 + 15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Freestanding Ambulatory Care Facility															
	17 In-state	1,038,343	109,935	1,148,278	99,820	37,112	136,932	-	-	-	-	-	-	1,138,163	147,047	1,285,210
	18 Out-of-state	270,432	237,781	508,213	36,143	37,322	73,465	-	-	-	-	-	-	306,575	275,102	581,678
	19 Total (Lines 17 + 18)	1,308,775	347,716	1,656,491	135,963	74,433	210,397	-	-	-	-	-	-	1,444,739	422,149	1,866,888
Other																
20 In-state	1,016,715	45,261	1,061,975	274,653	213	274,866	-	-	-	-	-	-	1,291,368	45,474	1,336,842	
21 Out-of-state	326,796	297,823	624,618	19,435	57,512	76,947	-	-	-	106	-	106	346,336	355,335	701,671	
22 Total (Lines 20 + 21)	1,343,510	343,084	1,686,594	294,088	57,725	351,813	-	-	-	106	-	106	1,637,704	400,809	2,038,513	
23 Total Outpatient Facility (Lines 13 + 16 + 19 + 22)	7,192,863	2,276,866	9,469,729	742,927	220,790	963,717	-	-	-	509	-	509	7,936,299	2,497,656	10,433,955	
5	Primary Care															
	24 Total Primary Care	1,718,164	388,499	2,106,662	156,441	62,180	218,621	-	-	-	739	-	739	1,875,344	450,678	2,326,023

Field	Line of Business Exhibit	Comprehensive/Major medical			ASO/TPA			Medicare Part D			Medicare Supplement Policies			Total (Across all lines of business)		
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All
		6	Pharmacy													
25	Total Pharmacy	3,712,945	878,484	4,591,429	405,495	94,176	499,672	-	-	-	3,681	-	3,681	4,122,122	972,660	5,094,782
7	Medical/Surgical other than primary care															
26	In-state	3,008,815	266,756	3,275,571	198,530	18,957	217,486			-	2,066	-	2,066	3,209,410	285,713	3,495,123
27	Out-of-state	574,508	902,546	1,477,054	13,205	86,059	99,264			-	188	-	188	587,902	988,605	1,576,506
28	Total Other Medical/Surgical (Lines 26 + 27)	3,583,323	1,169,302	4,752,625	211,735	105,016	316,751	-	-	-	2,254	-	2,254	3,797,312	1,274,318	5,071,629
8	All other payments to medical providers															
29	Total	2,043,463	395,863	2,439,325	183,637	35,056	218,693			-	881	-	881	2,227,981	430,918	2,658,900

Field	Market Exhibit (For Comprehensive/Major Medical Line of Business)	1			2			3			4			5			6			7			8					
		Individual			Small Group			Large Group			Association			Trust			Federal Employee Health Benefit Plan			Other Health Market			Total (Across all markets)					
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All			
1	Membership Data																											
	Number of Policies or Certificates	1	-	1	150	-	150	38	-	38			-			-			-			-	189	-	189			
	Number of Covered Lives	1	-	1	561	96	657	7,393	1,795	9,188			-			-			-			-	7,955	1,891	9,846			
	Member Months	12	-	12	7,560	1,388	8,948	64,263	14,335	78,598			-			-			-			-	71,835	15,723	87,558			
	Number of Policies or Certificates (Plans with PD bene	1	-	1	150	-	150	38	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189		
	Number of Covered Lives (Plans with PD benefits)	1	-	1	561	96	657	7,393	1,795	9,188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,955	1,891	9,846
Member Months (Plans with PD benefits)	12	-	12	7,560	1,388	8,948	64,263	14,335	78,598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71,835	15,723	87,558
2	Premiums/Claims																											
	Premium	3,863	-	3,863	3,076,883	549,800	3,626,683	25,633,699	5,688,855	31,322,554			-			-			-			-	28,714,445	6,238,656	34,953,100			
	Claims/Medical Expenses	148	-	148	2,413,236	501,270	2,914,506	21,238,885	5,910,139	27,149,024			-			-			-			-	23,652,269	6,411,409	30,063,678			

Field	Market Exhibit (For Comprehensive/Major Medical Line of Business)	Individual			Small Group			Large Group			Association			Trust			Federal Employee Health Benefit Plan			Other Health Market			Total (Across all markets)			
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	
		Inpatient Facility																								
Hospital																										
3	1	In-state	-	-	-	227,448	3,027	230,475	3,471,890	279,783	3,751,674	-	-	-	-	-	-	-	-	-	-	-	3,699,338	282,811	3,982,149	
	2	Out-of-state	-	-	-	44,438	14,497	58,935	1,610,156	1,005,088	2,615,245	-	-	-	-	-	-	-	-	-	-	-	1,654,594	1,019,585	2,674,179	
	3	Total (Lines 1 + 2)	-	-	-	271,886	17,524	289,410	5,082,046	1,284,872	6,366,918	-	-	-	-	-	-	-	-	-	-	-	5,353,932	1,302,396	6,656,328	
	SNF																									
	4	In-state	-	-	-	-	-	-	47,579	-	47,579	-	-	-	-	-	-	-	-	-	-	-	47,579	-	47,579	
	5	Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6	Total (Lines 4 + 5)	-	-	-	-	-	-	47,579	-	47,579	-	-	-	-	-	-	-	-	-	-	-	47,579	-	47,579	
	Other																									
	7	In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	8	Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Total (Lines 7 + 8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Total Inpatient Facility (Lines 3 + 6 + 9)	-	-	-	271,886	17,524	289,410	5,129,625	1,284,872	6,414,497	-	-	-	-	-	-	-	-	-	-	-	5,401,511	1,302,396	6,703,907		
Outpatient Facility																										
Hospital																										
4	11	In-state	-	-	-	513,080	23,243	536,323	3,669,129	498,892	4,168,021	-	-	-	-	-	-	-	-	-	-	4,182,209	522,135	4,704,344		
	12	Out-of-state	-	-	-	66,379	155,014	221,393	291,990	908,917	1,200,907	-	-	-	-	-	-	-	-	-	-	358,369	1,063,931	1,422,300		
	13	Total (Lines 11 + 12)	-	-	-	579,459	178,257	757,716	3,961,119	1,407,810	5,368,928	-	-	-	-	-	-	-	-	-	-	4,540,578	1,586,067	6,126,644		
	SNF																									
	14	In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	15	Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	16	Total (Lines 14 + 15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Freestanding Ambulatory Care Facility																									
	17	In-state	-	-	-	97,421	5,034	102,456	940,922	104,901	1,045,823	-	-	-	-	-	-	-	-	-	-	-	1,038,343	109,935	1,148,278	
	18	Out-of-state	-	-	-	59,189	27,505	86,694	211,243	210,275	421,518	-	-	-	-	-	-	-	-	-	-	-	270,432	237,781	508,213	
19	Total (Lines 17 + 18)	-	-	-	156,610	32,540	189,150	1,152,165	315,176	1,467,341	-	-	-	-	-	-	-	-	-	-	-	1,308,775	347,716	1,656,491		
Other																										
20	In-state	-	-	-	117,181	3,882	121,062	899,534	41,379	940,913	-	-	-	-	-	-	-	-	-	-	-	1,016,715	45,261	1,061,975		
21	Out-of-state	-	-	-	16,955	21,790	38,745	309,841	276,033	585,874	-	-	-	-	-	-	-	-	-	-	-	326,796	297,823	624,618		
22	Total (Lines 20 + 21)	-	-	-	134,135	25,672	159,807	1,209,375	317,412	1,526,787	-	-	-	-	-	-	-	-	-	-	-	1,343,510	343,084	1,686,594		
23	Total Outpatient Facility (Lines 13 + 16 + 19 + 22)	-	-	-	870,205	236,469	1,106,673	6,322,659	2,040,397	8,363,056	-	-	-	-	-	-	-	-	-	-	-	7,192,863	2,276,866	9,469,729		
5	Primary Care																									
24	Total Primary Care	-	-	-	191,078	42,090	233,168	1,527,086	346,409	1,873,494	-	-	-	-	-	-	-	-	-	-	-	1,718,164	388,499	2,106,662		
6	Pharmacy																									
25	Total Pharmacy	-	-	-	390,832	53,499	444,332	3,322,113	824,985	4,147,098	-	-	-	-	-	-	-	-	-	-	-	3,712,945	878,484	4,591,429		
7	Medical/Surgical other than primary care																									
26	In-state	-	-	-	348,237	22,566	370,803	2,660,578	244,190	2,904,767	-	-	-	-	-	-	-	-	-	-	-	3,008,815	266,756	3,275,571		
27	Out-of-state	-	-	-	78,788	85,888	164,675	495,721	816,658	1,312,379	-	-	-	-	-	-	-	-	-	-	-	574,508	902,546	1,477,054		
28	Total Other Medical/Surgical (Lines 26 + 27)	-	-	-	427,025	108,454	535,479	3,156,298	1,060,848	4,217,146	-	-	-	-	-	-	-	-	-	-	-	3,583,323	1,169,302	4,752,625		
8	All other payments to medical providers																									
29	Total	148	-	148	262,211	43,234	305,445	1,781,104	352,629	2,133,733	-	-	-	-	-	-	-	-	-	-	-	2,043,463	395,863	2,439,325		



OFFICE OF THE
HEALTH INSURANCE COMMISSIONER
STATE OF RHODE ISLAND

Issuer and Plan Compliance Attestation
Rates
Individual and Small Group Markets

Health Insurance Issuer name: Tufts Associated Health Maintenance Organization, Inc.

Health Insurance Plan name: Tufts Associated Health Maintenance Organization, Inc.

SERFF form tracking number: THPC-128983443

I, UMESH A. KURPAT , am a duly authorized officer of the above-identified Health Insurance Issuer ("Issuer") of an individual health insurance plan, or of a small group health insurance plan. I do hereby attest that I am knowledgeable as to the current federal and state laws and regulations applicable to the above-identified Health Insurance Plan ("Plan"). To the best of my knowledge and belief, I hereby attest that the Plan is in compliance with such federal and state laws and regulations, and I furthermore hereby attest and swear under oath that, to the best of my knowledge and belief:

Rate Attestations

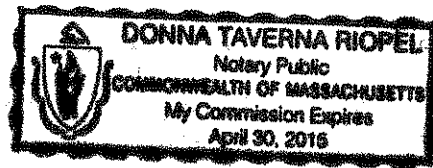
1. The Issuer is participating in good faith in OHIC's Affordability Standards, in accordance with OHIC Regulation 2, Section 9.
2. The Issuer is in compliance with the Hospital Contracting Terms required as conditions of the Issuer's rate approvals.
3. The Issuer is participating and in good standing with the risk adjustment program, and the reinsurance program, or if the filing is made before the commencement of such programs the Issuer agrees to participate in such programs.
4. The Issuer is, or if the filing is made before January 1, 2014 the Issuer agrees to be in compliance with federal and state rating and underwriting requirements, and with the prohibition on variability of rates by geographic area.
5. In connection with Qualified Health Plans only (in the case of Plans proposed to issued only outside the Exchange, the Issuer may indicate that responses to the following attestations are "not applicable"):
 - a. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with requirements relating to the segregated accounting of premium allocations for abortion services. N/A
 - b. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with uniform Plan pricing requirements for Plans offered inside and outside the Exchange. Evidence of compliance is attached as Exhibit A (e.g. an actuarial memorandum demonstrating compliance with such pricing requirements). N/A

- c. The Issuer is in compliance with Exchange requirements with respect to the offering of associated gold or silver actuarial value plans. Evidence of compliance is attached as Exhibit B (e.g. a statement identifying the associated health insurance plan filed with SERFF). N/A
- d. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with federal plan rate year requirements. N/A

The Issuer, and the Officer attesting on behalf of the Issuer, hereby acknowledge that: (i) the Office of the Health Insurance Commissioner has relied on this Attestation in reviewing this filing, and (ii) should it be determined that an approved filing is materially false, misleading, or incorrect in any manner, appropriate corrective and disciplinary action, as authorized by the Commissioner, may be taken against the Issuer and the Officer completing this Certification, including but not limited to referral to appropriate authorities for perjury proceedings. R.I. Gen. Laws § 42-14-16, and R.I. Gen. Laws § 42-14-11(c).

Subscribed and sworn to under oath this 12th day of APRIL, 2013.
 Signature of Officer attesting on behalf of the Issuer: *Umesh A. Kufad*
 Date of Signature: APRIL 12, 2013
 Printed Name: Umesh A. Kufad
 Title: Chief Financial Officer
 Mailing Address: 705 Mt. Auburn St, Watertown, MA 02472
 Direct Telephone Number: 617-972-9014
 Email Address: Umesh.Kufad@Tufts-Health.com

Donna Taverna Riopel
 Notary Public



Consumer Narrative

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company Rhode Island Small Group Rate Filing

Small group rates for Tufts Health Plan will be increasing for calendar year 2014 for both HMO and PPO plans. The average increase will be 10% for HMO plans and 11% for PPO plans.

The premium increase is necessary to cover increases in medical claims, charges for additional benefits provided in 2014, increases in standard administrative expenses, and taxes and fees associated with health care reform.

Medical claims are expected to increase by 6%, due to both increases in the number of services utilized by our members and increases in the price of services negotiated with providers. We have estimated the change in utilization based on a thorough analysis of our historical experience in the Massachusetts small group market. Tufts Health Plan has much larger small group enrollment in Massachusetts than in Rhode Island, and relying on Massachusetts data allows us to derive a more accurate projection of future utilization. The projected increase in the price of services, however, is based on our specific contracts with Rhode Island providers.

In order to comply with health care reform requirements, we will be adding additional benefits in 2014, which are expected to increase medical claims by 2%. These include:

- Pediatric dental coverage – This is the largest part of the benefit increase. Groups that have compliant pediatric dental coverage through another policy will not be required to purchase this coverage
- Pediatric vision coverage – This includes both routine eye exams and hardware, including lenses and frame or contact lenses
- More frequent routine eye exams – These will be covered once per 12 months instead of once per 24 months
- Removal of mental health and substance abuse visit limits

Standard administrative expenses include the costs necessary to operate the business, as well as premium taxes paid to the state of Rhode Island. These expenses are projected as a percentage of total medical claims and therefore increase at the same rate as the medical claims.

The taxes and fees associated with health care reform include the following, which together add about another 2%-3% to the cost of insurance in 2014:

- An annual tax on health insurance providers
- A fee on insured and self-insured health plans to fund the patient-centered outcomes research trust fund
- A fee to participate in the mandatory risk adjustment program and a fee to participate in the mandatory reinsurance program

In 2012, both the HMO and the PPO plans met legal requirements with loss ratios in excess of 80%, meaning that more than 80% of collected premiums went towards medical expenses.

Rhode Island Individual, Small and Large Group Rate Filing Template Part I

Part 1. Historical Information

Experience Period for Developing Rates
From 01/01/2012 To 12/31/2012

Utilization Experience Data by Quarter (Experience Period only)

A. Incurred Data

Quarter	End Date	IP Days	Member Months	Earned Premium	Incurred Claims Total	Incurred Claims IP	Incurred Claims OP	Incurred Primary Care	Incurred Other M/S	Incurred Claims Rx	Capitation	Claims not otherwise categorized (explain)	Loss Ratio	Quality Improvement Expense*	Other Cost Containment Expense*	Other Claim Adjustment Expense*	Other Operating Expense*	Investment Income Credit	Commissions	Contribution to Reserves
1 (Oldest)	03/31/2012	16	1,080	\$451,783	\$414,131	\$74,357	\$121,394	\$33,470	\$112,172	\$71,135	\$1,602	\$0	93.3%	\$7,193	\$4,255	\$6,072	\$28,536	N/A	\$10,903	\$319,287
2	06/30/2012	25	1,084	\$450,407	\$360,047	\$47,416	\$133,428	\$27,089	\$103,557	\$46,514	\$2,043	\$0	81.5%	\$7,219	\$4,251	\$6,095	\$28,642	N/A	\$10,943	\$33,210
3	09/30/2012	5	1,109	\$471,417	\$303,335	\$14,611	\$122,851	\$28,081	\$90,138	\$45,586	\$2,068	\$0	65.9%	\$7,386	\$4,349	\$6,235	\$29,302	N/A	\$11,195	\$109,614
4	12/31/2012	11	1,004	\$439,736	\$337,173	\$55,404	\$102,043	\$27,829	\$110,190	\$40,171	\$1,535	\$0	78.2%	\$6,687	\$3,937	\$5,645	\$26,528	N/A	\$10,135	\$49,631
5																				
6																				
7																				
8																				

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3- Analysis of Expenses and/or to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1

B. Allowed Data

Quarter	End Date	Allowed Claims Total	Allowed Claims IP	Allowed Claims OP	Allowed Primary Care	Allowed Other M/S	Allowed Claims Rx	Capitation	Claims not otherwise categorized (explain)
1 (Oldest)	03/31/2012	\$464,596	\$74,357	\$130,039	\$37,625	\$131,027	\$89,946	\$1,602	\$0
2	06/30/2012	\$406,905	\$47,416	\$145,010	\$30,795	\$120,664	\$60,977	\$2,043	\$0
3	09/30/2012	\$350,129	\$16,569	\$134,525	\$31,664	\$105,298	\$60,005	\$2,068	\$0
4	12/31/2012	\$377,892	\$56,180	\$113,182	\$30,678	\$123,208	\$53,110	\$1,535	\$0
5									
6									
7									
8									

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3- Analysis of Expenses and/or to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1

Part 2. Prospective Information

A. Trend Factors for Projection Purposes (Annualized)

	IP	OP	Primary Care	Other M/S	Rx	Capitation	Claims not Categorized	Weighted Total
Total	5.2%	6.5%	2.7%	5.8%	9.7%			6.2%
Price Only	3.5%	3.7%	1.7%	1.8%	8.1%			3.7%
Utilization	1.6%	2.6%	1.0%	3.9%	1.5%			2.4%
Other**								
Other**								
Other**								
Weights	19.9%	25.2%	10.4%	27.4%	17.1%			100.0%

** All elements should add or compound to the total. If anything is to be reported as "Other" please provide a description.

B. The following items for the period to which the rate filing applies, by quarter:

Quarter	Beginning Date	Average % Rate Increase	Expected Pure Medical Cost Ratio	Expected Contribution to Reserves %	Quality Improvement Expense %*	Other Cost Containment Expense %*	Other Claim Adjustment Expense %*	Other Operating Expense %*	Average Commissions %*	Investment Income Credit %	Premium Tax %
1	01/01/2014	10.1%	84.7%	0.0%	1.6%	1.1%	1.6%	4.3%	3.0%	0.0%	3.7%
2	04/01/2014	10.1%	84.7%	0.0%	1.6%	1.1%	1.6%	4.3%	3.0%	0.0%	3.7%
3	07/01/2014	10.1%	84.7%	0.0%	1.6%	1.1%	1.6%	4.3%	3.0%	0.0%	3.7%
4	10/01/2014	10.1%	84.7%	0.0%	1.6%	1.1%	1.6%	4.3%	3.0%	0.0%	3.7%
Weighted Average		10.1%	84.7%	0.0%	1.6%	1.1%	1.6%	4.3%	3.0%	0.0%	3.7%

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3 - Analysis of Expenses and to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1
The sum of the expenses, commissions, contributions to reserves, investment income credit, taxes and the medical loss ratio should be 100%.

C. Average Rate Increase Components

The following items should reconcile to the Weighted Average Percent Rate Increase for the year:

	Price	Utilization, Mix	Total
Hospital Inpatient Price	0.6%	0.3%	0.9%
Hospital Outpatient	0.8%	0.6%	1.4%
Primary Care	0.1%	0.1%	0.2%
MedSurg Other Than Primary Care	0.4%	0.9%	1.3%
Pharmacy	1.2%	0.2%	1.4%
Administrative Expense (Aggregated)			1.2%
Contribution to Reserves			0.0%
Taxes and Assessments			2.1%
Legally Mandated Changes			1.6%
Prior Period Adjustment (+/-)			0.0%
Total			10.1%

Rate Template Part II

Company Legal Name: **Tufts Associated Health M** State: **RI**
 HIOS Issuer ID: **90010** Market: **Small Group**
 Effective Date: **01/01/2014**

Market Level Calculations (Same for all Plans)

Section I:

Experience Period:	01/01/2012	to	12/31/2012	
			<u>pmpm</u>	<u>% of Prem</u>
Premiums (net of MLR Rebate) in Experience Period:	\$1,813,342	\$	423.98	100.0%
Tax credits used to pay premiums in above			-	0.0%
Incurred Claims in Experience Period	\$1,414,686		330.77	78.0%
Allowed Claims:	\$1,599,522		373.98	88.2%
Experience Period Paid to Allowed Factor			0.8844	
Index Rate of Experience Period				
Experience Period Member Months			4,277	

Section II: Allowed Claims, PMPM basis

		Experience Period		Projection Period: 01/01/2014 to 12/31/2014		Mid-point to Mid-point, Experience to Projection: 24 months									
		on Actual Experience Allowed		Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment		Credibility Manual		After Credibility			
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util & Other	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM	
Inpatient Hospital	days	159.93	\$ 3,412.67	\$ 45.48	1.000	1.109	1.034	1.016	164.96	\$ 4,046.57	\$ 55.63	199	\$ 3,471.20	\$ 57.53	
Outpatient Hospital	enc	2,853.40	514.02	122.22	1.000	1.109	1.034	1.029	3,022.15	608.97	153.37	2,698	705.46	158.61	
Primary Care	enc	2,715.92	135.08	30.57	1.000	1.109	1.024	1.015	2,797.67	157.06	36.62	3,566	127.45	37.87	
Other Medical/Surgical	enc	8,655.60	155.66	112.27	1.000	1.109	1.016	1.034	9,247.93	178.16	137.30	7,570	225.08	141.99	
Prescription Drug	scripts	13,658.17	54.24	61.73	1.000	1.109	1.022	1.026	14,388.48	\$ 62.82	\$ 75.33	12,634	\$ 74.00	77.90	
Capitation	-	-	-	1.69	1.000	1.109	1.000	1.000	-	-	1.88	-	-	1.94	
Other Not Categorized	-	-	-	-	1.000	1.000	1.000	1.000	-	-	-	-	-	-	
Total				\$ 373.98							\$ 460.12	26,666	\$ 475.85		
											Projected Period Tot:				
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)											0%	100%	\$ 475.85		
Paid to Allowed Average Factor in Projection Period													0.83069		
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM													\$ 395.29	\$ 1,587,469	
Projected Risk Adjustments in excess (less than) Experience Period, PMPM													0	-	
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM													\$ 395.29	\$ 1,587,469	
Projected ACA reinsurance recoveries, net of rein prem, PMPM													-5.25	(21,084)	
Projected Incurred Claims													\$ 400.54	\$ 1,608,553	
Administrative Expense Load													12%	54.25	217,865
Premium Tax													3%	12.88	51,730
Contribution to Reserves													0%	-	-
Single Risk Pool Gross Premium Avg. Rate, PMPM													-	467.67	\$ 1,878,148
Index Rate for Projection Period														-	
% increase over Experience Period														10%	
% Increase, annualized:														5%	
Base EHB Rate for Projection Period													\$ 380.28		
Projected Member Months														4,016	
Monthly Effective Date Projection Factor for each subsequent rate month (group only)														1.06185	
01/01/2014														1.00000	
02/01/2014														1.00501	
03/01/2014														1.01005	
04/01/2014														1.01512	
05/01/2014														1.02021	
06/01/2014														1.02532	
07/01/2014														1.03046	
08/01/2014														1.03563	
09/01/2014														1.04082	
10/01/2014														1.04604	
11/01/2014														1.05128	
12/01/2014														1.05655	

Rate Template Part III: Proposed Rate Change and Enrollment by Base Plan Rate PMPM

Rate Template Part III: Proposed Rate Change and Enrollment by Base Plan Rate PMPM

Carrier Name:
Plan Type(s):
Market Segment:
Rate Effective Date:

Tufts Associated Health
Maintenance
Organization, Inc.
HMO
Small
01/01/2014

Plan Number	Plan Type (HMO, POS, PPO, Indemnity, Other)	Pre-1/1/14 Carrier Plan Code or Name*	Discontinued, New, Existing (D, N, E)	1/1/14 Carrier Plan Code or Name*	Metallic Tier	Standard AV, Approach (1)	Exchange Y or N	Proposed Plan Relativity Factor for 1/1/14	Plan Relativity Factor for 1/1/13	Total Number of Members/Enrolled			1/1/14 Number of Members/Enrolled			Base Plan Rate PMPM in effect 12 months Prior to Rate Effective Date ¹	Proposed Base Plan Rate PMPM for Rate Effective Date ^{1,2}	Proposed Pediatric Dental Rate PMPM for Rate Effective Date ³	Proposed Rate Change Compared to Prior 12 Months	% of 1/1/14 Members/Enrolled Policyholders + Covered Dependents	% of 1/1/14 Members/Enrolled Policyholders + Covered Dependents	
										4 Policyholders +	Total Number of Subscribers/Enrolled Policyholders ²	Total Number of Groups ²	Covered Dependents ²	1/1/14 Number of Policyholders +	1/1/14 Number of Subscribers/Enrolled Policyholders ²							1/1/14 Number of Groups ²
Totals weighted by Total Members/Enrolled Policyholders + Covered Dependents										48	28	10	7	4	2	\$309.64	\$334.27	\$4.63	8.0%	6.9%		
Totals weighted by Impacted Members/Enrolled Policyholders + Covered Dependents										327	206	78	15	32	5	\$308.04	\$356.79	\$48.75	6.9%	15.5%		
Basic Rate for ESH Plan										1.0000						\$301.94	\$352.23	\$50.29	-3.0%	0.0%	0.0%	
HMO Choice Cover	HMO	HMO Choice Cover	E	8001R0010001	Platinum	0.89724	Approach(1)	N	0.97895	0.88598	48	28	10	7	4	2	\$317.26	\$387.75	\$70.49	5.3%	13.8%	46.7%
Advantage HMO 500	HMO	Advantage HMO 500	E	8001R0010002	Platinum	0.85534	Standard AV	N	0.90693	0.79210	85	51	16	6	6	1	\$310.46	\$340.56	\$30.10	9.6%	26.0%	40.0%
Advantage HMO 1000	HMO	Advantage HMO 1000	E	8001R0010003	Gold	0.81688	Standard AV	N	0.87642	0.75484	32	20	8	0	0	0	\$299.77	\$328.76	\$28.99	9.7%	9.8%	0.0%
Advantage HMO 1500	HMO	Advantage HMO 1500	E	8001R0010004	Gold	0.79642	Standard AV	N	0.84544	0.72521	39	24	2	0	0	0	\$288.16	\$316.18	\$28.02	9.7%	11.8%	0.0%
Advantage HMO 2000	HMO	Advantage HMO 2000	E	8001R0010005	Gold	0.78385	Standard AV	N	0.81415	0.70910	11	7	3	0	0	0	\$277.93	\$309.08	\$31.15	9.8%	3.4%	0.0%
Advantage HMO Saver 2000	HMO	Advantage HMO Saver 2000	E	8001R0010006	Silver	0.71486	Approach(1)	N	0.72903	0.62813	0	0	0	0	0	0	\$250.11	\$272.11	\$22.00	9.0%	0.0%	0.0%
HEALTHspact Advantage	HMO	HEALTHspact Advantage	E	8001R0020001	Gold	0.81001	Standard AV	N	0.73928	0.67891	29	16	14	1	1	1	\$266.09	\$276.76	\$10.67	4.0%	8.9%	6.7%
HMO Premium 10	HMO	HMO Premium 10	D	8001R0010001	Platinum	0.89724	Approach(1)	N	0.97895	0.82953	15	6	11	1	1	1	\$360.85	\$387.75	\$26.90	1.5%	4.6%	6.7%
HMO Value 15	HMO	HMO Value 15	D	8001R0010001	Platinum	0.89724	Approach(1)	N	0.97895	0.89559	7	6	4	0	0	0	\$361.02	\$387.75	\$26.73	4.8%	2.1%	0.0%
HMO Basic 20/500	HMO	HMO Basic 20/500	D	8001R0010001	Platinum	0.89724	Approach(1)	N	0.97895	0.81718	14	5	2	0	0	0	\$341.48	\$387.75	\$46.27	7.7%	4.3%	0.0%
HMO Basic 20/750	HMO	HMO Basic 20/750	D	8001R0010001	Platinum	0.89724	Approach(1)	N	0.97895	0.86341	0	0	0	0	0	0	\$358.41	\$387.75	\$29.34	8.7%	0.0%	0.0%
HMO Basic 35	HMO	HMO Basic 35	D	8001R0010002	Platinum	0.85534	Standard AV	N	0.90693	0.73694	0	0	0	0	0	0	\$312.26	\$340.56	\$28.30	9.0%	0.0%	0.0%
HMO Basic 50	HMO	HMO Basic 50	D	8001R0010002	Platinum	0.85534	Standard AV	N	0.90693	0.73873	1	1	1	0	0	0	\$298.76	\$340.56	\$41.80	17.8%	0.3%	0.0%
Advantage HMO 250	HMO	Advantage HMO 250	D	8001R0010002	Platinum	0.85534	Standard AV	N	0.90693	0.83198	31	22	6	0	0	0	\$308.08	\$340.56	\$32.48	4.4%	9.5%	0.0%
Advantage HMO 1000 (80%)	HMO	Advantage HMO 1000 (80%)	D	8001R0010002	Platinum	0.85534	Standard AV	N	0.90693	0.76397	0	0	0	0	0	0	\$299.83	\$340.56	\$40.73	13.2%	0.0%	0.0%
Advantage HMO 1000 (80%)	HMO	Advantage HMO 1000 (80%)	D	8001R0010003	Gold	0.81688	Standard AV	N	0.87642	0.70980	3	1	1	0	0	0	\$274.68	\$328.76	\$54.08	19.7%	0.9%	0.0%
Advantage HMO 2000 (80%)	HMO	Advantage HMO 2000 (80%)	D	8001R0010005	Gold	0.78385	Standard AV	N	0.81415	0.64288	0	0	0	0	0	0	\$251.97	\$305.08	\$53.11	21.1%	0.0%	0.0%
Advantage HMO 2500	HMO	Advantage HMO 2500	D	8001R0010005	Gold	0.78385	Standard AV	N	0.81415	0.65563	12	5	4	0	0	0	\$266.07	\$305.08	\$39.01	18.7%	3.7%	0.0%
Advantage HMO Saver 1500	HMO	Advantage HMO Saver 1500	D	8001R0010006	Silver	0.71486	Approach(1)	N	0.72903	0.68114	0	0	0	0	0	0	\$268.07	\$272.11	\$4.04	2.1%	0.0%	0.0%
Advantage HMO Saver 2000	HMO	Advantage HMO Saver 2000	D	8001R0010006	Silver	0.71486	Approach(1)	N	0.72903	0.69227	0	0	0	0	0	0	\$268.09	\$272.11	\$4.02	2.1%	0.0%	0.0%
Advantage HMO Saver 3000	HMO	Advantage HMO Saver 3000	D	8001R0010006	Silver	0.71486	Approach(1)	N	0.72903	0.57395	1	3	1	0	0	0	\$264.92	\$272.11	\$7.19	21.2%	0.9%	0.0%

- Notes:
- The Members, Subscribers and Groups counts by health coverage plan should be based on the total membership in Rhode Island for the market segment (Individual or Small Group) and product(s) being filed, regardless of renewal date.
 - The 1/1/14 Members, Subscribers and Groups counts by health coverage plan should be based on the membership renewing 1/1/14. This should be a subset of columns M-D.
 - The Base Premium Rates should be normalized for rating factors. The intent is for OHC to be able to calculate final rates by utilizing the base rate PMPM's in this exhibit and all applicable rating factors, as described in the rating formula.
 - The carrier should provide a plan name or code for each plan in column C. The carrier plan name or code in column C will correspond to an assigned plan index in column A. We do not expect this plan index to change between rate filings.
 - The base rate PMPM should exclude the pediatric dental rider rate.

Rate Template Part IV: Administrative Costs Request

1. Please provide 2012 Actual and 2014 proposed individual, small and large group administrative costs on a per member per month (PMPM) basis, allocated among the National Association of Insurance Commissioners (NAIC) financial statement administrative cost categories. Please explain any significant changes from the financial filing for 2012 (increases/decreases of more than 5% in a particular category).

	2012 Actual			2014 Proposed			% Change		
	Individual	Small Group	Large Group	Individual	Small Group	Large Group	Individual	Small Group	Large Group
Total Estimated Member Months		3,881			4,016			3.5%	
Total Estimated Premiums (\$mpm)		\$398.42			\$449.82			12.9%	
Total General Administrative Expense (\$mpm)		\$39.09			\$48.01			22.8%	
Total Cost Containment Expense (\$mpm)		\$9.84			\$10.85			10.3%	
Total Other Claim Adjustment Expense (\$mpm)		\$9.17			\$10.12			10.3%	
Total Admin Expense (\$mpm)		\$0.00			\$0.00			N/A	
Breakdown of General Administrative Expense (\$ pmpm)									
a. Payroll and benefits		\$2.86			\$3.16			10.3%	
b. Outsourced Services (EDP, claims etc.)		\$0.31			\$0.34			10.3%	
c. Auditing and consulting		\$6.95			\$7.67			10.3%	
d. Commissions		\$11.13			\$13.49			21.3%	
e. Marketing and Advertising		\$1.75			\$1.93			10.3%	
f. Legal Expenses		\$0.03			\$0.03			10.3%	
g. Taxes, Licenses and Fees		\$11.91			\$16.80			41.1%	
h. Reimbursements by Uninsured Plans		\$0.00			\$0.00			N/A	
i. Other Admin Expenses		\$4.16			\$4.59			10.3%	

2. Please provide actual 2008-2012 fully insured commercial administrative costs in accordance with the following table. This should be consistent with the annual statement filings to OHIC for administrative costs, providing additional detail on the components of administrative costs using the categories defined by the NAIC financial statement and as allocated to commercially insured business only. Specifically, the information provided should agree with the "Exhibit of Premiums, Enrollment and Utilization" and the "Analysis of Operations by Line of Business" schedules included in the annual statements on file with OHIC. Where there are variances, a reconciliation and explanation should be provided.

Fully Insured Commercial Administrative Cost History (Comprehensive Column)					
	2008	2009	2010	2011	2012
Total Premiums		1,212,134	6,544,977	8,965,746	10,906,421
Total General Administrative Expense		192,865	732,653	940,237	1,055,803
General Admin Exp. Ratio		15.91%	11.19%	10.49%	9.68%
Total Fully Insured Member Months		3,878	18,547	22,755	26,594
General Administrative Expense (\$pmpm)		\$49.73	\$39.50	\$41.32	\$39.70
Breakdown of General Administrative Expenses (\$ pmpm)					
a. Payroll and benefits		\$3.37	\$2.49	\$2.76	\$2.69
b. Outsourced Services (EDP, claims etc.)		\$0.01	\$0.01	\$0.09	\$0.29
c. Auditing and consulting		\$5.92	\$4.93	\$7.54	\$6.53
d. Commissions		\$11.74	\$16.10	\$14.41	\$13.53
e. Marketing and Advertising		\$2.52	\$1.72	\$1.66	\$1.65
f. Legal Expenses		\$0.08	\$0.11	\$0.16	\$0.03
g. Taxes, Licenses and Fees		\$6.25	\$7.06	\$7.88	\$11.90
h. Reimbursements by Uninsured Plans		\$0.00	\$0.00	\$0.00	\$0.00
i. Other Admin Expenses		\$19.85	\$7.03	\$6.83	\$3.09
Cost Containment Expense		\$20,663	\$158,478	\$222,967	\$245,538
Other Claim Adjustment Expense		\$27,194	\$151,819	\$170,707	\$229,034
Total Self Insured Member Months for all affiliated companies doing business in RI		113,694	0	662	8,139

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Filing at a Glance

Company: Tufts Insurance Company
 Product Name: RI 2014 Rate Review Process - TIC SG
 State: Rhode Island
 TOI: H16G Group Health - Major Medical
 Sub-TOI: H16G.003A Small Group Only - PPO
 Filing Type: Rate
 Date Submitted: 04/16/2013
 SERFF Tr Num: THPC-128976974
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Pending Actuary Review
 Co Tr Num: 2013-RI-060
 Implementation: 01/01/2014
 Date Requested:
 Author(s): Paul Hatch, Patrick Ross, Haiyun Guo, Jen Stevenson, Kirk Dillon, Emily Mulligan, Kathy Cotton
 Reviewer(s): Patrick Tigue (primary), Herbert Olson, Charles DeWeese, Maria Casale, Bela Gorman
 Disposition Date:
 Disposition Status:
 Implementation Date:

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

General Information

Project Name: RI 2014 Rate Review Process - TIC SG Status of Filing in Domicile: Authorized
 Project Number: 2013-RI-060 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small
 Group Market Type: Employer Overall Rate Impact:
 Filing Status Changed: 04/16/2013
 State Status Changed: 04/16/2013 Deemer Date:
 Created By: Paul Hatch Submitted By: Paul Hatch
 Corresponding Filing Tracking Number: 2013-RI-060

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Attached is Tufts Insurance Company's (TIC's) Small Group Rate Review Process filing for 1/1/14. For any questions about this submission, please contact Jen Stevenson, Analytic Manager, at 617-972-9400, ext. 3748.

Please see corresponding binder, SERFF #THPC-RI14-125000260.

Company and Contact

Filing Contact Information

Jen Stevenson, Analytic Manager jen_stevenson@tufts-health.com
 705 Mt. Auburn Street 617-972-9400 [Phone] 3748 [Ext]
 Watertown, MA 02472 617-972-9078 [FAX]

Filing Company Information

Tufts Insurance Company	CoCode: 60117	State of Domicile:
705 Mount Auburn Street	Group Code:	Massachusetts
Watertown, MA 02472-1508	Group Name:	Company Type:
(617) 972-9400 ext. [Phone]	FEIN Number: 04-3319729	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Tufts Insurance Company	\$40.00	04/16/2013	69379947

SERFF Tracking #:

THPC-128976974

State Tracking #:**Company Tracking #:**

2013-RI-060

State:

Rhode Island

Filing Company:

Tufts Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

RI 2014 Rate Review Process - TIC SG

Project Name/Number:

RI 2014 Rate Review Process - TIC SG/2013-RI-060

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)	Jen Stevenson	05/15/2013	05/15/2013
Supporting Document	Resubmission 05/01/2013	Jen Stevenson	05/01/2013	05/01/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
2013 Form and Rate Review Processes Outstanding Filing Materials Memo- Tufts	Note To Filer	Patrick Tigue	04/22/2013	04/22/2013

SERFF Tracking #:

THPC-128976974

State Tracking #:

Company Tracking #:

2013-RI-060

State: Rhode Island

Filing Company:

Tufts Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: RI 2014 Rate Review Process - TIC SG

Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Amendment Letter

Submitted Date: 05/15/2013

Comments:

PDF of OHIC Template

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)
Comments:	
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO - 5.1 Submission.pdf

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Amendment Letter

Submitted Date: 05/01/2013

Comments:

Revised templates and Consumer Narrative

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Resubmission 05/01/2013
Comments:	These templates have been revised based on initial questions from Bela Gorman. Per her instructions, we will provide commentary on the revisions in correspondence on Thursday 5/2/2013.
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO - 5.1 Submission.xlsx UnifiedRateReviewSubmission_PPO_20130501145034.xml RateData_TICO20130501.xml Consumer Narrative_Post-Filing Revision.pdf

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Note To Filer

Created By:

Patrick Tigie on 04/22/2013 10:02 PM

Last Edited By:

Patrick Tigie

Submitted On:

05/02/2013 02:27 PM

Subject:

2013 Form and Rate Review Processes Outstanding Filing Materials Memo- Tufts

Comments:

Please see the attached memo.

To: Paul Hatch, Contract Development Manager, Tufts Health Plan and Tracey Carter, Senior Vice President and Chief Actuary, Tufts Health Plan

CC: Herb Olson, Executive Counsel, State of Rhode Island Office of the Health Insurance Commissioner, Patrick Ross, Government Affairs Manager, Tufts Health Plan

From: Linda Johnson, Operations Director, State of Rhode Island Office of the Health Insurance Commissioner and Patrick M. Tigue, Principal Policy Associate, State of Rhode Island Office of the Health Insurance Commissioner

Subject: 2013 Form and Rate Review Processes Outstanding Filing Materials- Tufts Health Plan

Date: April 22, 2013

Below please find a listing of 2013 form and rate review processes filing materials that you have yet to file in the proper manner or at all through the System for Electronic Rate and Form Filing (SERFF). These materials are divided into those that could have been filed on April 15, 2013, which are now due on May 1, 2013 and those that could not have been filed on April 15, 2013, which are now due on May 15, 2013. These materials are critical to implementation of the Affordable Care Act (ACA) and to the State of Rhode Island Office of the Health Insurance Commissioner's (OHIC) review of ACA-compliant forms and rates. The Commissioner has the authority to commence proceedings under State of Rhode Island General Laws § 42-14-16 in the case of a violation of an issuer's obligation to make a complete filing in a timely manner and in accordance with State of Rhode Island laws and regulations.

Outstanding Materials That Should Have Been Filed on April 15, 2013 (Now Due on May 1, 2013)

- **Small Group Market:**

- Subscriber Agreement documents (e.g., Certificate of Coverage, Evidence of Coverage, etc.) with a listing of covered benefits and cost sharing for each Subscriber Agreement filed. These must be filed using the SERFF Plan Management Platform according to the Rhode Island Plan Management Filing Instructions to include the binder format and the "Associate Schedule Item" tab for each plan identified by a Standard Component ID number.
- Subscriber Agreements with a listing of covered benefits and cost sharing in the standard SERFF filing format placing these documents in the "Form Schedule" tab. Standard SERFF form filing must be according to the SERFF filing rules for Rhode Island and according to OHIC's Checklist for Individual and Small Group Plans. The standard SERFF filing documents must easily crosswalk and correspond to the SERFF Plan Management Platform filings.
- Identification by the issuer of any and all changes to Subscriber Agreements previously submitted as part of the Preliminary Form Filing process by submitting a red-lined version and a clean version of the Subscriber Agreements. Also, the issuer must identify in the General Information Filing Description section of SERFF any Subscriber Agreement that was not previously filed as part of the Preliminary Form Filing process.
- Rate Filing Justification- Part II, Consumer Narrative Justification

Outstanding Materials That Could Not Have Been Filed on April 15, 2013 (Now Due on May 15, 2013)

- **Small Group Market:**

- Plans/Benefit Template
- Rate Data Template
- Reconciliation of all other requests noted in the SERFF Preliminary Form Filing Note to Filer dated April 9, 2013 that has not been determined as Outstanding Materials now due on May 1, 2013

Should you have any questions on how to proceed based on this memo, please do not hesitate to contact Linda Johnson at (401) 462-9642 or linda.johnson@ohic.ri.gov for issues related to the form review process and Patrick Tigue at (401) 462-9639 or patrick.tigue@ohic.ri.gov for issues related to the rate review process. Thank you for your attention to this matter.

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Post Submission Update Request Processed On 05/02/2013

Status: Allowed
Created By: Jen Stevenson
Processed By: Maria Casale
Comments: Allowed per Patrick Tighe email 5/2/2013.

Company Rate Information:

Company Name: Tufts Insurance Company

Field Name	Requested Change	Prior Value
REQUESTED RATE CHANGE INFORMATION:		
Benefit Change:	Increase	None
Max:	10.900	15.4
Weighted Avg.:	10.900	13.1
REQUESTED RATE:		
Projected Earned Premium:	1,472,735.000	1,502,220.000
Projected Incurred Claims:	1,238,164.000	1,262,953.000
Max:	402.710	418.930
Weighted Avg.:	358.440	365.620

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Post Submission Update Request Submitted On 05/10/2013

Status: Submitted
 Created By: Jen Stevenson

Company Rate Information:

Company Name: Tufts Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	10.890%	
Written Premium Change for this Program	\$144570	
# of Policy Holders Affected for this Program	77	
Written Premium for this Program	\$1472735	
Maximum %Change (where required)	10.910%	
Minimum %Change (where required)	10.860%	

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 2.520%
Effective Date of Last Rate Revision: 01/01/2013
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Tufts Insurance Company	Increase	%	10.890%				%	%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		330						
Policy Holders:		77						

State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Rate Review Detail

COMPANY:

Company Name: Tufts Insurance Company
HHS Issuer Id: 26322
Product Names: Tufts Insurance Company(TIC) Standard PPO; Tufts Insurance Company(TIC) CareLink PPO
Trend Factors: The projected overall combined Medical and Rx trend is 6.2%. Please see the details in the OHIC template.

FORMS:

New Policy Forms: For TIC Standard PPO - RI-PPO-001; For TIC CareLink PPO - RI-PPO-002
Affected Forms: n/a
Other Affected Forms: n/a

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 4,671
Benefit Change: Increase
Percent Change Requested: Min: 10.9 Max: 10.9 Avg: 10.9

PRIOR RATE:

Total Earned Premium: 1,328,165.00
Total Incurred Claims: 1,147,583.00
Annual \$: Min: 245.04 Max: 413.92 Avg: 323.26

REQUESTED RATE:

Projected Earned Premium: 1,472,735.00
Projected Incurred Claims: 1,238,164.00
Annual \$: Min: 285.25 Max: 402.71 Avg: 358.44

State: Rhode Island

Filing Company:

Tufts Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: RI 2014 Rate Review Process - TIC SG

Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TIC CareLink PPO	RI-PPO-002 Ed. 1-2012	New		1-2012 RI TIC CareLink PPO Certificate (12-31-11).pdf,
2		TIC Standard PPO	RI-PPO-001 Ed. 1-2012	New		1-2012 RI TIC Standard PPO Certificate (12-31-11).pdf,

Rhode Island CareLink PPO Certificate for
Tufts Insurance Company (TIC)
1-2012 edition –REDLINED COPY
(submitted to Rhode Island Dept. of Business Regulation – 12-31-11)

TUFTS Health Plan

Preferred Provider Organization



Open Access Plan

CERTIFICATE OF INSURANCE

Underwritten by Tufts Insurance Company

There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

[There is a pre-existing condition limitation under this plan. See Chapter 7 for more information.]

Tufts Health Plan
705 Mount Auburn Street
Watertown, MA 02472-1508

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[*Tufts Health Plan* Address And Telephone Directory]

TUFTS HEALTH PLAN

705 Mount Auburn Street

Watertown, MA 02472-1508

Hours: Monday – Thursday 8:00 a.m. to 7:00 p.m. E.S.T.

Friday 8:00 a.m. to 5:00 p.m. E.S.T.]

IMPORTANT PHONE NUMBERS:

Emergency Care

For routine care, always call your *Provider*. Do this before seeking care. If you have an urgent medical need and cannot reach your *Provider*, seek care at the nearest emergency room.

Important Note: If needed, call 911 for emergency medical assistance. If 911 services are not available in your area, call the local number for emergency medical services.

Liability Recovery

Call the Liability and Recovery Department at 1-888-880-8699, x.1098 for questions about coordination of benefits and workers' compensation. For example, call that department with questions about how *Tufts Health Plan* coordinates coverage with other health care coverage you may have. The department is available from 8:30 a.m. – 5:00 p.m. Monday through Thursday and from 10:00 – 5:00 p.m. on Friday.

You may have questions about subrogation. If so, call a *CareLink* Member Specialist at 1-866-352-9114. You may not be sure about the department to call with your questions. If so, call Member Services.

Member Services Department

Call our Member Services Department at 1-866-352-9114 for: general questions; benefit questions; and information regarding eligibility for enrollment and billing.

Mental Health Services

You may need information regarding mental health benefits. If so, contact *CareLink* at 800-232-1164.

Services for Hearing Impaired Members

You may be hearing impaired. If so, the following services are provided:

Telecommunications Device for the Deaf (TDD)

You may have access to a TDD phone. If so, call 1-800-868-5850. You will reach the *CareLink* Member Services.

Massachusetts Relay (MassRelay)

1-800-720-3480

Rhode Island Relay

[1-800-745-5555]

***Tufts Health Plan* Address And Telephone Directory, continued**

IMPORTANT ADDRESSES:

Appeals and Grievances Department

You may need to call *CareLink* about a concern or appeal. If so, contact a Member Specialist at 1-866-352-9114. To submit your appeal or grievance in writing, send your letter to:

**[*Tufts Health Plan*
Attn: Appeals and Grievances Department
705 Mount Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193]**

Web site

You may want information about *Tufts Health Plan* or to learn about the self-service options are available to you. If so, see the *Tufts Health Plan* Web site at **www.tuftshealthplan.com**.

Translating Services

Translating services for 140 languages Interpreter and translator services related to administrative procedures are available to assist *Members* upon request. For information, call the Member Services Department.

English:

CareLink will provide to you, upon request, interpreter and translation services related to administrative procedures.

Arabic:

سوف توفر لك CareLink، في حالة الطلب، خدمات الترجمة الشفهية والخطية المتعلقة بالإجراءات الإدارية.

Brazilian Portuguese:

A CareLink lhe fornecerá, sob pedido, serviços de interpretação e tradução relacionados aos procedimentos administrativos.

Continental Portuguese:

CareLink disponibilizar-lhe-á, mediante pedido, serviços de interpretação e de tradução relacionados com procedimentos administrativos.

French:

CareLink vous fournira sur demande des services de traduction et d'interprétation relatifs à vos procédures administratives.

Greek:

Η CareLink θα σας παρέχει, μετά από αίτησή σας, υπηρεσίες διερμηνείας και μετάφρασης σχετικά με τις διαδικασίες διαχείρισης.

Italian:

Su richiesta CareLink vi procurerà servizi di interpretariato e di traduzione in relazione alle procedure amministrative.

Khmer:

CareLink នឹងផ្តល់អ្នកបកប្រែ និងកិច្ចការបកប្រែ ដែលជាប់ទាក់ទងនឹងរបៀបចាត់ចែងការ ទៅឲ្យអ្នកតាមការស្នើ ។

Kreyole:

Depi ou mande, "CareLink" ap founi-ou sèvis entèpretasyon ak tradiksyon nan domenn pwosedi administratif.

Lao:

ຖ້າທ່ານຮ້ອງຂໍ, CareLink ຈະຈັດຕັ້ງມາບໍລິການນາຍພາສາຜະລະພະເອກະສານໃນເລື່ອງທີ່ກ່ຽວຂ້ອງກັບ ຂັ້ນຕອນການບໍລິຫານ ໃຫ້ກັບທ່ານ.

Russian:

По вашему требованию, компания CARELINK предоставит вам услуги устного и письменного переводчика в связи с прохождением административных процедур.

Simplified Chinese:

在要求时, CARELINK 会提供与行政程序有关的传译员和翻译服务。

Traditional Chinese:

在要求時, CARELINK 會提供與行政程序有關的傳譯員和翻譯服務。

Spanish:

Si lo solicita, CareLink le proporcionará servicios de interpretación y traducción relacionados con procedimientos administrativos.

1-866-352-9114

Telecommunications Device for the Deaf (TDD)

Call 1-800-868-5850.

Certificate of Insurance

THIS BOOKLET IS YOUR *CERTIFICATE OF INSURANCE* for health benefits underwritten by (“TIC”). TIC has entered into an agreement with Tufts Benefit Administrators (“TBA”) for TBA to administer health benefits. TBA also makes available a network of *Providers* described in this *Certificate*. Both TIC and Tufts Benefit Administrators (“TBA”) do business under the name of *Tufts Health Plan*. TBA and TIC have entered into an agreement with Connecticut General Life Insurance Company and its affiliates, International Rehabilitation Associates, Inc. and CIGNA Behavioral Health, Inc. (These companies are collectively referenced as “CIGNA.”). Under this agreement, CIGNA, on behalf of TIC, provides certain administrative services including participating provider network contracting and maintenance outside of Massachusetts and Rhode Island, medical management, and contracting and maintenance of a behavioral health provider network. Throughout this *Certificate*, your health insurance coverage provided in accordance with this agreement is referred to as *CareLink*.

Network Providers are hospitals, community-based physicians and other community-based health care professionals. They work in their own offices throughout the *Network Contracting Area*. *Tufts Health Plan* does not provide health care services to *Members*. *Network Providers* provide health care services to *Members*. These *Providers* are independent contractors. They are not the employees or agents of *Tufts Health Plan* for any purposes.

This *Certificate* describes the benefits, exclusions, conditions and limitations provided under the *Group Contract*. It applies to persons covered under the *Group Contract*. It replaces any *Certificate* previously issued to you. Read this *Certificate* for a complete description of benefits and an understanding of how the preferred provider plan works.

Introduction

Welcome to *Tufts Health Plan*. With *Tufts Health Plan*, each time you need health care services, you may choose to obtain your health care from either a *Network Provider (In-Network Level of Benefits)* or any *Non-Network Provider (Out-of-Network Level of Benefits)*. Your choice will determine the level of benefits you receive for your health care services:

In-Network Level of Benefits: If your care is provided by a *Network Provider*, you will be covered at the *In-Network Level of Benefits*.

[**IMPORTANT NOTE[S]:**

- [For *Outpatient* care: You may receive services from a *Primary Care Provider (“PCP”)*. If this happens, your [Copayment] [Coinsurance] may be lower than for services from other *Providers*.]
- [For *Inpatient* care or *Day Surgery*: Your [Copayment] [Coinsurance] may be lower when you receive care at a *Community Hospital* than when you receive care at a *Tertiary Hospital*. See Appendix A for definitions of these facilities..]

For more information, see “Covered Services” in Chapter 3.]

See the “Benefit Overview” and “Plan and Benefit Information” sections and Chapter 3. These sections include more information on your coverage and costs for medical services under this plan.

Out-of-Network Level of Benefits: If your care is provided by a *Non-Network Provider*, you will be covered at the *Out-of-Network Level of Benefits*.

Introduction, continued

[**Covered Services Outside of the 50 United States:** *Emergency care services* you receive outside of the 50 United States qualify as *Covered Services*. In addition, *Urgent Care services* you receive while traveling outside of the 50 United States also qualify as *Covered Services*. Any other service, supply, or medication you receive outside of the 50 United States is not covered under this plan.]

For more information about these benefit levels and how to receive covered health care services, see Chapter 1. If you have any questions, call the Member Services Department.

READ THIS *CERTIFICATE OF INSURANCE* CAREFULLY.

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[FILING NOTE - PPO Option 1: This section describes an option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay 7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>
[COPAYMENTS]
<p>• [Emergency care (In-Network and Out-of-Network Levels of Benefits):]</p> <ul style="list-style-type: none"> • [Emergency room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider's</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> • [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] <p>• [Urgent Care (In-Network and Out-of-Network Level of Benefits):]</p> <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits:</i> [[\$0-\$60] Copayment varies depending on location in which service is rendered (for example, <i>Emergency room</i>, <i>urgent care center</i>, or <i>physician's office-per visit</i>]. • [<i>Out-of-Network Level of Benefits</i> [[\$0-\$60] Copayment varies depending on location in which service is rendered (for example, <i>Emergency room</i>, <i>urgent care center</i>, or <i>physician's office-per visit</i>)] [then][<i>Deductible</i> and] <i>Coinsurance</i>.] <p>• Other Covered Services (In-Network Level of Benefits only): [Office Visit (per visit)[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], <i>diagnostic</i> cytological exams (Pap Smears), immunizations, and <i>diagnostic</i> mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum); diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.]</p> <p>*Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the Affordable Care Act. [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]</p> <ul style="list-style-type: none"> • [<i>Inpatient Services</i> (per admission).....[\$0-\$1,500]] • [<i>Day Surgery</i> (per admission)[\$0-\$1,500]]
<p>[Note: For certain <i>Outpatient</i> services listed as "covered in full" at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an <i>Office Visit Copayment</i> when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a <i>Copayment</i>] [or] [<i>Coinsurance</i>] at the <i>In-Network Level of Benefits</i>. Please see the "Benefit Overview" chart for more information.]</p>

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]
<p>[</p> <ul style="list-style-type: none">• [Copayment Maximum per Member [\$0-\$6,000] Copayments] per [calendar year] [Contract Year]] <p>[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].</p> <p>The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]</p>

[DEDUCTIBLE] [(Out-of-Network Services Only)]
<p>[Deductible (Individual)]</p> <p>[This Certificate of Insurance has an Individual Deductible of [\$0-\$5,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits.</p> <p>[Deductible (Family)]</p> <p>[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]</p> <p>[The Family Deductible is satisfied in a [calendar year] [Contract Year] when one enrolled Member in a family meets his or her [\$0-\$5,000] Individual Deductible; and one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]</p> <p>[All amounts any enrolled Members in a family pay toward their Individual Deductible are applied toward the [\$0-\$25,000] Family Deductible.]</p> <p>[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]</p>

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network Services Only)]
<p>[Out-of-Pocket Maximum (Individual)]</p> <p>[This Certificate of Insurance has an individual Out-of-Pocket Maximum of [\$0-\$10,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits. [Only the [Deductible and] Coinsurance count toward the Out-of-Pocket Maximum.]</p> <p>[Out-of-Pocket Maximum (Family)]</p> <p>[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$10,000] Individual Out-of-Pocket Maximum.]</p> <p>[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when:</p> <ul style="list-style-type: none">• one enrolled Member in a family meets his or her [\$0-\$10,000] Individual Out-of-Pocket Maximum; and• one or more additional enrolled Members in that family have paid toward their Individual Out-of-Pocket Maximums a collective amount equaling [\$0-\$50,000], in any combination.] <p>[All amounts any enrolled Members in a family pay toward their Individual Out-of-Pocket Maximums are applied toward the [\$0-\$50,000] Family Out-of-Pocket Maximum.]</p> <p>[Once the Family Out-of-Pocket Maximum has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their [\$0-\$10,000] Individual Out-of-Pocket Maximums for the remainder of that [calendar year] [Contract Year].]</p>

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full ~~as of this plan's Anniversary Date on or after September 23, 2010.~~ These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Emergency Care			
Treatment in an Emergency room	[[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance]	[\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance]	[3-2]
[Note[s]:] [*Emergency Room Copayment waived if admitted as an <i>Inpatient or for Day Surgery</i>] [Observation services will [not] take an <i>Emergency Room Copayment</i> .]			
Treatment in a Provider's office	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an <i>Inpatient or for Day Surgery</i>)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an <i>Inpatient or for Day Surgery</i>)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency care is received. If you are admitted as an <i>Inpatient</i> after receiving <i>Emergency care</i> , we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]			

Outpatient Care			
[COVERED SERVICE]	[YOUR COST]		[PAGE]
[Acupuncture] [(PA)] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[3-2]
Allergy injections [(PA)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-2]
Allergy testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-2]
Autism spectrum disorders – diagnosis and treatment for Children under age 15 [(PA)] [(BL)] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more.	Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> • When provided by a <i>Paraprofessional</i>: [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a <i>Board Certified Behavior Analyst (BCBA)</i>: [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".	[Deductible and] [Coinsurance].	[3-2]

[Cardiac rehabilitation [(PA)] [(BL)]]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
Chemotherapy	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]
[Chiropractic care See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits.*

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Cytology examinations (Pap Smears) [(BL)]	<p>Routine annual cytology screenings: Covered in full.</p> <p>Diagnostic cytology examinations:] [\$0-\$60 Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p>	[Deductible and] <i>Coinsurance.</i>	[3-2]
Diabetes services and supplies (For detailed information about how diabetes supplies are covered, please see "Diabetes services and supplies" in Chapter 3.)	<p>[Diabetic test strips: [\$0-\$75] <i>Copayment</i> applies] [Covered in full] [<i>Coinsurance</i>]</p> <p>Diabetes self-management education: [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Diabetes supplies covered as <i>Durable Medical Equipment</i>: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance.</i>]</p> <p>Diabetes supplies covered as medical supplies: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance.</i>]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	[Deductible and] <i>Coinsurance.</i>	[3-3]
Diagnostic imaging [(PA)] [*] <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	<p>General imaging: [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>[MRI/MRA: [\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>CT/CTA: [\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>PET: [\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>[Nuclear cardiology: [\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	[Deductible and] [[10-50%]] <i>Coinsurance.</i>	[3-3]
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [\$0-\$1,500] <i>Day Surgery Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to</p>	[Deductible and] [10%-50%] <i>Coinsurance.</i>	[3-3]

	[<i>Inpatient</i> and] [<i>Day Surgery</i> Copayment Maximum])		
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[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Early intervention services for a <i>Dependent Child</i>	Covered in full.	Covered in full.	[3-3]
Family planning [(PA)] (procedures, services[, and contraceptives]) <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B)].</u>	Office Visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [Inpatient [and] Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Infertility services (PA) [*] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [0-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to [\$0-\$1,500] Copayment] [subject to [0-20%] Coinsurance]]	[Deductible and] [0-20%] Coinsurance.	[3-5]
Laboratory tests (PA) Note: Laboratory tests associated with routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-5]
Lead screenings	Covered in full	[Deductible and] Coinsurance.	[3-5]
Lyme disease	Covered in full	[Deductible and] Coinsurance.	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-6]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options. Page 6 of 14]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Nutritional counseling [(BL)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-6]
Office visits to diagnose and treat illness or injury	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Oral health services (PA) [*]	Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Office visit: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] Day Surgery: [[\$0-\$1,500] <i>Day Surgery Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] [(*subject to [<i>Inpatient</i>] [and] [<i>Day Surgery Copayment</i> Maximum])]	Emergency care in an Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] Emergency care in a Provider's office: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] All other services: [<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-6]
<i>Outpatient surgery in a Provider's office</i> [(PA)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-7]
[<i>Pediatric dental for Members under age 12</i>] [(PA)]	[Covered in full]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
Preventive care for <i>Members</i> age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
Preventive care for <i>Members</i> age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [<i>Hearing screenings:</i> [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] <i>All other preventive care services:</i> Covered in full]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
Radiation therapy	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-9]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
[Short term] speech, physical and occupational therapy services [(PA)] [*] (BL)	[Speech therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Physical therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Occupational therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Speech Therapy:] [Deductible and] Coinsurance. [Physical therapy:] [Deductible and] Coinsurance. [Occupational therapy:] [Deductible and] Coinsurance.	[3-9]
Smoking cessation counseling services	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-9]
[Spinal manipulation] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-9]
[Urgent care in an urgent care center]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] [Coinsurance.]	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-9]
[Other] vision care services	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-9]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – Approval by an *Authorized Reviewer* may apply to these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Day Surgery			
<i>Day Surgery</i>	[[\$0-\$1,500] <i>Day Surgery Copayment</i>] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i> and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] [Coinsurance.] [Anesthesia: [Deductible and] [10%-40% Coinsurance]. All other Day Surgery services: [Deductible and] [10-40% Coinsurance].]	[3-10]

Inpatient Care			
Extended care services (PA) [*] [(BL)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] Coinsurance.	[3-10]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] Coinsurance.	[3-10]
Hospital services (Acute care) (PA)	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[Deductible and] [Coinsurance.]] [Anesthesia: [Deductible and] [10-40% Coinsurance]. All other hospital services: [Deductible and] [10%-40% Coinsurance].]	[3-11]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] Coinsurance.	[3-11]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[Deductible and] Coinsurance.	[3-11]
<i>Inpatient</i>	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-12]
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)			
To contact CareLink, call 800-232-1164.			
<i>Outpatient services [(PA)] [(BL)]</i> [FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]	[Visits 1-30 in a [calendar year] [Contract Year] – [[\$0-\$60] Office Visit Copayment per visit.] [[0%-50%] Coinsurance].] [Individual session –] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [Group session – [[\$0-\$60] Office Visit Copayment per visit.]]Covered in full.]] [Coinsurance] [Visits [31-unlimited] in a [calendar year] [Contract Year] – [[\$0-\$60] Office Visit Copayment per visit.] [[0%-50%] Coinsurance].] [Individual session -] [[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-50%] Coinsurance].] [Group session -] [[\$0-\$60] Office Visit Copayment] [Covered in full.] [Coinsurance].]	[Deductible and] Coinsurance.	[3-13]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options. Page 10 of 14]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate), continued			
To contact <i>CareLink</i> , call 800-232-1164.			
<i>Inpatient services (PA) [*]</i>	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-14]
Intermediate care [(PA)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-14]
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
To contact <i>CareLink</i> , call 800-232-1164.			
<i>Outpatient services [(BL)]</i>	Substance Abuse Treatment Services: [<i>Individual session -</i>] [[\$0-\$60] <i>Office Visit</i> <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]. [<i>Group session -</i>] [[\$0-\$60] <i>Office Visit</i> <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>].	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-14]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
<i>Inpatient services (PA) [(BL)]</i>	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
Intermediate care [(PA)] [(BL)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
<i>Community Residential care (PA) [(BL)]</i>	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [[\$0-\$50] Copayment per trip]	[[Deductible and then] [Covered in full] [Coinsurance] [Note: Ground ambulance services received from non- <i>Network Providers</i> [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-15]
All other covered ambulance services	[Covered in full] [Coinsurance]	[[Deductible and then] [Covered in full] [Coinsurance]	[3-15]
[Diabetic monitoring strips]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-15]
<i>Durable Medical Equipment (PA)</i> [*]	[Covered in full] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[Deductible and] Coinsurance.	[3-16]
Hearing Aids [(PA)] (BL)	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[Deductible and] [Coinsurance.] [Covered in full.]	[3-17]
Home health care [(PA)] [*]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]
[Hospice care services [(PA)] [*]]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-18]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-18]
Medical supplies [(PA)]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-20]
New cancer therapies [(PA)]	Outpatient. [[[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient. [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-20]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[Deductible and] [Coinsurance.]	[3-20]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Other Health Services, continued			
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see “How to File a Claim” in Chapter 6 for more information.]		[3-20]
[Private duty nursing [(PA)]]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-20]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-20]
Special medical formulas			
Low protein foods [(PA)] [*]	[[\$0-\$60] Copayment per 30-day supply] [Covered in full] [[0%-50%] Coinsurance]	[Deductible and] [Coinsurance.]	[3-20]
Nonprescription enteral formulas [(PA)] [*]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Deductible and] [Coinsurance.]	[3-20]

[Prescription Drug Benefit]
[For information about your <i>Copayments</i> for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]
[Prescription drugs are not covered as part of this plan.]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [*Contract Year*].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorders benefit only applies to groups of 51 or more]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [one evaluation and] [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [*Contract Year*] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [*Contract Year*] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 1: This section describes an option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health *Outpatient* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30 -unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse *Community Residential* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence services* (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient* Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient* Treatment Services

The maximum benefit payable in each [calendar year] [Contract Year] is 30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 2: This section describes an option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay [7965%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3935%.]</p>
<p>[Coinsurance (Out-of-Network Level of Benefits):] Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>

[COPAYMENTS]

- **[Emergency care (In-Network and Out-of-Network Levels of Benefits):]**
 - [Emergency Room (per Emergency room visit).....[\$0-\$200]]
 - [In *Provider's* office (per office visit)[\$0-\$60]]

[Note(s):

 - [An *Emergency Room Copayment* may apply if you register in an *Emergency room*, but leave that facility without receiving care.]
 - [A *Day Surgery Copayment* may apply if *Day Surgery* services are received.]]
- **[Urgent Care (In-Network and Out-of-Network Levels of Benefits):]**
 - [*In-Network Level of Benefits* [Deductible and then] [Copayment, \$0-\$60] Office Visit Copayment varies depending on location in which services are rendered (for example, *Emergency room, urgent care center, or physician's office.*] [Covered in full] [Coinsurance] [(not subject to Deductible)]]
 - [*Out-of-Network Level of Benefits* [\$0-\$60] Copayment varies depending on location in which services are rendered (for example, *Emergency room, urgent care center, or physician's office.* Copayment] [then] [Deductible and then] [Coinsurance]]
- **[Other] Covered Services (In-Network Level of Benefits only):]**
 - [Office Visit (per visit).....[\$0-\$60]]
 [Applies to *In-Network Office Visits* for: preventive care[*], routine diagnostic cytological examinations (Pap Smears), preventive immunizations[**], [certain disease and disorder screenings**], and routine diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam [and other vision care]; [family planning services;] [and] [routine Outpatient maternity care (pre-natal and post-partum)**]; [diabetes self-management training and educational services;] [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education].]

[*Including diagnostic tests associated with preventive health care as described [under "Preventive Care for Members age 19 and under" and "Preventive Care for Members age 20 and Older" in Chapter 3.]

[**includes the following routine preventive immunizations:

- For *Children* under age 18: Hepatitis B, DTP (diphtheria, tetanus, pertussis), HiB (haemophilus influenza Type B), IPV (inactivated polio virus), meningococcal disease, varicella (chicken pox), pneumococcal influenza, hepatitis A, HPV (for female *Children* age 9 and older), and rotavirus vaccines.
- For *adults* age 18 and over: TD (tetanus and diphtheria), TDaP (tetanus, diphtheria, and pertussis), HPV (for adult females through age 26), varicella (chicken pox), influenza, hepatitis A, hepatitis B, meningococcal disease, and herpes zoster (shingles) vaccines.]

[**] includes disease and disorder screenings related to the following conditions: cancer; heart and vascular disease; infectious diseases; mental health conditions and substance abuse; metabolic, nutritional, and endocrine conditions ; musculoskeletal disorders; obstetric and gynecological conditions; pediatric conditions; and vision and hearing disorders. Please contact Member Services for more information. Also, please note that no Office Visit Copayment applies to disease and disorder preventive screenings that must be covered in full as required under the Affordable Care Act (ACA). For information on which screenings are covered in full under the ACA, please see our

[Web site at www.tuftshealthplan.com](http://www.tuftshealthplan.com), or call Member Services.

**Laboratory tests associated with routine *Outpatient* maternity care are covered in full, as required under the Affordable Care Act.

- [*Inpatient Services* (per admission).....[\$0-\$1,500]]
- [*Day Surgery* (per admission)[\$0-\$1,500]]

Note: For certain *Outpatient* services listed as “covered in full” at the *In-Network Level of Benefits* in the table below, you may be charged [an *Office Visit Copayment*] [or the *Deductible* and *Coinsurance*] when these services are provided in conjunction with an office visit. [In addition, please note that in accordance with the *Patient Protection and Affordable Care Act (PPACA)*, certain services are not subject to [a *Copayment*,] [*Coinsurance*] [or] [a *Deductible*] at the *In-Network Level of Benefits*. Please see the following “Benefit Overview” chart for more information.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[

- [Copayment Maximum per Member [\$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(In-Network and Out-of-Network combined)] *FILING NOTE – Used for non-HSA plans only*

[Individual Deductible].....[\$0-\$5,000]]
 [An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services.]

[Family Deductible]..... [\$0-\$25,000]]
 [A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services.]

[All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and
- one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]

[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[DEDUCTIBLE] [(In-Network and Out-of-Network combined)]

[FILING NOTE – Used for HSA plans only. Deductible ranges below will be adjusted to comply with the IRS requirements for the applicable tax year.]

[The Deductible is the amount you and the enrolled Members of your family (if applicable) must pay each year for certain Covered Services at both the In-Network and Out-of-Network Levels of Benefits before payments are made under this Certificate.

[The Deductible applies to all Covered Services at the In-Network and Out-of-Network Levels of Benefits except as listed below.]

[The amount of the Deductible which applies to you and the enrolled members of your family (if applicable) each [calendar year] [Contract Year] is:]

[Family Size	Deductible Amount
• One Member	[\$1,200- \$3,100 \$950] per person.
• Two Members or more	[\$2,400- \$6,000 \$11,900] per family.]

[The minimum Deductible dollar amount is adjusted each year to meet Internal Revenue Service requirements.]

[*Please note: If you have two or more family members enrolled in the plan, and only one Member receives services in a [calendar year] [Contract Year], that Member must meet the full family Deductible ([\$2,400-\$6,000]) himself or herself before Tufts Health Plan will pay for any of his or her care in that year as Covered Services.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Information About Your Deductible: **FILING NOTE: Used for non-HSA plans only.**

- The following are not subject to the *Deductible*:
 - [Emergency care Copayments.]
 - [In-Network Office Visits for: preventive care[*], routine cytological exams (Pap smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam; and other vision care [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)[**]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] [early intervention services for a Dependent Child,] nutritional counseling; and health education.]
 - [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 - [**This does not include diagnostic tests such as ultrasounds.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology] [received at the In-Network Level of Benefits];]
 - [Laboratory tests [received at the In-Network Level of Benefits];]
 - [Any amounts you pay for prescription drugs. [Please note that a separate *Deductible* applies to your prescription drug coverage.] For more information, see “Prescription Drug Benefit” in Chapter 3.]
 - Any amount you pay for services, supplies, or medications which are not Covered Services.
 - Any amount you pay for covered early intervention services.
- Once you meet your *Deductible* in a [calendar year] [Contract Year] for Covered Services, you pay only the following:
 - Office visit Copayment for Covered Services not subject to the *Deductible*.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
 - Coinsurance.]

Important Information About Your Deductible: **FILING NOTE: Used for HSA plans only.**

- The following are not subject to the *Deductible*:
 - In-Network Office Visits for: adult preventive care*, well-child exams, certain disease and disorder screenings**, routine cytological screenings (Pap smears), immunizations***, and routine mammograms; routine ob/gyn exams; routine eye exams; and routine Outpatient maternity care (pre-natal and post-partum).
 - *Including diagnostic tests associated with preventive health care, as described under “Preventive Care for Members Age 19 and Under” and “Preventive Care for Members Age 20 and Older” in Chapter 3[, as well as other preventive services in accordance with the PPACA].
 - **includes disease and disorder screenings related to the following conditions: cancer; heart and vascular disease; infectious diseases; mental health conditions and substance abuse; metabolic, nutritional, and endocrine conditions ; musculoskeletal disorders; obstetric and gynecological conditions; pediatric conditions; and vision and hearing disorders[, as well as other screenings and counseling, in accordance with the PPACA]. Please contact Member Services for more information.
 - ***includes the following routine preventive immunizations:
 - For Children under age 18: Hepatitis B, DTP (diphtheria, tetanus, pertussis), HiB (haemophilus influenza Type B), IPV (inactivated polio virus), meningococcal disease, varicella (chicken pox), pneumococcal influenza, hepatitis A, HPV (for female Children age 9 and older), and rotavirus vaccines.
 - For adults: TD (tetanus and diphtheria), TDaP (tetanus, diphtheria, and pertussis), HPV (for adult females through age 26), varicella (chicken pox), influenza, hepatitis A, hepatitis B, meningococcal disease, and herpes zoster (shingles) vaccines.
 - Any amount you pay for services, supplies, or medications which are not Covered Services
- Any amounts you pay for prescription drugs are subject to the *Deductible*. For more information, see “Prescription Drug Benefit” in Chapter 3.
- Once you meet your *Deductible* in a [calendar year][Contract Year] for Covered Services, you pay only the following:
 - Office visit Copayments for Covered Services not subject to the *Deductible*; and
 - Coinsurance.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[OUT-OF-POCKET MAXIMUM] [(In-Network and Out-of-Network combined)] *FILING NOTE: Used for Non-HSA plans only.*

[Individual Out-of-Pocket Maximum]	[\$0-\$10,000]]
[An Individual <i>Out-of-Pocket Maximum</i> of [\$0-\$10,000] applies to each <i>Member</i> per [calendar year] [Contract Year] for <i>Covered Services</i> .]	
[Family Out-of-Pocket Maximum]	[\$0-\$50,000]]
[A Family <i>Out-of-Pocket Maximum</i> of [\$0-\$50,000] applies per [calendar year] [Contract Year] for all enrolled <i>Members</i> of a family for <i>Covered Services</i> .]	
[All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Out-of-Pocket Maximums</i> are applied toward the Family <i>Out-of-Pocket Maximum</i> .]	
[The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [Contract Year] when:	
<ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Out-of-Pocket Maximums</i> a collective amount equaling [\$0-\$50,000], in any combination.] 	
[The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i> .]	
[Once the Family <i>Out-of-Pocket Maximum</i> has been met during a [calendar year] [Contract Year], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Out-of-Pocket Maximums</i> for the remainder of that [calendar year] [Contract Year] .]	

OUT-OF-POCKET MAXIMUM [In-Network and Out-of-Network combined]
FILING NOTE – Used for HSA plans only; Out-of-Pocket Maximum ranges below will be limited to comply with the IRS limits for the applicable tax year.

[The amount of the *Out-of-Pocket Maximum* which applies to you and the enrolled members of your family (if applicable) each [calendar year] [Contract Year] is:

Family Size	<i>Out-of-Pocket Maximum Amount</i>
• One Member.....	[\$0-\$6,9506.050] per person.
• Two Members or more.....	[\$0-\$11,90012.100] per family.]

[The *Out-of-Pocket Maximum* is limited to the maximum dollar amount as defined each year by the Internal Revenue Service.]

- [Important Information About Your Out-of-Pocket Maximum:**
- Once you've satisfied your *Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - [Individual/Family *Deductibles*.]
 - [Inpatient Services *Copayment*.]
 - [Day Surgery *Copayment*.]
 - [Copayments for In-Network Office Visits that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above.]
 - *Coinsurance*.
 - The following cannot be used to meet the *Out-of-Pocket Maximum*, and you continue to pay for them after you have met your *Out-of-Pocket Maximum*:
 - [Emergency Care *Copayments*.]
 - [Copayments for In-Network Office Visits [that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .
Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full as of this plan's Anniversary Date on or after September 23, 2010 . These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf .

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[Deductible and then] [\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery] [Observation services will [not] take an Emergency Room Copayment.]		
Treatment in a Provider's office	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
[Acupuncture] [(PA)] [(BL)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[3-2]
Allergy injections [(PA)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]
[Autism spectrum disorders – diagnosis and treatment for Children under age 15 [(PA)] (BL)] <u>FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more</u>	[Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> • When provided by a Paraprofessional: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a Board Certified Behavior Analyst (BCBA): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]	[Deductible and then] Coinsurance.]	[3-2]
[Cardiac rehabilitation] [(PA)] (BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
Chemotherapy	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]
[Chiropractic care See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-2]
Cytology examinations (Pap Smears) (BL)	Routine annual cytology screenings: Covered in full. Diagnostic cytology examinations: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]]	[Deductible and] Coinsurance.	[3-2]
Diabetes services and supplies (For detailed information about how diabetes supplies are covered, please see "Diabetes services and supplies" in Chapter 3.)	[Diabetic test strips: [Deductible and then] [\$0-\$75] Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] [Diabetes self-management education: [Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] [Diabetes supplies covered as Durable Medical Equipment: [Deductible and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-3]

	<p>Diabetes supplies covered as medical supplies: <i>[Deductible and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</i> <i>[not subject to Deductible]</i></p> <p><i>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</i></p>		
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[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<p>Diagnostic imaging [(PA)] [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	<p>General imaging: [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>CT/CTA: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>PET: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>[Nuclear cardiology: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance.</i>]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[<i>Deductible</i> and] [10%-50%] <i>Coinsurance.</i></p>	[3-3]
<p>Diagnostic or preventive screening procedures (for example, colonoscopies[, endoscopies[, sigmoidoscopies[, and proctosigmoidoscopies]) [(PA)]</p>	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[<i>Deductible</i> and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i> and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>[<i>Deductible</i> and] [10%-50%] <i>Coinsurance.</i></p>	[3-3]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Early intervention services for a <i>Dependent Child</i> [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Deductible will only be applied to HSA plans under this Option 2.]</u>	[Deductible and then] Covered in full	[Deductible and then] Covered in full.	[3-3]
Family planning (procedures, services[, and contraceptives]) [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	Office Visit: [Deductible and then] [\$0-\$60] Office Visit Copayment] [Coinsurance] [Covered in full] [(Family planning services [and contraceptives] not subject to Deductible)] Day Surgery: [Deductible and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Coinsurance] [Covered in full] [(subject to Inpatient and Day Surgery Copayment Maximum)]	[Deductible and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Immunizations	Routine preventive immunizations: Covered in full All other immunizations: [Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[[Deductible and] Coinsurance.]	[3-4]
Infertility services (PA) [*] [(BL)]	[Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [[0-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to Coinsurance].	[Deductible and] [0-20%] Coinsurance.	[3-5]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Laboratory tests (PA) Note: In accordance with the PPACA , laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lyme disease	[<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[<i>Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Mammograms (BL)	Routine mammograms: Covered in full Diagnostic mammograms: [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Nutritional counseling [(BL)]	[<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[<i>Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Office visits to diagnose and treat illness or injury	[<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Oral health services (PA) [*]	Emergency Room: [<i>Deductible</i> and then] [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Office Visit: [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] Day Surgery: [<i>Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] [(<i>*</i> subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	Emergency care in an Emergency Room: [<i>Deductible</i> and then] [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] Emergency care in a Provider's office: [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] All other services: [<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Outpatient surgery in a Provider’s office [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-7]
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[Deductible and] Coinsurance.	[3-8]
Preventive care for Members age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[Deductible and] Coinsurance.	[3-8]
Preventive care for Members age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-50%]Coinsurance] [(not subject to Deductible)] All other preventive care services: Covered in full]	[Deductible and] Coinsurance.	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-8]
Radiation therapy	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-9]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care , continued			
[Short term] speech, physical and occupational therapy services [(PA)] [*] [(BL)]	[Speech therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Physical Therapy:] [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Occupational Therapy:] [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Speech Therapy:] [Deductible and] Coinsurance. [Physical Therapy:] [Deductible and] Coinsurance. [Occupational Therapy:] [Deductible and] Coinsurance.	[3-9]
Smoking cessation counseling services	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-9]
[Spinal manipulation] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-9]
[[Urgent care in an urgent care center]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.]	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-9]
[Other] Vision care services	Care from an optometrist: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] Care from an ophthalmologist: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-9]

Day Surgery

Day Surgery [Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The note in this benefit only to be used for HSA plans.</i>	[[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum)]	[[Deductible and] Coinsurance.] [Anesthesia: [Deductible and] [10%-50%] Coinsurance. All other Day Surgery services: [Deductible and] [10%-50%] Coinsurance.]	[3-10]
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[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care</i>			
Extended care services (PA) [*] [(BL)]	[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] <i>Coinsurance.</i>	[3-10]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*]	[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] <i>Coinsurance.</i>	[3-10]
Hospital services (Acute care) (PA)	[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[Deductible and] <i>Coinsurance.</i>] Anesthesia: [Deductible and] [10%-40%] <i>Coinsurance.</i> All other hospital services: [Deductible and] [10%-40%] <i>Coinsurance.</i>	[3-11]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and <i>Coinsurance.</i>]	[3-11]
Maternity Care <i>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Both :routine” and “non-routine” sections will appear in this outpatient care maternity benefit for HSA plans only. Non-HSA plans will not differentiate between routine and non-routine care.</i>			
[Routine] <i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[\$0-\$60] <i>Office Visit Copayment</i> [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)] [Note: This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[Deductible and] <i>Coinsurance.</i>	[3-11]
[Non-Routine <i>Outpatient</i>]	[[Deductible and then][\$0-\$60] <i>Office Visit Copayment</i> [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[Deductible and] <i>Coinsurance.</i>	[3-11]
<i>Inpatient</i>	[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] <i>Coinsurance.</i>	[3-12]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
<p><i>Outpatient services</i> [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u></p>	<p>[Visits 1-30 in a [calendar year] [Contract Year] –</p> <p>[Individual session –] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to Deductible)]</p> <p>[Group session – [Deductible and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to Deductible)]</p> <p>[Visits 31-unlimited] in a [calendar year] [Contract Year] –</p> <p>[Individual session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [0%-50%] Coinsurance.]</p> <p>[Group session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [0%-50%] Coinsurance.]</p>	<p>[Deductible and] Coinsurance.</p>	<p>[3-13]</p>
<p><i>Inpatient services</i> (PA) [*]</p>	<p>[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>[Deductible and] Coinsurance.</p>	<p>[3-14]</p>
<p>Intermediate care [(PA)]</p>	<p>[Deductible and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>[Deductible and] Coinsurance.</p>	<p>[3-14]</p>

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
Outpatient services [(BL)]	Substance Abuse Treatment Services: [Individual session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)] [Group session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-14]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Inpatient services (PA) [*] [(BL)]	[[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Intermediate care [(PA)] [(BL)]	[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Community Residential care [(PA)] [(BL)]	[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[Deductible and then] [Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [\$0-\$50] Copayment per trip]	[[Deductible and then] [Covered in full] [Coinsurance] Note: Ground ambulance services received from non- Network Providers [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-15]
All other covered ambulance services	[Covered in full] [Coinsurance]	[[Deductible and then] [Covered in full] [Coinsurance]	[3-15]
[Diabetic monitoring strips]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-15]
<i>Durable Medical Equipment</i> [(PA)]	[Deductible and then] [Covered in full] [We pay 50%-90%. You pay [10%-50%] Coinsurance.]	[Deductible and] [10% - 50%] Coinsurance.	[3-16]
Hearing Aids [(PA)] (BL)	[Deductible and then] [Covered in full] [We pay 50%-90%. You pay [10%-50%] Coinsurance.]	[[Deductible and] [10%-50%] Coinsurance.] [Covered in full.]	[3-17]
Home health care [(PA)] [*]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]
[Hospice care services [(PA)] [*]]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-18]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]]	[Deductible and] Coinsurance.]	[3-18]
Medical supplies [(PA)]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-20]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Other Health Services, continued			
New cancer therapies [(PA)]	Outpatient. [Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient. [Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-20]
Orthoses and Prosthetic devices [(PA)]	[Deductible and then] [Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[[Deductible and] Coinsurance.]	[3-20]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by Tufts Health Plan. Please see “How to File a Claim” in Chapter 6 for more information.]		[3-20]
[Private duty nursing [(PA)]]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-20]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.]	[3-20]
Special medical formulas			
Low protein foods [(PA)] [*]	[Deductible and then] [[\$0-\$60] Copayment per 30-day supply] [Covered in full] [[0%-50%] Coinsurance]	[Covered in full.] [Deductible and] [Coinsurance].	[3-20]
Nonprescription enteral formulas [(PA)] [*]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Deductible and] Coinsurance.]	[3-20]

[Prescription Drug Benefit]

[For information about your Copayments for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit only applies to groups of 51 or more.]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [one evaluation and] [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health *Outpatient* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse *Community Residential* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence* services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient* Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient* Treatment Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay [7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%].]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-40%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>

[COPAYMENTS]
<ul style="list-style-type: none"> <p>[Emergency care (In-Network and Out-of-Network Levels of Benefits):]</p> <ul style="list-style-type: none"> [Emergency room (per Emergency room visit).....[\$0-\$200]] [In <i>Provider’s</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] <p>[Urgent Care (In-Network and Out-of-Network Levels of Benefits):]</p> <ul style="list-style-type: none"> [<i>In-Network Level of Benefits</i> [In-Network Deductible and then] [-\$0-\$60] Office Visit Copayment. Copayment varies depending on location in which services are rendered (for example, <i>Emergency care, urgent care center, or physician’s office</i>.)] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)] [<i>Out-of-Network Level of Benefits</i> [-\$0-\$60] Office Visit Copayment. Copayment varies depending on location in which services are rendered (for example, <i>Emergency care, urgent care center, or physician’s office</i>.)] [then] [<i>Out-of-Network Deductible</i> and] [Coinsurance.] <p>[Other] Covered Services (In-Network Level of Benefits only):</p> <ul style="list-style-type: none"> [Office Visit (per visit)[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], routine diagnostic cytological exams (Pap smears), preventive immunizations, and routine diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum)]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.] *Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the Affordable Care Act. [*Including diagnostic tests associated with preventive health care as described in Chapter 3.] [<i>Inpatient</i> Services (per admission).....[\$0-\$1,500]] [<i>Day Surgery</i> (per admission)[\$0-\$1,500]] <p>[Note: For certain <i>Outpatient</i> services listed as “covered in full” at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an <i>Office Visit Copayment</i> when these services are provided in conjunction with an office visit. Also, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a <i>Copayment</i>] [Coinsurance] [or] [a <i>Deductible</i>] at the <i>In-Network Level of Benefits</i>. Please see the following “Benefit Overview” chart for more information.]</p>

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[Copayment Maximum per Member [\$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(In-Network)]

[Individual Deductible][\$0-\$5,000]
 [An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services received at the In-Network Level of Benefits.]

[Family Deductible].....[\$0-\$25,000]]
 [A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services received at the In-Network Level of Benefits.]

[All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and
- one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]

[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[Important Information About Your In-Network Deductible:

- The following are not subject to the In-Network Deductible:
 - [Emergency care Copayments.]
 - [In-Network Office Visits for: preventive care[*]; routine cytological exams (Pap Smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam, **and** other vision care [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)[**]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] early intervention services for a Dependent Child, nutritional counseling; and health education.]
 - [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 - [**This does not include diagnostic tests such as ultrasounds.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology] [received at the In-Network Level of Benefits];]
 - [Laboratory tests [received at the In-Network Level of Benefits];]
 - [Any amounts you pay for prescription drugs. [Please note that a separate Deductible applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for Covered Services received at the Out-of-Network Level of Benefits.
 - Any amount you pay for services, supplies, or medications that are not Covered Services.
- Once you meet your In-Network Deductible in a [calendar year] [Contract Year] for Covered Services, you pay only the following:
 - Office visit Copayment for Covered Services not subject to the Deductible.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
 - Coinsurance [(for Durable Medical Equipment only)] .]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[DEDUCTIBLE] [(Out-of-Network)]	
[Individual Deductible]	[\$0-\$8,000]
An Individual <i>Deductible</i> of [\$0-\$8,000] per [calendar year] [<i>Contract Year</i>] applies to each <i>Member</i> for <i>Covered Services</i> received at the <i>Out-of-Network Level of Benefits</i> .]	
[Family Deductible]	[\$0-\$40,000]
A Family <i>Deductible</i> of [\$0-\$40,000] per [calendar year] [<i>Contract Year</i>] applies for all enrolled <i>Members</i> of a family for <i>Covered Services</i> received at the <i>Out-of-Network Level of Benefits</i> .] [All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Deductibles</i> are applied toward the Family <i>Deductible</i> .] [The Family <i>Deductible</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when: <ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$8,000] Individual <i>Deductible</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Deductibles</i> a collective amount equaling [\$0-\$40,000], in any combination.] [The Family <i>Deductible</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$8,000] Individual <i>Deductible</i> .] [Once the Family <i>Deductible</i> has been met during a [calendar year] [<i>Contract Year</i>], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Deductibles</i> for the remainder of that [calendar year] [<i>Contract Year</i>]. Also, please note that any amount paid by the <i>Member</i> for a <i>Covered Service</i> rendered during the last 3 months of a <i>Contract Year</i> shall be carried forward to the next <i>Contract Year's Deductible</i> .]	

[Important Information About Your Out-of-Network Deductible:	
<ul style="list-style-type: none"> • The following are <u>not</u> subject to the <i>Out-of-Network Deductible</i>: <ul style="list-style-type: none"> • [Emergency care Copayments.] • [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology] [received at the <i>Out-of-Network Level of Benefits</i>];] • [Laboratory tests [received at the <i>Out-of-Network Level of Benefits</i>];] • Any amounts you pay for early intervention services for a <i>Dependent Child</i>. • [Any amounts you pay for prescription drugs. [Please note that a separate <i>Deductible</i> applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.] • Any amount you pay for <i>Covered Services</i> received at the <i>In-Network Level of Benefits</i>. • Any amount you pay for services, supplies, or medications that are <u>not</u> <i>Covered Services</i>. • Once you meet your <i>Out-of-Network Deductible</i> in a [calendar year] [<i>Contract Year</i>] for <i>Covered Services</i>, you pay only the following: <ul style="list-style-type: none"> • [Emergency care Copayments.] • Coinsurance.] 	

[OUT-OF-POCKET MAXIMUM] [(In-Network and Out-of-Network combined)]	
[Individual Out-of-Pocket Maximum]	[\$0-\$10,000]
An Individual <i>Out-of-Pocket Maximum</i> of [\$0-\$10,000] applies to each <i>Member</i> per [calendar year] [<i>Contract Year</i>] for <i>Covered Services</i> .]	
[Family Out-of-Pocket Maximum]	[\$0-\$50,000]
A Family <i>Out-of-Pocket Maximum</i> of [\$0-\$50,000] applies per [calendar year] [<i>Contract Year</i>] for all enrolled <i>Members</i> of a family for <i>Covered Services</i> .] [All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Out-of-Pocket Maximums</i> are applied toward the Family <i>Out-of-Pocket Maximum</i> .] [The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when: <ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Out-of-Pocket Maximums</i> a collective amount equaling [\$0-\$50,000], in any combination.] [The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i> .] [Once the Family <i>Out-of-Pocket Maximum</i> has been met during a [calendar year] [<i>Contract Year</i>], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Out-of-Pocket Maximums</i> for the remainder of that [calendar year] [<i>Contract Year</i>].]	

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

[Important Information About Your *Out-of-Pocket Maximum*:

- Once you've satisfied your *Out-of-Pocket Maximum* in a [calendar year] [*Contract Year*], you no longer pay for the following in that [calendar year] [*Contract Year*]:
 - Individual/Family *Deductibles*.
 - [*Inpatient Services Copayment*.]
 - [*Day Surgery Copayment*.]
 - *Coinsurance*.
- The following cannot be used to meet the *Out-of-Pocket Maximum*, and you continue to pay for them after you have met your *Out-of-Pocket Maximum*:
 - [*Emergency care Copayments*.]
 - [*Copayments for In-Network Office Visits* [that are not subject to the *Deductible*. For a list of those services, see “*Deductible*” above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see “*Prescription Drug Benefit*” in Chapter 3.]
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

]

PRE-EXISTING CONDITION LIMITATION

There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

Important note about your coverage under the Patient Protection and Affordable Care Act (“PPACA”): Under the PPACA, preventive care services are now covered in full **as of this plan's Anniversary Date on or after September 23, 2010**. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[In-Network Deductible and then] [\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[In-Network Deductible and then] [\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>] [Observation services will [not] take an <i>Emergency Room Copayment</i> .]		
Treatment in a Provider's office	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>)] [(not subject to Deductible)]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

Outpatient Care			
[Acupuncture] [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy injections [(PA)]	[In-Network Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
[Autism spectrum disorders – diagnosis and treatment for Children under age 15] [(PA)] [(BL)] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more	[Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> When provided by a <i>Paraprofessional</i>: [In-Network Deductible and then] [0%-35%] Coinsurance] [\$0 - \$60] Copayment per visit.] [Covered in full.] When provided by a <i>Board Certified Behavior Analyst (BCBA)</i>: [Out-of-Network Deductible and then] [0%-35%] Coinsurance] [\$0 - \$60] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]	[Out-of-Network Deductible and] Coinsurance.]	[3-2]
[Cardiac rehabilitation] [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] [Coinsurance].	[3-2]
Chemotherapy	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
[Chiropractic care See "Spinal manipulation"]			

Italicized words are defined in Appendix A.

[Chiropractic medicine] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
Cytology examinations (Pap Smears) (BL)	Routine annual cytology screenings: Covered in full Diagnostic cytology examinations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Diabetes services and supplies	<p><i>[In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><i>[Diabetic test strips: [[In-Network Deductible</i> and then] [\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes self-management education: [[In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes supplies covered as Durable Medical Equipment: [In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes supplies covered as medical supplies: [In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the “Prescription Drug Benefit” in Chapter 3.]</p>	<p><i>[Out-of-Network Deductible</i> and] <i>Coinsurance</i>.</p>	[3-3]
<p>Diagnostic imaging [(PA) [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(AR) [*] 	<p>General imaging: <i>[In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: <i>[In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]]</p> <p>[MRI/MRA: <i>[In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [Coinsurance.]</p> <p>CT/CTA: <i>[In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [Coinsurance.]</p> <p>PET: <i>[In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [Coinsurance.]</p> <p>[Nuclear cardiology: <i>[In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [Coinsurance.]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p><i>[Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i>.</p>	[3-3]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screenings for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopy associated with symptoms): [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment*] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [<i>In-Network Deductible</i> and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] [10%-50%] Coinsurance.	[3-3]
Early intervention services for a <i>Dependent Child</i> [(PA)]	Covered in full.	Covered in full.	[3-3]
Family planning (procedures, services, and contraceptives) [(PA)] [FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]	<p>Office visit: [<i>In-Network Deductible</i> and then] [\$0-\$60] Copayment*] [Covered in full] [Coinsurance] [(Family planning services [and contraceptives] not subject to <i>In-Network Deductible</i>)]</p> <p>Day Surgery: [<i>In-Network Deductible</i> and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment*] [Covered in full] [Coinsurance]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment*] [Covered in full] [Coinsurance]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]
Immunizations	<p>Routine preventive immunizations: Covered in full</p> <p>All other immunizations: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment*] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]</p>	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Infertility services (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0-20%] <i>Coinsurance</i>] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to [0-20%] <i>Coinsurance</i>].]	[<i>Out-of-Network Deductible</i> and] [0-20%] <i>Coinsurance</i> .	[3-5]
Laboratory tests (PA) Note: Routine laboratory tests associated with preventive care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lyme disease	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Mammograms (BL)	Routine mammograms: Covered in full Diagnostic mammograms: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Nutritional counseling [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Office visits to diagnose and treat illness or injury	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Oral health services (PA) [*]	Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))] Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	Emergency care in an Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] Emergency care in a Provider’s office: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] All other services: [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Outpatient surgery in a Provider’s office [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-7]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
[Pediatric dental for <i>Members</i> under age 12] [(PA)]	[Covered in full]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-8]
Preventive care for <i>Members</i> age 19 and under [<i>Note</i> : Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .]	Covered in full	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Preventive care for <i>Members</i> -age 20 and over [<i>Note</i> : Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .]	[Covered in full] [Hearing screenings: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [0%-50%] <i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] All other preventive care services: Covered in full]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Radiation therapy	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]
[Short term] speech, physical and occupational therapy services [(PA)] [*] [(BL)]	[<i>Speech therapy</i> .:] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Physical therapy</i> .:] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Occupational therapy</i> .:] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Speech Therapy</i> .:] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [<i>Physical Therapy</i> .:] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [<i>Occupational Therapy</i> .:] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]
Smoking cessation counseling services	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-9]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
[Spinal manipulation] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[<i>Out-of-Network Deductible</i> and] Coinsurance.]	[3-9]
[Urgent care in an urgent care center]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[[\$0-\$60 Copayment] [then,] [<i>Out-of-Network Deductible</i> and] Coinsurance.]	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-9]
[Other] vision care services	Care from an optometrist: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)] Care from an ophthalmologist: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-9]
Day Surgery			
Day Surgery	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] and] [Day Surgery] Copayment Maximum)]	[[<i>Out-of-Network Deductible</i> and] Coinsurance.] Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-50%] Coinsurance. All other Day Surgery services: [<i>Out-of-Network Deductible</i> and] [10%-50%] Coinsurance.]	[3-10]
Inpatient Care			
Extended care services (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] and] [Day Surgery] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-10]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*]	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] and] [Day Surgery] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-10]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care, continued</i>			
Hospital services (Acute care) (PA)	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>)]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> . All other hospital services: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> .]	[3-11]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [Note: This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
<i>Inpatient</i>	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-12]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)			
<i>[To contact CareLink, call 800-232-1164.]</i>			
Outpatient services [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	<p>[Visits 1-30 in a [calendar year] [Contract Year] [Individual session –] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)] [Group session – [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)]</p> <p>[Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit] [Covered in full.] [[0%-50%] Coinsurance] [(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit] [Covered in full.] [[0%-50%] Coinsurance] [(not subject to <i>Deductible</i>)]</p>	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-13]
Inpatient services (PA) [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-14]
Intermediate care [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-14]

[(PA) – Prior authorization is recommended for may apply to these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
Outpatient services [(BL)]	Substance Abuse Treatment Services: [Individual session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance].[(not subject to Deductible)] [Group session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)].	[Out-of-Network Deductible and] Coinsurance.	[3-14]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Inpatient services (PA) [*] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Intermediate care [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			
Community Residential care [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]			

[(PA) – Prior authorization is recommended for these services on both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i> , up to a maximum of \$50 per trip] [\$0-\$50] <i>Copayment</i> per trip]	[[<i>Out-of--Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>] Note: Ground ambulance services received from non- <i>Network Providers</i> [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-15]
All other covered ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[[<i>Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[3-15]
[Diabetic monitoring strips]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of--Network Deductible</i> and] <i>Coinsurance.</i>]	[3-15]
<i>Durable Medical Equipment</i> [(PA)]	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance.</i>	[[<i>Out-of--Network Deductible</i> and] [10%-50%] <i>Coinsurance.</i>	[3-16]
Hearing Aids [(PA)] (BL)	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance.</i>]	[[<i>Out-of-Network Deductible</i> and] [[10%-50%] <i>Coinsurance.</i>] [Covered in full.]	[3-17]
Home health care [(PA)] [*]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-18]
[Hospice care services [(PA)] [*]]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of--Network Deductible</i> and] <i>Coinsurance.</i>	[3-18]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*

[(PA)* – *Prior authorization* is recommended for may apply to these services at the *In-Network Level of Benefits.*

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
[Injectable, infused or inhaled medications] [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-18]
Medical supplies [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-20]
New cancer therapies [(PA)]	Outpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-20]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-20]
Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see “How to File a Claim” in Chapter 6 for more information.]		[3-20]
[Private duty nursing [(PA)]]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i> .]	[3-20]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-20]
Special medical formulas			
Low protein foods [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i> per 30-day supply] [Covered in full] [[0%-50%] <i>Coinsurance</i>]	[Covered in full.] [<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i>].	[3-20]
Nonprescription enteral formulas [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[Covered in full.] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-20]

[Prescription Drug Benefit]

[For information about your *Copayments* for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorders benefit only applies to groups of 51 or more.]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [one evaluation and] [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health *Outpatient* Services

The maximum benefit payable in each [calendar year] [*Contract Year*] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or wigs for cancer or leukemia patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [*Contract Year*] (*In-Network* and *Out-of-Network Levels* combined)

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse *Community Residential* Services

The maximum benefit payable in each [calendar year] [*Contract Year*] is [30-unlimited] days of *Inpatient* substance abuse services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient* Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [*Contract Year*], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient* Treatment Services

The maximum benefit payable in each [calendar year] [*Contract Year*] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay [7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>

[COPAYMENTS]
<ul style="list-style-type: none"> • [Emergency care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [Emergency room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider’s</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> • [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] • [Urgent Care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits</i>.....[<i>In-Network Deductible</i> and then] [\$0-\$60] Copayment. Copayment varies depending on location in which services are rendered (for example, <i>Emergency care, urgent care center, or physician’s office</i>), per visit] • [<i>Out-of-Network Level of Benefits</i> [\$0-\$60] Copayment varies depending on location in which services are rendered (for example, <i>Emergency care, urgent care center, or physician’s office</i>). Copayment per visit] [then,] [<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i>.] • [Other] Covered Services (In-Network Level of Benefits only): <ul style="list-style-type: none"> • [Office Visit (per visit).....[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], routine diagnostic cytological exams (Pap Smears), preventive immunizations, and routine diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum); diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.] *Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the <i>Affordable Care Act</i>. [*Including diagnostic tests associated with preventive health care as described in Chapter 3.] • [<i>Inpatient</i> Services (per admission).....[\$0-\$1,500]] • [<i>Day Surgery</i> (per admission)[\$0-\$1,500]] <p>[Note: For certain <i>Outpatient</i> services listed as “covered in full” at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an <i>Office Visit Copayment</i> when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the <i>Patient Protection and Affordable Care Act</i> (<i>PPACA</i>), certain services are not subject to [a <i>Copayment</i>] [<i>Coinsurance</i>] [or] [a <i>Deductible</i>] at the <i>In-Network Level of Benefits</i>. Please see the following “Benefit Overview” chart for more information.]</p>

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[Copayment Maximum per Member [\$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(In-Network)]

[Individual Deductible] [\$0-\$5,000]
 An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services received at the In-Network Level of Benefits.]

[Family Deductible] [\$0-\$25,000]
 A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services received at the In-Network Level of Benefits.]
 [All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]
 [The Family Deductible is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and
- one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]
 [Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year].]

[Important Information About Your In-Network Deductible:

- The following are not subject to the In-Network Deductible:
 - [Emergency care Copayments.]
 - [In-Network Office Visits for: preventive care[*]; routine cytological exams (Pap Smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam; and other vision care; [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)**; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] early intervention services for a Dependent Child, nutritional counseling; and health education.]
 - [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 - [**This does not include diagnostic tests such as ultrasounds.]
 - [Any amounts you pay for prescription drugs. [Please note that a separate Deductible applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology] [received at the In-Network Level of Benefits];]
 - [Laboratory tests [received at the In-Network Level of Benefits];]
 - Any amount you pay for Covered Services received at the Out-of-Network Level of Benefits.
 - Any amount you pay for services, supplies, or medications that are not Covered Services.
- Once you meet your In-Network Deductible in a [calendar year] [Contract Year] for Covered Services, you pay only the following:
 - Office visit Copayment for Covered Services not subject to the Deductible.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
 - Coinsurance [(for Durable Medical Equipment only)] .]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[DEDUCTIBLE] [(Out-of-Network)]

[Individual Deductible] [\$0-\$5,000]

An Individual *Deductible* of [\$0-\$5,000] per [calendar year] [*Contract Year*] applies to each *Member* for *Covered Services* received at the *Out-of-Network Level of Benefits*.]

[Family Deductible]..... [\$0-\$25,000]

A Family *Deductible* of [\$0-\$25,000] per [calendar year] [*Contract Year*] applies for all enrolled *Members* of a family for *Covered Services* received at the *Out-of-Network Level of Benefits*.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Deductibles* are applied toward the Family *Deductible*.]

[The Family *Deductible* is satisfied in a [calendar year] [*Contract Year*] when:

- one enrolled *Member* in family meets his or her [\$0-\$5,000] Individual *Deductible*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Deductibles* a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family *Deductible* is satisfied in a [calendar year] [*Contract Year*] when [2-5] enrolled *Members* in a family each meet their [\$0-\$5,000] Individual *Deductible*.]

[Once the Family *Deductible* has been met during a [calendar year] [*Contract Year*], all enrolled *Members* in a family will thereafter have satisfied their Individual *Deductibles* for the remainder of that [calendar year] [*Contract Year*]. Also, please note that any amount paid by the *Member* for a *Covered Service* rendered during the last 3 months of a *Contract Year* shall be carried forward to the next *Contract Year's Deductible*.]

[Important Information About Your Out-of-Network Deductible:

- The following are not subject to the *Out-of-Network Deductible*:
 - [Emergency care Copayments.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology] [received at the *Out-of-Network Level of Benefits*];]
 - [Laboratory tests [received at the *Out-of-Network Level of Benefits*];]
 - Any amounts you pay for early intervention services for a *Dependent Child*,
 - [Any amounts you pay for prescription drugs. [Please note that a separate *Deductible* applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *In-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
- Once you meet your *Out-of-Network Deductible* in a [calendar year] [*Contract Year*] for *Covered Services*, you pay only the following:
 - [Emergency care Copayments.]
 - Coinsurance.]

[OUT-OF-POCKET MAXIMUM] [(In-Network)]

[Individual Out-of-Pocket Maximum]..... [\$0-\$10,000]

An Individual *Out-of-Pocket Maximum* of [\$0-\$10,000] applies to each *Member* per [calendar year] [*Contract Year*] for *Covered Services* received at the *In-Network Level of Benefits*.]

[Family Out-of-Pocket Maximum]..... [\$0-\$50,000]

A Family *Out-of-Pocket Maximum* of [\$0-\$50,000] applies per [calendar year] [*Contract Year*] for all enrolled *Members* of a family for *Covered Services* received at the *In-Network Level of Benefits*.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Maximums* are applied toward the Family *Out-of-Pocket Maximum*.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [*Contract Year*] when:

- one enrolled *Member* in family meets his or her [\$0-\$10,000] Individual *Out-of-Pocket Maximum*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Out-of-Pocket Maximums* a collective amount equaling [\$0-\$50,000], in any combination.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [*Contract Year*] when [2-5] enrolled *Members* in a family each meet their [\$0-\$10,000] Individual *Out-of-Pocket Maximum*.]

[Once the Family *Out-of-Pocket Maximum* has been met during a [calendar year] [*Contract Year*], all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Maximums* for the remainder of that [calendar year] [*Contract Year*].]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[Important Information About Your In-Network Out-of-Pocket Maximum:

- Once you've satisfied your In-Network *Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - In-Network Individual/Family *Deductibles*.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
- The following cannot be used to meet the In-Network *Out-of-Pocket Maximum*:
 - [Emergency care Copayments.]
 - [Copayments for In-Network Office Visits [that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *Out-of-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.]

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network)]

[Individual *Out-of-Pocket Maximum*..... [\$0-\$10,000] per [calendar year] [Contract Year]]

[Family *Out-of-Pocket Maximum*..... [\$0-\$50,000] per [calendar year] [Contract Year]]

[This Family *Out-of-Pocket Maximum* applies for all enrolled *Members* of a family.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Maximums* are applied toward the Family *Out-of-Pocket Maximum*.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [Contract Year] when:

- one enrolled *Member* in family meets his or her [\$0-\$10,000] Individual *Out-of-Pocket Maximum*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Out-of-Pocket Maximums* a collective amount equaling [\$0-\$50,000], in any combination.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled *Members* in a family each meet their [\$0-\$10,000] Individual *Out-of-Pocket Maximum*.]

[Once the Family *Out-of-Pocket Maximum* has been met during a [calendar year] [Contract Year], all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Maximums* for the remainder of that [calendar year] [Contract Year].]

[Important Information About Your Out-of-Network Out-of-Pocket Maximum:

- Once you've satisfied your *Out-of-Network Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - *Out-of-Network* Individual/Family *Deductibles*.
 - Any amount you pay for *Covered Services* received at the *Out-of-Network Level of Benefits*.
- The following cannot be used to meet the *Out-of-Network Out-of-Pocket Maximum*:
 - [Emergency care Copayments.]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *In-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full ~~as of this plan's Anniversary Date on or after September 23, 2010.~~ These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery] [Observation services will [not] take an Emergency Room Copayment.]		
Treatment in a Provider's office	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] [(waived if admitted as an Inpatient or for Day Surgery)]	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care			
[Acupuncture] [(PA)] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
Allergy injections [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[For services provided by an allergist or dermatologist:] [\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [For services provided by an any other non- <i>Network Provider</i> .] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
Allergy testing [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[For services provided by an allergist or dermatologist:] [\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [For services provided by an any other non- <i>Network Provider</i> .] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
[Autism spectrum disorder – diagnosis and treatment for Children under age 15] [(PA)] [(BL)] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: <i>In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more</i>	[Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> When provided by a <i>Paraprofessional</i>: [<i>In-Network Deductible</i> and then] [0%-35%] <i>Coinsurance</i>] [\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] When provided by a <i>Board Certified Behavior Analyst (BCBA)</i>: [<i>In-Network Deductible</i> and then] [0%-35%] <i>Coinsurance</i>] [\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-2]
[Cardiac rehabilitation] [(PA)] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i>].	[3-2]
Chemotherapy	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
[Chiropractic care See "Spinal manipulation"]			

[Chiropractic medicine [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[\$0-\$60] Office Visit <i>Copayment</i>] [then] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
Cytology examinations (Pap Smears) (BL)	Routine annual cytology screening: Covered in full Diagnostic cytology examinations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
Diabetes services and supplies	<p>[Diabetic test strips: [<i>In-Network Deductible</i> and then] [\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><u>Diabetes self-management education:</u> [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><u>Diabetes supplies covered as <i>Durable Medical Equipment</i>:</u> [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p><u>Diabetes supplies covered as medical supplies:</u> [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	<p>[Diabetes self-management education: [[\$0-\$60] Office Visit <i>Copayment</i>] [then,] <i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>.]</p> <p>[All other covered diabetes services and supplies:] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>.]</p>	[3-3]
<p>Diagnostic imaging [(PA) [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA) [*] 	<p>General imaging: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>CT/CTA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>PET: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>[Nuclear cardiology: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i>.</p>	[3-3]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopy associated with symptoms): [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment*] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> .	[3-3]
Early intervention services for a <i>Dependent Child</i> [(PA)]	Covered in full.	Covered in full.	[3-3]
Family planning (procedures, services, and contraceptives) [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	<p>Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Copayment] [Covered in full] [<i>Coinsurance</i>] [(Family planning services [and contraceptives] not subject to <i>In-Network Deductible</i>)]</p> <p>Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Hemodialysis [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
[House calls to diagnose and treat illness or injury]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(AR)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]

[(**PA**) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]
[(**PA**)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]
[(**BL**) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Infertility services (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [0-20% <i>Coinsurance</i>] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to <i>Coinsurance</i>].]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Laboratory tests (PA) Note: In accordance with the PPACA, laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Out-of-Network Deductible</i> and] [0-20%] <i>Coinsurance</i> .	[3-5]
Lyme disease	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	For services provided by an allergist or dermatologist: [[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [For services provided by an any other non- <i>Network Provider</i> .] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full Diagnostic mammograms: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Nutritional counseling [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit Copayment] [then,] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Office visits to diagnose and treat illness or injury	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Oral health services (PA) [*]	<p>Emergency care in an Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Emergency care in a Provider’s office: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Inpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p> <p>Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>Emergency care in an Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>]</p> <p>Emergency care in a Provider’s office: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>]</p> <p>All other services: [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>.</p>	[3-6]
Outpatient surgery in a Provider’s office (PA)	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-7]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-8]
Preventive care for Members age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [0%-50% <i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] All other preventive care services: Covered in full]	[[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Preventive care for Members age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Radiation therapy	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]
[Short term] speech,, physical and occupational therapy services [(PA)] [*] [(BL)]	[Speech Therapy:] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [Physical Therapy:] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [Occupational Therapy:] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[Speech Therapy:] [[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [Physical Therapy:] [[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [Occupational Therapy:] [[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]

[(PA)] – Prior authorization is recommended for these services on both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care , continued			
Smoking cessation counseling services	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.]	[3-9]
[Spinal manipulation] [(BL)]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-9]
[Urgent care in an urgent care center]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[\$0-\$60] Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.	[3-9]
[Other] vision care services	Care from an optometrist: [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] Care from an ophthalmologist: [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.	[3-9]
Day Surgery			
Day Surgery	[In-Network Deductible and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[[Out-of-Network Deductible and] Coinsurance.] Anesthesia: [Out-of-Network Deductible and] [10%-50%] Coinsurance. All other Day Surgery services: [Out-of-Network Deductible and] [10%-50%] Coinsurance.]	[3-10]
Inpatient Care			
Extended care services (PA) [*] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-10]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-10]

[(PA) – Prior authorization is recommended for these services on both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care</i> , continued			
Hospital services (Acute care) (PA)	[In-Network <i>Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> . All other hospital services: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> .]	[3-11]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[In-Network <i>Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA.	[In-Network <i>Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [Note: This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
<i>Inpatient</i>	[In-Network <i>Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-12]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
Outpatient services [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	<p>[Visits 1-30 in a [calendar year] [Contract Year] [Individual session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit. [Covered in full.] [Coinsurance] [(not subject to Deductible)] [Group session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit. [Covered in full.] [Coinsurance] [(not subject to Deductible)]</p> <p>[Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full.] [[0%-50%]Coinsurance] [(not subject to Deductible)] [Group session -] [In-Network Deductible and then] [\$0-\$60] Copayment per visit [Covered in full] [[0%-50%] Coinsurance] [(not subject to Deductible)]</p>	[\$0-\$60] Office Visit Copayment [then,] [Out-of-Network Deductible and] Coinsurance.	[3-13]
Inpatient services (PA) [*]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-14]
Intermediate care [AR]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and]Coinsurance.	[3-14]

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
Outpatient services [(BL)]	Substance Abuse Treatment Services: [Individual session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)] [Group session -] [In-Network Deductible and then] [\$0-\$60] Office Visit Copayment per visit. [Covered in full] [Coinsurance] [(not subject to Deductible)].	[\$0-\$60] Office Visit Copayment [then,] [Out-of-Network Deductible and] Coinsurance.	[3-14]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
Inpatient services (PA) [*] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
Intermediate care [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
Community Residential care [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i> , up to a maximum of \$50 per trip] [[\$0-\$50] <i>Copayment</i> per trip]	[[<i>Out-of-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>] Note: Ground ambulance services received from non- <i>Network Providers</i> [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-15]
All other covered ambulance services [(BL)]	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[[<i>Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[3-15]
[Diabetic monitoring strips]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i> .]	[3-15]
<i>Durable Medical Equipment (PA)</i> [*]	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> .]	[3-16]
Hearing Aids [(PA)] (BL)	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> .]	[3-17]
Home health care [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i> .]	[3-18]
[Hospice care services [(PA)] [*][(BL)]]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i> .]	[3-18]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Other Health Services, continued			
[Injectable, infused or inhaled Medications] [(PA)] [*]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Out-of-Network Deductible and] Coinsurance.]	[3-18]
Medical supplies [(PA)]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-20]
New cancer therapies [(PA)]	Outpatient: [In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient: [In-Network Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-20]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[[Out-of-Network Deductible and] Coinsurance.]	[3-20]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by Tufts Health Plan. Please see "How to File a Claim" in Chapter 6 for more information.]		[3-20]
[Private duty nursing [(PA)]]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] [Coinsurance].	[3-20]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-20]
Special medical formulas			
Low protein foods [(PA)] [*]	[In-Network Deductible and then] [[\$0-\$60] Copayment per 30-day supply] [Covered in full] [[0%-50%] Coinsurance]	[Covered in full.] [Out-of-Network Deductible and] [Coinsurance].	[3-20]
Nonprescription enteral formulas [(PA)] [*]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Out-of-Network Deductible and] [Coinsurance].]	[3-20]

[Prescription Drug Benefit]

[For information about your Copayments for covered prescription drugs, see the "Prescription Drug Benefit" section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA) – Prior authorization is recommended for these services at both In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-50] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Ambulance Services]

[The maximum benefit payable in each [calendar year] [Contract Year] for covered sea, helicopter, and airplane ambulance transportation services (e.g., Medflight) is [\$3,000-unlimited] (*In-Network* and *Out-of-Network Levels* combined). Please note that this limit does not apply to ground ambulance services covered under this plan.]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more.]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic Medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [one evaluation and] [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

[Hematopoietic stem cell transplants, and human solid organ transplants]

[A lifetime maximum benefit of [\$0-\$10,000] applies per *Member* for transportation, accommodations and special expense costs related to covered transplants , when provided by a *Network Provider* and authorized by *Tufts Health Plan*.]

[Hospice Care Services]

[Covered up to [0-unlimited] visits per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined) for any combination of home visits and *Inpatient* facility visits.]

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health *Outpatient* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30 -unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse *Community Residential* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence* services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient* Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year] , whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient* Treatment Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits): [Except as described in the <i>Covered Services</i> table below in this section, we pay [7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p> <p>[Important Note: For <i>Outpatient</i> care, when you receive services from a <i>Primary Care Provider</i> ("PCP"), we pay [7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less). The <i>Member</i> pays the remaining [0%-3035%].] For <i>Inpatient</i> care or <i>Day Surgery</i>, we pay [7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> received at a <i>Community Hospital</i>. See Appendix A for definitions of these facilities. For more information, please see "<i>Covered Services</i>" in Chapter 3.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10% -50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p> <p>[*Important Note: <i>Covered Services</i> that are listed as "covered in full" or are subject to an <i>Office Visit Copayment</i> at the <i>In-Network Level of Benefits</i> in this Benefit Overview are covered at [50%-90%] of the <i>Reasonable Charge</i> when provided by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10% -50%] and is also responsible for any charges in excess of the <i>Reasonable Charge</i>.]</p>

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[COPAYMENTS]	
<ul style="list-style-type: none"> <u>[Emergency care (In-Network and Out-of-Network Levels of Benefits):</u> <ul style="list-style-type: none"> [Emergency room (per Emergency room visit).....[\$0-\$200]] [In <i>Provider's</i> office (per office visit) [\$0-\$60] [<i>Copayment</i> for care received from a <i>PCP</i>.] [\$0-\$75] <i>Copayment</i> for care received from any other <i>Provider</i>.] 	
[Note(s):	
<ul style="list-style-type: none"> [An Emergency Room <i>Copayment</i> may apply if you register in an Emergency room but leave that facility without receiving care.] [A <i>Day Surgery Copayment</i> may apply if Day Surgery services are received.]] 	
<ul style="list-style-type: none"> <u>[Urgent Care (In-Network and Out-of-Network Levels of Benefits):]</u> <ul style="list-style-type: none"> [<i>In-Network Level of Benefits</i> [[\$0-\$60] <i>Copayment varies depending on type of Provider (PCP or specialist) and location in which services are rendered (for example, Emergency room, urgent care center, or physician's office), per visit.</i>]] [<i>Out-of-Network Level of Benefits</i> [<i>Copayment varies depending on type of Provider (PCP or specialist) and location in which services are rendered (for example, Emergency room, urgent care center, or physician's office). Copayment: [\$0-\$75] Copayment per visit</i>] [then,] [<i>Deductible and Coinsurance.</i>] 	
<ul style="list-style-type: none"> <u>Other Covered Services (In-Network Level of Benefits only):</u> <ul style="list-style-type: none"> [Office Visit (per visit)[\$0-\$60]] 	
<p>[Applies to <i>In-Network Office Visits</i> for: preventive care[*], diagnostic cytological exams (Pap Smears), immunizations, and diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum); diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.]</p>	
<p>*Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the Affordable Care Act. [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]</p>	
<ul style="list-style-type: none"> [<i>Inpatient</i> Services (per admission).....[\$0-\$1,500]] [<i>Day Surgery</i> (per admission)[\$0-\$1,500]] 	
[]	
<ul style="list-style-type: none"> [<i>Lower Office Visit Copayment</i>..... [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] 	
<p>[Note: This <i>Copayment</i> applies to covered <i>Outpatient</i> care provided by a <i>PCP</i>, as well as for <i>Outpatient</i> [physical, occupational, or speech therapy services.] [spinal manipulation,] [chiropractic medicine;] [mental health and substance abuse services;] early intervention services for a <i>Dependent Child</i>, [cardiac rehabilitation services,] [, and] [routine eye care.]]</p>	
<ul style="list-style-type: none"> [<i>Higher Office Visit Copayment</i>..... [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.] 	
<p>[Note: This <i>Copayment</i> applies to all covered <i>Outpatient</i> care subject to an Office Visit <i>Copayment</i>, except for care obtained from the <i>Providers</i> or for the services listed above under <i>Lower Office Visit Copayment</i>.]</p>	
<ul style="list-style-type: none"> [<i>Inpatient</i> Services at a <i>Community Hospital</i> [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [<i>Inpatient</i> Services at a <i>Tertiary Hospital</i> [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [<i>Day Surgery</i> at a <i>Community Hospital</i>..... [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] [<i>Day Surgery</i> at a <i>Tertiary Hospital</i>..... [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]] 	
<p>[Note: For certain <i>Outpatient</i> services listed as “covered in full” at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an Office Visit <i>Copayment</i> when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a <i>Copayment</i>] [or] [<i>Coinsurance</i>] at the <i>In-Network Level of Benefits</i>. Please see the following “Benefit Overview” chart for more information.</p>	

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]
[• [Copayment Maximum per Member [\$0-\$6,000] Copayments] per [calendar year] [Contract Year]] [Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(Out-of-Network Services Only)]
[Deductible (Individual)] [This Certificate of Insurance has an Individual Deductible of [\$0-\$5,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits, other than early intervention services for a Dependent Child. [Deductible (Family)] [The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.] [The Family Deductible is satisfied in a [calendar year] [Contract Year] when one enrolled Member in a family meets his or her [\$0-\$5,000] Individual Deductible; and one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.] [All amounts any enrolled Members in a family pay toward their Individual Deductible are applied toward the [\$0-\$25,000] Family Deductible.] [Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network Services Only)]
[Out-of-Pocket Maximum (Individual)] [This Certificate of Insurance has an individual Out-of-Pocket Maximum of [\$0-\$10,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits. [Only [the Deductible and] Coinsurance count toward the Out-of-Pocket Maximum.]] [Out-of-Pocket Maximum (Family)] [The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$10,000] Individual Out-of-Pocket Maximum.] [The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when: • one enrolled Member in a family meets his or her [\$0-\$10,000] Individual Out-of-Pocket Maximum; and • one or more additional enrolled Members in that family have paid toward their Individual Out-of-Pocket Maximums a collective amount equaling [\$0-\$50,000], in any combination.] [All amounts any enrolled Members in a family pay toward their Individual Out-of-Pocket Maximums are applied toward the [\$0-\$50,000] Family Out-of-Pocket Maximum.] [Once the Family Out-of-Pocket Maximum has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their [\$0-\$10,000] Individual Out-of-Pocket Maximums for the remainder of that [calendar year] [Contract Year].]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .
Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full as of this plan's Anniversary Date on or after September 23, 2010. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf .

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided By a PCP]	[Care Provided by Any Other Network Provider]		
	Coverage		Coverage	
Emergency Care				
Treatment in an Emergency room	[[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance]		[\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery] [Observation services will [not] take an <i>Emergency Room Copayment</i> .]			
Treatment in a <i>Provider's</i> office	[Care provided by a PCP:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [Care from any other Network Provider: [[\$0-\$75] Office Visit Copayment.] [Covered in full.] [Coinsurance]] [(waived if admitted as an Inpatient or for Day Surgery)]		[[\$0-\$75] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]				

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care				
COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided By Your PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
[Acupuncture] [(PA)] [(BL)]	[[\$0-\$60] Copayment] [Covered in full] [[0%-20%] Coinsurance.]	[[\$0-\$75] Copayment] [Covered in full] [[0%-20%] Coinsurance.]	[Deductible and] [Coinsurance.]	[3-2]
Allergy injections [(PA)]	[[\$0-\$60] Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
Allergy testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
[Autism spectrum disorders – diagnosis and treatment for Children under age 15 [(PA)] [(BL)]] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more	[Applied behavioral analysis (ABA) services: • When provided by a Paraprofessional: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a Board Certified Behavior Analyst (BCBA): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services"...	[Applied behavioral analysis (ABA) services: • When provided by a Paraprofessional: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.] • When provided by a Board Certified Behavior Analyst (BCBA): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$75] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services"...	[Deductible and] [Coinsurance.]	[3-2]
[Cardiac rehabilitation [(PA)]]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]

Chemotherapy	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%- 20%] <i>Coinsurance</i>]	[[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full] [[0%- 20%] <i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-2]
[Chiropractic care See "Spinal manipulation"]				
[Chiropractic medicine] [(BL)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]	[[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-2]
Cytology examinations (Pap Smears) [(BL)]	Routine annual cytology exams: Covered in full. Diagnostic cytology exams: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%- 20%] <i>Coinsurance</i>]	Routine annual cytology exams: Covered in full. Diagnostic cytology exams: [[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full] [[0%- 20%] <i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-2]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Approval by an *Authorized Reviewer* may apply to these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Diabetes services and supplies	<p>[Diabetic test strips: <u>[[(\$0-\$60) Copayment]</u> [Covered in full] [Coinsurance]</p> <p>Diabetes self-management education: <u>[[(\$0-\$60) Copayment]</u> [Covered in full] [Coinsurance]</p> <p>Diabetes supplies covered as <u>Durable Medical Equipment</u>: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>Diabetes supplies covered as medical supplies: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	<p>[Diabetic test strips: <u>[[(\$0-\$75) Copayment]</u> [Covered in full] [Coinsurance]</p> <p>Diabetes self-management education: <u>[[(\$0-\$75) Copayment]</u> [Covered in full] [Coinsurance]</p> <p>Diabetes supplies covered as <u>Durable Medical Equipment</u>: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>Diabetes supplies covered as medical supplies: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	<p>[Diabetic test strips: <u>[Deductible and] Coinsurance.</u></p> <p>Diabetes self-management education: <u>[Deductible and] Coinsurance.</u></p> <p>Diabetes supplies covered as <u>Durable Medical Equipment</u>: <u>[Deductible and] Coinsurance.</u></p> <p>Diabetes supplies covered as medical supplies: <u>[Deductible and] Coinsurance.</u></p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	[3-3]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
<p>Diagnostic imaging [(PA)] [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	<p>General imaging: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [[\$0-\$250] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>[MRI/MRA: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance]</p> <p>CT/CTA: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance.]</p> <p>PET: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance.]</p> <p>[Nuclear cardiology: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [0%-20%] Coinsurance.]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>General imaging: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [[\$0-\$250] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>[MRI/MRA: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance]</p> <p>CT/CTA: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance.]</p> <p>PET: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [[0%-20%] Coinsurance.]</p> <p>[Nuclear cardiology: [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [0%-20%] Coinsurance.]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[Deductible and] [[10-50%]] Coinsurance.</p>	<p>[3-3]</p>

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*

[(PA)]* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopy associated with symptoms): [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum])]</p>	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic procedure only (for example, an endoscopy or colonoscopy associated with symptoms): [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum])]</p>	[Deductible and] [10%-50%] Coinsurance.	[3-3]
Early intervention services for a Dependent Child	Covered in full.	Covered in full.	Covered in full.	[3-3]

[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Family planning [(PA)] (procedures, services[, and contraceptives]) <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: : "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121[(w)(3)(A) and (B)].]</u>	Office Visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient [and] [Day Surgery] Copayment Maximum])]	Office Visit: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient [and] [Day Surgery] Copayment Maximum])]	[Deductible and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	Routine preventive immunizations: Covered in full. All other immunizations: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Infertility services (PA) [*] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are covered in full] [subject to Coinsurance].	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are covered in full] [subject to Coinsurance].	[Deductible and] Coinsurance.	[3-5]

[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Laboratory tests (PA) Note: In accordance with the PPACA , laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-5]
Lead screenings	Covered in full	Covered in full	[Deductible and] Coinsurance.	[3-5]
Lyme disease	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-6]
Nutritional counseling [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[Deductible and] Coinsurance.]	[3-6]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Office visits to diagnose and treat illness or injury	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-6]
Oral health services (PA) [*]	<p>Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Office visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>Day Surgery: [[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>[(**subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Office visit: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>Day Surgery: [[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>[(**subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>Emergency care in an Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Emergency care in a Provider's office: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance.</p> <p>All other services: [Deductible and] Coinsurance.</p>	[3-6]
	[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]			
Outpatient surgery in a Provider's office [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-7]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits	Out-of-Network Level of Benefits	PAGE
	Coverage	Coverage	
Outpatient Care, continued			
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[[Deductible and] Coinsurance.]	[3-8]

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Preventive care for Members age 19 and under Note: Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	Covered in full	[Deductible and] Coinsurance.	[3-8]
Preventive care for Members age 20 and over Note: Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] All other preventive care services: Covered in full]	[Covered in full] [Hearing screenings: [\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] All other preventive care services: Covered in full]	[Deductible and] Coinsurance.	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	Routine exams: Covered in full. Diagnostic exams: [\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-8]
Radiation therapy	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-8]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]
[Short term] speech, physical and occupational therapy services [(PA)] [*] (BL)	[Speech therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Physical therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Occupational therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Speech therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Physical therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Occupational therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Speech therapy:] [Deductible and] Coinsurance. [Physical therapy:] [Deductible and] Coinsurance. [Occupational therapy:] [Deductible and] Coinsurance.	[3-9]
Smoking cessation counseling services	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]
[Spinal manipulation] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[Deductible and] Coinsurance.]	[3-9]
[Urgent care in an urgent care center]	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [then,] [[Deductible and] Coinsurance.]	[3-9]
[Vision care services] [(PA)]				
[Routine eye examination]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]
[Other] vision care services	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided at a Community Hospital]	[Care Provided at a Tertiary Hospital]		
	[Coverage]	[Coverage]	Coverage	
Day Surgery				
Day Surgery	[[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum])]	[[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum])]	[[Deductible and] Coinsurance.] [Anesthesia: [Deductible and] [10%-40%] Coinsurance. All other Day Surgery services: [Deductible and] [10-40% Coinsurance].]	[3-10]
	[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]			

Inpatient Care			
COVERED SERVICE	In-Network Level of Benefits	Out-of-Network Level of Benefits	PAGE
	Coverage	Coverage	
Extended care services (PA) [*] (BL)	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum])]	[Deductible and] Coinsurance.	[3-10]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided at a Community Hospital]	[Care Provided at a Tertiary Hospital]		
	Coverage	Coverage		
<i>Inpatient Care, continued</i>				
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-10]
Hospital services (Acute care) (PA)	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[<i>Deductible</i> and] <i>Coinsurance.</i>] [Anesthesia: [<i>Deductible</i> and] [10-40%] <i>Coinsurance.</i> All other hospital services: [<i>Deductible</i> and] [10%-40%] <i>Coinsurance.</i>]	[3-11]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-11]

[(**PA**) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(**PA**)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits.*]

[(**BL**) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Maternity Care				
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[Deductible and] Coinsurance.	[3-11]

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided at a Community Hospital]	[Care Provided at a Tertiary Hospital]		
	Coverage	Coverage		
Maternity Care				
<i>Inpatient</i>	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-12]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)			
[To contact CareLink, call 800-232-1164.]			
Outpatient services [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[Visits 1-30 in a [calendar year] [Contract Year] [Individual session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [Group session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance].] [Group session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance].]	Deductible and Coinsurance.	[3-13]
Inpatient services (PA) [*]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]
Intermediate care [(PA)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)</i>			
[To contact CareLink, call 800-232-1164.]			
<i>Outpatient services</i> [(BL)]	Substance Abuse Treatment Services: [Individual session -] [\$0-\$75] Office Visit Copayment [Covered in full] [Coinsurance]. [Group session -] [\$0-\$75] Office Visit Copayment [Covered in full] [Coinsurance].	[Deductible and] Coinsurance.	[3-14]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
<i>Inpatient services (PA)</i> [(BL)]	[\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
<i>Intermediate care</i> [(PA)] [(BL)]	[\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
<i>Community Residential care (PA)</i> [(BL)]	[\$0-\$1,500] <i>Inpatient Services Copayment</i> [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-15]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [[\$0-\$50] Copayment per trip]	[Covered in full] [Coinsurance] [Note: Ground ambulance services received from non-Network Providers [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-15]
All other covered ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [Coinsurance]	[[<i>Deductible</i> and then] [Covered in full] [Coinsurance]	[3-15]
[Diabetic monitoring strips]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[[<i>Deductible</i> and] [Coinsurance.]	[3-15]
<i>Durable Medical Equipment (PA)</i> [*]	[Covered in full] [We pay 50%-90%. You pay 10%-50%] [Coinsurance.]	[<i>Deductible</i> and] [Coinsurance.]	[3-16]
Hearing Aids (PA) (BL)	[Covered in full.] [We pay 50%-90%. You pay 10%-50%] [Coinsurance.]	[<i>Deductible</i> and] [Coinsurance.] [Covered in full.]	[3-17]
Home health care [(PA)] [*]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[<i>Deductible</i> and] [Coinsurance.]	[3-18]
[Hospice care services [(PA)] [*]]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[<i>Deductible</i> and] [Coinsurance.]	[3-18]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[[<i>Deductible</i> and] [Coinsurance.]	[3-18]
Medical supplies [(PA)]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[<i>Deductible</i> and] [Coinsurance.]	[3-20]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits.*]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits.*]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services , continued			
New cancer therapies [(PA)]	Outpatient: [Annual <i>Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[<i>Deductible</i> and] <i>Coinsurance</i> .]	[3-20]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[[<i>Deductible</i> and] <i>Coinsurance</i> .]	[3-20]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see "How to File a Claim" in Chapter 6 for more information.]		[3-20]
Private duty nursing [(PA)]]	[[\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-20]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[[\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-20]
[Special medical formulas]			
[Low protein foods [(PA)] [*]	[[\$0-\$75] <i>Copayment</i> per 30-day supply] [Covered in full] [[0%-50%] <i>Coinsurance</i>]	[Covered in full.] [<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-20]
[Nonprescription enteral formulas [(PA)] [*]]	[[\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[Covered in full.] [[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-20]

[Prescription Drug Benefit]

[For information about your *Copayments* for covered prescription drugs, see the "Prescription Drug Benefit" section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [*Contract Year*].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [one evaluation and] [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [*Contract Year*] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [*Contract Year*] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health *Outpatient* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse *Community Residential* Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence* services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient* Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per calendar year, whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient* Treatment Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Chapter 1

How Your Preferred Provider Plan Works

Eligibility for Benefits

You can obtain health care services from either a *Network Provider (In-Network Level of Benefits)*; or a *Non-Network Provider (Out-of-Network Level of Benefits)*. Your choice will determine the level of benefits you receive for your health care services. We cover only the services and supplies described as *Covered Services* in Chapter 3.

Important Note[s]:

- [There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.] [There is a pre-existing condition limitation under this plan. Please see Chapter 7 for more information.]
- [You may be a *Member* living outside of Rhode Island. If so, your coverage may also include benefits required by the laws of your state. For more information, call Member Services.]

In-Network Level of Benefits

You may receive care from a *Network Provider*. If so, you are covered at the *In-Network Level of Benefits*.

You pay [*Coinsurance*] [a *Copayment*] for certain *Covered Services* you receive at the *In-Network Level of Benefits*. For more information about your *Member* costs for medical services, see “Benefit Overview”.

[IMPORTANT NOTE – [COPAYMENTS] [COINSURANCE] AT THE IN-NETWORK LEVEL OF BENEFITS:

Outpatient care: You may receive *Outpatient* services from a *PCP*. If so, your [*Office Visit Copayment*] [*Coinsurance*] may be lower than for services from other *Providers*. The lower *Copayment* also applies to: physical, occupational, or speech therapy services; spinal manipulation; and routine eye care.]

Inpatient care [or Day Surgery]: You may receive *Inpatient* care [or *Day Surgery*] at a *Community Hospital*. If so, your [*Copayment*] [*Coinsurance*] may be lower than when you receive care at a *Tertiary Hospital*.]

For more information, see “*Covered Services*” in Chapter 3.]

When a *Network Provider* provides your care, you do not have to submit any claim forms. The *Network Provider* will submit the claim forms to us for you.

In-Network Level of Benefits, continued

Selecting a *Provider*

In order to receive coverage at the *In-Network Level of Benefits*, you must receive care from a *Network Provider*. *Network Providers* are listed in the *Directory of Health Care Providers*. Choose a *Provider* who is in a location near you.

Note:

[Under certain circumstances required by law, if your *Provider* is not in the *Tufts Health Plan* network, you will be covered for a short period of time for services provided by your physician. A Member Specialist can give you more information. See “Continuity of Care” later in this chapter.]

No *Precertification* by You

When your *Inpatient* procedure is provided by a *Network Provider*, you do not have to *Preregister* the procedure. Your *Network Provider* will *Preregister* the procedure for you.

Canceling Appointments

If you have to cancel an appointment with any *Network Provider*, give him or her at least 24 hours notice. The *Network Provider* may charge you for missed appointments not canceled in advance. If so, you will have to pay the charges. We will not pay for missed appointments that you did not cancel in advance.

Changes to *Provider* network

CareLink offers *Members* access to an extensive network of physicians, hospitals, and other *Providers*. They are located throughout the *Network Contracting Area*. *Network Providers* may change during the year.

This can happen for many reasons. Examples include: a *Provider's* retirement; moving out of the *Network Contracting Area*; or failure to continue to meet credentialing standards. Also, note that *Providers* are independent contractors. They may leave the network if they do not reach agreement on a network contract.

If you have any questions about the availability of a *Provider*, call Member Services.

Out-of-Network Level of Benefits

Out-of-Network Level of Benefits

You may get care from a *Non-Network Provider*. If so, your coverage will be at the *Out-of-Network Level of Benefits*. [A *Deductible*] [An *Out-of-Network Deductible*] and *Coinsurance* may apply for this care.] For more information, see “Benefit Overview”.

You must submit a claim form for care received from a *Non-Network Provider*. For more information, see Chapter 6.

Covered Services Not Available from a Network Provider

Some *Covered Service* may not be available from a *Network Provider*. If so, with our approval, you may go to a *Non-Network Provider* and receive *Covered Services* at the *In-Network Level of Benefits* up to the *Reasonable Charge*.

Out-of-Network Level of Benefits, continued

[Covered Services Outside of the 50 United States

Emergency care services you receive outside of the 50 United States are *Covered Services*. *Urgent Care services* you receive while traveling outside of the 50 United States also qualify as *Covered Services*. However, any other service, supply, or medication you receive outside of the 50 United States is not covered.]

[Continuity of Care

If you are an existing *Member*

If your *Provider* is involuntarily disenrolled from *CareLink* for reasons other than quality or fraud, you may continue to see your *Provider* for *Covered Services* at the *In-Network Level of Benefits* in the following circumstances:

- *Pregnancy*. If you are in your second or third trimester of pregnancy, you may continue to see your *Provider* through your first postpartum visit.
- *Terminal Illness*. If you are terminally ill (having a life expectancy of 6 months or less), you may continue to see your *Provider* as long as necessary.

If you are enrolling as a new *Member*

When you enroll as a *Member*, if none of the health plans offered by the *Group* at that time include your *Provider*, you may continue to see your *Provider* if:

- you are undergoing a course of treatment. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* for up to 30 days from your *Effective Date*;
- you are in your second or third trimester of pregnancy. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* through your first postpartum visit; or
- you are terminally ill. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* as long as necessary.

Conditions for coverage of continued treatment

Tufts Health Plan may condition coverage of continued treatment upon the *Provider's* agreement:

- to accept reimbursement from *Tufts Health Plan* at the rates applicable prior to notice of disenrollment as payment in full and not to impose cost sharing with respect to a *Member* in an amount that would exceed the cost sharing that could have been imposed if the *Provider* has not been disenrolled;
- to adhere to the quality assurance standards of *Tufts Health Plan* and to provide us with necessary medical information related to the care provided; and
- to adhere to *Tufts Health Plan's* policies and procedures, including procedures regarding referrals, obtaining prior authorization, and providing services pursuant to a treatment plan, if any, approved by us.]

Inpatient Mental Health and Substance Abuse Services

In-Network Level of Benefits: You may need *Inpatient* or intermediate mental health or substance abuse services. If you wish to be covered for these services at the *In-Network Level of Benefits*, you must receive them from a *Network Provider*. [These services are covered at [Copayment] [Coinsurance] Level 1.] There is no need to contact us first. Simply call or go directly to any *Network Provider*. Identify yourself as a *Tufts Health Plan Member*. The *Network Provider* is responsible for providing all *Inpatient/intermediate* mental health and substance abuse services. [You are not responsible for *Precertifying* your admission at a *Network Provider*.]

Out-of-Network Level of Benefits: You may want to receive *Inpatient* mental health or *Inpatient* substance abuse services from a *Non-Network Provider*. If so, your coverage will be at the *Out-of-Network Level of Benefits*. [You will pay [a *Deductible* and] *Coinsurance*.] *Prior authorization* is recommended for *Inpatient* [or intermediate] mental health or substance abuse services at the *Out-of-Network Level of Benefits*. Call [CareLink at 800-232-1164] for more information.

Emergency Admission to a Non-Network Provider

In an *Emergency*, you may be admitted to a *Non-Network Provider*. In this case, you will be covered at the *In-Network Level of Benefits*. Once it is determined that transfer to a *Network Provider* is medically appropriate, you will be transferred to a *Network Provider*. If you want to remain at the [Non-Network Provider and refuse to be transferred, then you will be covered at the *Out-of-Network Level of Benefits*.]

Emergency Care

To Receive Emergency care

If you have an *Emergency*, seek care at the nearest *Emergency* facility. If needed, call 911 for emergency medical assistance. 911 services may not be available in your area. In this event, call the local number for emergency medical services.

Outpatient Emergency care

You may receive *Emergency* services and not admitted as an *Inpatient*. If this happens,, you will be covered at the *In-Network Level of Benefits*. You will pay a *Copayment* for each *Emergency* room visit.

You may receive *Emergency Covered Services* from a *Non-Network Provider*. If this happens, *Tufts Health Plan* will pay up to the *Reasonable Charge*. [You pay the applicable *Copayment*.]

Inpatient Emergency care

You may receive *Emergency* services and be admitted as an *Inpatient*. If this happens, you or someone acting for you should notify us as soon as reasonably possible.

If you are admitted as an *Inpatient* to a hospital that is a *Non-Network Provider* after receiving *Emergency* care, an *Inpatient Copayment* will apply.

Financial Arrangements between *Tufts Health Plan* and *Network Providers*

Methods of payment to *Network Providers*

Our goal in paying *Providers* is to encourage preventive care and active illness management of illnesses. We strive to be sure that our financial reimbursement system: (1) encourages appropriate access to care; and (2) rewards *Providers* for providing high quality care to our *Members*. We use a variety of mutually agreed upon methods to compensate *Network Providers* [with whom we contract].

The *Directory of Health Care Providers* indicates the method of payment for each *Provider*. Regardless of the method of payment, we expect all participating *Providers* to use sound medical judgment when providing care and when determining whether a referral for specialty care is appropriate. This approach encourages the provision of *Medically Necessary* care and reduces the number of unnecessary medical tests and procedures that can be both harmful and costly to *Members*.

Feel free to discuss specific questions about how he or she is paid with your *Provider*.

Member Identification Card

Introduction

CareLink gives each Member a member identification card (Member ID card).

Reporting errors

When you receive your Member ID card, check it carefully. If any information is wrong, call Member Services.

Identifying yourself as a *CareLink Member*

Your Member ID card is important; it identifies you as a *CareLink Member*. Please: (1) carry your Member ID card at all times; (2) have your Member ID card with you for medical, hospital and other appointments and; (3) show your card to any *Provider* before you receive health care services. When you receive services, tell the staff that you are a *CareLink Member*.

Membership requirement

You are eligible for benefits if you are a *Member* when you receive care. A Member ID card alone is not enough to get you benefits. If you receive care when you are not a *Member*, you are responsible for the cost.

Membership identification number

If you have any questions about your member identification number, call a *CareLink Member Specialist*.

Utilization Review

Utilization review

The purpose of the *CareLink* utilization review program is to control health care costs. It does this by evaluating whether health care services provided to *Members* are: (1) *Medically Necessary*; and (2) provided in the most appropriate and efficient manner. [This program sometimes includes prospective, concurrent, and retrospective review of health care services.]

[We use **prospective review** to determine if proposed treatment is *Medically Necessary*. This review happens before that treatment begins. It is also called “Pre-Service Review”.

We use **concurrent review** to: (1) monitor the course of treatment as it occurs; and (2) to determine when that treatment is no longer *Medically Necessary*.

We use **retrospective review** to evaluate care after it is provided. Sometimes, we use retrospective review to more accurately decide if a *Member’s* health care services are appropriate. It is also called “Post-Service Review”.]

[TIMEFRAMES FOR TUFTS HEALTH PLAN TO REVIEW YOUR COVERAGE REQUEST

Type of Review:	Timeframe for Determinations:[*]
Prospective (Pre-Service) Review.	Urgent: [Within 72 hours of receipt of the request.] [Within 72 hours of receiving all necessary information.] Non-urgent:: [Within 15 business days of receipt of the request.] [Within 15 business days of receiving all necessary information.]
Concurrent Review.	[Prior to the end of the current certified period.] [Urgent: Within 24 hours of receipt of the request.]
Retrospective (Post-Service) Review.	[Within 30 days of receipt of the request.] [Within 30 business days of receipt of a request for payment with all supporting information.]

[*See Appendix B for determination procedures under the Department of Labor’s (DOL) Regulations.]

We may deny your coverage request. If this happens, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.

Coverage determinations are made under this *CareLink* plan. You and your *Provider* make all treatment decisions.

IMPORTANT NOTE: *Members* can call *Tufts Health Plan* at these numbers to determine the status or outcome of utilization review decisions:

- [Mental health or substance abuse utilization review decisions – 800-232-1164;]
- All other utilization review decisions - 1-866-352-9114.

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Utilization Review, continued

Specialty case management

Some *Members* with Severe Illnesses or Injuries may warrant case management intervention under a specialty case management program. Under this program, we: (1) encourage the use of the most appropriate and cost-effective treatment; and (2) support the *Member's* treatment and progress.

We may contact the *Member* and his or her *Network Provider*. We may do this to discuss a treatment plan and establish short and long term goals. A Specialty Case Manager may suggest alternative treatment settings available to the *Member*.

We may periodically review the *Member's* treatment plan. We will contact the *Member* and the *Member's Network Provider* if we identify alternatives to the *Member's* current treatment plan that:

- qualify as *Covered Services*;
- are cost effective; and
- are appropriate for the *Member*.

A Severe Illness or Injury includes, but is not limited to, the following:

- high-risk pregnancy and newborn *Children*;
- cancer;
- AIDS or other immune system diseases;
- certain mental health conditions, including substance abuse;
- serious heart or lung disease;
- certain neurological diseases;
- severe traumatic injury.

[Individual case management (ICM)]

[In certain circumstances, *CareLink* may approve an individual case management ("ICM") plan for a *Member* with a Severe Illness or Injury. The ICM plan is designed to arrange for the most appropriate type, level, and setting of health care services and supplies for the *Member*.

As a part of the ICM plan, *CareLink* may approve coverage for alternative services and supplies that do not otherwise qualify as *Covered Services* for that *Member*. This will occur only if *Tufts Health Plan* determines, in its sole discretion, that all of the following conditions are satisfied:

- the *Member's* condition is expected to require medical treatment for an extended duration;
- the alternative services and supplies are *Medically Necessary*;
- the alternative services and supplies are provided directly to the *Member* with the condition;
- the alternative services and supplies are in place of more expensive treatment that qualifies as *Covered Services*;
- the *Member* and an *Authorized Reviewer* agree to the alternative treatment program; and
- the *Member* continues to show improvement in his or her condition, as determined periodically by an *Authorized Reviewer*.

CareLink may approve an ICM plan. If this happens, *CareLink* will also indicate the *Covered Service* that the ICM plan will replace. The benefit available for the ICM plan will be limited to the benefit that the *Member* would have received for the *Covered Service*.

Tufts Health Plan will periodically monitor the appropriateness of the alternative services and supplies provided to the *Member*. *CareLink* may decide, at any time, that these services and supplies fail to satisfy any of the conditions described above. In this event, *CareLink* may modify or terminate coverage for the services or supplies provided pursuant to the ICM plan.]

[Preadmission Certification and Continued Stay Review

What is Preadmission Certification and Continued Stay Review (PAC/CSR)?

Preadmission Certification/Continued Stay Review is a program designed to help you and your *Dependents* choose the most appropriate facility for your medical care.. It will also help you to avoid unnecessary or excessively long *Inpatient* hospital admissions. As part of the *Precertification* process, *CareLink* will determine an appropriate length for your *Inpatient* hospital admission. Your *Provider* will handle PAC/CSR when you use a *Network Provider*. You may choose to use a non-*Network Provider*. If so, we recommend that you have your *Inpatient* hospital admission *Precertified*. A *Review Organization* performs PAC and CSR for *CareLink* through a utilization review program.

Pre-Admission Certification/Continued Stay Review for Hospital Confinement

This section describes Pre-Admission Certification (PAC) and Continued Stay Review (CSR). These terms refer to the process used to certify the *Medical Necessity* and length of an *Inpatient* hospital admission. This process is used when a *Member* requires treatment in a Hospital:

- as a registered bed patient;
- for partial hospitalization for mental health or substance abuse treatment;
- for mental health or substance abuse residential treatment services.

We recommend that you or your *Dependent* contact the *Review Organization* to request PAC:

- prior to any non-*Emergency* treatment in a hospital, as described above;
- in the case of an *Emergency* admission;
- for an admission due to pregnancy, or
- prior to the end of the certified length of stay, for continued hospital confinement.

Changes to *Precertification* Information

Precertification is valid only for the diagnosis, procedure, admission date and medical facility specified at the time of *Precertification*. We recommend that you provide notification of any delays, changes or cancellations of your proposed admission. You may choose to use a *Network Provider*. If so, your *Provider* must obtain a separate *Precertification* for a new admission date, readmission, hospitalization, transfer or surgery for conditions other than those designated during the initial *Precertification*.

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Chapter 2

Eligibility, Enrollment, & Continuing Eligibility

Eligibility

Subscribers

[You are eligible to enroll as a *Subscriber* when you are in the class of eligible employees established by the *Group*.]

[You are [eligible as a *Subscriber* only if you are an employee of a *Group*] [a *Subscriber* only if you are eligible to be a *Subscriber* under your *Group*] and you:

- meet your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintain primary residence in the *Network Contracting Area*; and
- live in the *Network Contracting Area* for at least 9 months in each period of 12 months*.

*Note: The 12-month period begins with the first month you do not live in the *Network Contracting Area*.]

Dependents

[Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Certificate*; and
- meets your *Group's* and *Tufts Health Plan's* eligibility rules.]

[Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Certificate*; and
- meets your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintains primary residence in the *Network Contracting Area**; and
- lives in the *Network Contracting Area* for at least 9 months in each period of 12 months*.

*Notes:

- The 12-month period begins with the first month you do not live in the *Network Contracting Area*.
- In some cases, *Dependents* who live outside of the *Network Contracting Area* can be eligible for coverage under this plan. See "If you live outside of the *Network Contracting Area*" below for more information.
- *Children* are not required to maintain primary residence in the *Network Contracting Area*. However, care outside of the *Network Contracting Area* is only covered at the *Out-of-Network Level of Benefits*.]

If you live outside of the *Network Contracting Area*

If you live outside of the *Network Contracting Area*, you can be covered only if:

- you are a *Child*; or
- you are a *Dependent* subject to a Qualified Medical Child Support Order (QMCSO); or
- you are a divorced *Spouse* that *Tufts Health Plan* must cover.

Eligibility, continued

Proof of Eligibility

We may ask you for proof of your and your *Dependents'* eligibility or continuing eligibility. You must give us proof when asked. This may include proof of residence, marital status, birth or adoption of a *Child*, and legal responsibility for health care coverage.

Enrollment

When to enroll

You may enroll yourself and your eligible *Dependents*, if any, for this coverage only: (1) during the annual *Open Enrollment Period*; or (2) within 30 days of the date you or your *Dependent* is first eligible for this coverage.

Note: You may fail to enroll for this coverage when first eligible. If this happens, you may be eligible to enroll yourself and your eligible *Dependents*, if any, at a later date. This will apply only if you declined this coverage when you were first eligible:

- because you or your eligible *Dependent* were covered under another group health plan or other health care coverage at that time; or
- and you have acquired a *Dependent* through marriage, birth, adoption, or placement for adoption.

In these cases, you or your eligible *Dependent* may within 30 days after any of the following events:

- your coverage under the other health coverage ends involuntarily;
- your marriage; or
- the birth, adoption, or placement for adoption of your *Dependent Child*.

In addition, you or your eligible *Dependent* may enroll within 60 days after either of the following events:

- You or your *Dependent* is eligible under a state Medicaid plan or state children's health insurance program (CHIP) and the Medicaid or CHIP coverage is terminated.
- You or your *Dependent* becomes eligible for a premium assistance subsidy under a state Medicaid plan or CHIP.

Effective Date of coverage

We may accept your application and receive the needed *Premium*. When this happens, coverage starts on the date your Group chooses. Enrolled *Dependents'* coverage starts when the *Subscriber's* coverage starts, or at a later date if the *Dependent* becomes eligible after the *Subscriber* became eligible for coverage. A *Dependent's* coverage cannot start before the *Subscriber's* coverage starts.

You or your enrolled *Dependent* may be an *Inpatient* on your *Effective Date*. If so, your coverage starts on the later of:

- the *Effective Date*; or
- the date we are notified and given the chance to manage your care.

Adding *Dependents* Under *Family Coverage*

When *Dependents* may be added

After you enroll, you may apply to add any *Dependents* not currently enrolled in *Tufts Health Plan* only:

- during your *Open Enrollment Period*; or
- within 30 days after any of the following events:
 - a change in your marital status;
 - the birth of a *Child*;
 - the adoption of a *Child* as of the earlier of the date the *Child* is placed with you for the purpose of adoption or the date you file a petition to adopt the *Child*;
 - a court orders you to cover a *Child* through a qualified medical child support order;
 - a *Dependent* loses other health care coverage involuntarily;
 - [a *Dependent* moves into the *Network Contracting Area*];] or
 - if your *Group* has an IRS qualified cafeteria plan, any other qualifying event under that plan.

How to add *Dependents*

You may have *Family Coverage*. If so, fill out a membership application form listing the *Dependents*. Give this form to your *Group* during your *Open Enrollment Period*. Or, give your *Group* the form within 30 days after the date of an event listed above, under “When *Dependents* may be added”.

You may not have *Family Coverage*. If so, ask your *Group* to change your *Individual Coverage* to *Family Coverage*. Then follow the above procedure.

Effective Date of Dependents’ coverage

We may accept your application to add *Dependents*. If so, we will send you a Member ID card for each *Dependent*.

Effective Dates will be no later than the date of the *Child’s* birth, adoption or placement for adoption or in the case of marriage or loss of prior coverage, the date of the qualifying event.

Availability of benefits after enrollment

Covered Services for an enrolled *Dependent* are available as of the *Dependent’s Effective Date*. There are no waiting periods. Maternity benefits are available even if the pregnancy began before your *Effective Date*.

Note: We will only pay for *Covered Services* provided on or after your *Effective Date*.

Newborn Children and Adoptive Children

Importance of enrolling newborn Children and Adoptive Children.

Newborn Child: You must notify *Tufts Health Plan* of the birth of a newborn *Child* and pay the required *Premium* within 31 days after the date of birth. Otherwise, that *Child* will not be covered beyond such 31-day period. No coverage is provided for a newborn *Child* who remains hospitalized beyond that 31-day period and has not been enrolled in this plan.

Adoptive Child: You must enroll your *Adoptive Child* within 31 days after the *Child* has been adopted or placed for adoption with you. This is required for that *Child* to be covered from the date of his or her adoption. Otherwise, you must wait until the next *Open Enrollment Period* to enroll the *Child*.

Continuing Eligibility for *Dependents*

Introduction

This topic explains continuing eligibility for *Dependents*.

When coverage ends

Dependent coverage for a *Child* ends on the *Child's* 26th birthday.

Coverage after termination

When a *Child* loses coverage under this *Certificate*, he or she may be eligible for federal or state continuation. He or she may also be able to enroll in *Individual Coverage*. See Chapter 5 for more information.

How to continue coverage for *Disabled Dependents*

1. Call Member Services about 30 days before the *Child* no longer meets the definition of *Dependent*.
2. Give proof, acceptable to us, of the *Child's* disability.

When coverage ends

Disabled Dependent coverage ends when:

- the *Dependent* no longer meets the definition of *Disabled Dependent*; or
- the *Subscriber* fails to give us proof of the *Dependent's* continued disability.

Coverage after termination

The former *Disabled Dependent* may be eligible to enroll in *Individual Coverage*. See Chapter 5 for more information.

Continuing Eligibility for *Dependents*, continued

Rule for former *Spouses* (Also see Chapter 5)

If you and your *Spouse* divorce, your former *Spouse* may continue coverage as a *Dependent* under your *Family Coverage* in accordance with Rhode Island law if the order for continued coverage is included in the judgment when entered.

Note: Coverage for your divorced *Spouse* ends:

- when either you or your divorced *Spouse* remarry;
- until such time as provided by the judgment for divorce; or
- when your divorced *Spouse* becomes eligible for coverage in a comparable plan through his or her own employment.

How to continue coverage for former *Spouses*

To continue coverage for a former *Spouse*, call a Member Specialist within 30 days after the divorce decree is issued. Do this to tell us about your divorce. Send us proof of your divorce when asked.

[*Domestic Partners*]

You have elected coverage of *Domestic Partners*. In order to enroll a *Domestic Partner*, the *Subscriber* must provide the *Group*:

- proof of common residence for [[0-12] prior consecutive months]. This proof may include a driver's license, canceled rent check, utility bill, lease, or mortgage; and
- a completed and signed enrollment statement certifying that the relationship between the *Subscriber* and the *Domestic Partner* satisfies the criteria described in Appendix A.

[A *Subscriber* may have only one *Domestic Partner* at a time. If a *Domestic Partner's* coverage ends, the *Subscriber* may not enroll another *Domestic Partner* until the later of:

- [0-12] consecutive months] following the termination of the former *Domestic Partner's* coverage; or
- the date the relationship between the *Subscriber* and the new *Domestic Partner* satisfies that criteria.]

[The *Covered Services* available to a *Spouse* are available to a *Domestic Partner*. The *Covered Services* available to a *Child* are available to the child of a *Domestic Partner*.]

Keeping *Tufts Health Plan's* records current

You must notify us of any changes that affect your or your *Dependents'* eligibility. Examples of these changes are:

- birth, adoption, changes in marital status, or death;
- your remarriage or the remarriage of your former *Spouse*, when the former *Spouse* is an enrolled *Dependent* under your *Family Coverage*;
- [moving out of the *Network Contracting Area* or temporarily residing out of the *Network Contracting Area* for more than 90 consecutive days;]
- address changes; and
- changes in an enrolled *Dependent's* status as a *Child* or *Disabled Dependent*.

We have forms to report these changes. The forms are available from your *Group* or Member Services.

Chapter 3

Covered Services

When health care services are *Covered Services*.

Health care services and supplies are *Covered Services* only if they are:

- listed as *Covered Services* in this chapter;
- *Medically Necessary*;
- consistent with applicable state or federal law;
- [consistent with *CareLink's Medical Necessity* Guidelines in effect at the time the services or supplies are provided. This information is available on our Web site at www.tuftshealthplan.com. You can also call *CareLink* Member Services.]
- [obtained within the 50 United States. The only exceptions to this rule are *Emergency* care services or *Urgent Care* services while traveling, which are *Covered Services* when provided outside of the 50 United States; and]
- provided to treat an injury, illness or pregnancy, except for preventive care.

Important Notes:

- A *Covered Service* is one which is described in this chapter. We will only pay claims which are for *Covered Services*.
- *Prior authorization* is recommended for certain services. We will only cover a service listed in this *Certificate* if *CareLink* or its designee determines that the care is *Medically Necessary*. For services you receive at the *In-Network Level of Benefits*, your *Network Provider* is responsible for obtaining *prior authorization*. For services you receive from a *Non-Network Provider*, we recommend that you obtain *prior authorization* by contacting *CareLink*. Please contact [Member Services, or, for mental health and substance abuse services] *CareLink* at 1-800-232-1164 for more information. *Covered Services* for which we suggest *prior authorization* include a "(PA)" notation in the "Benefit Overview" section of this document.

Covered Services

Health care services and supplies only qualify as *Covered Services* if they meet the requirements shown above for “When health care services are *Covered Services*”. The following section describes services that qualify as *Covered Services*.

Notes:

- For information about your costs for the *Covered Services* listed below (for example, *Copayments*, *Coinsurance*, *Deductibles* [and] [*Out-of-Pocket Maximums*]), see the “Benefit Overview” section earlier in this document.
- Information about the day, dollar, and visit limits under this plan is listed in “Benefit Limits” section. This information also appears in certain *Covered Services* listed below.
- [For *Outpatient* care: You may receive services from a *PCP*. If so, your [*Copayment*] [*Coinsurance*] may be lower than for services from other *Providers*.]
- [For *Inpatient* care or *Day Surgery*: You may receive care at a *Community Hospital*. If so, your [*Copayment*] [*Coinsurance*] may be lower when you receive care at a *Community Hospital* than when you receive care at a *Tertiary Hospital* (See Appendix A for definitions of these facilities).]

Emergency Care

- Care for an *Emergency* in an Emergency room;
- Care for an *Emergency* in a *Provider’s* office.

[Notes:

- [The Emergency Room *Copayment* is waived if the Emergency room visit results in immediate hospitalization **[or *Day Surgery*]**.]
- You may receive *Emergency Covered Services* from a *Non-Network Provider*. In this case, *Tufts Health Plan* will pay up to the *Reasonable Charge*. [You pay the applicable *Copayment*.]
- [You may register in an Emergency room but leave that facility without receiving care. If this happens, an Emergency Room *Copayment* may apply.]
- [You may receive *Day Surgery* services. If this happens, a *Day Surgery Copayment* may apply.] [[The Annual *Deductible* and then] [A [\$0-\$1,500] *Copayment* per admission] may apply [in addition to *Coinsurance*] if *Day Surgery* services are received.]

Outpatient care

[Acupuncture services]

[Note[s]: [The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family (*In-Network* and *Out-of-Network Levels* combined).] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-50] visits per person. (*In-Network* and *Out-of-Network Levels* combined)] [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Outpatient care - continued

Allergy testing

Allergy testing (including antigens) and treatment, and allergy injections. [Prior authorization is recommended for these services. See page 3-1 for more information.]

Autism spectrum disorders – diagnosis and treatment for Children under age 15

(Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.)

Coverage is provided, in accordance with Rhode Island law, for the diagnosis and treatment of autism spectrum disorders for Children under age 15. Autism spectrum disorders include any of the pervasive developmental disorders, as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, and include:

- autistic disorder;
- Asperger's disorder; and
- pervasive developmental disorders not otherwise specified.

Tufts Health Plan provides coverage for the following Covered Services:

- applied behavioral analysis services (ABA)*, supervised by a Board-Certified Behavior Analyst (BCBA) who is a licensed health care clinician. [These services are covered up to [\$32,000-unlimited] per [calendar year] [Contract Year].] For more information about these services, call the Tufts Health Plan Mental Health Department at 1-800-208-9565.
- Therapeutic care (including services provided by licensed or certified speech therapists, occupational therapists, or physical therapists), covered under your "[Short-term] speech, physical and occupational therapy services" benefit, described later in this chapter.

*For the purposes of this benefit, ABA includes the design, implementation, and evaluation of environmental modification, using behavioral stimuli and consequences, to product socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between the environment and behavior.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more.

Cardiac rehabilitation services

- *Outpatient* treatment of documented cardiovascular disease.

We cover only the following services:

- the *Outpatient* convalescent phase of the rehabilitation program following hospital discharge; and
- the *Outpatient* phase of the program that addresses multiple risk reduction, adjustment to illness and therapeutic exercise.

Note[s]

- We do not cover the program phase that maintains rehabilitated cardiovascular health.
- [Prior authorization is recommended for these services. See page 3-1 for more information.]
- [Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

Chemotherapy

[Chiropractic care

See "Spinal manipulation."

Italicized words are defined in Appendix A.

[Chiropractic medicine]

[Includes coverage for *Medically Necessary* visits for the purpose of chiropractic treatment or diagnosis, regardless of the place of service. Members are covered for up to three of the following modalities per visit: application of hot or cold pack; mechanical traction; electrical stimulation; ultrasound; myofascial release; diathermy.]

Cytology examinations (Pap Smears)

Coverage for pap smears is provided in accordance with guidelines established by the American Cancer Society. This includes coverage for one annual screening for women age 18 and older. This also covers additional screenings, when *Medically Necessary*.

Covered Services, continued

Outpatient care - continued

Diabetes services and supplies

In accordance with Rhode Island General Law § 27-18-38, coverage is provided for the following services and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, or gestational diabetes, when *Medically Necessary* and prescribed by a *Provider*:

- blood glucose monitors and blood glucose monitors for the legally blind (covered as “Durable Medical Equipment: - see page XX);
- test strips for glucose monitors and/or visual reading [(covered under your “Prescription Drug Benefit” – see page XX)] [covered as “Other Health Services” – see page XX];
- insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar [(covered under your “Prescription Drug Benefit” – see page XX)] [covered as “Other Health Services” – see page XX];
- insulin pumps and related supplies and insulin infusion devices (covered as “Medical Supplies” – see page XX);
- therapeutic/molded shoes for the prevention of amputation (covered as “Durable Medical Equipment” - see page XX); and
- diabetes self-management education, including medical nutrition therapy.

Upon the approval of the United States Food and Drug Administration, new or improved diabetes equipment and supplies will be covered when *Medically Necessary* and prescribed by a *Provider*.

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Diabetes services and supplies” listed above for plans that include prescription drug coverage. For plans that exclude prescription drug coverage, those items will be covered under the “Prescription Drug Benefit” found later in this chapter.]

Diagnostic imaging

This includes general imaging (such as x-rays and ultrasounds). This also includes MRI/MRA, CT/CTA, and PET tests [and nuclear cardiology].

[Important Note: *Prior authorization* is recommended for [all diagnostic imaging] [MRI/MRA, CT/CTA, and PET tests] [and nuclear cardiology]. See page 3-1 for more information.]

Diagnostic or preventive screening procedures

Examples include: colonoscopies; endoscopies; sigmoidoscopies; and proctosigmoidoscopies. [Prior authorization is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Outpatient care - continued

Early intervention services

Services provided by early intervention programs that meet standards established by the Rhode Island Department of Human Services. *Medically Necessary* early intervention services include, but are not limited to: evaluation and case management; nursing care; occupational therapy; physical therapy; speech and language therapy; nutrition; service plan development and review; and assistive technology services and devices.

These services are covered for *Members* from birth until their third birthday.

[Note: *Prior authorization* is recommended for these services. See page 3-1 for more information.]

Family planning

[Coverage is provided for *Outpatient* contraceptive services. This includes consultations, procedures and medical services. These services must be related to the use of all contraceptive methods approved by the United States Food and Drug Administration.]

- **[Procedures**

- [sterilization][; and
- [pregnancy terminations, when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest].

- **[Services**

- medical examinations;
- consultations;
- birth control counseling;
- genetic counseling.]

- **[Contraceptives**

- cervical caps;
- implantable contraceptives (e.g., Implanon® (etonorgestrel), levonorgestrel implants);
- Intrauterine devices (IUDs);
- Depo-Provera or its generic equivalent;
- any other *Medically Necessary* contraceptive device approved by the United States Food and Drug Administration[*].

[*Notes:

- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]
- We cover certain contraceptives under a Prescription Drug Benefit. Those contraceptives include oral contraceptives and diaphragms, under your Prescription Drug Benefit. If those contraceptives are covered under that benefit, they are not covered here.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Benefits under this “Family planning” section of the Certificate always appear *except* upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]

Covered Services, continued

Outpatient care – continued

Hemodialysis

- *Outpatient* hemodialysis, including home hemodialysis; and
- *Outpatient* peritoneal dialysis, including home peritoneal dialysis.

[Prior authorization is recommended for these services. See page 3-1 for more information.]

[House calls to diagnose and treat illness or injury]

[A licensed physician must provide this care.]

Human leukocyte antigen testing or histocompatibility locus antigen testing

For use in bone marrow transplantation when necessary to establish a *Member's* bone marrow transplant donor suitability. Includes costs of testing for A, B or DR antigens. Testing must be performed at a facility accredited by the American Association of Blood Banks or its successors. Includes costs of testing for A, B or DR antigens. [Limited to one testing per lifetime.]

[Prior authorization is recommended for these services. See page 3-1 for more information.]

Immunizations

[Infertility services]

In accordance with Rhode Island General Law § 27-18-30, coverage is provided for *Medically Necessary* diagnosis and treatment of infertility . We only cover these services for a woman who is:

- [between the ages of 25 and 42;]
[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: This text would only be removed for plan designs which do not apply an age range to this infertility coverage.]
- married, in accordance to the laws of the state in which she resides;
- unable to conceive or sustain a pregnancy during a period of one year; and
- a presumably healthy individual.

Notes:

- Oral and injectable drug therapies may be used to treat infertility. These therapies are considered Covered Services for Members covered by a Prescription Drug Benefit. Your plan may include prescription drug coverage. If so, see the “Prescription Drug Benefit” section in this chapter for information about drug therapy benefit levels for those drug therapies.
- These infertility services are covered at the benefit level shown in the “Benefit Overview” section. Also, these services are subject to the maximum benefit listed in the “Benefit Limits” section. Your plan may include prescription drug coverage. If so, those drug therapies are also subject to that maximum benefit.

Covered Services, continued

Outpatient care - continued

Laboratory tests

These include, but are not limited to: blood tests; urinalysis, throat cultures; glycosolated hemoglobin (A1c) tests; genetic testing; and urinary protein/microalbumin and lipid profiles. (**Important:** *Prior authorization* is recommended for some laboratory tests (e.g., genetic testing). [See page 3-1 for more information. Also, please note that, in accordance with **the PPACA**, laboratory tests associated with routine preventive care are covered in full at the *In-Network Level of Benefits*.)]

Lead screenings

Includes lead screening related services, and diagnostic evaluations for lead poisoning in accordance with Rhode Island law.

Lyme Disease

Medically Necessary diagnostic testing and, to the extent not covered under a Prescription Drug Benefit, long-term antibiotic treatment of chronic Lyme disease. Treatment for Lyme disease otherwise eligible for coverage under this benefit will not be denied solely because such treatment may be characterized as unproven, *Experimental or Investigative*.

Mammograms

Coverage for mammograms is provided in accordance with guidelines established by the American Cancer Society

Nutritional counseling

Office visits to diagnose and treat illness or injury

- *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions.
- Office visits for evaluations and consultations.

[**Note:** Coverage for diagnostic laboratory tests and x-rays associated with these office visits is described in the “Diagnostic imaging” and “Diagnostic tests and laboratory services” benefits.]

Covered Services, continued

Outpatient care - continued

Oral health services

The following oral services are covered. If you want to make sure that a planned service is a *Covered Service*, call Member Services.

- *Emergency care*

X-rays and *Emergency* oral surgery in a *Provider's* office or emergency room. This care must be done to temporarily stabilize damaged tissues or reposition sound, natural and permanent teeth that have moved or have broken due to injury. You must receive this care within 48 hours after the injury. The injury must have been caused by a source outside the mouth.

- *Non-Emergency care*

Important Note: *Prior authorization is recommended for all Non-Emergency oral health services performed in an Inpatient or Day Surgery setting.*

- [Hospital, physician, and surgical charges for the following conditions:
 - Surgical treatment of skeletal jaw deformities; or
 - Surgical treatment for Temporomandibular Joint Disorder (TMJ).
- In certain specific instances, the costs of *Inpatient* services and *Day Surgery* for certain additional oral health services are covered. For these services (see chart below) to be covered, the following clinical criteria must be met:
 - the *Member* cannot safely and effectively receive oral health services in an office setting because of a specific and serious nondental organic impairment. (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain his/her health (Also, the services are not cosmetic or *Experimental*).

IF you meet the above criteria and require these services...	THEN you are covered for:
Surgical removal of impacted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Surgical removal of unerupted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, physician, and surgical charges.
Any other non-covered dental procedure that meets the above criteria.	Hospital charges only.

Note: Non-Emergency oral health services are not covered when performed in an office setting.]

Covered Services, continued

Outpatient care - continued

Oral health services, continued

[

IF you require these services...	THEN you are covered for:
Surgical removal of impacted or unerupted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, physician, and surgical charges.
Surgical treatment of skeletal jaw deformities.	Hospital, physician, and surgical charges.
Surgical repair related to Temporomandibular Joint Disorder.	Hospital, physician, and surgical charges.

Note: *Prior authorization* is recommended for certain oral health services.]

- Coverage for hospital charges **only** may be provided. This is the case when a *Member* requires treatment in an *Inpatient* or *Day Surgery* setting for oral health services not described in this benefit. The *Member* must meet the following criteria. Otherwise, hospital services will not be covered:
 - the *Member* cannot safely and effectively receive oral health services in an office setting. This must be due to a specific and serious nondental organic impairment (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain their health (Also, the services are not cosmetic or *Experimental*).]

Outpatient surgery in a Provider's office [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

[**[Pediatric dental care for Members under age 12]**

- preventive services:
 - oral prophylaxis (This includes cleaning, scaling, and polishing of teeth.) - once every 6 months;
 - fluoride treatment - once every 6 months;
- diagnostic services:
 - complete initial oral exam and charting - once per dentist;
 - periodic oral exam - once every 6 months;
- X-rays:
 - full mouth (complete set) - once every 5 years;
 - chewing (back teeth) - once every 6 months;
 - periapicals (single tooth) - as needed.

Important: You must choose a dentist for your *Dependent Child*. Choose one from the preferred dental provider directory. For more information, call Delta Dental [of Massachusetts] [at 617-886-1234 or 800-872-0500]. [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

]

Covered Services, continued

Outpatient care - continued

Preventive care for *Members* through age 19

Coverage is provided for pediatric preventive care for a *Child* from birth to age 19, in accordance with the guidelines established by the American Academy of Pediatrics and as required by Rhode Island General Laws Section § 27-38.1

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam is subject to a *Cost Sharing Amount*.

Preventive care for *Members* age 20 and over

- routine physical examinations. These include appropriate immunizations and lab tests as recommended by a *Provider*;
- routine annual gynecological exam. This includes any follow-up obstetric or gynecological care we decide is *Medically Necessary* based on that exam;
- hearing examinations and screenings.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam or a routine annual gynecological exam is subject to a *Cost Sharing Amount*.

Prostate and colorectal examinations and laboratory tests

Coverage is provided in accordance with current American Cancer Society guidelines.

Radiation therapy

Respiratory therapy or pulmonary rehabilitation services [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

[Short term] speech, physical and occupational therapy services

[These services are covered only when provided to restore function lost or impaired as the result of an accidental injury or illness [and the *Member's* condition is subject to significant improvement within a period of [0-90] days from the initial treatment. That improvement needs to be a direct result of these therapies.]]

- Massage therapy may be covered as a treatment modality. This is the case when done as part of a physical therapy visit that is:
- provided by a licensed physical therapist; and
- in compliance with *Tufts Health Plan's Medical Necessity* guidelines.

[Short term speech therapy services covered up to [20-unlimited] visits per Contract Year.]
[Short term physical therapy services covered up to [20-unlimited] visits per Contract Year.]
[Short term occupational therapy services covered up to [20-unlimited] visits per Contract Year.] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per Contract Year.]] (*In-Network* and *Out-of-Network Levels* combined).

[Important Note[s]:

- [This benefit limit does not apply to [short-term] speech, physical or occupational therapy provided in conjunction with a *Provider's* approved home health care plan.]
- [*Prior authorization* is recommended for these services. See page 3-1 for more information.].]

Covered Services, continued

Outpatient care - continued

Smoking cessation counseling sessions

Coverage is provided for individual, group, and telephonic smoking cessation counseling services that:

- are provided in accordance with current guidelines established by the United States Department of Health and Human Services; and
- meet the requirements of the Rhode Island Department of the Health Insurance Commissioner Regulation 14.

[**Note:** For information about coverage for prescription and over-the-counter smoking cessation agents, see the “Prescription Drug Benefit” later in this chapter.]

[Spinal manipulation

Manual manipulation of the spine.

Note: The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] per person or [10-unlimited visits] [\$300-\$5,000] per family. (In-Network and Out-of-Network Levels combined). Spinal manipulation services are not covered for Members age 12 and under.

[Urgent Care in an urgent care center]

Vision care services [Prior authorization is recommended for these services. See page 3-1 for more information.]

- Coverage* is provided for services and supplies for the treatment of visual impairments, such as: regular eye exams; prescription eyewear; contact lenses; refractive laser eye surgery; and optometric vision therapy.]

[*Note: The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$350] per person and [\$0-\$750] per family. This limitation does not apply to contact lenses. It also does not apply to eyeglasses (one pair per prescription change) to replace the natural lens of the eye or following cataract surgery. For more information, see “*Durable Medical Equipment*”.]

- [Routine eye examination: Coverage is provided for one routine eye examination [every [zero-twenty-four] months] [per [calendar year] [Contract Year]] [every other [calendar year] [Contract Year]] (*In-Network* and *Out-of-Network Levels* combined).]

Note: You must receive routine eye examinations from a *Provider* in the EyeMed Vision Care network in order to be covered at the *In-Network Level of Benefits*. Go to **www.tuftshealthplan.com** or contact Member Services for more information.

- [Other vision care services: Coverage is provided for eye examinations and necessary treatment of a medical condition.]

Covered Services, continued

Day Surgery

Day Surgery

- *Outpatient* surgery done under anesthesia in an operating room of a facility licensed to perform surgery.
- You must be expected to be discharged the same day.
- You must be shown on the facility's census as an *Outpatient*.

[Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The Note in this benefit will only be used for HSA plans.

Inpatient care

Extended care services

Extended care services are *Skilled* nursing, rehabilitation or chronic disease hospital services. These services are provided in a Medicare-certified:

- skilled nursing facility;
- rehabilitation hospital; or
- chronic hospital.

Notes:

- **Extended care services are covered up to [100-unlimited] days [in a skilled nursing facility. Extended care services in a rehabilitation hospital or chronic hospital are covered up to any combination of [60-unlimited] days per [calendar year] [Contract Year]. These limits apply at the In-Network and Out-of-Network Levels combined..**
- *Custodial Care* is not covered.
- **[Prior authorization is recommended for these services. See page 3-1 for more information.]**

Covered Services, continued

Inpatient care, continued

Hematopoietic stem cell transplants and human solid organ transplants

[Prior authorization is recommended for these services.]

Hematopoietic stem cell transplants and human solid organ transplants which are generally accepted in the medical community for *Members* who are the stem cell or solid organ recipients. When the recipient is a *Member*, the following services related to the procurement of the stem cells or solid organ from the donor are covered, but only to the extent that such services are not covered by any other plan of health benefits or health care coverage:

- evaluation and preparation of the donor; and
- surgical intervention and recovery services related directly to donating the stem cells or solid organ to the *Member*.

Notes:

- We do not cover donor charges of *Members* who donate stem cells or solid organs to non-*Members*.
- We cover a *Member's* donor search expenses for donors related by blood.
- We cover the *Member's* donor search expenses for up to 10 searches for donors not related by blood. Prior authorization is recommended for additional donor search expenses for unrelated donors.
- We cover a *Member's* human leukocyte antigen (HLA) testing. See "Outpatient care" for more information.
- [Prior authorization is recommended for these services. See page 3-1 for more information.]
- [A lifetime maximum benefit of [\$0-\$10,000] applies per *Member* for transportation, accommodations and special expense costs related to covered transplants, when provided by a *Network Provider* and authorized by *Tufts Health Plan*.]

Hospital services (Acute care)

- anesthesia;
- diagnostic tests and lab services;
- drugs;
- dialysis;
- intensive care/coronary care;
- nursing care;
- physical, occupational, speech, and respiratory therapies;
- radiation therapy;
- semi-private room (private room when *Medically Necessary*);
- surgery*; and
- *Provider's* services while hospitalized.

*Prior authorization is recommended for these services. See page 3-1 for more information.

Covered Services, continued

Inpatient care, continued

Reconstructive surgery and procedures and mastectomy surgeries

- services required to relieve pain or to restore a bodily function impaired as a result of: a congenital defect; birth abnormality; traumatic injury or covered surgical procedure;
- the following services in connection with mastectomy:
 - surgical procedures known as a mastectomy;
 - axillary node dissection;
 - reconstruction of the breast affected by the mastectomy,
 - surgery and reconstruction of the other breast to produce a symmetrical appearance, and
 - prostheses and treatment of physical complications of all stages of mastectomy (including lymphedema).

Inpatient care in hospital for mastectomies is covered for:

- a minimum of 48 hours following a surgical procedure known as a mastectomy; and
- a minimum of 24 hours following an axillary node dissection.

Any decision to shorten this minimum coverage shall be made by the attending physician in consultation with and upon agreement by the *Member*. [If the *Member* agrees to an early discharge,] coverage shall also include a minimum of one home visit conducted by a physician or registered nurse.

Note: Breast prostheses are covered as described under “Prosthetic devices” later in this chapter.

Removal of a breast implant. This is covered when:

- the implant was placed post-mastectomy;
- there is documented rupture of a silicone implant; or
- there is documented evidence of autoimmune disease.

Important: No coverage is provided for the removal of ruptured or intact saline breast implants or intact silicone breast implants except as specified above.

Notes:

- Cosmetic surgery is not covered.
- [Except as described above in connection with a mastectomy, *prior authorization* is recommended for these services. See page 3-1 for more information.]

Maternity care

Maternity care (*Outpatient*) [- Routine and Non-Routine Care]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: *Bracketed text in the title of this benefit will only be used for HSA plans.*

- prenatal care, exams, and tests;
- postpartum care provided in a *Provider's* office.

[Note: *Providers* may collect *Copayments* in a variety of ways for this coverage. (For example, the *Provider* may collect your *Copayment* at the time of your first visit, at the end of your pregnancy or in installments. Check with your *Provider*. Also, please note that in accordance with **the PPACA**, laboratory tests associated with routine maternity care are covered in full at the *In-Network Level of Benefits*.)

Covered Services, continued

Maternity care, continued

Maternity care (*Inpatient*)

- hospital and delivery services; and
- newborn *Child* care in hospital.

Includes *Inpatient* care in hospital for mother and newborn *Child* for at least 48 hours following a vaginal delivery and 96 hours following a caesarean delivery. The newborn *Child's* coverage consists of coverage of injury or sickness. This coverage includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities, as well as routine well-baby care services.

Any decision to shorten these minimum coverages will be made by the attending health care provider. (This may be the attending obstetrician, pediatrician, family practitioner, general practitioner, or certified nurse midwife attending the mother and newborn *Child*.) In addition, the decision must be made in consultation with the mother.

Coverage of the newly-born *Child* will continue for 31 days after birth. For coverage to continue beyond this 31-day period, you must enroll the *Child* as described under "Newborn *Children* and *Adoptive Children*".

Note[s]:

- [In case of an early discharge,] *Covered Services* will include: one home visit by a registered nurse, physician, or certified nurse midwife; and additional *Medically Necessary* home visits, when provided by a licensed health care provider. *Covered Services* will include, but not be limited to: parent education, assistance, and training in breast or bottle feeding; and the performance of any necessary and appropriate clinical tests.
- [These *Covered Services* will be available to a mother and her newborn *Child* whether or not there is an early discharge. (This means: (1) a hospital discharge less than 48 hours following a vaginal delivery; or (2) 96 hours following a caesarean delivery.)]

Covered Services, continued

Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)

Outpatient mental health care services

Services to diagnose and treat *Mental Disorders*. This includes individual, group and family therapies.

Note: Psychopharmacological services and neuropsychological assessment services are covered as *Outpatient* medical care. This is described earlier in this chapter.

Important Note[s]:

- [Outpatient mental health care services are covered up to **[30 -unlimited visits] per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined).**] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:** *The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.*
- [Prior authorization is recommended for psychological testing and neuropsychological assessment services. See page 3-1 for more information.]

Inpatient and intermediate mental health care services

- *Inpatient* mental health services for *Mental Disorders* in a general hospital, a mental health hospital, or a substance abuse facility.

Important Notes:

- *Inpatient* mental health services must be obtained at a *Network Provider* in order to be covered at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” for more information.
- *Prior authorization* is recommended for *Inpatient* mental health services. See page 3-1 for more information.
- Intermediate mental health care services. These services are more intensive than traditional *Outpatient* mental health care services. They are less intensive than 24-hour hospitalization. Some examples of Covered intermediate mental health care services are:
 - [level III community-based detoxification;] • [crisis stabilization;]
 - intensive *Outpatient* programs; • day treatment/partial hospital programs; and
 - [acute residential treatment* (longer term residential treatment is not covered).]

Important Notes:

- No visit limit applies to *Inpatient* or intermediate mental health care services.
- Intermediate mental health care services must be obtained at a *Network Provider* to be covered at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” for more information. [*Prior authorization* is recommended for intermediate mental health services. See page 3-1 for more information.]

Covered Services, continued

Mental Disorder Services for Substance Abuse (Outpatient, Inpatient and Intermediate)

(Note: Treatment for the abuse of tobacco or caffeine is not covered under these substance abuse services benefits.)

Outpatient substance abuse services

Outpatient substance abuse treatment services.

[Note: Outpatient Substance Abuse Treatment Services are covered for [30-unlimited] hours per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Inpatient and Intermediate Substance Abuse Services

- *Inpatient* substance abuse detoxification and treatment services in a general hospital, substance abuse facility, or *Community Residence*.
- Intermediate substance abuse services. These services are more intensive than traditional *Outpatient* substance abuse services. They are but less intensive than 24-hour hospitalization. Some examples of Covered intermediate substance abuse services are day treatment/partial hospital programs and intensive *Outpatient* programs.

Notes:

- **[No visit limit applies to *Inpatient* substance abuse treatment or intermediate substance abuse services. *Inpatient* detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per calendar year, whichever occurs first (In-Network and Out-of-Network Levels combined). The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days of *Community Residential care services (In-Network and Out-of-Network Levels combined).*]** **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**
- *Inpatient* substance abuse services must be obtained at a *Network Provider* in order to be covered at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” for more information. [*Prior authorization* is recommended for *Inpatient* substance abuse services. See page 3-1 for more information.]
- Intermediate substance abuse services must be obtained at a *Network Provider* in order to receive benefits at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” in Chapter 1 for more information. [*Prior authorization* is recommended for intermediate mental health services. See page 3-1 for more information.]

Covered Services, continued

Other health services

Ambulance services

- Ground, sea, and helicopter ambulance transportation for *Emergency* care.
- Airplane ambulance services (An example is Medflight.) *
- Non-emergency, *Medically Necessary* ambulance transportation between covered facilities[*].
- Non-emergency ambulance transportation. This is covered for *Medically Necessary* care when the *Member's* medical condition prevents safe transportation by any other means.*

*Prior authorization is recommended for these services See page 3-1 for more information.]

Important Note[s]:

- You may be treated by Emergency Medical Technicians (EMTs) or other ambulance staff. At that time, you may refuse to be transported to the hospital or other medical facility. In this case, you will be responsible for the costs of this treatment.
- [Covered sea, helicopter, and airplane ambulance transportation services (for example, Medflight) is covered up to [\$3,000-unlimited] per [calendar year][*Contract Year*] (*In-Network* and *Out-of-Network Levels* combined). This limit does not apply to the ground ambulance services we cover.]

[Diabetic monitoring strips]

[The following diabetic monitoring strips for home use. These strips must be ordered by a *Provider*, in writing, to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes:

- blood glucose monitoring strips;
- urine glucose strips; and
- ketone strips.]

Covered Services, continued
Other Health Services - continued

Durable Medical Equipment

Equipment must meet the following definition of “*Durable Medical Equipment*”.

Durable Medical Equipment is a device or instrument of a durable nature that:

- is reasonable and necessary to sustain a minimum threshold of independent daily living;
- is made primarily to serve a medical purpose;
- is not useful in the absence of illness or injury;
- can withstand repeated use;
- can be used in the home.

In order to be eligible for coverage, the equipment must also be the most appropriate available amount, supply or level of service for the *Member* in question considering potential benefits and harms to that individual *Tufts Health Plan* determines this.

Tufts Health Plan may decide that equipment is: (1) non-medical in nature; and (2) used primarily for non-medical purposes. (This may occur (even though that equipment may have some limited medical use.) In this case, the equipment will not be considered *Durable Medical Equipment*. It will not be covered under this benefit.

(Note: Prior authorization is recommended for certain *Durable Medical Equipment*. See page 3-1 for more information.]

Important Note: You may need to pay towards the cost of the *Durable Medical Equipment* we cover. Your *Durable Medical Equipment* benefit may be subject to a *Deductible* or *Coinsurance*. See the “Benefit Overview” and “Benefit Limits” sections.

These are examples of covered and non-covered items. They are for illustration only. Call a Member Specialist to see if we cover a certain piece of equipment.

• **Examples of covered items. (This list is not all-inclusive.):**

- contact lenses or eyeglass lenses (One pair per prescription change is covered.) to replace the natural lens of the eye or following cataract surgery. [Note: Eyeglass frames are covered up to a maximum of \$69 per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels of Benefits* combined) They must be provided in association with these lenses.];
- gradient stockings (Up to three pairs per calendar year are covered.);
- [insulin pumps;]
- oral appliances for the treatment of sleep apnea;
- prosthetic devices, except for arms, legs or breasts*;
*Note: Breast prostheses and prosthetic arms and legs (in whole or in part) are covered under the “Orthoses and prosthetic devices” benefit.
- [scalp hair prostheses made specifically for an individual, or a wig, and provided for hair loss due to alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury. (Note: See “Scalp hair prostheses or wigs for cancer or leukemia patients”.);]
- [power/motorized wheelchairs;]
- therapeutic/molded shoes and shoe inserts for a Member with severe diabetic foot disease;

We will decide whether to purchase or rent the equipment for you. At the *In-Network Level of Benefits*, this equipment must be purchased or rented from a *Durable Medical Equipment* provider that has an agreement with us to provide such equipment. (continued on next page)

Covered Services, continued

Other Health Services - continued

Durable Medical Equipment, continued

- **Examples of non-covered items. (This list is not all-inclusive.):**
 - air conditioners, dehumidifiers, HEPA filters and other filters, and portable nebulizers;
 - articles of special clothing, mattress and pillow covers, including hypo-allergenic versions;
 - bed-related items, including bed trays, bed pans, bed rails, over-the-bed trays, and bed wedges;
 - car seats;
 - car/van modifications;
 - comfort or convenience devices;
 - dentures;
 - ear plugs;
 - fixtures to real property. Examples are ceiling lifts, elevators, ramps, stair lifts or stair climbers;
 - exercise equipment and saunas;
 - orthoses and prosthetic devices (see “Orthoses and prosthetic devices” for information about these *Covered Services*);
 - heating pads, hot water bottles, and paraffin bath units;
 - home blood pressure monitors and cuffs;
 - hot tubs, jacuzzis, swimming pools, or whirlpools;
 - mattresses, except for mattresses used in conjunction with a hospital bed and ordered by a *Provider*. Commercially available standard mattresses not used primarily to treat an illness or injury (e.g., Tempur-Pedic® or Posturepedic® mattresses), even if used in conjunction with a hospital bed, are not covered;
 - breast prostheses and prosthetic arms and legs. For more information, see “Prosthetic devices”.
 - [;and
 - scooters].

Hearing Aids [(*Prior authorization* is recommended for these devices. See page 3-1 for more information.)]

Coverage is provided for:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid.

Covered Services, continued

Other Health Services – continued

Home health care

This is as a *Medically Necessary* program to: (1) reduce the length of a hospital stay; or (2) delay or eliminate an otherwise *Medically Necessary* hospital admission. Coverage includes:

- home visits by a *Provider*;
- skilled [intermittent] nursing care;
- [*Medically Necessary* private duty nursing care. A certified home health care agency must provide this care.];
- physical therapy;
- speech therapy;
- occupational therapy;
- medical/psychiatric social work;
- nutritional consultation;
- prescription drugs and medication;
- medical and surgical supplies (Examples include dressings, bandages and casts.);
- laboratory tests, x-rays, and E.K.G. and E.E.G. evaluations;
- the use of *Durable Medical Equipment*; and
- the services of a part-time home health aide.

[Note[s]:

- Home health care services for speech, physical and occupational therapies may follow an injury or illness. If this occurs, the services are only covered to the extent provided to restore function lost or impaired. This is described under “Short term speech, physical and occupational therapy services.”. However, those home health care services are [not] subject to: (1) the [0-90]-day period for significant improvement requirement] [or; (2) the visit limits] listed under “Short term speech, physical and occupational therapy services”.
- [Prior authorization is recommended for these services. See page 3-1 for more information.]

Covered Services, continued
Other Health Services - continued

[Hospice care services [Prior authorization is recommended for these services. See page 3-1 for more information.]]

We will cover the following services for *Members* who are terminally ill. (This means having a life expectancy of 6 months or less.):

- *Provider* services;
- nursing care provided by or supervised by a registered professional nurse;
- social work services;
- volunteer services; and
- counseling services (This includes bereavement counseling services for the *Member's* family. This applies for up to one year after the *Member's* death.).

"Hospice care services" are defined as a coordinated licensed program of services provided, during the life of the *Member*, to a terminally ill *Member*. Such services can be provided:

- in a home setting;
- on an *Outpatient* basis; and
- on a short-term *Inpatient* basis, for the control of pain and management of acute and severe clinical problems which cannot, for medical reasons, be managed in a home setting.]

[Note: Covered up to [0-unlimited] visits per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined) for any combination of home visits and Inpatient facility visits.]

[Injectable, infused or inhaled medications

Coverage is provided for injectable, infused or inhaled medications that are required for and: (1) an essential part of an office visit to diagnose and treat illness or injury; or (2) received at home with drug administration services by a home infusion *Provider*. Medications may include, but are not limited to, total parenteral nutrition therapy, chemotherapy, and antibiotics.

Notes:

- *Prior authorization* and quantity limits may apply.
- There are designated home infusion *Providers* for a select number of specialized pharmacy products and drug administration services. These *Providers* offer clinical management of drug therapies, nursing support, and care coordination to *Members* with acute and chronic conditions. Medications offered by these *Providers* include, but are not limited to, medications used in the treatment of hemophilia, pulmonary arterial hypertension, immune deficiency and enzyme replacement therapy. Call Member Services or see our Web site for more information on these medications and *Providers*.
- Coverage includes the components required to administer these medications. This includes, but is not limited to, *Durable Medical Equipment*, supplies, pharmacy compounding, and delivery of drugs and supplies.
- Medications listed on our web site as covered under a *Tufts Health Plan* pharmacy benefit are not covered under this "Injectable, infused or inhaled medications" benefit. For more information, call *CareLink* Member Services. Or, check our Web site at www.tuftshealthplan.com.]

Covered Services, continued

Other Health Services - continued

Medical supplies

We cover the cost of certain types of medical supplies, including:

- ostomy, tracheostomy, catheter, and oxygen supplies; and
- [insulin pumps and related supplies.] [supplies related to insulin pumps.]

Note[s]: Contact a Member Specialist with coverage questions. [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

New cancer therapies

Coverage is provided for new cancer therapies (both *Inpatient* and *Outpatient*) still under investigation as required by Rhode Island General Laws Section § 27-18-36.

[*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Orthoses and prosthetic devices

We cover the cost of orthoses and prosthetic devices (This includes repairs.), as required by Rhode Island law. This includes breast prostheses*, as required by federal law. Coverage is provided for the most appropriate model that adequately meets the *Member's* needs. His or her treating *Provider* determines this. [(*Prior authorization* is recommended for these services.*)]

[*Important Note: Breast prostheses provided in connection with a mastectomy are not subject to any *prior authorization*. See page 3-1 for more information.]

[Prescription infant formulas]

[Infant formulas are covered when *Medically Necessary*. The formulas must be prescribed for infants and children up to age 2.

Contact Member Services for more information.]

[Private duty nursing]

[We cover private duty nursing services. It must be *Medically Necessary*. Also, it needs to be ordered by a physician and performed by a certified home health care agency. Private duty nursing services are covered when the patient requires continuous skilled nursing observation and intervention.]

[Note: *Prior authorization* is recommended for these services. See page 3-1 for more information.]

Scalp hair prostheses or wigs for cancer or leukemia patients

Coverage is provided for scalp hair prostheses or wigs worn for hair loss suffered as a result of the treatment of any form of cancer. (See "*Durable Medical Equipment*" earlier in this chapter.)

Note: Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined).

Covered Services, continued

Other Health Services - continued

[Special medical formulas

Includes nonprescription enteral formulas and low protein foods. A *Provider* must prescribe the formula or food for these treatments:]

Low protein foods:

When given to treat inherited diseases of amino acids and organic acids.

[Note: *Prior authorization* is recommended for these formulas. See page 3-1 for more information.]

Nonprescription enteral formulas:

- For home use for treatment of malabsorption caused by: Crohn's disease; ulcerative colitis; gastroesophageal reflux; chronic intestinal pseudo-obstruction; and inherited diseases of amino acids and organic acids.

[*Prior authorization* is recommended for these formulas. See page 3-1 for more information.]

Covered Services, continued

Prescription Drug Benefit

Introduction

This section describes the prescription drug benefit. These topics are included here. They explain your prescription drug coverage:

- How Prescription Drugs Are Covered;
- Prescription Drug Coverage Table;
- What is Covered;
- What is Not Covered;
- [*CareLink* Pharmacy Management Programs;]
- Filling Your Prescription.]

[How prescription drugs are covered

Prescription drugs may be considered *Covered Services*. This occurs only if they comply with the *Tufts Health Plan Pharmacy Management Programs* section below and are:

- listed below under *What is Covered*;
- provided to treat an injury, illness, or pregnancy; and
- *Medically Necessary*.

We have a current list of covered drugs. See our Web site at www.tuftshealthplan.com. You can also call a Member Specialist.

The *Prescription Drug Coverage Table* below describes your prescription drug benefit amounts.

- [Tier-0 drugs [are covered in full] [have the lowest *Cost Sharing Amount*].]
- Tier-1 drugs have the [lowest] [lower] level *Cost Sharing Amount*; many generic drugs are on Tier-1.
- Tier-2 drugs have the [middle] [higher] level *Cost Sharing Amount*.
- [Tier-3 drugs have the [higher] [highest] level *Cost Sharing Amount*.]
- [[Tier-4] [Special Designated Pharmacy Program] drugs have the highest *Cost Sharing Amount*.]

[Covered Services, continued
Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE

INFERTILITY MEDICATIONS

[0-20% *Coinsurance**], for up to a 30-day supply [(This is subject to the [prescription drug deductible] below).]

***Notes:**

- *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.
- [Coverage for infertility is limited to [\$100,000-unlimited] per *Member* per lifetime (This maximum is for *In-Network* and *Out-of-Network Levels* combined.). This limit applies to both: (1) infertility services covered under the "*Outpatient Care*" benefit; and (2) oral and injectable drug therapies used to treat infertility and covered under this "Prescription Drug Benefit."]

DIABETES EQUIPMENT/SUPPLIES [(subject to the [prescription drug deductible] described below]

Retail Pharmacy

When obtained through a *Tufts Health Plan* Designated Retail Pharmacy:

- [Blood glucose meters: [\$0-\$50] *Copayment*.]
- [Test strips: [\$0-\$25] *Copayment* for generic test strips (for up to a 30-day supply); [\$0-\$25] *Copayment* for preferred brand name test strips (up to a 30-day supply); [\$0-\$50] for non-preferred brand name test strips (up to a 30-day supply).]
- [Lancets, lancet devices, and miscellaneous supplies (including alcohol swabs and calibration fluids): [\$0-\$25] *Copayment* for generic lancets, lancet devices and miscellaneous supplies (up to a 30-day supply); [\$0-\$50] *Copayment* for preferred brand name lancets, lancet devices, and miscellaneous supplies (up to a 30-day supply).]

When not obtained through a *Tufts Health Plan* Designated Retail Pharmacy:

- Blood glucose meters, test strips, lancets, lancet devices, and miscellaneous supplies (including alcohol swabs and calibration fluids): [\$0-\$50] *Copayment* then [0-20%] *Coinsurance* (up to a 30-day supply).

Mail Order

When obtained through a *Tufts Health Plan* Designated Mail Services Pharmacy:

- Blood glucose meters: [\$0-\$25] *Copayment*.
- Test strips: [\$0-\$25] *Copayment* for generic test strips (for up to a 90-day supply); [\$0-\$25] *Copayment* for preferred brand name test strips (up to a 90-day supply); [\$0-\$50] for non-preferred brand name test strips (up to a 90-day supply).
- Lancets, lancet devices, and miscellaneous supplies (including alcohol swabs and calibration fluids): [\$0-\$25] *Copayment* for generic lancets, lancet devices and miscellaneous supplies (up to a 90-day supply); [\$0-\$25] for preferred brand name lancets, lancet devices, and miscellaneous supplies (up to a 90-day supply).

When not obtained through a *Tufts Health Plan* Designated Mail Services Pharmacy: There is no coverage for any diabetes equipment or supplies when obtained through a mail services pharmacy that is not *Tufts Health Plan* Designated Mail Services Pharmacy.]

CANCER DRUGS [(subject to the [prescription drug deductible] described below]

Anti-neoplastic (chemotherapy) drugs used for cancer treatment are covered in full when purchased through a retail pharmacy. There is no coverage for anti-neoplastic (chemotherapy) drugs when purchased through a mail order pharmacy.

Note: Some chemotherapy drugs are not covered under this pharmacy benefit and are instead covered under the "Injectable medications" benefit earlier in this chapter. Call Member Services for more information.]

[Covered Services, continued

Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE – continued

ALL OTHER MEDICATIONS

DRUGS OBTAINED AT A RETAIL PHARMACY:

• **Coverage When Drugs Are Obtained Through a Tufts Health Plan Designated Retail Pharmacy:**

Covered prescription drugs (This includes both acute and maintenance drugs.) You must obtain these drugs directly from a Tufts Health Plan designated retail pharmacy.

Tier-0 drugs:

[[[\$0-\$50] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$50],]
for a 1-30 day supply

Tier-1 drugs:

[[[\$0-\$50] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$50],]
for a 1-30 day supply

Tier-2 drugs:

[[[\$0-\$75] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$75],]
for a 1-30 day supply

Tier-3 drugs:

[[[\$0-\$400150] Copayment]
[[10-60%] Coinsurance*]]
[, up to a maximum of
[\$0-\$400150],]
for a 1-30 day supply.

[[[\$0-\$100] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 31-60 day supply]

[[[\$0-\$100] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 31-60 day supply]

[[[\$0-\$150] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 31-60 day supply]

[[[\$0-\$225300] Copayment]
[[10-60%] Coinsurance*]]
[, up to a maximum of
[\$0-\$225300],]
or a 31-60 day supply]

[[[\$0-\$150] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 61-90 day supply]

[[[\$0-\$150] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 61-90 day supply]

[[[\$0-\$225] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$225],]
for a 61-90 day supply]

[[[\$0-\$300450] Copayment]
[[10-60%] Coinsurance*]]
[, up to a maximum of
[\$0-\$300450],]
for a 61-90 day supply]

[(subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below)]

• **Coverage When Drugs Are Not Obtained Through a Tufts Health Plan Designated Retail Pharmacy:**

You may choose to obtain a covered prescription drug at a retail pharmacy which is **not** a Tufts Health Plan designated pharmacy. If so, you pay [a [\$0-\$50] Copayment] [, and then] [20%-50%] Coinsurance for that drug.

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below.)]

[DRUGS OBTAINED THROUGH A MAIL SERVICES PHARMACY:

• **Coverage When Drugs Are Obtained Through a Tufts Health Plan Designated Mail Services Pharmacy:**

Most maintenance medications, when mailed to you through a Tufts Health Plan designated mail services pharmacy.

Tier-0 drugs:

[[[\$0-\$100] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 1-[30-90] day supply]

Tier-1 drugs:

[[[\$0-\$100] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$100],]
for a 1-[30-90]-day supply]

Tier-2 drugs:

[[[\$0-\$150] Copayment]
[[10-50%] Coinsurance*]]
[, up to a maximum of
[\$0-\$150],]
for a 1-[30-90]- day supply]

Tier-3 drugs:

[[[\$0-\$225450] Copayment]
[[10-60%] Coinsurance*]]
[, up to a maximum of
[\$0-\$225450],]
for a 1-[30-90] day supply]

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below.)]

• **Coverage When Drugs Are Not Obtained Through a Tufts Health Plan Designated Mail Services Pharmacy:**

If you choose to obtain a covered prescription drug through a mail services pharmacy which is **not** a Tufts Health Plan designated pharmacy, you pay 20% Coinsurance for that drug.

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below.)]

*Note: Coinsurance is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your Group's Premium.

[Covered Services, continued

Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE – continued

[DRUGS OBTAINED THROUGH THE SPECIAL DESIGNATED PHARMACY PROGRAM**

The following drugs must be obtained through a special designated pharmacy: medications used in the treatment of infertility; multiple sclerosis; hemophilia; hepatitis C; growth hormone deficiency; rheumatoid arthritis; and cancers treated with oral medications, when obtained from special designated pharmacies.

[Tier-4 drugs:]

[[\$0-\$125 Copayment] [10-70% Coinsurance*] , [, up to a maximum of \$0-\$300,] for up to a 30-day supply.

[(This is subject to the [prescription drug deductible] [and] [the[calendar year] [Contract Year] maximum benefit] below.)]

*Note: *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates that we receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.

**For more information, see "Tufts Health Plan Pharmacy Management Programs".]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this Special Designated Pharmacy Program will not be limited to mail order.]

[Prescription drug deductible]

[A [\$0-\$600] prescription drug deductible applies to [prescription drugs on Tiers 2 and 3 for] each *Member* per [calendar year] [Contract Year]. This is the amount you must first pay for covered prescription drugs [obtained at a [Tufts Health Plan designated] retail pharmacy] [obtained through a [Tufts Health Plan designated] mail order pharmacy] [on Tiers 2 and 3] before we will pay for any covered [retail] [mail order] prescription drugs.] [Upon initially joining *Tufts Health Plan*, any deductible amount you paid for covered [retail] [mail order] prescription drugs under another health plan during the current calendar year may be used to satisfy your prescription drug deductible for that year.]

[**Note:** This prescription drug deductible does **not** apply to [generic drugs, regardless of their tier] [prescription drugs on Tier 1] [prescription and over-the-counter smoking cessation agents.]

[Any combination of enrolled *Members* of a covered family may satisfy the [\$0-\$1,800] family prescription drug deductible during a [calendar year] [Contract Year]. In this case, the remainder of the covered *Members* of that family will not need to satisfy an individual prescription drug deductible for the rest of that [calendar year] [Contract Year].]

[Any deductible amount you pay for covered [retail] [mail order] prescription drugs [on Tiers 2 and 3] under this plan in the last three months of a [calendar year] [Contract Year] may be used to satisfy your prescription drug deductible during the following year.]

[The deductible is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates that we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.]

[Covered Services, continued

Prescription Drug Benefit – continued

[Deductible]

[Prescription drugs are subject to the *Deductible*. For more information, see the “Benefit Overview” section.]

Note[s]:

- You may fill your prescription in a state that allows you to request a brand-name drug even though your *Provider* authorizes the generic equivalent. In this case, you will pay the applicable Tier *Cost Sharing Amount*. You will also pay the difference in cost between the brand-name drug and the generic drug.
- [You always pay the applicable *Cost Sharing Amount*. This is the case, even if the cost of the drug is less than the *Cost Sharing Amount*.]

]

[Generic Incentive Program]

[Your *Provider* may prescribe a brand-name drug that has a generic equivalent. This can happen in Massachusetts and many other states. In this case, you will receive the generic drug and pay the applicable Tier *Copayment*. Wherever you fill your prescription, your *Provider* may request that you receive a covered brand-name drug only. In this case, you will pay the *Copayment* for the generic drug. You must also pay the difference between the cost of the generic drug and the cost of the covered brand-name drug. In many cases, there may be a significant difference in price between the brand-name drug and the generic drug. This may result in a significant difference in what you need to pay.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Text in "What is Covered" and "What is Not Covered" provisions in this "Prescription Drug Benefit" will include coverage for oral contraceptives and diaphragms for groups with prescription drug **except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]**

[Covered Services, continued

Prescription Drug Benefit - continued

What is covered

We cover the following under this Prescription Drug Benefit:

- Prescribed drugs that by law require a prescription and are not listed under *What is Not Covered* (See “Important Notes” below).
- [Test strips for glucose monitors and/or visual aid reading, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar levels.]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: *Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Prescription Drug Benefit” listed above for plans that **include** prescription drug coverage. For plans that **exclude** prescription drug coverage, those items will be covered under the “Diabetes services and supplies” in the “Outpatient Care” section earlier in this chapter.]*

- Acne medications for individuals through the age of 25.
- [Oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription*.

*Note: This Prescription Drug Benefit only describes contraceptive coverage for oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription. See “Family planning” above for information about other covered contraceptive drugs and devices.]

- Fluoride for *Children*.
- [Injectables and biological serum included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.]
- Prefilled sodium chloride for inhalation (This is covered both by prescription and over-the-counter.)
- Off-label use of FDA-approved prescription drugs used in the treatment of cancer which have not been approved by the FDA for that indication, provided, however, that such a drug is recognized for such treatment:
 - in one of the standard reference compendia;
 - in the medical literature; or
 - by the Commissioner of Insurance.
- Compounded medications. These are only covered if at least one active ingredient requires a prescription by law.
- [Over-the-counter drugs included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.]
- Prescription and over-the-counter smoking cessation agents. These must be recommended and prescribed by a *Provider*.

[Note: Certain prescription drug products may be subject to one of the *CareLink Pharmacy Management Programs* described below.]

]

[Covered Services, continued

[Prescription Drug Benefit - continued

What is not covered

We do not cover the following under this Prescription Drug Benefit:

- Drugs that by law do not require a prescription (unless listed as covered in the *What is Covered* section above).
- Drugs not listed on the “Tufts Health Plan Prescription Drug List”. See the list at www.tuftshealthplan.com. Also, you can call Member Services for more information.
- Vitamins and dietary supplements (except prescription prenatal vitamins and fluoride for *Children* [and supplements for the treatment of mitochondrial disease]).
- Medications for the treatment of idiopathic short stature.
- Topical and oral fluorides for adults.
- Cervical caps, IUDs, implantable contraceptives (Implanon® (etonorgestrel), levonorgestrel implants, Depo-Provera or its generic equivalent [(These are covered under your *Outpatient* care benefit earlier in this Chapter.)] [oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription].
- Experimental drugs: drugs that cannot be marketed lawfully without the approval of the FDA and such approval has not been granted at the time of their use or proposed use or such approval has been withdrawn.
- Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products. These may be provided as described earlier in this chapter.
- Immunization agents. These may be provided under “Preventive health care” above.
- [Prescriptions written by *Providers* who do not participate in *Tufts Health Plan*. These drugs are excluded, except in cases of authorized referral or *Emergency* care.]
- [Prescriptions filled at pharmacies other than *Tufts Health Plan* designated pharmacies, except for *Emergency* care.]
- Drugs for asymptomatic onychomycosis, except for *Members* with diabetes, vascular compromise, or immune deficiency status.
- Acne medications for individuals 26 years of age or older, unless *Medically Necessary*.
- [Drugs dispensed in an amount or dosage that exceeds our established quantity limitations.]
- Compounded medications, if no active ingredients require a prescription by law.
- Prescriptions filled through an internet pharmacy that is not a Verified Internet Pharmacy Practice Site certified by the National Association of Boards of Pharmacy.
- Prescription medications once the same active ingredient or a modified version of an active ingredient that is therapeutically equivalent to a covered prescription medication becomes available over-the-counter. In this case, the specific medication [is not] [may not be] covered. Also, the entire class of prescription medications may not be covered. For more information, call Member Services. You can also check our Web site at www.tuftshealthplan.com. **Note:** This restriction on prescription drugs does not apply to prescription and over-the-counter smoking cessation agents.
- Prescription medications when packaged with non-prescription products.
- Oral non-sedating antihistamines.

[Covered Services, continued

Prescription Drug Benefit - continued

[CareLink Pharmacy Management Programs]

[In order to provide safe, clinically appropriate, cost-effective medications under this Prescription Drug Benefit, CareLink has developed these Pharmacy Management Programs:]

[Quantity Limitations Program]:

CareLink limits the quantity of selected medications Members can receive in a given time period. We do this for cost, safety and/or clinical reasons.]

[Prior Authorization Program:

CareLink restricts the coverage of certain drug products. These are drugs with a narrow indication for usage, may have safety concerns and/or are extremely expensive. We require the prescribing Provider to obtain prior approval from CareLink for such drugs.]

Step Therapy PA Program

Step therapy is a type of prior authorization program (usually automated). This program uses a step-wise approach. It requires the use of the most therapeutically appropriate and cost-effective agents first. After that, other medications may be covered. Members must first try one or more medications on a lower step to treat a certain medical condition first. After that, a medication on a higher step may be covered for that condition.]

[Special Designated Pharmacy Program:

CareLink has designated special pharmacies to supply a select number of medications **[via mail order]**. This includes medications used to treat infertility, multiple sclerosis, hemophilia, hepatitis C, growth hormone deficiency, rheumatoid arthritis, and cancers treated with oral medications. These pharmacies specialize in providing medications used to treat certain conditions. They are staffed with clinicians to provide support services to Members. Medications may be added to this program from time to time. Special pharmacies can dispense up to a 30-day supply of medication at one time. **[Medications are delivered directly to the Member's home via mail. This is NOT part of the mail order pharmacy benefit.]** **[Extended day supplies and Copayment savings do not apply to these special designated drugs. [via mail order] .]**

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this Special Designated Pharmacy Program will not be limited to mail order.]

Non-Covered Drugs:

Tufts Health Plan covers over 4,500 drugs. However, a small number of drugs (less than 1%) are not covered. This is because there are safe, effective and more affordable alternatives available. **[Drugs may not be covered for safety reasons, if they are new on the market, if they become available over-the-counter, or if a generic version of a drug becomes available.]** For more information about these non-covered drugs, call Member Services or go to **www.tuftshealthplan.com**. All of the alternative drug products are approved by the U.S. Food and Drug Administration (FDA). They are widely used and accepted in the medical community to treat the same conditions as the medications that are not covered. **[For up-to-date information on these non-covered drugs and their suggested alternatives, please call Member Services, or see the web site at www.tuftshealthplan.com.]**

[Covered Services, continued

Prescription Drug Benefit - continued

[CareLink Pharmacy Management Programs, continued]

[New-To-Market Drug Evaluation Process:

CareLink's Pharmacy and Therapeutics Committee reviews new-to-market drug products for safety, clinical effectiveness and cost. We then make a coverage determination based on the Pharmacy and Therapeutics Committee's recommendation.

A new drug product will not be covered until this process is completed. This is usually within 6 months of the drug product's availability.]

IMPORTANT NOTES:

- [Your *Provider* may feel it is *Medically Necessary* for you to take medications that are restricted under any of the *CareLink Pharmacy Management Programs* described above. In this case, he or she may submit a request for coverage. *CareLink* will approve the request if it meets our guidelines for coverage. For more information, call Member Services.]
- The *Tufts Health Plan* Web site has a list of covered drugs with their tiers. We may change a drug's tier during the year. For example, a brand drug's patent may expire. In this case, we may [move] [change the drug's status by either (a) moving] the brand drug from Tier - 2 to Tier - 3 [or (b) no longer covering the brand drug] when a generic alternative becomes available. Many generic drugs are available on Tier - 1.
- You may have questions about your prescription drug benefit. You may want to know the tier of a particular drug. [You might like to know if your medication is part of a Pharmacy Management Program] For these issues, check our Web site at **www.tuftshealthplan.com**. You can also call *CareLink* Member Services at 1-866-352-9114.

[Covered Services, continued

Prescription Drug Benefit - continued

Filling your prescription

Where to fill prescriptions:

You can fill your prescriptions at any pharmacy. You must fill your prescriptions at a *CareLink* designated pharmacy in order to receive coverage at the *In-Network Level of Benefits*. *CareLink* designated pharmacies include:

- [for the majority of prescriptions,] many of the pharmacies in Massachusetts and Rhode Island. They also include additional pharmacies nationwide; [and]
- [for a select number of drug products, a small number of special designated pharmacy providers. (See “*CareLink* Pharmacy Management Programs” above.)] You may have questions about where to fill your prescription. If so, call Member Services.]

How to fill prescriptions:

- When you fill a prescription, provide your Member ID to any *CareLink* designated pharmacy and pay your *Cost Sharing Amount*.
- The cost of your prescription may be less than your *Copayment*. In this case, you [must pay for the actual cost of the prescription] [must pay that *Copayment*].
- If you have any problems using this benefit, call *CareLink* Member Services.

Important: If you fill a prescription at a non-*CareLink* designated pharmacy, call *CareLink* Member Services. They will explain how to submit your prescription drug claims for reimbursement.

[Filling Prescriptions for Maintenance Medications:

You may need to take a *maintenance* medication. If so, we offer you two choices for filling your prescription:

- you may obtain your maintenance medication directly from a *CareLink* designated retail pharmacy; or
- you may have most maintenance medications* mailed to you. This is done through a *CareLink* designated mail services pharmacy.

[Note: See the “Preventive Medication Benefit” at the front of this document for more information.]

*These drugs may not be available to you through a *CareLink* designated mail services pharmacy:

- medications for short term medical conditions;
- certain controlled substances and other prescribed drugs that may be subject to exclusions or restrictions [;or]
- medications that are part of our Quantity Limitations program; [or
- medications that are part of our Special Designated Pharmacy program.]

NOTE: Your *Cost Sharing Amounts* for covered prescription drugs are shown in the *Prescription Drug Coverage Table* above.

1

Exclusions from Benefits

Tufts Health Plan will not pay for the following services, supplies, or medications:

- A service, supply or medication which is not *Medically Necessary*.
- A service, supply or medication which is not a *Covered Service*.
- A service, supply or medication that is not essential to treat an injury, illness, or pregnancy, except for preventive care services.
- A service, supply, or medication if there is a less intensive level of service, supply, or medication or more cost-effective alternative which can be safely and effectively provided, or if the service, supply, or medication can be safely and effectively provided to you in a less intensive setting.
- A service, supply, or medication that is primarily for your, or another person's, personal comfort or convenience.
- [A service, supply, or medication that is obtained outside of the 50 United States. The only exceptions to this rule are for *Emergency* care services or *Urgent Care* services while traveling, which qualify as *Covered Services* when provided outside of the 50 United States.]
- *Custodial Care*.
- Services related to non-*Covered Services*. This does not apply to complications related to pregnancy terminations.
- A drug, device, medical treatment or procedure (collectively "treatment") that is *Experimental or Investigative*.

This exclusion does not apply to:

- treatment of chronic Lyme disease;
- new cancer therapies, as described earlier in this chapter [; or
- off-label uses of prescription drugs for the treatment of cancer, if you have a Prescription Drug Benefit]

which meet the requirements of Rhode Island law.

A treatment may be *Experimental or Investigative*. In this case, we will not pay for any related treatments provided to the *Member* for the purpose of furnishing the *Experimental or Investigative* treatment.

- Drugs, medicines, materials or supplies for use outside the hospital or any other facility, except as described earlier in this chapter. Medications and other products which can be purchased over-the-counter except those listed as covered earlier in this chapter.
- The following exclusions apply to services provided by the relatives of a *Member*:
 - Services provided by a relative who is not a *Provider* are not covered;
 - Services provided by an immediate family member (by blood or marriage), even if the relative is a *Provider*, are not covered.
 - If you are a *Provider*, you cannot provide or authorize services for yourself or a member of your immediate family (by blood or marriage).
- Services, supplies, or medications required by a third party which are not otherwise *Medically Necessary*. Examples of a third party are an employer, an insurance company, a school, or a court.
- Services for which you are not legally obligated to pay. Services for which no charge would be made if you had no health plan.
- Care for conditions for which benefits are available under workers' compensation or other government programs other than Medicaid.

Exclusions from Benefits, continued

- Care for conditions that state or local law requires to be treated in a public facility.
 - Any additional fee a Provider may charge as a condition of access or any amenities that access fee is represented to cover. Refer to the *Directory of Health Care Providers* to see if your Provider charges such a fee.
 - Charges incurred when the Member, for his or her convenience, chooses to remain an Inpatient beyond the discharge hour.
 - Facility charges or related services if the procedure being performed is not a Covered Service, except as provided under “Oral health services” earlier in this chapter.
 - [Preventive dental care [, except as provided under “Pediatric dental care for Members under age 12” earlier in this chapter]; [periodontal treatment;] [orthodontia, even when it is an adjunct to other surgical or medical procedures;] [dental supplies;] [dentures;] [restorative services including, but not limited to, crowns, fillings, root canals, and bondings;] [skeletal jaw surgery, except as provided under “Oral health services” earlier in this chapter;] [alteration of teeth;] [care related to deciduous (baby) teeth;] [splints and oral appliances (except for sleep apnea, as described earlier in this chapter), including those for TMJ disorders.] TMJ disorder-related therapies, including TMJ appliances, occlusal adjustment, or TMJ appliance-related therapies, are not covered.]
 - [Surgical removal or extraction of teeth, except as provided under “Oral health services” earlier in this chapter.]
 - Cosmetic (This means to change or improve appearance.) surgery, procedures, supplies, medications or appliances, except as provided under “Reconstructive surgery and procedures” earlier in this chapter.
 - Rhinoplasty, except as provided under “Reconstructive Surgery and Procedures” earlier in this chapter; liposuction; and brachioplasty.
 - Treatment of spider veins; removal or destruction of skin tags; treatment of vitiligo.
 - Hair removal, except when Medically Necessary to treat an underlying skin condition.
 - [Contraceptives] [and] [contraceptive services].
 - Costs associated with home births; costs associated with the services provided by a doula.
 - Circumcision performed in any setting other than a hospital, *Day Surgery*, or a *Provider’s* office.
 - Infertility services for *Members* who do not meet the definition of Infertility as described in the “Outpatient Care” section earlier in this chapter; *Experimental* infertility procedures; the costs of surrogacy*; [sterilization;] reversal of voluntary sterilization; long-term (longer than 90 days) [sperm or] embryo cryopreservation unless the Member is in active infertility treatment; costs associated with donor recruitment and compensation; Infertility services which are necessary for conception as a result of voluntary sterilization or following an unsuccessful reversal of a voluntary sterilization [; infertility services for male *Members*;] [; and donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner.]
- *the costs of surrogacy means: (1) all costs incurred by a fertile woman to achieve a pregnancy as a surrogate or gestational carrier for an infertile *Member*. These costs include, but are not limited to: costs for drugs needed for implantation, embryo transfer, and cryo-preservation of embryos; (2) use of donor egg and a gestational carrier; and (3) costs for maternity care if the surrogate is not a *Member*. A surrogate is a person who carries and delivers a child for another either through artificial insemination or surgical implantation of an embryo.
- A gestational carrier is a surrogate with no biological connection to the embryo/child.
- Note:** We may authorize short-term (less than 90 days) cryopreservation of sperm or embryos for certain medical conditions that may impact a Member’s future fertility. *Prior authorization* is recommended for these services.

Exclusions from Benefits, continued

- Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the *Member* is the sole recipient of the donor's eggs. *Prior authorization* is recommended for these services.
- [Pregnancy terminations, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest.]
- [Preimplantation genetic testing and related procedures performed on gametes or embryos.]
- Treatments, medications, procedures, services and supplies related to: medical or surgical procedures for sexual reassignment; reversal of voluntary sterilization; or over-the-counter contraceptive agents.
- Manual breast pumps; the purchase of an electric or hospital grade breast pump.
- Human organ transplants, except as described earlier in this chapter.
- Services provided to a non-*Member*, except as described earlier in this chapter for:
 - organ donor charges under "Human organ transplants";
 - [bereavement counseling services under "Hospice care services"; and]
 - the costs of procurement and processing of donor sperm, eggs, or inseminated eggs, or banking of donor sperm or inseminated eggs, under "Infertility services" (This is to the extent such costs are not covered by the donor's health coverage, if any.).
- [Acupuncture;] biofeedback, except for the treatment of urinary incontinence; hypnotherapy; psychoanalysis; TENS units or other neuromuscular stimulators and related supplies; electrolysis; [spinal manipulation;] [chiropractic medicine;] [spinal manipulation services for *Members* age 12 and under;] *Inpatient* and *Outpatient* weight-loss programs and clinics; [nutritional counseling, except as described earlier in this chapter;] relaxation therapies; massage therapies, except as described under "Short-term speech, physical, and occupational therapy services" earlier in this chapter; services by a personal trainer; exercise classes; cognitive rehabilitation programs; cognitive retraining programs. Also excluded are diagnostic services related to any of these procedures or programs.
- All alternative, holistic, naturopathic, and/or functional health medicine services, supplies or procedures. All services, procedures, labs and supplements associated with this type of medicine.
- Any service, supply, or procedure performed in a non-conventional setting (This includes, but is not limited to, spas/resorts, therapeutic programs, camps and clinics).
- Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking and blood products, except as detailed in the "Note" below.
Note: The following blood services and products are covered:
 - blood processing;
 - blood administration;
 - Factor products (monoclonal and recombinant) for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (prior approval by an *Authorized Reviewer* applies);
 - Intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (*Prior authorization* is recommended for these services.).
- Devices and procedures intended to reduce snoring. These include, but are not limited to, laser-assisted uvulopalatoplasty, somnoplasty, and snore guards.

Exclusions from Benefits, continued

- Examinations, evaluations or services for educational purposes or developmental purposes. This includes physical therapy, speech therapy, and occupational therapy, except as provided earlier in this chapter. Vocational rehabilitation services and vocational retraining. Also services to treat learning disabilities, behavioral problems, and developmental delays and services to treat speech, hearing and language disorders in a school-based setting. The term “developmental” refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones not caused by an underlying medical illness or condition.
- [Eyeglasses, lenses or frames, except as described under "Durable Medical Equipment" earlier in this chapter; [refractive eye surgery (including radial keratotomy) for conditions which can be corrected by means other than surgery]. [Routine eye exams.] Except as described earlier in this chapter, we will not pay for contact lenses or contact lens fittings.]
- Methadone maintenance or methadone treatment [related to substance abuse].
- [Private duty nursing (block or non-intermittent nursing)], except as described under “Home health care” earlier in this chapter.]
- Routine foot care. Examples include: trimming of corns and calluses; treatment of flat feet or partial dislocations in the feet; orthopedic shoes and related items that are not part of a brace; or other non-orthotic support devices for the feet.
Note: This exclusion does not apply to routine foot care for Members diagnosed with diabetes.
- Transportation, including , but not limited to, transportation by chair car, wheelchair van, or taxi, except as described in “Ambulance services” in this chapter.
- Lodging related to receiving any medical service[, except as described under “Hematopoietic stem cell transplants and human organ transplants” earlier in this chapter] .
- [Bariatric surgery.]
- [The prescription drug, RU-486, or its therapeutic equivalent.]
- [Telephone consultations.]
- [Supervision of maintenance therapy for chronic disease which is not aggravated by surgery and would not ordinarily require hospitalization; rehabilitation for maintenance purposes.]
- [Sleep studies performed in the home.]
- [Bone marrow blood supply MRIs.]
- [Non-cadaveric small bowel transplants.]

Chapter 4

When Coverage Ends

Reasons coverage ends

Coverage (including federal COBRA coverage and Rhode Island continuation coverage) ends when any of the following occurs:

- you lose eligibility because you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules;
- [you [are a *Subscriber* or a *Spouse* and you [move out of the *Network Contracting Area**;]
- you choose to drop coverage;
- you commit an act of physical or verbal abuse unrelated to your physical or mental condition which poses a threat to any *Provider*, any *Tufts Health Plan Member*, *Tufts Health Plan* or any *Tufts Health Plan* employee;
- you commit an act of misrepresentation or fraud; or
- your *Group Contract* with us ends. (For more information, see “Termination of a *Group Contract*” later in this chapter.)

Note: *Children* are not required to maintain primary residence in the *Network Contracting Area*. In addition, there are a few other exceptions in which *Dependents* are still eligible for coverage even if they live outside of the *Network Contracting Area*. However, care outside of the *Network Contracting Area* is only covered at the *Out-of-Network Level of Benefits*. See “If you live outside of the *Network Contracting Area*” in Chapter 2 for more information.

Benefits after termination

If you are totally disabled when your coverage ends, you may be able to continue your coverage as described in “Extension of Benefits” later in this chapter. Otherwise, we will not pay for services you receive after your coverage ends even if:

- you were receiving *Inpatient* or *Outpatient* care when your coverage ended; or
- you had a medical condition (known or unknown), including pregnancy, that requires medical care after your coverage ends.

Continuation and converted plans

Once your coverage ends, you may be eligible to continue your coverage with your *Group*. Or, you may be able to enroll in a converted coverage plan. See Chapter 5 for more information.

When a *Member* is No Longer Eligible

Loss of eligibility

Your coverage ends on the date you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules.

Important Note: Your coverage will terminate retroactively. This is done back to the date you are no longer eligible for coverage.

When a Member is No Longer Eligible, continued

If you move out of the Network Contracting Area

If you are a *Subscriber* or *Spouse* and you move out of the *Network Contracting Area*, coverage ends on the date you move*. *Children* are not required to maintain primary residence in the *Network Contracting Area*. However, care outside of the *Network Contracting Area* is only covered at the *Out-of-Network Level of Benefits*.

Before you move, tell your *Group* or call a Member Specialist before you move to notify us of your move. You may have kept a residence in the *Network Contracting Area* but been out of the *Network Contracting Area* for more than 90 days. If this happens, coverage ends 90 days after the date you left the *Network Contracting Area*.

For more information about coverage available to you when you move out of the *Network Contracting Area*, contact a Member Specialist.

***Note:** There are a few other exceptions in which *Dependents* are still eligible for coverage even if they live outside of the *Network Contracting Area*. See “If you live outside of the *Network Contracting Area*” in Chapter 2 for more information.

Dependent Coverage

An enrolled *Dependent's* coverage ends when the *Subscriber's* coverage ends.

An enrolled *Dependent Child's* coverage ends when the *Child* reaches age 19, unless the *Child* is a *Student Dependent* or a *Disabled Dependent*. See Chapter 2, “Continuing Eligibility for *Dependents*”, for more information.

You choose to drop coverage

Coverage ends if you decide you no longer want coverage **and you meet any qualifying event your Group requires**. To end your coverage, notify your *Group*. You must do this at least 30 days before the date you want your coverage to end. You must pay *Premiums* up through the day your coverage ends.

Membership Termination for Acts of Physical or Verbal Abuse

Acts of physical or verbal abuse

We may terminate your coverage if you commit acts of physical or verbal abuse which:

- are unrelated to your physical or mental condition;
- pose a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee.

Membership Termination for Misrepresentation or Fraud

Policy

We may terminate your coverage for misrepresentation or fraud during the first two years of coverage under this plan. If your coverage is terminated for misrepresentation or fraud, we may not allow you to re-enroll for coverage with us under any other plan (such as an individual plan or another employer's plan) or type of coverage (for example, coverage as a *Dependent* or *Spouse*).

Acts of misrepresentation or fraud

Examples of misrepresentation or fraud include:

- also or misleading information on your application;
- enrolling as a *Spouse* someone who is not your *Spouse*;
- receiving benefits for which you are not eligible;
- keeping for yourself payments made by *Tufts Health Plan* that were intended to be used to pay a *Provider*; or
- allowing someone else to use your Member ID.

Date of termination

If we terminate your coverage for misrepresentation or fraud, your coverage will end as of a later date chosen by us. During the first two years of coverage, we reserve the right to revoke coverage and deny payment of claims retroactive to your *Effective Date* for any false or misleading information on your application.

Payment of claims

We will pay for all *Covered Services* you received between:

- your *Effective Date*; and
- your termination date, as chosen by us. We retroactively terminate your coverage back to a date no earlier than your *Effective Date*.

We may use any *Premium* you paid for a period after your termination date to pay for any *Covered Services* you received after your termination date.

If the *Premium* is not enough to pay for that care, *Tufts Health Plan*, at its option, may:

- pay the *Provider* for those services and ask you to pay us back; or
- not pay for those services. In this case, you will have to pay the *Provider* for the services.

The *Premium* may be more than is needed to pay for *Covered Services* you received after your termination date. In this case, we will refund the excess to your *Group*.

Despite the above provisions related to *Member* termination for misrepresentation or fraud:

- the validity of the *Group Contract* will not be contested, except for non-payment of *Premiums*, after the *Group Contract* has been in force for two years from its date of issue; or
- no statement made for the purpose of effecting insurance coverage with respect to a *Member* under this *Group Contract* shall be used to avoid the insurance with respect to which such statement was made or to reduce benefits thereunder after that *Member's* insurance under this *Group Contract* has been in force for a period of two years during his or her lifetime, nor unless such statement is contained in a written instrument signed by the person making such statement and a copy of that instrument is or has been furnished to him or her.

Termination of a *Group Contract*

End of *Tufts Health Plan's* and *Group's* relationship

Coverage will terminate if the relationship between your *Group* and *Tufts Health Plan* ends for any reason, including:

- your *Group's* contract with *Tufts Health Plan* terminates;
- your *Group* fails to pay *Premiums* on time*;
- *Tufts Health Plan* stops operating; or
- your *Group* stops operating.

*Note: In accordance with the provisions of the *Group Contract*, the *Group* is entitled to a one-month grace period for the payment of any *Premium* due, except for the first month's *Premium*. During that one-month grace period, the *Group Contract* will continue to stay in force. However, upon termination of the *Group Contract*, the *Group* will be responsible for the payment of *Premium*, prorated based on the actual date of the termination. That termination date will be at the end of the grace period, unless the *Group* notifies us of an earlier termination date.

Extension of Benefits

If you are totally disabled on the date the *Group Contract* ends, you will continue to receive *Covered Services* for 12 months.

The following conditions apply:

- the *Covered Services* must be:
 - *Medically Necessary*,
 - provided while the total disability lasts, and
 - directly related to the condition that caused the *Member* to be totally disabled on that date; and
- all of the terms, conditions, and limitations of coverage under the *Group Contract* will apply during the extension of benefits.

The extension of benefits will end on the earliest of:

- the date the total disability ends;
- the date you become eligible for coverage under another plan; or
- 12 months after your extended benefits began.

Transfer to Other Group Health Plans

Conditions for transfer

You may transfer from *Tufts Health Plan* to any other health plan offered by your *Group* only during your *Group's Open Enrollment Period* [, within 30 days after moving out of the *Network Contracting Area*,] or as of the date your *Group* no longer offers *Tufts Health Plan*.

Note: Both your *Group* and the other health plan must agree.

Obtaining a Certificate of Creditable Coverage

Certificates of Creditable Coverage are mailed to each Subscriber and/or *Dependent* upon termination. This is done in accordance with federal law. You may also obtain a copy of your Certificate of Creditable Coverage by contacting us. Call the Member Services Department at 1-866-352-9114.

Chapter 5

Continuation of *Group Contract* Coverage and Conversion Privilege

Federal Continuation Coverage (COBRA)

Rules for federal COBRA continuation

Under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA), you may be eligible to continue coverage after *Group* coverage ends if you were enrolled in *Tufts Health Plan* through a *Group* which has 20 or more eligible employees and you experience a qualifying event (see list below) which would cause you to lose coverage under your *Group*.

Note: Same-sex marriages legally entered into in Massachusetts are not recognized under federal law. Federal COBRA continuation provisions therefore do not apply to same-sex Spouses. Check with your *Group* to see if COBRA-like benefits are available to you.

Qualifying Events

A *Member's* *Group* coverage under the *Group Contract* may end because he or she experiences a qualifying event.. A qualifying event is defined as:

- the *Subscriber's* death;
- termination of the *Subscriber's* employment for any reason other than gross misconduct;
- reduction in the *Subscriber's* work hours;
- the *Subscriber's* divorce or legal separation;
- the *Subscriber's* entitlement to Medicare; or
- the *Subscriber's* or *Spouse's* enrolled *Dependent* ceases to be a *Dependent Child*.

If a *Member* experiences a qualifying event, he or she may be eligible to continue *Group* coverage as a *Subscriber* or an enrolled *Dependent* under federal COBRA law as described below.

When federal COBRA coverage is effective

A *Member* who is eligible for federal COBRA continuation coverage is called a "qualified beneficiary." A qualified beneficiary must be given an election period of 60 days to choose whether to elect federal COBRA continuation coverage. This period is measured from the later of the date the qualified beneficiary's coverage under the *Group Contract* ends (see the list of qualifying events described above) or the date the plan provides the qualified beneficiary with a COBRA election notice.

A qualified beneficiary's federal COBRA continuation coverage becomes effective retroactive to the start of the election period, if he or she elects and pays for that coverage.

Cost of Coverage

In most cases, you are responsible for payment of 102% of the cost of coverage for the federal COBRA continuation coverage. (See "Important Note" in the "Duration of Coverage" table below for information about when you may be responsible for payment of more than 102% of the cost of COBRA coverage.) For more information, contact your *Group*.

Federal Continuation Coverage (COBRA), continued

Duration of Coverage

Qualified beneficiaries are eligible for federal COBRA continuation coverage, in most cases, for a period of 18 or 36 months from the date of the qualifying event, depending on the type of qualifying event. Generally, COBRA coverage is available for a maximum of 18 months for qualifying events due to employment termination or reduction of work hours. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a qualified beneficiary to receive a maximum of 36 months of COBRA continuation coverage. For more information, see the “Duration of Coverage” table below.

FEDERAL COBRA - DURATION OF COVERAGE		
Qualifying Event(s)	Qualified Beneficiaries	Maximum Period of Coverage
<ul style="list-style-type: none"> Termination of <i>Subscriber's</i> employment for any reason other than gross misconduct. Reduction in the <i>Subscriber's</i> work hours. 	<i>Subscriber, Spouse, and Dependent Children</i>	18 months*
<i>Subscriber's</i> divorce, legal separation, entitlement to Medicare, or death.	<i>Spouse and Dependent Children</i>	36 months
<i>Subscriber's</i> or <i>Spouse's</i> enrolled <i>Dependent</i> ceases to be a <i>Dependent Child</i> .	<i>Dependent Child</i>	36 months
<p>*Important Note: If a qualified beneficiary is determined under the federal Social Security Act to have been disabled within the first 60 days of federal COBRA continuation coverage for these qualifying events, then that qualified beneficiary and all of the qualified beneficiaries in his or her family may be able to extend COBRA coverage for up to an additional 11 months. You may be responsible for payment of up to 150% of the cost of COBRA coverage for this additional period of up to 11 months.</p>		

When coverage ends

Federal COBRA continuation coverage will end at the end of the maximum period of coverage. However, coverage may end earlier if:

- coverage costs are not paid on a timely basis.
- your *Group* ceases to maintain any group health plan.
- after the COBRA election, the qualified beneficiary obtains coverage with another group health plan that does not contain any exclusion or pre-existing condition of such beneficiary. However, if other group health coverage is obtained prior to the COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.
- after the COBRA election, the qualified beneficiary becomes entitled to federal Medicare benefits. However, if Medicare is obtained prior to COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.

Rhode Island Continuation Coverage

If your employment is terminated because of involuntary layoff or death, or as a result of the workplace ceasing to exist, or the permanent reduction in size of the workforce, the benefits under this *Group Contract* may be continued as provided under Rhode Island General Laws, Chapter 27-19.1. The period of this continuation will be for up to eighteen (18) months from your termination date. The continuation period cannot exceed the shorter of:

- the period that represents the period of your continuous employment preceding termination with your *Group*; or
- the time from your termination date until the date that you or any other covered *Member* under your plan becomes employed by another employer and eligible for benefits under another group plan.

Note: We must receive the applicable *Premium* in order to continue coverage under this provision.

Rhode Island Conversion Privilege

You may be entitled to enroll in a separate health benefit contract (“converted contract”) if your coverage under this *Group Contract*:

- has been terminated for any reason other than discontinuance of the *Group Contract* in its entirety or with respect to an insured class; and
- you have been continuously covered under the *Group Contract* (and under any employer contract providing similar benefits which it had replaced) for at least three (3) months immediately prior to termination.

Notes:

- You will not be entitled to coverage under a converted contract if your coverage under the *Group Contract* ended because (1) you failed to pay any required contribution or (2) any discontinued group coverage was replaced by similar group coverage within thirty-one (31) days.
- You must submit written application for the converted contract and pay us the first required contribution no later than thirty-one (31) days after such termination.

For more information about converted contracts, call Member Services.

The Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

Under USERRA:

- You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service, and (1) you ensure that your employer receives advance written or verbal notice of your service; (2) you have five years or less of cumulative service in the uniformed service while with that particular employer; (3) you return to work or apply for reemployment in a timely manner after conclusion of service; and (4) you have not been separated from service with a disqualifying discharge or under other than honorable conditions. If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service, or, in some cases, a comparable job.
- If you are a past or present member of the uniformed service, have applied for membership in the uniformed service, or are obligated to service in the uniformed service, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment because of this status. In addition, an employer may not retaliate against any assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.
- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your *Dependents* for up to 24 months while in the military.
- If you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (for example, pre-existing condition exclusions) except for service-connected illnesses or injuries.
- Service members may be required to pay up to 102% of the premium for the health plan coverage. If coverage is for less than 31 days, the service member is only required to pay the employee share, if any, for such coverage.
- USERRA coverage runs concurrently with COBRA and other state continuation coverage.
- The U.S. Department of Labor, Veterans' Employment and Training Service is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its Web site at www.dol.gov/vets. If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice for representation. You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA. The rights listed here may vary depending on the circumstances.

For more information, contact your *Group*.

Chapter 6

How to File a Claim and *Member Satisfaction*

How to File a Claim

Network Providers

You may get care from a *Network Provider*. If so, you do not have to submit claim forms. The *Network Provider* will submit claim forms to *CareLink* for you. *CareLink* will make payment directly to the *Network Provider*.

Non-Network Providers

You may get care from a *Non-Network Provider*. If so, it may be necessary to file a claim form. Claim forms are available from the *Group* or *CareLink* (see “To Get Claim Forms” and “Time Limit for Providing Claim Forms” below).

Hospital Admission or *Day Surgery*

You may get care from a hospital that is a *Non-Network Provider*. In this case, have the hospital complete a claim form. The hospital should submit the claim form directly to *CareLink*. If you are responsible for any part of the hospital bill, *CareLink* will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe the *Non-Network Hospital*.

Outpatient Medical Expenses

When you receive care from a *Non-Network Provider*, you are responsible for completing claim forms. (Check with the *Non-Network Provider* to see if he or she will submit the claim directly to *CareLink*. If not, you must submit the claim form directly to *CareLink*.)

If you sign the appropriate section on the claim form, *CareLink* will make payment directly to the *Non-Network Provider*. If you are responsible for any portion of the bill, *CareLink* will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe the *Non-Network Provider*.

If you do not sign the appropriate section on the claim form, *CareLink* will make payment directly to you. If you have not already paid, you will be responsible for paying the *Non-Network Provider* for the services you received. If you are responsible for any part of the bill, *CareLink* will send you an explanation of benefits statement. The explanation of benefits statement will tell you how much you owe the *Non-Network Provider*.

To Get Claim Forms

You can get claim forms from the *Group*. Or, you can call *CareLink* Member Services.

Where to Forward Medical Claim Forms

Send completed claim forms to:

**[*Tufts Health Plan*
Claims Department
P.O. Box 9185
Watertown, MA 02471-9185]**

You should submit separate claim forms for each family member.

How to File a Claim, continued

Pharmacy Expenses

You may obtain a prescription at a non-designated or out of network pharmacy. If so, you must pay for the prescription up front. Then, submit a claim for reimbursement. You can get a pharmacy claim forms by calling *CareLink* Member Services. Or, see our Web site at www.tuftshealthplan.com.

Time Limit for Providing Claim Forms

We will provide the *Member* making a claim, or to the *Group* for delivery to such person, the claim forms we furnish for filing proof of loss for *Covered Services* obtained at the *Out-of-Network Level of Benefits*. If we do not provide such forms within 15 days after we received notice of any claim under the *Group Contract*, the *Member* making that claim will be deemed to have met the requirements under that *Group Contract* for proof of loss, upon submitting to us within the time fixed in the *Group Contract* for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

Member Satisfaction Process

CareLink has a multi-level Member Satisfaction process including:

- Internal Inquiry;
- *Member* Grievance Process;
- Two levels of Internal *Member* Appeals; and
- External Review by an External Appeals designated by the Rhode Island Department of Health.

Mail all grievances and appeals to us:

Tufts Health Plan
Attn: Appeals and Grievances Dept.
705 Mt. Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193

You can also call us at 1-866-352-9114.

Internal Inquiry:

Call a *CareLink* Member Specialist to discuss concerns you have about your health care coverage. We will make every effort to resolve your concerns. You may choose to file a grievance or appeal. If you do this, you will receive written acknowledgement and written resolution in accordance with the timelines outlined below.

Member Satisfaction Process, continued

Member Grievance Process

A grievance is a formal complaint about actions taken by *CareLink* or a *Network Provider*. There are two types of grievances: administrative grievances and clinical grievances. The two types of grievances are described below.

It is important that you contact us as soon as possible to explain your concern. Grievances may be filed either verbally or in writing. You may choose to file a grievance verbally. If you do this, call a *CareLink* Member Specialist. This person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievances Department. To accurately reflect your concerns, you may want to put your grievance in writing. Then, send it to the address at the beginning of this section. Your explanation should include:

- your name and address;
- your *CareLink* Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Important Note: The *Member Grievance Process* does not apply to requests for a review of a denial of coverage. If you are seeking such a review, see the “Internal *Member Appeals*” section below.

Administrative Grievances

An administrative grievance is a complaint about a *CareLink* employee, department, policy, or procedure, or about a billing issue.

Administrative Grievance Timeline

- You may file your grievance verbally or in writing. If you do this, we will notify you by mail. We will do this within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That notification will provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.
- We will review your grievance and will send you a letter regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt.
- The time limits in this process may be waived or extended beyond the time allowed by law. This will be done by mutual written agreement between you or your authorized representative and *CareLink*.

Member Satisfaction Process, continued

Clinical Grievances

A clinical grievance is a complaint about the quality of care or services that you have received. You may have concerns about your medical care. If so, you should discuss them directly with your *Provider*. You may not be satisfied with your *Provider's* response or not want to address your concerns directly with your *Provider*. If so, you may contact *CareLink* Member Services to file a clinical grievance.

You may file your grievance verbally or in writing. If so, we will notify you by mail, within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That letter will include with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.

CareLink will review your grievance and will notify you in writing regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt. The review period may be extended up to an additional thirty (30) days. This may occur if we need additional time to complete the review of your concern. You will be notified in writing if the review timeframe is extended.

Internal *Member* Appeals

An appeal is a request for a review of a denial of coverage for a service or supply that has been reviewed and denied by *CareLink* based on:

- medical necessity (an adverse determination); or
- a denial of coverage for a specifically excluded service or supply.

The *Tufts Health Plan* Appeals and Grievances Department will coordinate a review of all of the information submitted upon appeal. That review will consider your benefits as detailed in this *Certificate*. You are entitled to two (2) levels of internal review.

It is important that you contact *CareLink* as soon as possible to explain your concern. You have 180 days from the date you were notified of the denial of benefit coverage, claim payment, or first level appeal denial to file an internal appeal. Appeals may be filed either verbally or in writing. You may file a verbal appeal. To do this, call a *CareLink* Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievance Department. To accurately reflect your concerns, you may want to put your appeal in writing. Then, send it to the address listed earlier in this section. Your explanation should include:

- your name and address;
- your *CareLink* Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and Provider names; and
- any supporting documentation.

Member Satisfaction Process, continued

Appeals Timeline

- You may file your appeal verbally or in writing. If you do this, we will notify you in writing, within three (3) business days after receiving your letter, that your letter has been received. Our letter will include the name, address, and number of the Appeals and Grievances Analyst coordinating the review of your appeal.
- *CareLink* will review your appeal, make a decision, and send you a decision letter within fifteen (15) calendar days of receipt.
- The time limits in this process may be extended by mutual verbal or written agreement between you or your authorized representative and *CareLink*. The extension can be for up to 15 calendar days.

We may be waiting for medical records that are necessary for the review of your appeal. If we have not received them, we may need this extension. The Appeals and Grievances Analyst handling your case will notify you in advance if an extension may be needed. The notification will include the specific information required to complete the review.

When Medical Records are Necessary

Your appeal may require the review of medical records. In this event, we will send you a form. You must sign that form to authorize your *Providers* to release to *CareLink* medical information relevant to your appeal. You must sign and return the form before *CareLink* can begin the review process. If you do not do this within fifteen (15) calendar days of the date you filed your appeal, *CareLink* may issue a response to your request without reviewing the medical records. You will have access to any medical information and records relevant to your appeal in the possession and control of *CareLink*.

Who Reviews Appeals?

First level appeals of a medical necessity determination will be reviewed by a licensed practitioner:

- with the same licensure status or a licensed physician or a licensed dentist; and
- who did not participate in any of the prior decisions on the case.

Second level appeals will be reviewed by a licensed practitioner in the same or similar specialty as typically treats the medical condition, procedure or treatment under review.

A designated reviewer will review appeals involving non-*Covered Services*.

Member Satisfaction Process, continued

Appeal Response Letters

The letter you receive from *CareLink* will include identification of the specific information considered for your appeal and an explanation of the basis for the decision. A response letter regarding an adverse appeal determination (a decision based on medical necessity) will include: the specific information upon which the adverse appeal determination was based; *CareLink's* understanding of your presenting symptoms or condition; diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria; alternative treatment options offered, if any; applicable clinical practice guidelines and review criteria; the title and credentials of the individual who reviewed the case; and notification of the steps requested the next level of internal appeal or an external review by an External Appeals Agency, designated by the Rhode Island Department of Health, as appropriate.

Also, a first level adverse appeal determination letter will notify you that should you file a second level appeal, you have the right to: (1) inspect the appeal review file; and (2) add information prior to our reaching a final decision. Finally, a second level adverse appeal determination letter will include:

- fee information for filing an external review; and
- a statement that if *CareLink's* decision is overturned by the external appeals agency, you will be reimbursed by *CareLink* within sixty (60) days of the date you are notified of the overturn for your share of the appeal fee.

Expedited Appeals

CareLink recognizes that there are circumstances that require a quicker turnaround than the fifteen (15) calendar days allotted for the standard Appeals Process. *CareLink* will expedite an appeal when there is an ongoing service about to terminate or a service to be delivered imminently whereby a delay in treatment would seriously jeopardize your life and health or jeopardize your ability to regain maximum function. Additionally, *CareLink* will expedite your appeal if a medical professional determines it involves emergent health care services (defined as services provided in the event of the sudden onset of a medical, mental health, or substance abuse or other health care condition manifesting itself by acute symptoms of a severity (e.g., severe pain) where the absence of immediate medical attention could be reasonably expected to result in placing your health in serious jeopardy, serious impairment to bodily or mental functions, or serious dysfunction of any body organ or part).

If you feel your request meets the criteria cited above, you or your attending *Provider* should contact *CareLink* Member Services. Under these circumstances, you will be notified of *CareLink's* decision on the earlier of:

- within two (2) business days of receipt of all information necessary to complete the review; or
- seventy-two (72) hours after the review is initiated.

Member Satisfaction Process, continued

External Review

CareLink provides for an independent external review by an external appeal agency for final adverse determinations. These are decisions based on medical necessity. The Rhode Island Department of Health has designated ~~two an~~ external appeal agencies who perform ~~s~~ independent reviews of final adverse medical necessity decisions. ~~These external review agency is are~~ not connected in any way with *CareLink*. Note that appeals for coverage of services excluded from coverage under your plan are not eligible for external review.

To initiate this external appeal, you must send a letter to *CareLink* within ~~60 days~~ four months of the receipt of your second level adverse determination letter. In that letter, you must include: ~~(1) any additional information that you would like the external review agency to consider; and (2) your share of the fee for this review. Information regarding current external appeal fees is available at CareLink and is included in second level adverse appeal determination letters.~~

Within five (5) days of receipt of your written request ~~and your share of the fee~~, *CareLink* will forward the complete review file, including the criteria utilized in rendering its decision, ~~along with the balance of the fee~~ to the external appeal agency ~~you have chosen~~. ~~For standard appeals, the external appeal agency shall complete its review and make a final determination within ten (10) business days. For appeals determined to be for an emergent health care service, the external appeal agency shall complete a review and make a final determination within two (2) business days of receipt.~~ The external appeal agency shall provide notice to you and your *Provider* of record of the outcome of the external appeal.

The external review shall be based on the following:

- the review criteria used by *CareLink* to make the internal appeal determination;
- the medical necessity for the care, treatment or service for which coverage was denied; and
- the appropriateness of the service delivery for which coverage was denied.

The decision of the external appeals agency is binding. However, any person who is aggrieved by a final decision of the external appeals agency is entitled to judicial review in a court of competent jurisdiction.

If the external appeals agency overturns *CareLink's* second level appeal decision, ~~CareLink will reimburse you for your share of the appeal fee within 60 days of the notice of the decision. In addition,~~ we will send you a written notice within five (5) business days of receipt of the written decision from the appeal agency. This notice will:

- include an acknowledgement of the decision of the agency;
- advise of any procedures that you need to take in order to obtain the requested coverage or services;
- advise you of the date by which the payment will be made or the authorization for services will be issued by *Tufts Health Plan*; and
- include the name and phone number of the person at *Tufts Health Plan* who will assist you with final resolution of the appeal.

Bills from Providers

Occasionally, you may receive a bill from a *Non-Network Provider* for *Covered Services*. Before paying the bill, contact the *CareLink* Member Services Department.

If you do pay the bill, you must send the Member Reimbursement Medical Claims Department:

- A completed, signed Member Reimbursement Medical Claim Form. You can obtain this from our Web site. You can also get one by contacting our Member Services Department; and
- the documents required for proof of service and payment. Those documents are listed on the Member Reimbursement Medical Claim Form.

The address for the Member Reimbursement Medical Claims Department is listed on the Member Reimbursement Medical Claim Form.

Note: You must contact *CareLink* regarding your bill(s) or send your bill(s) to *CareLink* within 90 days from the date of service, or as soon as reasonably possible. If you do not, the bill cannot be considered for payment, unless you are legally incapacitated. In no event, except in cases of legal incapacitation, can bills be considered for payment after a period of 1 year.

If you receive *Covered Services* from a *Non-Network Provider*, we will pay up to the *Reasonable Charge* for the services within 60 days of receiving a completed Member Reimbursement Medical Claim Form and all required supporting documents.

IMPORTANT NOTE:

We will directly reimburse you for *Covered Services* you receive from most *Non-Network Providers* within our *Network Contracting Area*. Some examples of these types of *Non-Network Providers* include:

- radiologists, pathologists, and anesthesiologists who work in hospitals; and
- *Emergency room* specialists.

You will be responsible to pay the *Non-Network Provider* for those *Covered Services*.

For more information, call Member Services or check our Web site at

www.tuftshealthplan.com.

We reserve the right to be reimbursed by the *Member* for payments made due to *CareLink's* error.

[Notice to Michigan Residents

Tufts Health Plan will promptly process a complete and proper claim for *Covered Services* made by a *Member*. However, in the event there are delays in processing claims, the *Member* shall have no greater rights to interest or other remedies against *Tufts Health Plan's* third party administrator, Tufts Benefit Administrators, Inc., than as otherwise afforded to him or her by law.]

Limitation on Actions

You cannot bring an action at law or in equity to recover on this *Group Contract* prior to the expiration of sixty (60) days after a claim has been filed in accordance with the requirements stated under "How to File a Claim" earlier in this chapter. You cannot bring such action at all unless you bring it within three (3) years from the expiration of the time within which a claim must be filed as listed under "Bills from Providers" earlier in this chapter.

Chapter 7

Other Plan Provisions

Subrogation

Tufts Health Plan's right of subrogation

You may have a legal right to recover some or all of the costs of your health care from someone else (a "Third Party"). "Third Party" means any person or company that is, or could be, responsible for the costs of injuries or illness to you. This includes such costs to any *Dependent* covered under this plan, such as your own or someone else's auto or homeowner's insurance or the person who caused your illness or injury.

Tufts Health Plan may cover health care costs for which a Third Party is responsible. In that case, we may require that Third Party to repay us the full cost of all such benefits provided by this plan. If we pay or will pay for the costs of health care services provided to treat your illness or injury, we have the right to recover those costs in your name, with or without your consent, directly from that person or company. This is called our right of subrogation. Our right has priority, except as otherwise provided by law. Our rights of recovery apply to any recoveries made by you or on your behalf from any source. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or rewards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you for Third Party injuries.

We have the right to recover those costs in your name. We can do this with or without your consent, directly from that person or company. Our right has priority, except as otherwise provided by law. We can recover against the total amount of any recovery, regardless of whether all or part of the recovery is for medical expenses or the recovery is less than the amount needed to reimburse you fully for the illness or injury.

Med Pay

You may be covered for medical expenses under optional automobile medical payments insurance ("Med Pay"). To the extent permitted under applicable state law, our coverage is secondary to Med Pay benefits. If we pay benefits before Med Pay benefits have been exhausted, we may recover the cost of those benefits as described above.

Tufts Health Plan's right of reimbursement

This provision applies in addition to the rights described above. You may, if you recover money by suit, settlement, or otherwise. If this happens, you are required to reimburse us for the cost of health care services, supplies, medications, and expenses for which we paid or will pay. This right of reimbursement attaches when we have provided health care benefits for expenses where a Third Party is responsible and you have recovered any amounts from any sources. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance companion on behalf of the Third Party;
- any payments or awards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;

- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you where a Third Party is responsible.

We have the right to be reimbursed up to the amount of any payment received by you. This is the case—regardless of whether: (a) all or part of the payment to you was designated, allocated, or characterized as payment for medical expenses; or (b) the payment is for an amount less than that necessary to reimburse/compensate you fully for the illness or injury.

Member cooperation

You further agree:

- to notify us promptly and in writing when notice is given to any Third Party or representative of a Third Party of the intention to investigate or pursue a claim to recover damages or obtain compensation;
- to cooperate with us and provide us and with requested information;
- to do whatever is necessary to secure our rights of subrogation and reimbursement under this plan;
- to assign us any benefits you may be entitled to receive from a Third Party. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury;
- to give us a first priority lien on any recovery, settlement, or judgment or other source of compensation which may be had by any Third Party. You agree to do this to the extent of the full cost of all benefits associated with Third Party responsibility;
- to do nothing to prejudice our rights as set forth above. This includes, but is not limited to, refraining from making any settlement or recovery which specifically attempts to reduce or exclude the full cost of all benefits provided by the plan;
- to serve as a constructive trustee for the benefit of this plan over any settlement or recovery funds received as a result of Third Party responsibility;
- that we may recover the full cost of all benefits provided by this plan without regard to any claim of fault on your part, whether by comparative negligence or otherwise;
- that no court costs or attorney fees may be deducted from our recovery;
- that we are not required to pay or contribute to paying court costs or attorney's fees for the attorney hired by you to pursue your claim or lawsuit against any Third Party without our prior express written consent; and
- that in the event you or your representative fails to cooperate with *Tufts Health Plan*, you shall be responsible for all benefits provided by this plan in addition to costs and attorney's fees incurred by *Tufts Health Plan* in obtaining repayment—of any events which may affect our rights of recovery under this section. This includes such events as injury resulting from an automobile accident, or job-related injuries that may be covered by workers' compensation. You agree to cooperate with us by giving us information and signing documents to help us get reimbursed. You agree that we may investigate, request and release information needed to: (1) carry out the purpose of this section to the extent allowed by law; and (2) do the things we decide are appropriate to protect our rights of recovery.

Workers' compensation

Employers provide workers' compensation insurance for their employees. Employer do this to protect them in case of work-related illness or injury.

If you have a work-related illness or injury, you and your employer must ensure that all medical claims related to the illness or injury are billed to your employer's workers' compensation insurer. We will not provide coverage for any injury or illness for which it determines that the *Member* is entitled to benefits pursuant to: (1) any workers' compensation statute or equivalent employer liability; or (2) indemnification law. This is the case whether or not the employer has obtained workers' compensation coverage as required by law.

We may pay for the costs of health care services or medications for any work-related illness or injury. If we do this, we have the right to recover those costs from you, the person, or company legally obligated to pay for such services, or from the *Provider*. If your *Provider* bills services or medications to us for any work-related illness or injury, contact the Liability and Recovery Department at 1-888-880-8699, x. 1098.

Assignment of benefits

~~You hereby assign to us any benefits you may be entitled to receive from a person or company that caused, or is legally responsible to reimburse you for your illness or injury. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury.~~

Subrogation, continued

Subrogation Agent

We may contract with a third party to administer subrogation recoveries. In such case, that subcontractor will act as our agent.

Constructive Trust

By accepting benefits from *Tufts Health Plan*, you hereby agree that if you receive any payment from any responsible party as a result of an injury, illness, or condition, you will serve as a constructive trustee over the funds that constitute such payment. This is the case whether the payment of such benefits is made to you directly or made on your behalf, for example to a *Provider*. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to *Tufts Health Plan*.

Coordination of This Group Contract's Benefits with Other Benefits

Applicability

- A. This Coordination of Benefits ("COB") provision applies to This Plan when an employee or the employee's covered dependent has health care coverage under more than one Plan. "Plan" and "This Plan" are defined below.
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of "This Plan" are determined before or after those of another plan. The benefits of "This Plan":
 - (1) shall not be reduced when, under the order of benefit determination rules, "This Plan" determines its benefits before another plan; but

(2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in the "Effect on the Benefits of "This Plan" " section below.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Definitions

- A. "Plan" is any of the following which provides benefits or services for, or because of, medical or dental care or treatment:
- (1) Group insurance or group-type coverage whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
 - (2) Coverage under a governmental plan, or coverage required to be provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time). Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- B. "This Plan" is the part of the *Group Contract* that provides benefits for health care expenses.
- C. "Primary Plan/Secondary Plan:" The order of benefit determination rules state whether "This Plan" is a Primary Plan or Secondary Plan as to another plan covering the person. When "This Plan" is a Primary Plan, its benefits are determined before those of the other plan and without considering the other plan's benefits. When "This Plan" is a Secondary Plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits. When there are more than two plans covering the person, "This Plan" may be a Primary Plan as to one or more other plans, and may be a Secondary Plan as to a different plan or plans.
- D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care; when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an Allowable Expense under the above definition unless the patient's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice, or as specifically defined in the plan. When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an Allowable Expense and a benefit paid.
- E. "Claim Determination Period" means a calendar year. However, it does not include any part of a year during which a person has no coverage under "This Plan", or any part of a year before the date this COB provision or a similar provision takes effect.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Order of Benefit Determination Rules

- A. General. When there is a basis for a claim under "This Plan" and another plan, "This Plan" is a Secondary Plan which has its benefits determined after those of the other plan, unless:
- (1) The other plan has rules coordinating its benefits with those of "This Plan"; and
 - (2) Both those rules and "This Plan"'s rules, in Subsection B below, require that "This Plan"'s benefits be determined before those of the other plan.
- B. Rules. "This Plan" determines its order of benefits using the first of the following rules which applies:
- (1) Non-Dependent/Dependent. The benefits of the plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the plan which covers the person as a dependent.
 - (2) Dependent Child/Parents Not Separated or Divorced. Except as stated in Paragraph B(3) below, when "This Plan" and another plan cover the same child as a dependent of different person, called "parents:"
 - (a) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
 - (b) If both parents have the same birthday, the benefits of the plan which covered the parents longer are determined before those of the plan which covered the other parent for a shorter period of time.However, if the other plan does not have the rule described in (a) immediately above, but instead has the rule based upon the gender of the patient, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

Coordination of This Group Contract's Benefits with Other Benefits, continued

(3) **Dependent Child/Separated or Divorced.** If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:

- (a) First, the plan of the parent with custody of the child;
- (b) Then, the plan of the spouse of the parent with the custody of the child; and
- (c) Finally, the plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

(4) **Joint Custody.** If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child shall follow the order of benefit determination rules outlined above in Paragraph B(2) of this section.

(5) **Active/Inactive Employee.** The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which covers that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this Rule (5) is ignored.

(6) **Longer/Shorter Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, member or subscriber longer are determined before those of the Plan which covered that person for the shorter term.

Effect on the Benefits of "This Plan"

A. **When This Section Applies.** This section applies when, in accordance with the "Order of Benefit Determination Rules" section above, "This Plan" is a Secondary Plan as to one or more other plans. In that event the benefits of "This Plan" may be reduced under this section. Such other plan or plans are referred to as "the other plans" in B immediately below.

B. **Reduction in "This Plan"'s Benefits.** The benefits of "This Plan" will be reduced when the sum of:

- (1) The benefits that would be payable for the Allowable Expenses under "This Plan" in the absence of this COB provision; and
- (2) The benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of "This Plan" will be reduced so that they and the benefits payable under the other plans do not total more than those Allowable Expenses. When the benefits of "This Plan" are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of "This Plan".

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Right to Receive and Release Needed Information

Certain facts are needed to apply these COB rules. *Tufts Health Plan* has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. *Tufts Health Plan* need not tell, or get the consent of, any person to do this. Each person claiming benefits under "This Plan" must give *Tufts Health Plan* any facts it needs to pay the claim.

Facility of Payment

A payment made under another plan may include an amount which should have been paid under "This Plan". If it does, *Tufts Health Plan* may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under "This Plan". *Tufts Health Plan* will not have to pay that amount again. The term "payment made" means reasonable cash value of the benefits provided in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

Right of Recovery

If the amount of the payments made by *Tufts Health Plan* is more than it should have paid under this COB provision, it may recover the excess from one or more of:

- A. The persons it has paid or for whom it has paid;
- B. Insurance companies; or
- C. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

For more information

Contact the Liability and Recovery Department at 1-888-880-8699, x.1098. You can also call a *CareLink* Member Specialist. That person can transfer your call to the Liability and Recovery Department.

Medicare Eligibility

When a *Subscriber* or an enrolled *Dependent* reaches age 65, that person may become entitled to Medicare based on his or her age. That person may also become entitled to Medicare under age 65 due to disability or end stage renal disease.

Tufts Health Plan will pay benefits **before** Medicare:

- *for you or your enrolled Spouse*, if you or your *Spouse* is age 65 or older, if you are actively working and if your employer has 20 or more employees;
- *for you or your enrolled Dependent*, for the first 30 months you or your *Dependent* is eligible for Medicare due to end stage renal disease; or
- *for you or your enrolled Dependent*, if you are actively working, you or your *Dependent* is eligible for Medicare under age 65 due to disability, and your employer has 100 or more employees.

Tufts Health Plan will pay benefits **after** Medicare:

- if you are age 65 or older and are not actively working;
- if you are age 65 or older and your employer has fewer than 20 employees;
- after the first 30 months you are eligible for Medicare due to end stage renal disease; or
- if you are eligible for Medicare under age 65 due to disability, but are not actively working or are actively working for an employer with fewer than 100 employees.

Note: In any of the circumstances described above, you will receive benefits for *Covered Services* that Medicare does not cover.

Use and Disclosure of Medical Information

Tufts Health Plan mails a separate *Notice of Privacy Practices* to all *Subscribers*. This notice explains how we use and disclose your medical information. If you have questions or would like another copy of our *Notice of Privacy Practices*, call a Member Specialist. Information is also available on our Web site at www.tuftshealthplan.com.

Relationships between *Tufts Health Plan* and *Providers*

Tufts Health Plan and *Providers*

Tufts Health Plan arranges health care services. We do not provide health care services. We have agreements with *Providers* practicing in their private offices throughout the *Network Contracting Area*. These *Providers* are independent. They are not *Tufts Health Plan* employees, agents or representatives. *Providers* are not authorized to change this *Certificate* or assume or create any obligation for *Tufts Health Plan*.

We are not liable for acts, omissions, representations or other conduct of any *Provider*.

Circumstances Beyond *Tufts Health Plan's* Reasonable Control

Tufts Health Plan shall not be responsible for a failure or delay in arranging for the provision of services in cases of circumstances beyond the reasonable control of *Tufts Health Plan*. Such circumstances include, but are not limited to: major disaster; epidemic; strike; war; riot; and civil insurrection. In such circumstances, we will make a good faith effort to arrange for the provision of services. In doing so, we will take into account the impact of the event and the availability of *Network Providers*

Group Contract

Acceptance of the terms of the *Group Contract*

By signing and returning the membership application form, you: (1) apply for *Group* coverage; and (2) agree, on behalf of yourself and your enrolled *Dependents*, to all the terms and conditions of the *Group Contract*, including this *Certificate*.

Notes:

- The validity of the *Group Contract* cannot be contested, except for non-payment of *Premium*, after it has been in force for two years from its date of issue.
- A copy of the *Group's* application will be attached to the *Group Contract* when issued. All statements made by the *Group* or by *Members* in that application shall be deemed representations and not warranties.
- No agent has authority to change the *Group Contract* or waive any of its provisions. In addition, no change in the *Group Contract* shall be valid unless approved by an officer of *Tufts Health Plan* and evidenced by an amendment to the *Group Contract* signed by us. Note, though, that any such amendment that reduces or eliminates coverage must be requested in writing by the *Group* or signed by the *Group*.

Payments for coverage

We will bill your *Group* and your *Group* will pay *Premiums* to us for you. We are not responsible if your *Group* fails to pay the *Premium*. This is true even if your *Group* has charged you (for example, by payroll deduction) for all or part of the *Premium*.

Note: Your *Group* may fail to pay the *Premium* on time. If this happens, we may cancel your coverage in accordance with the *Group Contract* and applicable state law. For more information on the notice to be provided, see "Termination of the *Group Contract*" in Chapter 4.

We may change the *Premium*. If the *Premium* is changed, the change will apply to all *Members* in your *Group*.

Changes to this *Certificate*

We may change this *Certificate*. Changes do not require your consent. [Notice of changes in *Covered Services* will be sent to your *Group* at least [30] [60] days before the effective date of the modifications. That notice will: (1) include information regarding any changes in clinical review criteria; and (2) detail the effect of such changes on a Member's personal liability for the cost of such charges.]

An amendment to this *Certificate* describing the changes [will be sent to you. It] will include the effective date of the change. Changes will apply to all benefits for services received on or after the effective date with one exception.

Exception: A change will not apply to you if you are an *Inpatient* on the effective date of the change until the earlier of your discharge date, or the date *Annual Coverage Limitations* are used up.

Note: If changes are made, they will apply to all *Members* in your *Group*. They will not apply just to you.

Notice

Notice to *Members*: When we send a notice to you, it will be sent to your last address on file with us.

Notice to *Tufts Health Plan*: *Members* should address all correspondence to:

Tufts Health Plan, 705 Mount Auburn Street, P.O. Box 9173, Watertown, MA 02471-9173.

Group Contract, continued

Enforcement of terms

We may choose to waive certain terms of the *Group Contract*, if applicable. This includes the *Certificate*. This does not mean that we give up our rights to enforce those terms in the future.

When this *Certificate* Is Issued and Effective

This *Certificate* is issued and effective on your *Group Anniversary Date* on or after [January 1, 2012]. It supersedes all previous *Certificates*. We will issue a copy of the *Certificate* to the *Group* and to all *Subscribers* enrolled under this plan.

Appendix A

Glossary of Terms And Definitions

This section defines the terms used in this *Certificate*.

Adoptive Child

A *Child* is an *Adoptive Child* as of the date he or she:

- is legally adopted by the *Subscriber*, or
- is placed for adoption with the *Subscriber*. This means that the *Subscriber* has assumed a legal obligation for the total or partial support of a *Child* in anticipation of adoption. If the legal obligation ceases, the *Child* is no longer considered placed for adoption.

Note: A foster child is considered an *Adoptive Child* as of the date of placement for adoption.

Anniversary Date

The date when the *Group Contract* first renews. Then, each successive annual renewal date.

Annual Coverage Limitations

Annual dollar or time limitations on *Covered Services*.

Board-Certified Behavior Analyst (BCBA)

A *Board-Certified Behavior Analyst (BCBA)* meets the qualifications of the Behavior Analyst Certification Board (BACB) by achieving a master's degree, training, experience and other requirements. *BCBAs* must also be individually licensed by the Rhode Island Department of Health as a healthcare provider/clinician, and credentialed by *Tufts HP*. A *BCBA* professional conducts behavioral assessments, designs and supervises behavior analytic interventions, and develops and implements assessment and interventions for *Members* with diagnoses of autism spectrum disorders. *BCBAs* may supervise the work of Board-Certified Assistant Behavior Analysts and other *Paraprofessionals* who implement behavior analytic interventions.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: *In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit and this definition only apply to groups of 51 or more*

CareLink

CareLink is an open access benefit plan insured by *Tufts Health Plan*. In Rhode Island and Massachusetts, and its affiliate, Tufts Benefit Administrators, Inc., are responsible for participating provider network contracting and maintenance, certain credentialing, provider services and claims payment, and member services for CareLink *Members*. Connecticut General Life Insurance Company and its affiliates, International Rehabilitation Associates, Inc. and CIGNA Behavioral Health, Inc. provide certain administrative services including participating provider network contracting and maintenance outside of Rhode Island and Massachusetts, medical management, and contracting and maintenance of a behavioral health provider network.

Certificate

This document, and any future amendments, which describes the health benefits under the *Group Contract*.

Child

The following individuals until their 26th birthday:

- The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* who qualifies as a **Dependent for federal tax purposes**; or
- [the *Child* of an enrolled child; or]
- any other *Child* for whom the *Subscriber* has legal guardianship.

Terms and Definitions, continued

Coinsurance

The *Member's* share of costs for *Covered Services* not provided by *Network Providers*. For services provided by a *Non-Network Provider*, the *Member's* share is a percentage of the *Reasonable Charge* [For services provided by a *Network Provider*, the *Member's* share is a percentage of: (1) the applicable Network fee schedule amount for those services and (2) the *Network Provider's* actual charges for those services, whichever is less.]

[Note: The *Member's* share percentage is based on the *Network Provider* payment at the time the claim is paid. It does not reflect any later adjustments, payments, or rebates **that are not calculated on an individual claim basis.**]

See "Benefit Overview" at the front of this *Certificate* for more information.

[Community Hospital]

[Any *Network Hospital* other than a *Tertiary Hospital*.]

Community Residence

Any home or other living arrangement which is established, offered, maintained, conducted, managed, or operated by any person for a period of at least 24 hours, where, on a 24-hour basis, direct supervision is provided for the purpose of providing rehabilitative treatment, habilitation, psychological support, and/or social guidance for three or more persons with substance abuse or *Mental Disorders*, or persons with developmental disabilities or cognitive disabilities such as brain injury. Examples include, but are not limited to, group homes, halfway homes, and fully-supervised apartment programs. Semi-independent living programs, foster care, and parent deinstitutionalization subsidy aid programs are not considered *Community Residences* under this *Certificate*.

Contract Year

The 12-month period determined by the *Group* in which benefit limits, *Deductibles*, *Out-of-Pocket Maximum*, and *Coinsurance* are calculated under this plan. A *Contract Year* can be either a calendar year or a plan year.

- Calendar year: Coverage based on a calendar year runs from January 1st through December 31st within a year.
- Plan year: Coverage based on a plan year runs during a period of 12 consecutive months that are not a calendar year (As an example, a plan year can run from July 1st in one calendar year through June 30th in the following calendar year).

For more information about the type of *Contract Year* that applies to your plan, call Member Services. You can also contact your employer.

[Copayment]

[The *Member's* payment for certain *Covered Services* provided by either a *Network Provider* or a *Non-Network Provider*. The *Member* pays *Copayments* to the *Provider* at the time services are rendered, unless the *Provider* arranges otherwise. *Copayments* are not included in [the *Deductible*,] [or] *Coinsurance*[, or *Out-of-Pocket Maximum*.]]

[Cost Sharing Amount]

[The cost you pay for certain *Covered Services*. This amount may consist of [*Deductibles*,] [*Copayments*,] [and/or] [*Coinsurance*].]

Terms and Definitions, continued

Covered Service

The services and supplies for which we will pay. They must be:

- described in Chapter 3 of this *Certificate*. (They are subject to the "Exclusions from Benefits" section in Chapter 3.); and
- *Medically Necessary*.

These services include *Medically Necessary* coverage of pediatric specialty care. This includes mental health care, by *Providers* with recognized expertise in specialty pediatrics.

[Note: *Covered Services* do not include any tax, surcharge, assessment or other similar fee imposed under any state or federal law or regulation on any *Provider*, *Member*, service, supply or medication.]

Custodial Care

- Care provided primarily to assist in the activities of daily living. Examples include bathing, dressing, eating, and maintaining personal hygiene and safety;
- care provided primarily for maintaining the *Member's* or anyone else's safety, when no other aspects of treatment require an acute hospital level of care;
- services that could be provided by people without professional skills or training; or
- routine maintenance of colostomies, ileostomies, and urinary catheters; or
- adult and pediatric day care.

In cases of mental health care or substance abuse care, *Inpatient* care or intermediate care provided primarily:

- for maintaining the *Member's* or anyone else's safety; or
- for the maintenance and monitoring of an established treatment program, when no other aspects of treatment require an acute hospital level of care or intermediate care.

Note: *Custodial Care* is not covered by *Tufts Health Plan*.

Day Surgery

Any surgical procedure(s) **in an operating room under anesthesia for which the Member is admitted to provided to a Member at** a facility licensed by the state to perform surgery. The *Member* must be expected to **be discharged depart** the same day, or in some instances, within 24 hours. **For hospital census purposes, the Member is an Outpatient not an Inpatient.** Also called "Ambulatory Surgery" or "Surgical Day Care".

Deductible

For each [calendar year] [*Contract Year*], the amount paid by the *Member* for [certain] *Covered Services* [not provided by a *Network Provider*] before any payments are made under this *Certificate*. [(Any amount paid by the *Member* for a *Covered Service* rendered during the last 3 months of a [calendar year] [*Contract Year*] shall be carried forward to the next [calendar year's] [*Contract Year's*] *Deductible*.)] [*Copayments* do not count toward the *Deductible*.] See "Benefit Overview" at the front of this *Certificate* for more information.] [Note: The amount credited towards the *Member's* *Deductible* is based on the *Network Provider* negotiated rate at the time the services are rendered. It does not reflect any later adjustments, payments, or rebates **that are not calculated on an individual claim basis**.]

Dependent

The *Subscriber's* *Spouse*, *Child*, [*Domestic Partner*,] *Student Dependent*, or *Disabled Dependent*.

Terms and Definitions, continued

Developmental

Refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones that is not caused by an underlying medical illness or condition.

Directory of Health Care Providers

A separate booklet which lists Network physicians. It also lists their affiliated *Network Hospital(s)*, and certain other *Network Providers*. Note: This directory is updated from time to time to reflect changes in *Network Providers*. For information about the *Providers* listed in the *Directory of Health Care Providers*, you can call [CareLink Member Services.] [Or, you check our web site at www.tuftshealthplan.com].

Disabled Dependent

The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* of any age who:

- is permanently physically or mentally disabled, or has a disability which can be expected to result in death, or can be expected to last for a period of not less than 12 months; and
- who is financially dependent on the *Subscriber*.

Domestic Partner

[An unmarried *Subscriber's* individual partner of the same or opposite sex who:

- [is at least 18 years of age;
- is not married;
- has not been married (or has not been in a prior domestic partner relationship) for at least the prior [0-12] consecutive months;
- is not related to the *Subscriber* by blood; and
- meets the eligibility criteria described in Chapter 2.]

The *Subscriber* and the *Domestic Partner* must:

- share a mutually exclusive and enduring relationship;
- have shared a common residence for [[0-12] prior consecutive months] and intend to do so indefinitely;
- be financially interdependent;
- be jointly responsible for their common welfare; and
- be committed to a life partnership with each other.

Note: Roommates who do not satisfy the above criteria, parents and siblings of the *Subscriber* cannot qualify as *Domestic Partners*.]

Durable Medical Equipment

Devices or instruments of a durable nature that:

- are reasonable and necessary to sustain a minimum threshold of independent daily living;
- are made primarily to serve a medical purpose;
- are not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

Effective Date

The date, according to our records, when you become a *Member* and are first eligible for *Covered Services*.

Terms and Definitions, continued

Emergency

An illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity (This includes severe pain.) that the absence of prompt medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in:

- serious jeopardy to the physical and / or mental health of a *Member* or another person (or with respect to a pregnant *Member*, the *Member's* or her unborn child's physical and/or mental health); or
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ or part; or
- with respect to a pregnant woman who is having contractions, inadequate time to effect a safe transfer to another hospital before delivery, or a threat to the safety of the *Member* or her unborn child in the event of transfer to another hospital before delivery.

Some examples of illnesses or medical conditions requiring *Emergency* care are severe pain, a broken leg, loss of consciousness, vomiting blood, chest pain, difficulty breathing, or any medical condition that is quickly getting much worse.

Experimental or Investigative

A service, supply, treatment, procedure, device, or medication (collectively "treatment") is considered *Experimental or Investigative* if any of the following apply:

- the drug or device cannot be lawfully marketed without the approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished or to be furnished; or
- the treatment, or the "informed consent" form used with the treatment, was reviewed and approved by the treating facility's institutional review board or other body serving a similar function, or federal law requires such review or approval; or
- reliable evidence shows that the treatment is the subject of ongoing Phase I or Phase II clinical trials; is the research, experimental, study or investigative arm of ongoing Phase III clinical trials; or is otherwise under study to determine its safety, efficacy, toxicity, maximum tolerated dose, or its efficacy as compared with a standard means of treatment or diagnosis; or
- evaluation by an independent health technology assessment organization has determined that the treatment is not proven safe and/or effective in improving health outcomes or that appropriate patient selection has not been determined; or
- the peer-reviewed published literature regarding the treatment is predominantly non-randomized, historically controlled, case controlled, or cohort studies; or there are few or no well-designed randomized, controlled trials.

Family Coverage

Coverage for a *Subscriber* and his or her *Dependents*.

Group

An employer or other legal entity with which we have an agreement to provide group coverage. An employer *Group* subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended, is the ERISA plan sponsor. The *Group* is your agent. It is not *Tufts Health Plan's* agent.

Terms and Definitions, continued

Group Contract

The agreement between *Tufts Health Plan* and the *Group* under which:

- we agree to provide *Group* coverage; and
- the *Group* agrees to pay a *Premium* to us on your behalf.

The *Group Contract* includes this *Certificate* and any amendments.

Individual Coverage

Coverage for a *Subscriber* only (no *Dependents*).

In-Network Level of Benefits

The level of benefits that a *Member* receives when *Covered Services* are provided by a *Network Provider*. See Chapter 1 for more information.

Inpatient

A patient who is admitted to a hospital or other facility licensed to provide continuous care and is classified as an *Inpatient* for all or a part of the day **on the facility's Inpatient census.**

Medically Necessary

A service or supply that is consistent with generally accepted principles of professional medical practice as determined by whether that service or supply:

- is the most appropriate available supply or level of service for the *Member* in question considering potential benefits and harms to that individual;
- is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- for services and interventions not in widespread use, as based on scientific evidence.

In determining coverage for *Medically Necessary Services*, this *CareLink* plan uses *Medical Necessity Guidelines*. These *Guidelines* are:

- developed with input from practicing physicians in the *Network Contracting Area*;
- developed in accordance with the standards adopted by national accreditation organizations;
- updated at least biennially or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice; and
- evidence-based, if practicable.

Member

A person enrolled in *Tufts Health Plan* under the *Group Contract*. Also referred to as “you”.

Terms and Definitions, continued

Mental Disorders

Any mental disorder and substance abuse disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICD) published by the World Health Organization and that substantially limits the life activities of the person with the illness. *Mental Disorders* do not include tobacco and caffeine in the definition of substance. In addition, *Mental Disorders* do not include: mental retardation, learning disorders, motor skills disorders, communication disorders, and mental disorders classified as "V" codes.

Network Contracting Area

The geographic area within which we have developed or arranged for a network of *Providers* to afford *Members* with adequate access to *Covered Services*.

Note: For information about *Providers* in the *Network Contracting Area*, call [Member Services] or check our Web site at www.tuftshealthplan.com.

Network Hospital

A hospital which has an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide certain *Covered Services* to *Members*. *Network Hospitals* are independent. They are not owned by *Tufts Health Plan*. *Network Hospitals* are not *Tufts Health Plan's* agents or representatives, and their staff are not *Tufts Health Plan's* employees. *Network Hospitals* are subject to change.

Network Provider

A *Provider* who has an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide *Covered Services* to *Members*. *Network Providers* are located throughout the *Network Contracting Area*.

Non-Network Provider

A *Provider* who does not have an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide *Covered Services* to *Members*.

Observation

The use of hospital services to treat and/or evaluate a condition that should result in either a discharge within twenty-three (23) hours or a verified diagnosis and concurrent treatment plan. At times, an observation stay may be followed by an *Inpatient* admission to treat a diagnosis revealed during the period of *Observation*.

Open Enrollment Period

The period each year when *Tufts Health Plan* and the *Group* allow eligible persons to apply for *Group* coverage in accordance with the *Group Contract*.

Out-of-Network Level of Benefits

The level of benefits that a *Member* receives when *Covered Services* are not provided by a *Network Provider*. See Chapter 1 for more information.

Outpatient

A patient who receives care other than on an *Inpatient* basis. This includes services provided in:

- a *Provider's* office;

- a *Day Surgery* or ambulatory care unit; and
- an Emergency room or *Outpatient* clinic.

Note: You are also an *Outpatient* when you are in a facility for observation.

Terms and Definitions, continued

[Out-of-Pocket Maximum]

[The maximum amount of money paid by a *Member* during a [calendar year] [*Contract Year*] for [certain] *Covered Services* [which are not provided by a *Network Provider*]. The *Out-of-Pocket Maximum* consists of [Copayments,] [the *Deductible*] [and] [*Coinsurance*]. It does not include [Copayments], or costs for health care services that are not *Covered Services* under the *Group Contract*.]

See “Benefit Overview” for detailed information about your *Out-of-Pocket Maximum*.

Paraprofessional

As it pertains to the treatment of autism and autism spectrum disorders, a *Paraprofessional* is an individual who performs applied behavioral analysis (ABA) services under the supervision of a Board-Certified Behavioral Analyst (BCBA) who is a licensed health care clinician. As required by Rhode Island law, Board-Certified Assistant Behavioral Analysts (BCaBAs) are considered *Paraprofessionals*.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit and this definition only apply to groups of 51 or more

[Pre-Existing Condition]

[A condition which had during the six months immediately preceding your *Effective Date*, manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received. Pregnancy is not considered a pre-existing condition.]

Premium

The total monthly cost of *Individual* or *Family Coverage* that [the *Group* pays] [is paid] to *Tufts Health Plan*.

Precertification

CareLink's process of verifying authorization required for *Inpatient* admissions and transfers. *Precertification* is not a guarantee of payment. See Chapter 1 for further information.

[Primary Care Provider]

[A *Network Provider* who is a general practitioner, family practitioner, nurse practitioner, internist, pediatrician, or obstetrician/gynecologist who provides primary care services.]

Prior Authorization

A process we use to decide if a health care service or supply qualifies as a *Covered Service* and is *Medically Necessary*. We recommend that you get prior authorization before obtaining care for certain *Covered Services*. *Covered Services* for which we suggest prior authorization include a “(PA)” notation in the “Benefit Overview” section of this document. This process is handled by *Tufts Health Plan*'s [Chief Medical Officer] or someone we designate. For services you receive at the *In-Network Level of Benefits*, your *Network Provider* is responsible for obtaining *prior authorization*.

To request prior authorization, please call us. For mental health services, call our Mental Health Department at 1-800-208-9565. For all other *Covered Services*, call our Member Services Department at 1-800-682-8059. For more information about our prior authorization process, call Member Services or check our Web site at www.tuftshealthplan.com.

Provider

A health care professional or facility licensed in accordance with applicable law, including, but not limited to, hospitals, [limited service medical clinics, if available;] urgent care centers, if available; physicians, doctors of osteopathy, licensed nurse midwives, certified registered nurse anesthetists, certified registered nurse practitioners, optometrists, podiatrists, psychiatrists, psychologists, licensed mental health counselors, licensed independent clinical social workers, licensed psychiatric nurses who are certified as clinical specialists in psychiatric and mental health nursing, tobacco treatment specialists, licensed speech-language pathologists, licensed marriage and family therapists; and licensed audiologists.

We will only cover services of a *Provider*, if those services are listed as *Covered Services* and within the scope of the *Provider's* license.

Terms and Definitions, continued

Reasonable Charge

The lesser of:

- the amount charged by the *Non-Network Provider*; or
- the amount that we determine to be reasonable. We decide that amount based on nationally accepted means and amounts of claims payment. These means and amounts include, but are not limited to: Medicare fee schedules and allowed amounts; CMS medical coding policies, AMA CPT coding guidelines; nationally recognized academy and society coding; and clinical guidelines.

Note: The amount the *Member* pays in excess of the *Reasonable Charge* is not included in the [*Deductible*] [*Annual Deductible*] [,] [*Coinsurance*] [or] [*Out-of-Pocket Maximum*].

Review Organization

The term Review Organization refers to an entity to which *Tufts Health Plan* has delegated responsibility for performing utilization review services. The Review Organization is an organization with a staff of clinicians which may include physicians, registered graduate nurses, licensed mental health and substance abuse professionals, and other trained staff members who perform utilization review services.

Skilled

A type of care which is *Medically Necessary*. This care must be provided by, or under the direct supervision of, licensed medical personnel. *Skilled* care is provided to achieve a medically desired and realistically achievable outcome.

Spouse

The *Subscriber's* legal spouse, according to the law of the state in which you reside.

Spouse also includes the spousal equivalent of the Subscriber who is the registered Domestic Partner, civil union partner, or other similar legally recognized partner of the Subscriber who resides in a state that provides such legal recognition/spousal equivalent rights.

Subscriber

The person:

- who is [employed by the *Group*] [a person eligible to be a *Subscriber* under the *Group*];
- who enrolls in *Tufts Health Plan* and signs the membership application form on behalf of himself or herself and any *Dependents*; and
- in whose name the *Premium* is paid in accordance with a *Group Contract*.

Terms and Definitions, continued

[Tertiary Hospital]

[Each of the following hospitals:

- [Beth Israel Deaconess Medical Center (Boston, MA);]
- [Boston Medical Center (Boston, MA);]
- [Brigham & Women's Hospital (Boston, MA);]
- [Children's Hospital (Boston, MA);]
- [Dana-Farber Cancer Institute (Boston, MA);]
- [Lahey Clinic (Burlington, MA);]
- [Mary Hitchcock Memorial Hospital (Hanover, NH);]
- [Massachusetts Eye & Ear Infirmary (Boston, MA);]
- [Massachusetts General Hospital (Boston, MA);]
- [New England Baptist Hospital (Boston, MA);]
- [Rhode Island Hospital, including Hasbro Children's Hospital (Providence, Rhode Island);]
- [Tufts-New England Medical Center (Boston, MA);]
- [UMass Memorial Medical Center (Worcester, MA).]

Tufts Health Plan

(TIC) which is authorized to offer POS and PPO products. TIC has entered into an agreement with Tufts Benefit Administrators, Inc. (TBA) for TBA to administer the health benefits and make available a network of *Providers* described in this *Certificate*.

Both TIC and TBA do business under the name *Tufts Health Plan*. *Tufts Health Plan* is also called "we", "us", and "our".

Urgent Care

Care provided when your health is not in serious danger, but you need immediate medical attention for an unforeseen illness or injury. Examples of illnesses or injuries in which *urgent care* might be needed are: a broken or dislocated toe; sudden extreme anxiety; a cut that needs stitches but is not actively bleeding; or symptoms of a urinary tract infection.

Note: Care that is rendered after the *Urgent* condition has been treated and stabilized and the *Member* is safe for transport is not considered *Urgent Care*.]

Appendix B - ERISA Information

ERISA RIGHTS

If your plan is an ERISA plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Most plans are ERISA plans, but not all. Contact your plan administrator to determine if your plan is an ERISA plan.

ERISA provides that all plan participants shall be entitled to receive information about their plan and benefits, continue group health plan coverage, and prudent actions by plan fiduciaries.

Receiving Information About Your Plan and Benefits

ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the plan administrator's office and at other specified locations, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA).
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a *Reasonable Charge* for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Continuing Group Health Plan Coverage

ERISA provides that all plan participants shall be entitled to:

- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under a group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Note: This plan [does not include] [includes] a preexisting condition exclusion.

ERISA Rights, continued

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforcing Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PROCESSING OF CLAIMS FOR PLAN BENEFITS

The Department of Labor's (DOL) Employee Benefits Security Administration has published benefit determination procedure regulations for employee benefit plans governed under ERISA. The regulations set forth requirements with respect to the processing of claims for plan benefits, including urgent care claims, pre-service claims, post-service claims and review of claims denials.

Who can submit a claim?

The DOL Regulations apply to claims submitted by ERISA participants or their beneficiaries. In accordance with the regulations, *Tufts Health Plan* permits an authorized representative (referred to here as the "authorized claimant") to act on your behalf in submitting a claim or obtaining a review of a claim decision. An authorized claimant can be any individual (including, for example, a family member, an attorney, etc.) whom you designate to act on your behalf with respect to a claim for benefits.

How do I designate an Authorized Claimant?

An authorized claimant can be designated at any point in the claims process – at the pre-service, post service or appeal level. contact a *CareLink* Member Services at 1-866-352-9114 for the specifics on how to appoint an authorized claimant.

Types of claims

There are several different types of claims that you may submit for review. Tufts Health Plan's procedures for reviewing claims depends upon the type of claim submitted (urgent care claims, pre-service claims, post-service claims, and concurrent care decisions).

Urgent care claims: An "urgent care claim" is a claim for medical care or treatment where the application of the claims review procedure for non-urgent claims: (1) could seriously jeopardize your life, health or ability to regain maximum function, or (2) based upon your provider's determination, would subject you to severe pain that cannot adequately be managed without the care or treatment being requested. For urgent care claims, we will respond to you within 72 hours after receipt of the claim. If we determine that additional information is needed to review your claim, we will notify you within 24 hours after receipt of the claim and provide you with a description of the additional information needed to evaluate your claim. You have 48 hours after that time to provide the requested information. We will evaluate your claim within 48 hours after the earlier of our receipt of the requested information, or the end of the extension period given to you to provide the requested information.

Concurrent care decisions: A "concurrent care decision" is a determination relating to the continuation/reduction of an ongoing course of treatment. If we have already approved an ongoing course of treatment for you and considers reducing or terminating the treatment, we will notify you sufficiently in advance of the reduction or termination of treatment to allow you to appeal the decision and obtain a determination before the treatment is reduced or terminated. If you request to extend an ongoing course of treatment that involves urgent care, we will respond to you within 24 hours after receipt of the request (provided that you make the request at least 24 hours prior to the expiration of the ongoing course of treatment). If you reach the end of a pre-approved course of treatment before requesting additional services, the "pre-service" or "post-service" time limits will apply.

PROCESSING OF CLAIMS FOR PLAN BENEFITS, continued

Types of claims, continued

[Pre-Service Claim: A “pre-service claim” is a claim that requires approval of the benefit in advance of obtaining the care. For pre-service claims, we will respond to you within 72 hours for an urgent request and within 15 days for a non-urgent request after receipt of the claim. If we determine that an extension is necessary for a non-urgent request due to matters beyond our control, we will notify you within 15 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a pre-service claim, but do not submit enough information for us to make a determination, we will notify you within 15 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.

Post-Service Claim: A “post-service claim” is a claim for payment for a particular service after the service has been provided. For post-service claims, we will respond to you within 30 days after receipt of the claim. If we determines that an extension is necessary due to matters beyond our control, we will notify you within 30 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a post-service claim, but do not submit enough information for us to make a determination, we will notify you within 30 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.]

[If your request for coverage is denied, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.]

STATEMENT OF RIGHTS UNDER THE NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans or issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay or up to 48 hours (or 96 hours). However, to use certain providers or facilities, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

FAMILY AND MEDICAL LEAVE ACT OF 1993

Note: The Family and Medical Leave Act only applies to groups with 50 or more employees.

Under the Family and Medical Leave Act of 1993 (FMLA), if an employee meets the eligibility requirements, that employee is legally allowed to take up to 12 weeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

The FMLA was amended to add two new leave right related to military service, effective January 16, 2009:

- **Qualifying Exigency Leave:** Eligible employees are entitled to up to 12 weeks of leave because of “any qualifying exigency” due to the fact that the spouse, son, daughter, or parent of the employee is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation.
- **Military Caregiver Leave:** An eligible employee who is the spouse, son, daughter, parent, or next of kin of a covered servicemember who is recovering from a serious illness or injury sustained in the line of duty on active duty is entitled to up to 26 weeks of leave in a single 12-month period to care for the servicemember. The employee is entitled to a combined total of 26 weeks for all types of FMLA leave in the single 12-month period.

In order to be eligible, the employee must have worked for his or her employer for a total of 12 months and worked at least 1,250 hours over the previous 12 months.

A covered employer is required to maintain group health insurance coverage for an employee on FMLA leave whenever such insurance was provided before the leave was taken and on the same terms as if the employee had continued to work. If applicable, arrangements will need to be made for employees to pay their share of health insurance premiums while on leave. In some instances, the employer may recover premiums it paid to maintain health coverage for an employee who fails to return to work from FMLA leave.

An employee should contact his or her employer for details about FMLA and to make payment arrangements, if applicable. Additional information is also available from the U.S. Department of Labor: (1-866-487-9243, TTY: 1-877-899-5627 or <http://www.dol.gov/esa/whd/fmla/finalrule/FMLAPoster.pdf>).

PATIENT PROTECTION DISCLOSURE

Tufts Health Plan generally allows the designation of a *Primary Care Provider*. You have the right to designate any *Primary Care Provider* who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the *Primary Care Provider*. For information on how to select a *Primary Care Provider*, and for a list of the participating *Primary Care Providers*, contact Member Services or see our Web site at www.tuftshealthplan.com.

NOTICE OF PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Introduction

Tufts Health Plan strongly believes in safeguarding the privacy of our members' protected health information (PHI). PHI is information which:

- Identifies you (or can reasonably be used to identify you); and
- Relates to your physical or mental health or condition, the provision of health care to you or the payment for that care.

We are required by law to maintain the privacy of your PHI and to provide you with notice of our legal duties and privacy practices with respect to your PHI. This Notice of Privacy Practices describes how we may collect, use and disclose your PHI, and your rights concerning your PHI. This Notice applies to all members of *Tufts Health Plan's* insured health benefit plans, including: HMO plans; *Tufts Health Plan* Medicare Preferred plans; and insured POS and PPO plans. It also applies to all members of health plans insured by Tufts Insurance Company (a *Tufts Health Plan* affiliate). Unless your employer has notified you otherwise, this Notice of Privacy Practices also applies to all members of self-insured group health plans that are administered by a *Tufts Health Plan* entity.

How We Obtain PHI

As a managed care plan, we engage in routine activities that result in our being given PHI from sources other than you. For example, health care providers—such as physicians and hospitals—submit claim forms containing PHI to enable us to pay them for the covered health care services they have provided to you.

How We Use and Disclose Your PHI

We use and disclose PHI in a number of ways to carry out our responsibilities as a managed care plan. The following describes the types of uses and disclosures of PHI that federal law permits us to make without your specific authorization:

- **Treatment:** We may use and disclose your PHI to health care providers to help them treat you. For example, our care managers may disclose PHI to a home health care agency to make sure you get the services you need after discharge from a hospital.
- **Payment Purposes:** We use and disclose your PHI for payment purposes, such as paying doctors and hospitals for covered services. Payment purposes also include activities such as: determining eligibility for benefits; reviewing services for medical necessity; performing utilization review; obtaining premiums; coordinating benefits; subrogation; and collection activities.
- **Health Care Operations:** We use and disclose your PHI for health care operations. This includes coordinating/managing care; assessing and improving the quality of health care services; reviewing the qualifications and performance of providers; reviewing health plan performance; conducting medical reviews; and resolving grievances. It also includes business activities such as: underwriting; rating; placing or replacing coverage; determining coverage policies; business planning; obtaining reinsurance; arranging for legal and auditing services (including fraud and abuse detection programs); and obtaining accreditations and licenses.
- **Health and Wellness Information:** We may use your PHI to contact you with information about appointment reminders; treatment alternatives; therapies; health care providers; settings of care; or other health-related benefits, services and products that may be of interest to you. For example, we might send you information about smoking cessation programs.
- **Organizations That Assist Us:** In connection with treatment, payment and health care operations, we may share your PHI with our affiliates and third-party “business associates” that perform activities for us or on our behalf, for example, our pharmacy benefit manager. We will obtain assurances from our business associates that they will appropriately safeguard your information.
- **Plan Sponsors:** If you are enrolled in *Tufts Health Plan* through your current or former place of work, you are enrolled in a group health plan. We may disclose PHI to the group health plan’s plan sponsor— usually your employer—for plan administration purposes. The plan sponsor must certify that it will protect the PHI in accordance with law.
- **Public Health and Safety; Health Oversight:** We may disclose your PHI to a public health authority for public health activities, such as responding to public health investigations; when authorized by law, to appropriate authorities, if we reasonably believe you are a victim of abuse, neglect or domestic violence; when we believe in good faith that it is necessary to prevent or lessen a serious and imminent threat to your or others’ health or safety; or to health oversight agencies for certain activities such as audits, disciplinary actions and licensure activity.

- **Legal Process; Law Enforcement; Specialized Government Activities:** We may disclose your PHI in the course of legal proceedings; in certain cases, in response to a subpoena, discovery request or other lawful process; to law enforcement officials for such purposes as responding to a warrant or subpoena; or for specialized governmental activities such as national security.
- **Research; Death; Organ Donation:** We may disclose your PHI to researchers, provided that certain established measures are taken to protect your privacy. We may disclose PHI, in certain instances, to coroners, medical examiners and in connection with organ donation.
- **Workers' Compensation:** We may disclose your PHI when authorized by workers' compensation laws.
- **Family and Friends:** We may disclose PHI to a family member, relative or friend—or anyone else you identify—as follows: (i) when you are present prior to the use or disclosure and you agree; or (ii) when you are not present (or you are incapacitated or in an emergency situation) if, in the exercise of our professional judgment and in our experience with common practice, we determine that the disclosure is in your best interests. In these cases we will only disclose the PHI that is directly relevant to the person's involvement in your health care or payment related to your health care.
- **Personal Representatives:** Unless prohibited by law, we may disclose your PHI to your personal representative, if any. A personal representative has legal authority to act on your behalf in making decisions related to your health care. For example, a health care proxy, or a parent or guardian of an unemancipated minor are personal representatives.
- **Mailings:** We will mail information containing PHI to the address we have on record for the subscriber of your health benefits plan. We will not make separate mailings for enrolled dependents at different addresses, unless we are requested to do so and agree to the request. See below "Right to Receive Confidential Communications" for more information on how to make such a request.
- **Required by Law:** We may use or disclose your PHI when we are required to do so by law. For example, we must disclose your PHI to the U.S. Department of Health and Human Services upon request if they wish to determine whether we are in compliance with federal privacy laws. If one of the above reasons does not apply, we will not use or disclose your PHI without your written permission ("authorization"). You may give us written authorization to use or disclose your PHI to anyone for any purpose. You may later change your mind and revoke your authorization in writing. However, your written revocation will not affect actions we've already taken in reliance on your authorization. Where state or other federal laws offer you greater privacy protections, we will follow those more stringent requirements. For example, under certain circumstances, records that contain information about alcohol abuse treatment; drug abuse prevention or treatment; AIDS-related testing or treatment; or certain privileged communications may not be disclosed without your written authorization. In addition, when applicable we must have your written authorization before using or disclosing medical or treatment information for a member appeal. See below, "Who to Contact for Questions or Complaints," if you would like more information.

How We Protect PHI Within Our Organization

Tufts Health Plan protects oral, written and electronic PHI throughout our organization. We do not sell PHI to anyone. We have many internal policies and procedures designed to control and protect the internal security of your PHI. These policies and procedures address, for example, use of PHI by our employees. In addition, we train all employees about these policies and procedures. Our policies and procedures are evaluated and updated for compliance with applicable laws.

Your Individual Rights

The following is a summary of your rights with respect to your PHI:

- **Right of Access to PHI:** You have the right to inspect and get a copy of most PHI *Tufts Health Plan* has about you. Under certain circumstances, we may deny your request. If we do so, we will send you a written notice of denial describing the basis of our denial. We may charge a reasonable fee for the cost of producing and mailing the copies. Requests must be made in writing and reasonably describe the information you would like to inspect or copy.
- **Right to Request Restrictions:** You have the right to ask that we restrict uses or disclosures of your PHI to carry out treatment, payment and health care operations; and disclosures to family members or friends. We will consider the request. However, we are not required to agree to it and, in certain cases, federal law does not permit a restriction. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Receive Confidential Communications:** You have the right to ask us to send communications of your PHI to you at an address of your choice or that we communicate with you in a certain way. For example, you may ask us to mail your information to an address other than the subscriber's address. We will accommodate your request if you state that disclosure of your PHI through our usual means could endanger you; your request is reasonable; it specifies the alternative means or location; and it contains information as to how payment, if any, will be handled. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Amend PHI:** You have the right to have us amend most PHI we have about you. We may deny your request under certain circumstances. If we deny your request, we will send you a written notice of denial. This notice will describe the reason for our denial and your right to submit a written statement disagreeing with the denial. Requests must be in writing to *Tufts Health Plan* and must include a reason to support the requested amendment.
- **Right to Receive an Accounting of Disclosures:** You have the right to a written accounting of the disclosures of your PHI that we made in the last six years prior to the date you request the accounting. However, except as otherwise provided by law, this right does not apply to (i) disclosures we made for treatment, payment or health care operations; (ii) disclosures made to you or people you have designated; (iii) disclosures you or your personal representative have authorized; (iv) disclosures made before April 14, 2003; and (v) certain other disclosures, such as disclosures for national security purposes. If you request an accounting more than once in a 12-month period, we may charge you a reasonable fee. All requests for an accounting of disclosures must be made in writing to *Tufts Health Plan*.

- **Right to This Notice:** You have a right to receive a paper copy of this Notice from us upon request.
- **How to Exercise Your Rights:** To exercise any of the individual rights described above or for more information, please call a member services specialist at 800-462-0224 (TDD: 800-815-8580) or write to: Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

Effective Date of Notice

This Notice takes effect August 13, 2007. We must follow the privacy practices described in this Notice while it is in effect. This Notice will remain in effect until we change it. This Notice replaces any other information you have previously received from us with respect to privacy of your medical information.

Changes to This Notice of Privacy Practice

We may change the terms of this Notice at any time in the future and make the new Notice effective for all PHI that we maintain—whether created or received before or after the effective date of the new Notice. Whenever we make an important change, we will send subscribers an updated Notice of Privacy Practices. In addition, we will publish the updated Notice on our Website at tuftshealthplan.com.

Who to Contact for Questions or Complaints

If you would like more information or an additional paper copy of this Notice, please contact a member services specialist at the number listed above. You can also download a copy from our Website at tuftshealthplan.com. If you believe your privacy rights may have been violated, you have a right to complain to Tufts Health Plan by calling the Privacy Officer at 800-208-9549 or writing to: Privacy Officer, Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

You also have a right to complain to the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint.

Tufts Health Plan is the trade name for Tufts Associated Health Maintenance Organization, Inc. It is also a trade name for Total Health Plan, Inc. and Tufts Benefit Administrators, Inc. in each entity's capacity as an administrator for self-funded group health plans; and for Tufts Insurance Company.

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TUFTS Health Plan

Preferred Provider Organization

CERTIFICATE OF INSURANCE

Underwritten by Tufts Insurance Company

There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

Tufts Health Plan
705 Mount Auburn Street
Watertown, MA 02472-1508

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[*Tufts Health Plan Address And Telephone Directory*]

TUFTS HEALTH PLAN

705 Mount Auburn Street
Watertown, MA 02472-1508

Hours: Monday – Thursday 8:00 a.m. to 7:00 p.m. E.S.T.
Friday 8:00 a.m. to 5:00 p.m. E.S.T.]

IMPORTANT PHONE NUMBERS:

Emergency Care

For routine care, always call your *Provider*. Do this before seeking care. If you have an urgent medical need and cannot reach your *Provider*, seek care at the nearest emergency room.

Important Note: If needed, call 911 for emergency medical assistance. If 911 services are not available in your area, call the local number for emergency medical services.

Liability Recovery

Call the Liability and Recovery Department at 1-888-880-8699, x.1098 for questions about coordination of benefits and workers' compensation. For example, call that Department with questions about how *Tufts Health Plan* coordinates coverage with other health care coverage you may have. This Department is available from 8:30 a.m. – 5:00 p.m. Monday through Thursday and from 10:00 – 5:00 p.m. on Friday.

You may have questions about subrogation. If so, call a Member Specialist at 1-800-682-8059. You may not be sure about which department to call with your questions. If so, call Member Services.

Member Services Department

Call our Member Services Department at 1-800-682-8059 for: general questions; benefit questions; and information regarding eligibility for enrollment and billing.

Mental Health Services

You may need information regarding mental health benefits. If so, call the *Tufts Health Plan* Mental Health Department at 1-800-208-9565.

Services for Hearing Impaired Members

You may be hearing impaired. If so, these services are provided:

Telecommunications Device for the Deaf (TDD)

If you have access to a TDD phone, call 1-800-868-5850. You will reach the *Tufts Health Plan* Member Services Department.

Massachusetts Relay (MassRelay)

1-800-720-3480

Rhode Island Relay

[1-800-745-5555]

[*Tufts Health Plan* Address And Telephone Directory, continued

IMPORTANT ADDRESSES:

Appeals and Grievances Department

You may need to call us about a concern or appeal. If so, call a Member Specialist at 1-800-682-8059. To submit your appeal or grievance in writing, send your letter to:

**[*Tufts Health Plan*
Attn: Appeals and Grievances Department
705 Mount Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193]**

Web site

You may want more information about *Tufts Health Plan* and or to learn about the self-service options available to you. If so, see the *Tufts Health Plan* Web site at **www.tuftshealthplan.com**.

Translating Services

Translating services for 140 languages

Interpreter and translator services related to administrative procedures are available to assist *Members* upon request. For information, please call the Member Services Department.

خدمات المترجمين والترجمة المتعلقة بالإجراءات الإدارية متوفرة لمساعدتك في هذا الشأن. لطلب هذه الخدمات، الرجاء الاتصال بقسم علاقات الزبون التابع لخدمة "تفتس هلسي بلان".

អ្នកបកប្រែភាសា និងកិច្ចការបកប្រែទាំងឡាយ ដែលជាប់ទាក់ទងនឹងទំរង់ការខាងការចាត់ចែងការ គឺមានផ្តល់សំរាប់ជួយអ្នក ។ ដើម្បីស្នើសុំការបំរើទាំងនេះ សូមទូរស័ព្ទមកក្រសួងទំនាក់ទំនងភ្ញៀវ តែគំរោងថែរក្សាសុខភាពរបស់ Tufts ។

相關管理程序的口譯和筆譯服務隨時為您提供協助。如需要這些服務，請打電話給「Tufts 健康計劃顧客聯絡部」。

Des services d'interprétariat et de traduction liés aux procédures administratives sont disponibles. Pour demander ces services, veuillez contacter le département des relations avec la clientèle de Tufts Health Plan.

Για την εξυπηρέτησή σας, υπάρχουν διαθέσιμες υπηρεσίες ερμηνείας και μετάφρασης σχετικά με τις διοικητικές διαδικασίες. Για να ζητήσετε αυτές τις υπηρεσίες, τηλεφωνήστε στο Τμήμα Πελατειακών Σχέσεων του Προγράμματος Ιατροφαρμακευτικής Ασφάλισης Tufts.

ພວກເຮົາມີບໍລິການນາຍພາສາແລະການແປເອກະສານທາງດ້ານວິທີດຳເນີນການທຸລະການໄວ້ ບໍລິການທ່ານ. ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຂອງແຜນສຸຂະພາບທັຟສ Tufts, ຖ້າຕ້ອງການບໍລິການເຫລົ່ານີ້.

Temos disponíveis serviços de tradução e interpretação relacionados aos procedimentos administrativos. Para obter estes serviços, ligue para o departamento de relações com o cliente do Tufts Health Plan.

С целью оказать Вам помощь по административным процедурам предлагаются устные и письменные переводческие услуги. Если Вам нужны эти услуги, позвоните, пожалуйста, в Отдел связей с клиентами Плана здравоохранения «Тэфтс» Tufts.

Los servicios de traducción e interpretación en relación a procedimientos administrativos están disponibles para ayudarle. Para solicitar este servicio, favor de llamar al departamento de relaciones con el cliente de Tufts Health Plan.

Genyen sèvis tradiksyon ak entèprèt disponib pou ede ou nan zafè ki gen rapò ak jan administrasyon an fè sèvis li. Pou ou mande sèvis sa yo, tanpri rele depatman sèvis kliyan Tufts Health Plan.

Sono disponibili servizi di traduzione e interpretariato relativamente alle procedure amministrative. Per richiedere tali servizi, contattare l'ufficio relazioni clienti del Tufts Health Plan.

1-800-682-8059

Telecommunications Device for the Deaf (TDD)

Call 1-800-868-5850.

Certificate of Insurance

THIS BOOKLET IS YOUR *CERTIFICATE OF INSURANCE* for health benefits underwritten by Tufts Insurance Company (“TIC”). TIC has entered into an agreement with Tufts Benefit Administrators (“TBA”) for TBA to administer health benefits. TBA also makes available a network of *Providers* described in this *Certificate*. Both TIC and Tufts Benefit Administrators (“TBA”) do business under the name of *Tufts Health Plan*.

Network Providers are hospitals, community-based physicians and other community-based health care professionals. They work in their own offices throughout the *Network Contracting Area*. *Tufts Health Plan* does not provide health care services to *Members*. *Network Providers* provide health care services to *Members*. These *Providers* are independent contractors. They are not the employees or agents of *Tufts Health Plan* for any purposes.

This *Certificate* describes the benefits, exclusions, conditions and limitations provided under the *Group Contract*. It applies to persons covered under the *Group Contract*. It replaces any *Certificate* previously issued to you. Read this *Certificate* for a complete description of benefits and an understanding of how the preferred provider plan works.

Introduction

Welcome to *Tufts Health Plan*. With *Tufts Health Plan*, each time you need health care services, you may choose to obtain your health care from either a *Network Provider (In-Network Level of Benefits)* or any *Non-Network Provider (Out-of-Network Level of Benefits)*. Your choice will determine the level of benefits you receive for your health care services:

In-Network Level of Benefits: If your care is provided by a *Network Provider*, you will be covered at the *In-Network Level of Benefits*.

[IMPORTANT NOTE[S]:

- [For *Outpatient* care: You may receive services from a *Primary Care Provider (“PCP”)*. If this happens, your [Copayment] [Coinsurance] may be lower than for services from other *Providers*.]
- [For *Inpatient* care or *Day Surgery*: Your [Copayment] [Coinsurance] may be lower when you receive care at a *Community Hospital* than when you receive care at a *Tertiary Hospital*. See Appendix A for definitions of these facilities.]

For more information, see “Covered Services” in Chapter 3.]

See the “Benefit Overview” and “Plan and Benefit Information” sections and Chapter 3. These sections include more information on your coverage and costs for medical services under this plan.

Out-of-Network Level of Benefits: If your care is provided by a *Non-Network Provider*, you will be covered at the *Out-of-Network Level of Benefits*.

[***Covered Services Outside of the 50 United States:*** *Emergency* care services you receive outside of the 50 United States qualify as *Covered Services*. In addition, *Urgent Care* services you receive while traveling outside of the 50 United States also qualify as *Covered Services*. Any other service, supply, or medication you receive outside of the 50 United States is not covered under this plan.]

For more information about these benefit levels and how to receive covered health care services, see Chapter 1. If you have any questions, call the Member Services Department.

PLEASE READ THIS *CERTIFICATE OF INSURANCE* CAREFULLY.

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[FILING NOTE - PPO Option 1: This section describes an option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay 7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>

[COPAYMENTS]
<ul style="list-style-type: none"> • [Emergency care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [Emergency room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider’s</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> • [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] • [Urgent Care (In-Network and Out-of-Network Level of Benefits):] <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits:</i> [[\$0-\$60] Copayment varies depending on location in which service is rendered (for example, <i>Emergency room</i>, <i>urgent care center</i>, or <i>physician’s office</i>) per visit.] • [<i>Out-of-Network Level of Benefits</i> [[\$0-\$60] Copayment varies depending on location in which service is rendered (for example, <i>Emergency room</i>, <i>urgent care center</i>, or <i>physician’s office</i>) per visit] [then]; [<i>Deductible</i> and] <i>Coinsurance</i>.] • [Other Covered Services (In-Network Level of Benefits only):] <ul style="list-style-type: none"> • [Office Visit (per visit)[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], diagnostic cytological exams (Pap Smears), immunizations, and diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum); diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.] *except for laboratory tests associated with routine <i>Outpatient</i> maternity care. These tests are covered in full, as required by the <i>Affordable Care Act</i>. [*Including diagnostic tests associated with preventive health care as described in Chapter 3.] • [<i>Inpatient</i> Services (per admission).....[\$0-\$1,500]] • [<i>Day Surgery</i> (per admission)[\$0-\$1,500]]
<p>[Note: For certain <i>Outpatient</i> services listed as “covered in full” at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an <i>Office Visit Copayment</i> when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the Patient Protection and <i>Affordable Care Act</i> (PPACA), certain services are not subject to [a <i>Copayment</i>] [or] [<i>Coinsurance</i>] at the <i>In-Network Level of Benefits</i>. Please see the “Benefit Overview” chart for more information.]</p>

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[

- [Copayment Maximum per Member [\$0-\$6,000] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(Out-of-Network Services Only)]

[Deductible (Individual)]

[This Certificate of Insurance has an Individual Deductible of [\$0-\$5,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits.

[Deductible (Family)]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when one enrolled Member in a family meets his or her [\$0-\$5,000] Individual Deductible; and one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[All amounts any enrolled Members in a family pay toward their Individual Deductible are applied toward the [\$0-\$25,000] Family Deductible.]

[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network Services Only)]

[Out-of-Pocket Maximum (Individual)]

[This Certificate of Insurance has an individual Out-of-Pocket Maximum of [\$0-\$10,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits. [Only the [Deductible and] Coinsurance count toward the Out-of-Pocket Maximum.]

[Out-of-Pocket Maximum (Family)]

[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$10,000] Individual Out-of-Pocket Maximum.]

[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in a family meets his or her [\$0-\$10,000] Individual Out-of-Pocket Maximum; and
- one or more additional enrolled Members in that family have paid toward their Individual Out-of-Pocket Maximums a collective amount equaling [\$0-\$50,000], in any combination.]

[All amounts any enrolled Members in a family pay toward their Individual Out-of-Pocket Maximums are applied toward the [\$0-\$50,000] Family Out-of-Pocket Maximum.]

[Once the Family Out-of-Pocket Maximum has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their [\$0-\$10,000] Individual Out-of-Pocket Maximums for the remainder of that [calendar year] [Contract Year].]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full **as of this plan's Anniversary Date on or after September 23, 2010**. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance]	[\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery] [Observation services will [not] take an Emergency Room Copayment.]		
Treatment in a Provider's office	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

Outpatient Care			
[COVERED SERVICE]	[YOUR COST]		[PAGE]
[Acupuncture] [(PA)] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[3-2]

[(PA) – Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.]
 [(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits]. See page 3-1 for more information.
 [(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Allergy injections [(PA)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then] [Deductible and] [Coinsurance]. [For services provided by any other non-Network Provider:] [Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then] [Deductible and] [Coinsurance]. [For services provided by any other non-Network Provider:] [Deductible and] Coinsurance.	[3-2]
Autism spectrum disorders - diagnosis and treatment for Children under age 15 [(PA)] [(BL)] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more	Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> When provided by a Paraprofessional: [[0%-35%] Coinsurance] [\$0 - \$60 Copayment per visit.] [Covered in full.] When provided by a Board Certified Behavior Analyst (BCBA): [[0%-35%] Coinsurance] [\$0 - \$60 Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".	[Deductible and] Coinsurance.	[3-2]
[Cardiac rehabilitation [(PA)] [(BL)]]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
Chemotherapy	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
[Chiropractic care See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance]	[3-2]
Cytology examinations (Pap Smears) [(BL)]	Routine annual cytology screenings: Covered in full Diagnostic cytology examinations: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-3]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[**(PA)*** –. *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care , continued			
Diabetes services and supplies (For detailed information about how diabetes supplies are covered, please see "Diabetes services and supplies" in Chapter 3.)	<p>[Diabetic test strips: [\$0-\$75] Copayment applies] [Covered in full] [Coinsurance]</p> <p>Diabetes self-management education: [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]</p> <p>Diabetes supplies covered as <i>Durable Medical Equipment</i>: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>Diabetes supplies covered as medical supplies: [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	[Deductible and] Coinsurance.	[3-3]
Diagnostic imaging [(PA)] [*] <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	<p>General imaging: [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [\$0-\$250] Office Visit Copayment] [Covered in full] [Coinsurance]</p> <p>[MRI/MRA: [\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance]</p> <p>CT/CTA: [\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance]</p> <p>PET: [\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance]</p> <p>[Nuclear cardiology: [\$0-\$250] Office Visit Copayment per visit.] [Covered in full.]] [Coinsurance]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis.]</p>	[Deductible and] [[10-50%]] Coinsurance.	[3-3]
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention (for example, a colonoscopy): Covered in full.</p> <p>Diagnostic screening procedure only (for example, an endoscopy (esey) or colonoscopies associated with symptoms): [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [\$0-\$1,500] Day Surgery Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum)]</p>	[Deductible and] [10%-50%] Coinsurance.	[3-3]

[(PA)– Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.]

[**(PA)*** – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[**(BL)** – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Early intervention services for a <i>Dependent Child</i>	Covered in full.	Covered in full.	[3-3]
Family planning [(PA)] (procedures, services[, and contraceptives]) <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	Office Visit: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Day Surgery: [[\$0-\$1,500] Day Surgery <i>Copayment</i> per Day Surgery admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i> [and] [Day Surgery] <i>Copayment</i> Maximum])]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Hemodialysis [(PA)]	[[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-4]
[House calls to diagnose and treat illness or injury]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: [[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Infertility services (PA) [*] [(BL)]	[[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0-20%] <i>Coinsurance</i>] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to [\$0-\$1,500] <i>Copayment</i>] [subject to [0-20%] <i>Coinsurance</i>]]	[<i>Deductible</i> and] [0-20%] <i>Coinsurance</i> .	[3-5]
Laboratory tests (PA) Note: Laboratory tests associated with routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-5]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Lyme disease	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then] [Deductible and] [Coinsurance]. [For services provided by any other non-Network Provider:] [Deductible and] [Coinsurance].	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-6]
Nutritional counseling [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] [Coinsurance].]	[3-6]
Office visits to diagnose and treat illness or injury	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] [Coinsurance].	[3-6]
Oral health services (PA) [*]	Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [Coinsurance] Office visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [*] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment] [Covered in full] [Coinsurance] [*] [(*subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [Coinsurance] Emergency care in a Provider's office: [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] All other services: [Deductible and] [Coinsurance].	[3-6]
Outpatient surgery in a Provider's office [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-7]
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[Deductible and] [Coinsurance].]	[3-7]

[(PA)]– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Preventive care for <i>Members</i> age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Preventive care for <i>Members</i> age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [<i>Hearing screenings:</i> [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] All other preventive care services: [Covered in full]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Radiation therapy	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
[Short term] speech, physical and occupational therapy services [(PA)] [*] (BL)	[<i>Speech therapy:</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Physical therapy:</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Occupational therapy:</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Speech Therapy:</i>] [<i>Deductible</i> and] <i>Coinsurance</i> . [<i>Physical therapy:</i>] [<i>Deductible</i> and] <i>Coinsurance</i> . [<i>Occupational therapy:</i>] [<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Smoking cessation counseling services	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
[Spinal manipulation] [(BL)]	[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i> .]	[3-8]
[<i>Urgent Care</i> in an urgent care center]	[[[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Deductible</i> and] [<i>Coinsurance</i>].]	[3-9]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
[Vision care services] [(PA)]			
[Routine eye examination]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-9]
[Other] vision care services	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-9]
Day Surgery			
<i>Day Surgery</i>	[[\$0-\$1,500] Day Surgery Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] [Coinsurance.] Anesthesia: [Deductible and] [10%-40%] Coinsurance. All other Day Surgery services: [Deductible and] [10-40%] Coinsurance.]	[3-9]
Inpatient Care			
Extended care services (PA) [*] [(BL)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-9]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*] [(BL)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-10]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care, continued</i>			
Hospital services (Acute care) (PA)	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[Deductible and] [<i>Coinsurance.</i>]] [Anesthesia: [Deductible and] [[10-40%] <i>Coinsurance.</i> All other hospital services: [<i>Deductible</i> and] [10%-40%] <i>Coinsurance.</i>]	[3-10]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-11]
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network</i> <i>Level of Benefits</i> , in accordance with the PPACA.	[[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Note:</i> This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-11]
<i>Inpatient</i>	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-12]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)			
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.			
Outpatient services [(PA)] [(BL)] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.</i>	[Visits 1-30 in a [calendar year] [Contract Year] – [[\$0-\$60] Office Visit <i>Copayment</i> per visit.] [[0%-50%] <i>Coinsurance</i> .] [Individual session –] [[\$0-\$60] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [Group session – [[\$0-\$60] Office Visit <i>Copayment</i> per visit.]]Covered in full.]] [<i>Coinsurance</i>] [Visits [31-unlimited] in a [calendar year] [Contract Year] – [[\$0-\$60] Office Visit <i>Copayment</i> per visit.] [[0%-50%] <i>Coinsurance</i> .] [Individual session -] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full.] [[0%-50%] <i>Coinsurance</i> .] [Group session -] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full.] [<i>Coinsurance</i> .]	[Deductible and] <i>Coinsurance</i> .	[3-12]
Inpatient services (PA) [*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] <i>Coinsurance</i> .	[3-12]
Intermediate care [(PA)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[Deductible and] <i>Coinsurance</i> .	[3-13]
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
To contact the <i>Tufts Health Plan</i> Mental Health Department, call 1-800-208-9565.			
Outpatient services [(BL)] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.</i>	Substance Abuse Treatment Services: [Individual session -] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i> .] [Group session -] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i> .]	[Deductible and] <i>Coinsurance</i> .	[3-13]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate), continued			
To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.			
<p><i>Inpatient services (PA) [(BL)]</i> <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i></p>	<p>[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>[<i>Deductible</i> and] <i>Coinsurance.</i></p>	[3-14]
<p>Intermediate care [(PA)] [(BL)] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i></p>	<p>[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>[<i>Deductible</i> and] <i>Coinsurance.</i></p>	[3-14]
<p>Community Residential care (PA) [(BL)] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i></p>	<p>[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>[<i>Deductible</i> and] <i>Coinsurance.</i></p>	[3-14]

[(PA)– Prior authorization is recommended for to these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [\$0-\$50] Copayment per trip]	[[Deductible and then] [Covered in full] [Coinsurance] [Note: Ground ambulance services received from non-Network Providers [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-14]
All other covered ambulance services	[Covered in full] [Coinsurance]	[[Deductible and then] [Covered in full] [Coinsurance]	[3-14]
[Diabetic monitoring strips]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] [Coinsurance.]	[3-14]
<i>Durable Medical Equipment (PA)</i> [*]	[Covered in full] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[Deductible and] [Coinsurance.]	[3-15]
Hearing Aids [(PA)] (BL)	[Covered in full.] [We pay [50-90%]. You pay [10%-50%] Coinsurance.]	[Deductible and] [Coinsurance.] [Covered in full.]	[3-16]
Home health care [(PA)] [*] (BL)	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-17]
[Hospice care services [(PA)] [*] (BL)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-17]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] [Coinsurance.]	[3-18]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[**(PA)*** – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services, continued			
Medical supplies [(PA)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]
New cancer therapies [(PA)]	Outpatient: [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum))]	[Deductible and] Coinsurance.	[3-18]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50-90%]. You pay [10%-50%] Coinsurance.]	[[Deductible and] Coinsurance.]	[3-18]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see "How to File a Claim" in Chapter 6 for more information.]		[3-18]
[Private duty nursing [(PA)]]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[Deductible and] [Coinsurance].	[3-18]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]
Special medical formulas			
Low protein foods [(PA)] [*]	[[\$0-\$60] Copayment per 30-day supply] [Covered in full] [[0%-50%] Coinsurance]	[Deductible and] [Coinsurance.]	[3-19]
Nonprescription enteral formulas [(PA)] [*]	[[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Deductible and] [Coinsurance.]	[3-19]

[Prescription Drug Benefit]

[For information about your *Copayments* for covered prescription drugs, see the "Prescription Drug Benefit" section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 1: Option with Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit only applies to groups of 51 or more]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Home health care

Coverage is limited to (*In-Network* and *Out-of-Network Levels* combined):

- [6-unlimited] home visits or office visits with a physician per month;
- [3-unlimited] nursing visits per week; and
- home health aide visits of [20-unlimited] hours per week.

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined). [Note: This limit applies to infertility services covered under the “Outpatient Care” benefit [and oral and injectable drug therapies used in the treatment of infertility and covered under the “Prescription Drug Benefit.”]]

[FILING NOTE - PPO Option 1: This section describes an option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Mental Health Outpatient Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30 -unlimited visits] (*In-Network and Out-of-Network Levels combined*).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network and Out-of-Network Levels combined*).

Scalp Hair Prostheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network and Out-of-Network Levels combined*)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network and Out-of-Network Levels combined*)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network and Out-of-Network Levels combined*)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network and Out-of-Network Levels combined*).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network and Out-of-Network Levels combined*).]]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network and Out-of-Network Levels combined*) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network and Out-of-Network Levels combined*) per family.]

[Substance Abuse Community Residential Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for Community Residence services (*In-Network and Out-of-Network Levels combined*).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Inpatient Detoxification Services

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Outpatient Treatment Services

The maximum benefit payable in each [calendar year] [Contract Year] is 30-unlimited] hours (*In-Network and Out-of-Network Levels combined*).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 2: This section describes an option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits): [Except as described in the <i>Covered Services</i> table below in this section, we pay 7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>
[COPAYMENTS]
<ul style="list-style-type: none"> • [Emergency care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [Emergency Room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider's</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> • [An Emergency Room <i>Copayment</i> may apply if you register in an Emergency room, but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] • [Urgent Care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits</i> [Deductible and then] [[\$0-\$60] Office Visit Copayment. Copayment varies depending on location in which services are rendered (for example, Emergency room, urgent care center, or physician's office).] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]] • [<i>Out-of-Network Level of Benefits</i> [[\$0-\$60] Copayment, which varies depending on location in which services are rendered (for example, Emergency room, urgent care center, or physician's office).] [then] [<i>Deductible and then</i>] [Coinsurance]] • [Other] Covered Services (In-Network Level of Benefits only): <ul style="list-style-type: none"> • [Office Visit (per visit)[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], routine diagnostic cytological examinations (Pap Smears), preventive immunizations[**], [certain disease and disorder screenings**], and routine mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse]; routine ob/gyn exam; routine eye exam [and other vision care]; [family planning services]; [and] [routine] <i>Outpatient</i> maternity care (pre-natal and post-partum)**; [diabetes self-management training and educational services; [spinal manipulation]; [chiropractic medicine]; [acupuncture]; nutritional counseling; and health education].] <p>[*Including diagnostic tests associated with preventive health care as described [under "Preventive Care for Members age 19 and under" and "Preventive Care for Members age 20 and Older" in Chapter 3.]</p> <p>[**includes the following routine preventive immunizations:</p> <ul style="list-style-type: none"> • For Children under age 18: Hepatitis B, DTP (diphtheria, tetanus, pertussis), HiB (haemophilus influenza Type B), IPV (inactivated polio virus), meningococcal disease, varicella (chicken pox), pneumococcal influenza, hepatitis A, HPV (for female Children age 9 and older), and rotavirus vaccines. • For adults age 18 and over: TD (tetanus and diphtheria), TDaP (tetanus, diphtheria, and pertussis), HPV (for adult females through age 26), varicella (chicken pox), influenza, hepatitis A, hepatitis B, meningococcal disease, and herpes zoster (shingles) vaccines.] <p>[**] includes disease and disorder screenings related to the following conditions: cancer; heart and vascular disease; infectious diseases; mental health conditions and substance abuse; metabolic, nutritional, and endocrine conditions ; musculoskeletal disorders; obstetric and gynecological conditions; pediatric conditions; and vision and hearing disorders. Please contact Member Services for more information. Also, please note that no Office Visit Copayment applies to disease and disorder preventive screenings that must be covered in full as required under the Affordable Care Act (ACA). For information on which screenings are covered in full under ACA, please see our</p>

Web site at www.tuftshealthplan.com, or call Member Services.

**Laboratory tests associated with routine *Outpatient* maternity care are covered in full, as required under the Affordable Care Act.

- [*Inpatient Services* (per admission).....[\$0-\$1,500]]
- [*Day Surgery* (per admission)[\$0-\$1,500]]

Note: For certain *Outpatient* services listed as “covered in full” at the *In-Network Level of Benefits* in the table below, you may be charged [an *Office Visit Copayment*] [or the *Deductible* and *Coinsurance*] when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a *Copayment*,] [*Coinsurance*] [or] [a *Deductible*] at the *In-Network Level of Benefits*. Please see the following “Benefit Overview” chart for more information.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[

- [Copayment Maximum per Member] [\$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(In-Network and Out-of-Network combined)] *FILING NOTE – Used for non-HSA plans only*

[Individual Deductible][\$0-\$5,000]]
 [An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services.]

[Family Deductible]..... [\$0-\$25,000]]
 [A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services.]

[All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and
- one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]

[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[DEDUCTIBLE] [(In-Network and Out-of-Network combined)]

[FILING NOTE – Used for HSA plans only. Deductible ranges below will be adjusted to comply with the IRS requirements for the applicable tax year.]

[The Deductible is the amount you and the enrolled Members of your family (if applicable) must pay each year for certain Covered Services at both the In-Network and Out-of-Network Levels of Benefits before payments are made under this Certificate.

[The Deductible applies to all Covered Services at the In-Network and Out-of-Network Levels of Benefits except as listed below.]

[The amount of the Deductible which applies to you and the enrolled members of your family (if applicable) each [calendar year] [Contract Year] is:]

[Family Size	Deductible Amount
• One Member.....	[\$1,200-\$3,4005,950] per person.
• Two Members or more.....	[\$2,400-\$6,0006,150] per family.]

[The minimum Deductible dollar amount is adjusted each year to meet Internal Revenue Service requirements.]

[*Please note: If you have two or more family members enrolled in the plan, and only one Member receives services in a [calendar year] [Contract Year], that Member must meet the full family Deductible ([\$2,400-\$6,0006,150]) himself or herself before Tufts Health Plan will pay for any of his or her care in that year as Covered Services.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[Important Information About Your Deductible: FILING NOTE: Used for non-HSA plans only.

- The following are not subject to the *Deductible*:
 - [Emergency care Copayments.]
 - [In-Network Office Visits for: preventive care[*], routine cytological exams (Pap smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam; and other vision care [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)**]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] early intervention services for a *Dependent Child*, nutritional counseling; and health education.]
 - [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 - [**This does not include diagnostic tests such as ultrasounds.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology];]
 - [Laboratory tests;]
 - [Any amounts you pay for prescription drugs. [Please note that a separate *Deductible* applies to your prescription drug coverage.] For more information, see “Prescription Drug Benefit” in Chapter 3.]
 - Any amount you pay for services, supplies, or medications which are not *Covered Services*.
 - Any amount you pay for covered early intervention services.
- Once you meet your *Deductible* in a [calendar year] [*Contract Year*] for *Covered Services*, you pay only the following:
 - Office visit *Copayment* for *Covered Services* not subject to the *Deductible*.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
 - *Coinsurance*.]

[Important Information About Your Deductible: FILING NOTE: Used for HSA plans only.

- The following are not subject to the *Deductible*:
 - In-Network Office Visits for: adult preventive care*, well-child exams, certain disease and disorder screenings**, routine cytological screenings (Pap smears), immunizations***, and routine mammograms; routine ob/gyn exams; routine eye exams; and routine Outpatient maternity care (pre-natal and post-partum).
 - *Including diagnostic tests associated with preventive health care, as described under “Preventive Care for Members Age 19 and Under” and “Preventive Care for Members Age 20 and Older” in Chapter 3, as well as other preventive services in accordance with the PPACA.
 - **includes disease and disorder screenings related to the following conditions: cancer; heart and vascular disease; infectious diseases; mental health conditions and substance abuse; metabolic, nutritional, and endocrine conditions; musculoskeletal disorders; obstetric and gynecological conditions; pediatric conditions; and vision and hearing disorders, as well as other screening and counseling in accordance with the PPACA. Please contact Member Services for more information.
 - ***includes the following routine preventive immunizations:
 - For Children under age 18: Hepatitis B, DTP (diphtheria, tetanus, pertussis), HiB (haemophilus influenza Type B), IPV (inactivated polio virus), meningococcal disease, varicella (chicken pox), pneumococcal influenza, hepatitis A, HPV (for female Children age 9 and older), and rotavirus vaccines.
 - For adults: TD (tetanus and diphtheria), TDaP (tetanus, diphtheria, and pertussis), HPV (for adult females through age 26), varicella (chicken pox), influenza, hepatitis A, hepatitis B, meningococcal disease, and herpes zoster (shingles) vaccines.
 - Any amount you pay for services, supplies, or medications which are not *Covered Services*
- Any amounts you pay for prescription drugs are subject to the *Deductible*. For more information, see “Prescription Drug Benefit” in Chapter 3.
- Once you meet your *Deductible* in a [calendar year][*Contract Year*] for *Covered Services*, you pay only the following:
 - Office visit *Copayments* for *Covered Services* not subject to the *Deductible*; and
 - *Coinsurance*.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[OUT-OF-POCKET MAXIMUM] [(In-Network and Out-of-Network combined)] *FILING NOTE: Used for Non-HSA plans only.*

[Individual Out-of-Pocket Maximum]	[\$0-\$10,000]
[An Individual <i>Out-of-Pocket Maximum</i> of [\$0-\$10,000] applies to each <i>Member</i> per [calendar year] [Contract Year] for <i>Covered Services</i> .]	
[Family Out-of-Pocket Maximum]	[\$0-\$50,000]
[A Family <i>Out-of-Pocket Maximum</i> of [\$0-\$50,000] applies per [calendar year] [Contract Year] for all enrolled <i>Members</i> of a family for <i>Covered Services</i> .]	
[All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Out-of-Pocket Maximums</i> are applied toward the Family <i>Out-of-Pocket Maximum</i> .]	
[The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [Contract Year] when:	
<ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Out-of-Pocket Maximums</i> a collective amount equaling [\$0-\$50,000], in any combination.] 	
[The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i> .]	
[Once the Family <i>Out-of-Pocket Maximum</i> has been met during a [calendar year] [Contract Year], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Out-of-Pocket Maximums</i> for the remainder of that [calendar year] [Contract Year].]	

OUT-OF-POCKET MAXIMUM [(In-Network and Out-of-Network combined)]
FILING NOTE – Used for HSA plans only; Out-of-Pocket Maximum ranges below will be limited to comply with the IRS limits for the applicable tax year.

[The amount of the *Out-of-Pocket Maximum* which applies to you and the enrolled members of your family (if applicable) each [calendar year] [Contract Year] is:

Family Size	<i>Out-of-Pocket Maximum Amount</i>
<ul style="list-style-type: none"> • One Member..... • Two Members or more..... 	<ul style="list-style-type: none"> [\$0-\$6,9506,050] per person. [\$0-\$14,90012,100] per family.]

[The *Out-of-Pocket Maximum* is limited to the maximum dollar amount as defined each year by the Internal Revenue Service.]

- [Important Information About Your Out-of-Pocket Maximum:**
- Once you've satisfied your *Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - [Individual/Family *Deductibles*.]
 - [Inpatient Services *Copayment*.]
 - [Day Surgery *Copayment*.]
 - [Copayments for *In-Network* Office Visits that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above.]
 - *Coinsurance*.
 - The following cannot be used to meet the *Out-of-Pocket Maximum*, and you continue to pay for them after you have met your *Out-of-Pocket Maximum*:
 - [Emergency Care *Copayments*.]
 - [Copayments for *In-Network* Office Visits [that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full **as of this plan's Anniversary Date on or after September 23, 2010**. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[Deductible and then] [\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	[Note[s]:] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery] [Observation services will [not] take an Emergency Room Copayment.]		
Treatment in a Provider's office	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
[Acupuncture] [(PA)] [(BL)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[3-2]
Allergy injections [(PA)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [[Deductible and] [Coinsurance. For services provided by any other non-Network Provider:] Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [[Deductible and] [Coinsurance. For services provided by any other non-Network Provider:] Deductible and] Coinsurance.	[3-2]
[Autism spectrum disorders – diagnosis and treatment for Children under age 15 [(PA)] [(BL)]] <u>FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION:</u> <u>In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more</u>	<u>Applied behavioral analysis (ABA) services:</u> <ul style="list-style-type: none"> • When provided by a Paraprofessional: [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a Board Certified Behavior Analyst (BCBA): [Deductible and then] [[0%-35%] Coinsurance] [[\$0 - \$60] Copayment per visit.] [Covered in full.] <u>Therapeutic care:</u> Covered as described under "[Short-term] speech, physical and occupational therapy services".]	<u>[[Deductible and then] Coinsurance.]</u>	<u>[3-2]</u>
[Cardiac rehabilitation [(PA)] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
Chemotherapy	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-2]
[Chiropractic care See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit	[[\$0-\$60] Office Visit	[3-2]

Italicized words are defined in Appendix A.

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To contact Member Services, call 1-800-682-8059, or see our Web site at www.tuftshealthplan.com.

	<i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	<i>Copayment</i> [then,] [<i>Deductible</i> and] [<i>Coinsurance</i>].	
Cytology examinations (Pap Smears) (BL)	<u>Routine annual cytology screenings</u> : Covered in full <u>Diagnostic cytology examinations</u> : [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Deductible</i> and] [<i>Coinsurance</i>].	[3-3]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[**(PA)*** – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<p>Diabetes services and supplies</p> <p>(For detailed information about how diabetes supplies are covered, please see “Diabetes services and supplies” in Chapter 3.)</p>	<p>Diabetic test strips: [<i>Deductible</i> and then] [\$0-\$75] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>Diabetes self-management education: [<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>Diabetes supplies covered as <i>Durable Medical Equipment</i>: [<i>Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>Diabetes supplies covered as medical supplies: [<i>Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the “Prescription Drug Benefit” in Chapter 3.]</p>	<p>[Deductible and] <i>Coinsurance</i>.</p>	[3-3]
<p>Diagnostic imaging [(PA)] [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(AR)] [*] 	<p>General imaging: [<i>Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA, CT/CTA, PET] and nuclear cardiology: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>CT/CTA: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>PET: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[Nuclear cardiology: [<i>Deductible</i> and then] [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.]] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[<i>Deductible</i> and] [10%-50%] <i>Coinsurance</i> [(not subject to <i>Deductible</i>)]</p>	[3-3]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Diagnostic or preventive screening procedures (for example, colonoscopies[, endoscopies[, sigmoidoscopies[, and proctosigmoidoscopies]) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic screening procedure only (for example, an endoscopy or colonoscopy associated with symptoms): [Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum)]</p>	[Deductible and] [10%-50%] Coinsurance.	[3-3]
Early intervention services for a <i>Dependent Child</i> [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Deductible will only be applied to HSA plans under this Option 2.]</u>	[Deductible and then] Covered in full	[Deductible and then] Covered in full.	[3-3]
Family planning (procedures, services[, and contraceptives]) [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	<p>Office Visit: [Deductible and then] [\$0-\$60] Office Visit Copayment] [Coinsurance] [Covered in full] [(Family planning services [and contraceptives] not subject to Deductible)]</p> <p>Day Surgery: [Deductible and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Coinsurance] [Covered in full] [(subject to Inpatient and Day Surgery Copayment Maximum)]</p>	[Deductible and] Coinsurance.	[3-4]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care			
COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Hemodialysis [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
[House calls to diagnose and treat illness or injury]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-4]
[Immunizations]	Routine preventive immunizations: Covered in full All other immunizations: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[[Deductible and] Coinsurance.]	[3-4]
Infertility services (PA) [*] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to Coinsurance].	[Deductible and] [0-20%] Coinsurance.	[3-5]
Laboratory tests (PA) Note: In accordance with the PPACA, laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-5]
Lead screenings	Covered in full	[Deductible and] Coinsurance.	[3-5]
Lyme disease	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [[Deductible and] Coinsurance. For services provided by any other non-Network Provider:] [Deductible and] Coinsurance.]	[3-6]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Mammograms (BL)	Routine mammograms: Covered in full Diagnostic mammograms: [<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Nutritional counseling [(BL)]	[<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Office visits to diagnose and treat illness or injury	[<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Oral health services (PA) [*]	Emergency Room: [<i>Deductible</i> and then] [\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Office Visit: [<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>Deductible</i> and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] Day Surgery: [<i>Deductible</i> and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [*] [(<i>*</i> subject to [<i>Inpatient</i>] [and] [<i>Day Surgery Copayment</i>] Maximum)]	Emergency Room: [<i>In-Network Deductible</i> and then] [\$0-\$200] <i>Emergency Room Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>] Emergency care in a Provider’s office: [<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] All other services: [<i>Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Outpatient surgery in a Provider’s office [(PA)]	[<i>Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-7]
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-7]
Preventive care for Members age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[<i>Deductible</i> and] <i>Coinsurance</i> .	[3-8]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*– *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL)– Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
Preventive care for <i>Members</i> age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-50%] Coinsurance] [(not subject to Deductible)] All other preventive care services: Covered in full]	[Deductible and] Coinsurance.	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-8]
Radiation therapy	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-8]
[Short term] speech, physical and occupational therapy services [(PA)] [*] [(BL)]	[Speech therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Physical Therapy:] [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [Occupational Therapy:] [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Speech Therapy:] [Deductible and] Coinsurance. [Physical Therapy:] [Deductible and] Coinsurance. [Occupational Therapy:] [Deductible and] Coinsurance.	[3-8]
Smoking cessation counseling services	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-8]
[Spinal manipulation] [(BL)]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-8]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
[Urgent care in an urgent care center]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-9]
[Other] Vision care services	Care from an optometrist: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] Care from an ophthalmologist: [Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[[\$0-\$60] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-9]
Day Surgery			
Day Surgery [Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.] <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <u>The note in this benefit only to be used for HSA plans.</u>	[[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[[Deductible and] Coinsurance.] [Anesthesia: [Deductible and] [10%-50%] Coinsurance. All other Day Surgery services: [Deductible and] [10%-50%] Coinsurance.]	[3-9]
Inpatient Care			
Extended care services (PA) [*] [(BL)]	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-9]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*] [(BL)]	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-10]
Hospital services (Acute care) (PA)	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[[Deductible and] Coinsurance.] [Anesthesia: [Deductible and] [10%-40%] Coinsurance. All other hospital services: [Deductible and] [10%-40%] Coinsurance.]	[3-10]
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.]	[3-11]

[(PA)– Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.]

[**(PA)*** – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Maternity Care <u><i>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Both “routine” and “non-routine” sections will appear in this outpatient care maternity benefit for HSA plans only. Non-HSA plans will not differentiate between routine and non-routine care.</i></u>			
[Routine] <i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with <u>the PPACA</u> .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[Deductible and] Coinsurance.	[3-11]
[Non-Routine <i>Outpatient</i>]	[[Deductible and then][\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-11]
<i>Inpatient</i>	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-12]

Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)

[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]

<i>Outpatient</i> services [(PA)] [(BL)] <u><i>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.</i></u>	[Visits 1-30 in a [calendar year] [Contract Year] – [Individual session –] [Deductible and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to Deductible)] [Group session – [Deductible and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to Deductible)] [Visits [31-unlimited] in a [calendar year] [Contract Year] – [Individual session -] [Deductible and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance.] [Group session -] [Deductible and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance.]	[Deductible and] Coinsurance.	[3-12]
<i>Inpatient</i> services (PA) [*]	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-13]
Intermediate care [(PA)]	[Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-13]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
Outpatient services [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	Substance Abuse Treatment Services: [Individual session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)] [Group session -] [Deductible and then] [\$0-\$60] Office Visit Copayment per visit [Covered in full] [Coinsurance] [(not subject to Deductible)]	[Deductible and] Coinsurance.	[3-13]
Inpatient services (PA) [*] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]
Intermediate care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate), continued			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.			
Community Residential care [(PA)] [(BL)]	[Deductible and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]
<i>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>			
Other Health Services			
Ambulance services (PA) [*] Ground ambulance services	[Deductible and then] [Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [\$0-\$50] Copayment per trip]	[[Deductible and then] [Covered in full] [Coinsurance] Note: Ground ambulance services received from non-Network Providers [licensed to operate in Rhode Island] are covered at the In-Network Level of Benefits.]	[3-14]
All other covered ambulance services	[Covered in full] [Coinsurance]	[[Deductible and then] [Covered in full] [Coinsurance]	[3-14]
[Diabetic monitoring strips]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] Coinsurance.]	[3-14]
Durable Medical Equipment [(PA)]	[Deductible and then] [Covered in full] [We pay 50%-90%. You pay 10%-50%] Coinsurance.]	[Deductible and] [10% - 50%] Coinsurance.	[3-15]
Hearing Aids [(PA)] (BL)	[Deductible and then] [Covered in full] [We pay 50%-90%. You pay 10%-50%] Coinsurance.]	[[Deductible and] [10%-50%] Coinsurance.] [Covered in full.]	[3-16]
Home health care [(PA)] [*] (BL)	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-17]
[Hospice care services [(PA)] [*]] [(BL)]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance].	[3-17]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]]	[Deductible and] Coinsurance.]	[3-18]
Medical supplies [(PA)]	[Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services, continued			
New cancer therapies [(PA)]	Outpatient. [Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient. [Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-18]
Orthoses and Prosthetic devices [(PA)]	[Deductible and then] [Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[[Deductible and] Coinsurance.]	[3-18]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by Tufts Health Plan. Please see “How to File a Claim” in Chapter 6 for more information.]		[3-18]
[Private duty nursing [(PA)]]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance].	[Deductible and] Coinsurance.	[3-18]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Deductible and] Coinsurance.	[3-18]
Special medical formulas			
Low protein foods [(PA)] [*]	[Deductible and then] [[\$0-\$60] Copayment per 30-day supply] [Covered in full] [[0%-50%] Coinsurance]	[Covered in full.] [Deductible and] [Coinsurance].	[3-19]
Nonprescription enteral formulas [(PA)] [*]	[Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Deductible and] Coinsurance.]	[3-19]

[Prescription Drug Benefit]

[For information about your *Copayments* for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit only applies to groups of 51 or more]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

[Mental Health Outpatient Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Prostheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[FILING NOTE - PPO Option 2: Option with (1) combined In-Network and Out-of-Network Deductible and (2) combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse Community Residential Services]

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence* services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Inpatient Detoxification Services]

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Outpatient Treatment Services]

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits):] [Except as described in the <i>Covered Services</i> table below in this section, we pay 7065%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10%-40%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p>
[COPAYMENTS]
<ul style="list-style-type: none"> • [Emergency care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [Emergency room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider’s</i> office (per office visit)[\$0-\$60]] <p>[Note[s]:</p> <ul style="list-style-type: none"> • [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] • [Urgent Care (In-Network and Out-of-Network Levels of Benefits):] <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits</i> [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment, which varies depending on location in which services are rendered (for example, <i>Emergency room, urgent care center, or physician’s office.</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] • [<i>Out-of-Network Level of Benefits</i> [[\$0-\$60] Office Visit Copayment, which varies depending on location in which services are rendered (for example, <i>Emergency room, urgent care center, or physician’s office.</i>] [then] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>. • [Other] Covered Services (In-Network Level of Benefits only): <ul style="list-style-type: none"> • [Office Visit (per visit).....[\$0-\$60]] <p>[Applies to <i>In-Network Office Visits</i> for: preventive care[*]; routine diagnostic cytological exams (Pap smears), preventive immunizations, and routine diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum)]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.]</p> <p>*Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the Affordable Care Act.</p> <p>[*Including diagnostic tests associated with preventive health care as described in Chapter 3.]</p> • [<i>Inpatient Services</i> (per admission).....[\$0-\$1,500]] • [<i>Day Surgery</i> (per admission)[\$0-\$1,500]] <p>[Note: For certain <i>Outpatient</i> services listed as “covered in full” at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an <i>Office Visit Copayment</i> when these services are provided in conjunction with an office visit. Also, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a <i>Copayment</i>] [<i>Coinsurance</i>] [or] [a <i>Deductible</i>] at the <i>In-Network Level of Benefits</i>. Please see the following “Benefit Overview” chart for more information.]</p>

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]
<ul style="list-style-type: none"> [Copayment Maximum per Member \$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]] <p>[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].</p> <p>The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]]</p>

[DEDUCTIBLE] [(In-Network)]
<p>[Individual Deductible][\$0-\$5,000] [An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services received at the In-Network Level of Benefits.]</p> <p>[Family Deductible].....[\$0-\$25,000] [A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services received at the In-Network Level of Benefits.]</p> <p>[All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]</p> <p>[The Family Deductible is satisfied in a [calendar year] [Contract Year] when:</p> <ul style="list-style-type: none"> one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.] <p>[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]</p> <p>[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]</p>

<p>[Important Information About Your In-Network Deductible:</p> <ul style="list-style-type: none"> The following are not subject to the In-Network Deductible: <ul style="list-style-type: none"> [Emergency care Copayments.] [In-Network Office Visits for: preventive care[*]; routine cytological exams (Pap Smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam; and other vision care [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)**; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] early intervention services for a Dependent Child, nutritional counseling; and health education.] [*Including diagnostic tests associated with preventive health care as described in Chapter 3.] [**This does not include diagnostic tests such as ultrasounds.] [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology];] [Laboratory tests;] [Any amounts you pay for prescription drugs. [Please note that a separate Deductible applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.] Any amount you pay for Covered Services received at the Out-of-Network Level of Benefits. Any amount you pay for services, supplies, or medications that are not Covered Services. Once you meet your In-Network Deductible in a [calendar year] [Contract Year] for Covered Services, you pay only the following: <ul style="list-style-type: none"> Office visit Copayment for Covered Services not subject to the Deductible. [Inpatient Services Copayment.] [Day Surgery Copayment.] Coinsurance [(for Durable Medical Equipment only)] .]
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[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[DEDUCTIBLE] [(Out-of-Network)]	
[Individual Deductible]	[\$0-\$8,000]
An Individual <i>Deductible</i> of [\$0-\$8,000] per [calendar year] [<i>Contract Year</i>] applies to each <i>Member</i> for <i>Covered Services</i> received at the <i>Out-of-Network Level of Benefits</i> .]	
[Family Deductible]	[\$0-\$40,000]
A Family <i>Deductible</i> of [\$0-\$40,000] per [calendar year] [<i>Contract Year</i>] applies for all enrolled <i>Members</i> of a family for <i>Covered Services</i> received at the <i>Out-of-Network Level of Benefits</i> .] [All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Deductibles</i> are applied toward the Family <i>Deductible</i> .] [The Family <i>Deductible</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when: <ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$8,000] Individual <i>Deductible</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Deductibles</i> a collective amount equaling [\$0-\$40,000], in any combination.] [The Family <i>Deductible</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$8,000] Individual <i>Deductible</i> .] [Once the Family <i>Deductible</i> has been met during a [calendar year] [<i>Contract Year</i>], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Deductibles</i> for the remainder of that [calendar year] [<i>Contract Year</i>]. Also, please note that any amount paid by the <i>Member</i> for a <i>Covered Service</i> rendered during the last 3 months of a <i>Contract Year</i> shall be carried forward to the next <i>Contract Year's Deductible</i> .]	

<u>[Important Information About Your Out-of-Network Deductible:</u>	
<ul style="list-style-type: none"> • The following are <u>not</u> subject to the <i>Out-of-Network Deductible</i>: <ul style="list-style-type: none"> • [Emergency care Copayments.] • [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology];] • [Laboratory tests;] • Any amounts you pay for early intervention services for a <i>Dependent Child</i>. • [Any amounts you pay for prescription drugs. [Please note that a separate <i>Deductible</i> applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.] • Any amount you pay for <i>Covered Services</i> received at the <i>In-Network Level of Benefits</i>. • Any amount you pay for services, supplies, or medications that are <u>not</u> <i>Covered Services</i>. • Once you meet your <i>Out-of-Network Deductible</i> in a [calendar year] [<i>Contract Year</i>] for <i>Covered Services</i>, you pay only the following: <ul style="list-style-type: none"> • [Emergency care Copayments.] • Coinsurance.] 	

[OUT-OF-POCKET MAXIMUM] [(In-Network and Out-of-Network combined)]	
[Individual Out-of-Pocket Maximum]	[\$0-\$10,000]
An Individual <i>Out-of-Pocket Maximum</i> of [\$0-\$10,000] applies to each <i>Member</i> per [calendar year] [<i>Contract Year</i>] for <i>Covered Services</i> .]	
[Family Out-of-Pocket Maximum]	[\$0-\$50,000]
A Family <i>Out-of-Pocket Maximum</i> of [\$0-\$50,000] applies per [calendar year] [<i>Contract Year</i>] for all enrolled <i>Members</i> of a family for <i>Covered Services</i> .] [All amounts any enrolled <i>Members</i> in a family pay toward their Individual <i>Out-of-Pocket Maximums</i> are applied toward the Family <i>Out-of-Pocket Maximum</i> .] [The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when: <ul style="list-style-type: none"> • one enrolled <i>Member</i> in family meets his or her [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i>; and • one or more additional enrolled <i>Members</i> in that family have paid toward their Individual <i>Out-of-Pocket Maximums</i> a collective amount equaling [\$0-\$50,000], in any combination.] [The Family <i>Out-of-Pocket Maximum</i> is satisfied in a [calendar year] [<i>Contract Year</i>] when [2-5] enrolled <i>Members</i> in a family each meet their [\$0-\$10,000] Individual <i>Out-of-Pocket Maximum</i> .] [Once the Family <i>Out-of-Pocket Maximum</i> has been met during a [calendar year] [<i>Contract Year</i>], all enrolled <i>Members</i> in a family will thereafter have satisfied their Individual <i>Out-of-Pocket Maximums</i> for the remainder of that [calendar year] [<i>Contract Year</i>].]	

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

[Important Information About Your *Out-of-Pocket Maximum*:

- Once you've satisfied your *Out-of-Pocket Maximum* in a [calendar year] [*Contract Year*], you no longer pay for the following in that [calendar year] [*Contract Year*]:
 - Individual/Family *Deductibles*.
 - [*Inpatient Services Copayment*.]
 - [*Day Surgery Copayment*.]
 - *Coinsurance*.
- The following cannot be used to meet the *Out-of-Pocket Maximum*, and you continue to pay for them after you have met your *Out-of-Pocket Maximum*:
 - [*Emergency care Copayments*.]
 - [*Copayments for In-Network Office Visits* [that are not subject to the *Deductible*. For a list of those services, see “*Deductible*” above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see “*Prescription Drug Benefit*” in Chapter 3.]
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

]

PRE-EXISTING CONDITION LIMITATION

There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

Important note about your coverage under the Patient Protection and Affordable Care Act (“PPACA”): Under PPACA, preventive care services are now covered in full ~~as of this plan's Anniversary Date on or after September 23, 2010~~. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	Note[s]: [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery]. [Observation services will not take an Emergency Room Copayment.]		
Treatment in a Provider's office	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

Outpatient Care			
[Acupuncture] [(PA)] [(BL)]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy injections [(PA)]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance. [For services provided by any other non-Network Provider:] [Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance. [For services provided by any other non-Network Provider:] [[Out-of-Network Deductible and] Coinsurance.	[3-2]
[Autism spectrum disorders – diagnosis and treatment for Children under age 15] [(PA)] [(BL)]	[Applied behavioral analysis (ABA) services: • When provided by a Paraprofessional: [In-Network Deductible and then] [[0%-35%]	[[Out-of-Network Deductible and] Coinsurance.]	[3-2]

Italicized words are defined in Appendix A.

<p>FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: <i>In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more</i></p>	<p><i>Coinsurance</i> [[\$0 - \$60] <i>Copayment per visit.</i>] [Covered in full.]</p> <ul style="list-style-type: none"> When provided by a <i>Board Certified Behavior Analyst (BCBA)</i>: [<i>Out-of-Network Deductible</i> and then] [[0%-35%] <i>Coinsurance</i>] [[\$0 - \$60] <i>Copayment per visit.</i>] [Covered in full.] <p>Therapeutic care: Covered as described under “[Short-term] speech, physical and occupational therapy services”.</p>		
<p>[Cardiac rehabilitation [(PA)] [(BL)]]</p>	<p>[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p>	<p>[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance</i>].</p>	<p>[3-2]</p>

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Chemotherapy	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-2]
[Chiropractic care -- See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and <i>Coinsurance</i>]	[3-2]
Cytology examinations (Pap Smears) (BL)	Routine annual cytology screenings: Covered in full Diagnostic cytology examinations: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-3]
Diabetes services and supplies	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [<i>Diabetic test strips</i> : [<i>In-Network Deductible</i> and then] [\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [<i>Diabetes self-management education</i> : [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [<i>Diabetes supplies covered as Durable Medical Equipment</i> : [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i> .] [(not subject to <i>Deductible</i>)] [<i>Diabetes supplies covered as medical supplies</i> : [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i> .] [(not subject to <i>Deductible</i>)] [For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-3]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Diagnostic imaging [(PA)] [*] <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	General imaging: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]] [MRI/MRA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [<i>Coinsurance.</i>] [(not subject to <i>Deductible</i>)] CT/CTA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [<i>Coinsurance.</i>] [(not subject to <i>Deductible</i>)] PET: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.] [Nuclear cardiology: [<i>In-Network Deductible</i> and then] [[\$0-\$250] Office Visit Copayment per visit.] [Covered in full.]] [<i>Coinsurance.</i>] [(not subject to <i>Deductible</i>)] [Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]	[Out-of-Network <i>Deductible</i> and] [10%-50%] <i>Coinsurance.</i> [(not subject to <i>Deductible</i>)]	[3-3]
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full. Diagnostic screening procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment*] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[Out-of-Network <i>Deductible</i> and] [10%-50%] <i>Coinsurance.</i>	[3-3]
Early intervention services for a <i>Dependent Child</i> [(PA)]	Covered in full.	Covered in full.	[3-3]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

Italicized words are defined in Appendix A.

FILING NOTE - PPO Option 3: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Family planning (procedures, services, and contraceptives) [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(Family planning services [and contraceptives] not subject to <i>In-Network Deductible</i>)] Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Hemodialysis [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
[House calls to diagnose and treat illness or injury]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[\$0-\$60] <i>Office Visit Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Immunizations	Routine preventive immunizations: Covered in full All other immunizations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Infertility services (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [[0-20%] <i>Coinsurance</i>] [<i>Note:</i> Approved Assisted Reproductive Technology services are [covered in full] [subject to [0-20%] <i>Coinsurance</i>].]	[<i>Out-of-Network Deductible</i> and] [0-20%] <i>Coinsurance</i> .	[3-5]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Laboratory tests (PA) Note: Routine laboratory tests associated with preventive care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lyme disease	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] [For services provided by any other non- <i>Network Provider</i> .] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Mammograms (BL)	Routine mammograms: Covered in full Diagnostic mammograms: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]
Nutritional counseling [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit Copayment] [then,] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Office visits to diagnose and treat illness or injury	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care , continued			
Oral health services (PA) [*]	<p>Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]</p> <p>Inpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p> <p>Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment</i> per <i>Day Surgery</i> admission] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]</p>	<p>Emergency Room: [[\$0-\$200] Emergency Room <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>]</p> <p>Emergency care in a Provider's office: [[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>In-Network Coinsurance</i>]</p> <p>All other services: [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>.</p>	[3-6]
Outpatient surgery in a Provider's office [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-7]
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-7]
Preventive care for Members age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Preventive care for Members-age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-50%] <i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] All other preventive care services: Covered in full]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Radiation therapy	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
[Short term] speech, physical and occupational therapy services [(PA)] [*] [(BL)]	[<i>Speech therapy:</i>] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Physical therapy:</i>] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Occupational therapy:</i>] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Speech Therapy:</i>] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [<i>Physical Therapy:</i>] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> . [<i>Occupational Therapy:</i>] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-8]
Smoking cessation counseling services	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-8]
[Spinal manipulation] [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-8]
[Urgent Care in an urgent care center]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]
[Other] vision care services	Care from an optometrist: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] Care from an ophthalmologist: [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[\$0-\$60] Office Visit <i>Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Day Surgery			
Day Surgery	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Day Surgery Copayment per Day Surgery admission</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>))]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] [Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> . All other Day Surgery services: [<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> .]	[3-9]
Inpatient Care			
Extended care services (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>))]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-9]
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>))]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-10]
Hospital services (Acute care) (PA)	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>))]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] [Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> . All other hospital services: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> .]	[3-10]

[(PA)– Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care, continued</i>			
Reconstructive surgery and procedures and mastectomy surgeries (PA) [*]	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] [<i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the ACA.	[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [Note: This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
<i>Inpatient</i>	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] [<i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-12]

[(PA)– *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)			
<i>[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]</i>			
Outpatient services [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	<p>[Visits 1-30 in a [calendar year] [Contract Year] [Individual session –] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)] [Group session – [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)]</p> <p>[Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit] [Covered in full.] [0%-50%] Coinsurance] [(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit] [Covered in full.] [0%-50%] Coinsurance] [(not subject to <i>Deductible</i>)]</p>	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-12]
Inpatient services (PA) [*]	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-13]
Intermediate care [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-13]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
Outpatient services [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	Substance Abuse Treatment Services: [Individual session -] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit] [Covered in full] [Coinsurance].[(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [\$0-\$60] Office Visit Copayment per visit] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)].	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-13]
Inpatient services (PA)* [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum))]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-14]
Intermediate care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum))]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-14]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact the <i>Tufts Health Plan Mental Health Department</i> , call 1-800-208-9565.]			
Community Residential care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[<i>In-Network Deductible</i> and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-14]
Other Health Services			
Ambulance services (PA)* Ground ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i> , up to a maximum of \$50 per trip] [\$0-\$50] <i>Copayment</i> per trip]	[[<i>Out-of-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>] Note: Ground ambulance services received from non- <i>Network Providers</i> [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits.</i>]	[3-14]
All other covered ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[[<i>Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[3-14]
[Diabetic monitoring strips]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of--Network Deductible</i> and] <i>Coinsurance.</i>]	[3-14]
<i>Durable Medical Equipment</i> [(PA)]	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance.</i>	[<i>Out-of--Network Deductible</i> and] [10%-50%] <i>Coinsurance.</i>	[3-15]
Hearing Aids [(PA)] (BL)	[<i>In-Network Deductible</i> and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance.</i>]	[[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance.</i>] [Covered in full.]	[3-16]
Home health care [(PA)] [*] (BL)	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of--Network Deductible</i> and] <i>Coinsurance.</i>	[3-17]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services			
[Hospice care services [(PA)] [*] [(BL)]]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of--Network Deductible</i> and] [<i>Coinsurance</i>].	[3-17]
[Injectable, infused or inhaled medications] [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .]	[3-18]
Medical supplies [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .	[3-18]
New cancer therapies [(PA)]	Outpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .	[3-18]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[[<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .]	[3-18]
[Prescription infant formulas”	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see “How to file a Claim” in Chapter 6 for more information.]		[3-18]
[Private duty nursing] [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-18]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .	[3-18]
Special medical formulas			
Low protein foods [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i> per 30-day supply] [Covered in full] [[0%-50%] <i>Coinsurance</i>]	[Covered in full.] [<i>Out-of--Network Deductible</i> and] [<i>Coinsurance</i>].	[3-19]
Nonprescription enteral formulas [(PA)] [*]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[Covered in full.] [<i>Out-of--Network Deductible</i> and] <i>Coinsurance</i> .]	[3-19]

[Prescription Drug Benefit]

[For information about your *Copayments* for covered prescription drugs, see the “Prescription Drug Benefit” section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)] –*Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)]* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorders benefit only applies to groups of 51 or more

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

[Mental Health Outpatient Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or wigs for cancer or leukemia patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-term Speech, Physical and Occupational Therapies

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[FILING NOTE - PPO Option 3: Option with (1) separate In-Network and Out-of-Network Deductibles and (2) a combined In-Network and Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network and Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network and Out-of-Network Levels* combined) per family.]

[Substance Abuse Community Residential Services]

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days of Inpatient substance abuse services (*In-Network and Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Inpatient Detoxification Services]

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Outpatient Treatment Services]

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network and Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE

[Coinsurance (In-Network Level of Benefits):
 [Except as described in the *Covered Services* table below in this section, we pay ~~70~~65%-100% of the applicable Network fee schedule amount (or that same percentage of the *Reasonable Charge*, if less) for *Covered Services* provided at the *In-Network Level of Benefits* by a *Network Provider*.] [The *Member* pays the remaining [0%-~~30~~35%.]

Coinsurance (Out-of-Network Level of Benefits):
 Except as described in the *Covered Services* table below in this section, we pay [50%-90%] of the *Reasonable Charge* for all *Covered Services* provided [in the 50 United States] by a *Non-Network Provider*. The *Member* pays the remaining [10%-50%]. The *Member* is also responsible for any charges in excess of the *Reasonable Charge*.

[COPAYMENTS]

- **[Emergency care (In-Network and Out-of-Network Levels of Benefits):]**
 - [Emergency room (per Emergency room visit)[\$0-\$200]]
 - [In *Provider's* office (per office visit)[\$0-\$60]]

[Note(s):

 - [An *Emergency Room Copayment* may apply if you register in an *Emergency room* but leave that facility without receiving care.]
 - [A *Day Surgery Copayment* may apply if *Day Surgery* services are received.]]
 - **[Urgent Care (In-Network and Out-of-Network Level of Benefits):]**
 - [*In-Network Level of Benefits* [*In-Network Deductible* and then] ~~[\$0-\$60]~~ **Copayment, which varies depending on location in which service is rendered (for example, *Emergency room, urgent care center, or physician's office* per visit.]**
 - [*Out-of-Network Level of Benefits* [~~[\$0-\$60]~~ **Copayment, which varies depending on location in which service is rendered (for example, *Emergency room, urgent care center, or physician's office* per visit**] [then,] [*Out-of-Network Deductible* and] *Coinsurance*.]
 - **[Other] Covered Services (In-Network Level of Benefits only):**
 - [Office Visit (per visit)[\$0-\$60]]
 [Applies to *In-Network Office Visits* for: ~~preventive care[*], routine diagnostic~~ **preventive care[*], routine diagnostic** cytological exams (Pap Smears), ~~preventive immunizations, and routine mammograms~~; diagnosis and treatment of illness or injury; [mental health and substance abuse;] ~~routine ob/gyn exam~~; routine eye exam and other vision care; family planning services; *Outpatient* maternity care (pre-natal and post-partum)]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.]
***Laboratory tests associated with routine *Outpatient* maternity care are covered in full, as required under the Affordable Care Act.**
[*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 - [*Inpatient Services* (per admission).....[\$0-\$1,500]]
 - [*Day Surgery* (per admission)[\$0-\$1,500]]
- [Note:** For certain *Outpatient* services listed as "covered in full" at the *In-Network Level of Benefits* in the table below, you may be charged an *Office Visit Copayment* when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the ~~Patient Protection and~~ **Patient Protection and** Affordable Care Act (~~PPACA~~ **PPACA**), certain services are not subject to [a *Copayment*] [*Coinsurance*] [or] [a *Deductible*] at the *In-Network Level of Benefits*. Please see the following "Benefit Overview" chart for more information.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[

- [Copayment Maximum per Member] [\$0-\$6,000] [[0-4] Copayments] per [calendar year] [Contract Year]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(In-Network)]

[Individual Deductible][\$0-\$5,000]
 An Individual Deductible of [\$0-\$5,000] per [calendar year] [Contract Year] applies to each Member for Covered Services received at the In-Network Level of Benefits.]

[Family Deductible].....[\$0-\$25,000]
 A Family Deductible of [\$0-\$25,000] per [calendar year] [Contract Year] applies for all enrolled Members of a family for Covered Services received at the In-Network Level of Benefits.]
 [All amounts any enrolled Members in a family pay toward their Individual Deductibles are applied toward the Family Deductible.]
 [The Family Deductible is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in family meets his or her [\$0-\$5,000] Individual Deductible; and
- one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]
 [Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year].]

[Important Information About Your In-Network Deductible:

- The following are not subject to the In-Network Deductible:
 - [Emergency care Copayments.]
 - [In-Network Office Visits for: preventive care[*]; routine cytological exams (Pap Smears), preventive immunizations, and routine mammograms; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam, and other vision care [from an optometrist]; family planning services; Outpatient maternity care (pre-natal and post-partum)**]; diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] early intervention services for a Dependent Child, nutritional counseling; and health education.]
 [*Including diagnostic tests associated with preventive health care as described in Chapter 3.]
 [**This does not include diagnostic tests such as ultrasounds.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology];]
 - [Laboratory tests;]
 - [Any amounts you pay for prescription drugs. [Please note that a separate Deductible applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for Covered Services received at the Out-of-Network Level of Benefits.
 - Any amount you pay for services, supplies, or medications that are not Covered Services.
- Once you meet your In-Network Deductible in a [calendar year] [Contract Year] for Covered Services, you pay only the following:
 - Office visit Copayment for Covered Services not subject to the Deductible.
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
 - Coinsurance [(for Durable Medical Equipment only)] .]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[DEDUCTIBLE] [(Out-of-Network)]

[Individual Deductible] [\$0-\$5,000]

An Individual *Deductible* of [\$0-\$5,000] per [calendar year] [*Contract Year*] applies to each *Member* for *Covered Services* received at the *Out-of-Network Level of Benefits*.]

[Family Deductible]..... [\$0-\$25,000]

A Family *Deductible* of [\$0-\$25,000] per [calendar year] [*Contract Year*] applies for all enrolled *Members* of a family for *Covered Services* received at the *Out-of-Network Level of Benefits*.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Deductibles* are applied toward the Family *Deductible*.]

[The Family *Deductible* is satisfied in a [calendar year] [*Contract Year*] when:

- one enrolled *Member* in family meets his or her [\$0-\$5,000] Individual *Deductible*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Deductibles* a collective amount equaling [\$0-\$25,000], in any combination.]

[The Family *Deductible* is satisfied in a [calendar year] [*Contract Year*] when [2-5] enrolled *Members* in a family each meet their [\$0-\$5,000] Individual *Deductible*.]

[Once the Family *Deductible* has been met during a [calendar year] [*Contract Year*], all enrolled *Members* in a family will thereafter have satisfied their Individual *Deductibles* for the remainder of that [calendar year] [*Contract Year*]. Also, please note that any amount paid by the *Member* for a *Covered Service* rendered during the last 3 months of a *Contract Year* shall be carried forward to the next *Contract Year's Deductible*.]

[Important Information About Your Out-of-Network Deductible:

- The following are not subject to the *Out-of-Network Deductible*:
 - [Emergency care Copayments.]
 - [Diagnostic imaging services, including [general imaging] [and] [MRI/MRA, CT/CTA, PET, and nuclear cardiology];]
 - [Laboratory tests;]
 - Any amounts you pay for early intervention services for a *Dependent Child*,
 - [Any amounts you pay for prescription drugs. [Please note that a separate *Deductible* applies to your prescription drug coverage.] For more information, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *In-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
- Once you meet your *Out-of-Network Deductible* in a [calendar year] [*Contract Year*] for *Covered Services*, you pay only the following:
 - [Emergency care Copayments.]
 - Coinsurance.]

[OUT-OF-POCKET MAXIMUM] [(In-Network)]

[Individual Out-of-Pocket Maximum]..... [\$0-\$10,000]

An Individual *Out-of-Pocket Maximum* of [\$0-\$10,000] applies to each *Member* per [calendar year] [*Contract Year*] for *Covered Services* received at the *In-Network Level of Benefits*.]

[Family Out-of-Pocket Maximum]..... [\$0-\$50,000]

A Family *Out-of-Pocket Maximum* of [\$0-\$50,000] applies per [calendar year] [*Contract Year*] for all enrolled *Members* of a family for *Covered Services* received at the *In-Network Level of Benefits*.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Maximums* are applied toward the Family *Out-of-Pocket Maximum*.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [*Contract Year*] when:

- one enrolled *Member* in family meets his or her [\$0-\$10,000] Individual *Out-of-Pocket Maximum*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Out-of-Pocket Maximums* a collective amount equaling [\$0-\$50,000], in any combination.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [*Contract Year*] when [2-5] enrolled *Members* in a family each meet their [\$0-\$10,000] Individual *Out-of-Pocket Maximum*.]

[Once the Family *Out-of-Pocket Maximum* has been met during a [calendar year] [*Contract Year*], all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Maximums* for the remainder of that [calendar year] [*Contract Year*].]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[Important Information About Your *In-Network Out-of-Pocket Maximum*:

- Once you've satisfied your *In-Network Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - *In-Network Individual/Family Deductibles.*
 - [Inpatient Services Copayment.]
 - [Day Surgery Copayment.]
- The following cannot be used to meet the *In-Network Out-of-Pocket Maximum*:
 - [Emergency care Copayments.]
 - [Copayments for *In-Network* Office Visits [that are not subject to the *Deductible*. For a list of those services, see "*Deductible*" above].]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *Out-of-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.]

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network)]

[Individual *Out-of-Pocket Maximum*..... [\$0-\$10,000] per [calendar year] [Contract Year]]

[Family *Out-of-Pocket Maximum*..... [\$0-\$50,000] per [calendar year] [Contract Year]]

[This Family *Out-of-Pocket Maximum* applies for all enrolled *Members* of a family.]

[All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Maximums* are applied toward the Family *Out-of-Pocket Maximum*.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [Contract Year] when:

- one enrolled *Member* in family meets his or her [\$0-\$10,000] Individual *Out-of-Pocket Maximum*; and
- one or more additional enrolled *Members* in that family have paid toward their Individual *Out-of-Pocket Maximums* a collective amount equaling [\$0-\$50,000], in any combination.]

[The Family *Out-of-Pocket Maximum* is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled *Members* in a family each meet their [\$0-\$10,000] Individual *Out-of-Pocket Maximum*.]

[Once the Family *Out-of-Pocket Maximum* has been met during a [calendar year] [Contract Year], all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Maximums* for the remainder of that [calendar year] [Contract Year] .]

[Important Information About Your *Out-of-Network Out-of-Pocket Maximum*:

- Once you've satisfied your *Out-of-Network Out-of-Pocket Maximum* in a [calendar year] [Contract Year], you no longer pay for the following in that [calendar year] [Contract Year]:
 - *Out-of-Network Individual/Family Deductibles.*
 - Any amount you pay for *Covered Services* received at the *Out-of-Network Level of Benefits*.
- The following cannot be used to meet the *Out-of-Network Out-of-Pocket Maximum*:
 - [Emergency care Copayments.]
 - [Any amounts you pay for prescription drugs. For more information about your prescription drug coverage, see "Prescription Drug Benefit" in Chapter 3.]
 - Any amount you pay for *Covered Services* received at the *In-Network Level of Benefits*.
 - Any amount you pay for services, supplies, or medications that are not *Covered Services*.
 - At the *Out-of-Network Level of Benefits*, any amount you pay for costs above the *Reasonable Charge*.]

]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full as of this plan's *Anniversary Date* on or after **September 23, 2010**. These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Emergency Care			
Treatment in an Emergency room	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance] [(not subject to Deductible)]	[In-Network Deductible and then] [[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [In-Network Coinsurance] [(not subject to Deductible)]	[3-2]
	[Note(s):] [*Emergency Room Copayment waived if admitted as an Inpatient or for Day Surgery]. [Observation services will [not] take an Emergency Room Copayment.]		
Treatment in a Provider's office	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[In-Network Deductible and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an Inpatient or for Day Surgery)] [(not subject to Deductible)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after Emergency Care is received. If you are admitted as an Inpatient after receiving Emergency care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A Day Surgery Copayment may apply if Day Surgery services are received.]			

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care			
[Acupuncture] [(PA)] [(BL)]	[In-Network Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy injections [(PA)]	[In-Network Deductible and then] [\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.] [For services provided by any other non-Network Provider:] [Out-of-Network Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[For services provided by an allergist or dermatologist:] [\$0-\$60] Office Visit Copayment] [then,] [Out-of-Network Deductible and] Coinsurance.] [For services provided by any other non-Network Provider:] [Out-of-Network Deductible and] Coinsurance.	[3-2]
[Autism spectrum disorder – diagnosis and treatment for Children under age 15] [(PA)] [(BL)] FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more	Applied behavioral analysis (ABA) services: <ul style="list-style-type: none"> When provided by a Paraprofessional: [In-Network Deductible and then] [0%-35%] Coinsurance] [\$0 - \$60] Copayment per visit.] [Covered in full.] When provided by a Board Certified Behavior Analyst (BCBA): [In-Network Deductible and then] [0%-35%] Coinsurance] [\$0 - \$60] Copayment per visit.] [Covered in full.] Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]	[Out-of-Network Deductible and] Coinsurance.]	[3-2]
[Cardiac rehabilitation] [(PA)] [(BL)]]	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] [Coinsurance].	[3-2]
Chemotherapy	[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[Out-of-Network Deductible and] Coinsurance.	[3-2]

[Chiropractic care See "Spinal manipulation"]			
[Chiropractic medicine] [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[\$0-\$60] <i>Office Visit Copayment</i>] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-2]
Cytology examination (Pap Smears) (BL)	Routine annual cytology screening: Covered in full Diagnostic cytology examinations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-3]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
Diabetes services and supplies	<p>[Diabetic test strips: [<i>In-Network Deductible</i> and then] [\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes self-management education</i>: [<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes supplies covered as Durable Medical Equipment</i>: [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p><i>Diabetes supplies covered as medical supplies</i>: [<i>In-Network Deductible</i> and then] [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] <i>Coinsurance</i>.] [(not subject to <i>Deductible</i>)]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-3]
<p>Diagnostic imaging [(PA) [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA) [*] 	<p>General imaging: [<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [<i>In-Network Deductible</i> and then] [[\$0-\$250] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[MRI/MRA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] <i>Office Visit Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>CT/CTA: [<i>In-Network Deductible</i> and then] [[\$0-\$250] <i>Office Visit Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>PET: [<i>In-Network Deductible</i> and then] [[\$0-\$250] <i>Office Visit Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]</p> <p>[Nuclear cardiology: [<i>In-Network Deductible</i> and then] [[\$0-\$250] <i>Office Visit Copayment</i> per visit.] [Covered in full.] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)]]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	[<i>Out-of-Network Deductible</i> and] [10%-50%] <i>Coinsurance</i> [not subject to <i>Deductible</i>].	[3-3]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy) Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic screening procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment*] [Covered in full] [Coinsurance] [(not subject to Deductible)]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [Day Surgery] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] [10%-50%] Coinsurance.	[3-3]
Early intervention services for a <i>Dependent Child</i> [(PA)]	Covered in full.	Covered in full.	[3-3]
Family planning (procedures, services[, and contraceptives]) [(PA)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]</u>	<p>Office visit: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] [(Family planning services [and contraceptives] not subject to <i>In-Network Deductible</i>)]</p> <p>Day Surgery: [<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to <i>Inpatient</i>] [and] [Day Surgery] Copayment Maximum)]</p>	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]
[House calls to diagnose and treat illness or injury]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] [Coinsurance]	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[<i>Out-of-Network Deductible</i> and] Coinsurance.	[3-4]

[(PA)] –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “*Covered Services*” in Chapter 3.]

FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Immunizations	Routine preventive immunizations: Covered in full All other immunizations: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-4]
Infertility services (PA)* [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [0-20% <i>Coinsurance</i>] [Note: Approved Assisted Reproductive Technology services are [covered in full] [subject to <i>Coinsurance</i>].]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Laboratory tests (PA) Note: In accordance with the PPACA, laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-5]
Lead screenings	Covered in full	[<i>Out-of-Network Deductible</i> and] [0-20%] <i>Coinsurance</i> .	[3-5]
Lyme disease	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[For services provided by an allergist or dermatologist:] [[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] [For services provided by any other non-Network Provider:] [[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .]	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full Diagnostic mammograms: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-6]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
Nutritional counseling [(BL)]	<i>[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance] [(not subject to Deductible)]</i>	<i>[\$0-\$60] Office Visit Copayment [then,] [[Out-of-Network Deductible and] Coinsurance.]</i>	[3-6]
Office visits to diagnose and treat illness or injury	<i>[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance] [(not subject to Deductible)]</i>	<i>[\$0-\$60] Office Visit Copayment [then,] [Out-of-Network Deductible and] Coinsurance.</i>	[3-6]
Oral health services (PA)[*]	<p>Emergency care in an Emergency Room: <i>[\$0-\$200] Emergency Room Copayment [Covered in full] [Coinsurance]</i></p> <p>Emergency care in a Provider's office: <i>[\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance]</i></p> <p>Office visit: <i>[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance]</i></p> <p>Inpatient: <i>[In-Network Deductible and then] [\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</i></p> <p>Day Surgery: <i>[In-Network Deductible and then] [\$0-\$1,500] Day Surgery Copayment per Day Surgery admission [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</i></p>	<p>Emergency care in an Emergency Room: <i>[\$0-\$200] Emergency Room Copayment [Covered in full] [In-Network Coinsurance]</i></p> <p>Emergency care in a Provider's office: <i>[\$0-\$60] Office Visit Copayment [Covered in full] [In-Network Coinsurance]</i></p> <p>All other services: <i>[Out-of-Network Deductible and] Coinsurance.</i></p>	[3-6]
Outpatient surgery in a Provider's office [(PA)]	<i>[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance]</i>	<i>[Out-of-Network Deductible and] Coinsurance.</i>	[3-7]
Patient care services provided as part of a qualified clinical trial (for treatment of cancer) [(PA)]	<i>[In-Network Deductible and then] [\$0-\$60] Office Visit Copayment [Covered in full] [Coinsurance]</i>	<i>[Out-of-Network Deductible and] Coinsurance.</i>	[3-7]
[Pediatric dental for Members under age 12] [(PA)]	[Covered in full]	<i>[[Out-of-Network Deductible and] Coinsurance.]</i>	[3-8]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Outpatient Care, continued			
Preventive care for Members age 19 and under <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: <i>[In-Network Deductible and then]</i> [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-50%] <i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] All other preventive care services: Covered in full]	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
Preventive care for Members-age 20 and over <i>Note:</i> Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
Radiation therapy	[<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
[Short term] speech,, physical and occupational therapy services [(PA)] [*] [(BL)]	[<i>Speech Therapy:</i>] [<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Physical Therapy:</i>] [<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [<i>Occupational Therapy:</i>] [<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Speech Therapy:</i>] [<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> . [<i>Physical Therapy:</i>] [<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> . [<i>Occupational Therapy:</i>] [<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]
[Spinal manipulation] [(BL)]	[<i>In-Network Deductible and then</i>] [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible and</i>] <i>Coinsurance</i> .	[3-8]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Outpatient Care, continued			
[Urgent Care in an urgent care center]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] [Coinsurance.]	[3-9]
[Vision care services] [(PA)]			
[Routine eye examination]	[<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] [Coinsurance.]	[3-9]
[Other] vision care services	Care from an optometrist: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)] Care from an ophthalmologist: [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(not subject to <i>Deductible</i>)]	[[\$0-\$60] Office Visit Copayment] [then,] [<i>Out-of-Network Deductible</i> and] [Coinsurance.]	[3-9]
Day Surgery			
Day Surgery	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] Day Surgery Copayment per Day Surgery admission] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [Day Surgery] Copayment Maximum)]	[[<i>Out-of-Network Deductible</i> and] [Coinsurance.]] Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-50%] [Coinsurance.] All other Day Surgery services: [<i>Out-of-Network Deductible</i> and] [10%-50%] [Coinsurance.]	[3-9]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Inpatient Care</i>			
Extended care services (PA)* [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-9]
Hematopoietic stem cell transplants, and human solid organ transplants (PA)* [(BL)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-10]
Hospital services (Acute care) (PA)	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	[[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .] [Anesthesia: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> .] All other hospital services: [<i>Out-of-Network Deductible</i> and] [10%-40%] <i>Coinsurance</i> .]	[3-10]
Reconstructive surgery and procedures and mastectomy surgeries (PA)*	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
Maternity Care			
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[<i>In-Network Deductible</i> and then] [[\$0-\$60] <i>Office Visit Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [Note: This <i>Office Visit Copayment</i> will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-11]
<i>Inpatient</i>	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum))]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-12]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
<p><i>Outpatient services</i> [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u></p>	<p>[Visits 1-30 in a [calendar year] [Contract Year] [Individual session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [(not subject to <i>Deductible</i>)]</p> <p>[Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit Copayment] per visit] [Covered in full.] [[0%-50%]Coinsurance] [(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Copayment per visit] [Covered in full] [[0%-50%] Coinsurance] [(not subject to <i>Deductible</i>)]</p>	<p>[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i>.</p>	[3-12]
<i>Inpatient services</i> (PA)*]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-13]
Intermediate care (AR)]	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [Coinsurance] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] Copayment Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-13]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
Outpatient services [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	Substance Abuse Treatment Services: [Individual session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i> per visit] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)] [Group session -] [<i>In-Network Deductible</i> and then] [[\$0-\$60] Office Visit <i>Copayment</i> per visit.] [Covered in full] [<i>Coinsurance</i>] [(not subject to <i>Deductible</i>)].	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-13]
Inpatient services (PA)*[(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-14]
Intermediate care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[<i>In-Network Deductible</i> and then] [[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance</i> .	[3-14]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate), continued			
Community Residential care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[In-Network Deductible and then] [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Out-of-Network Deductible and] Coinsurance.	[3-14]
Other Health Services			
Ambulance services (PA)* Ground ambulance services	[In-Network Deductible and then] [Covered in full] [Coinsurance, up to a maximum of \$50 per trip] [[\$0-\$50] Copayment per trip]	[[Out-of-Network Deductible and then] [Covered in full] [Coinsurance] [Note: Ground ambulance services received from non-Network Providers [licensed to operate in Rhode Island] are covered at the In-Network Level of Benefits.]	[3-14]
All other covered ambulance services	[In-Network Deductible and then] [Covered in full] [Coinsurance]	[[Deductible and then] [Covered in full] [Coinsurance]	[3-14]
[Diabetic monitoring strips]	[In-Network Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]	[[Out-of-Network Deductible and] Coinsurance.]	[3-14]
Durable Medical Equipment (PA)*	[In-Network Deductible and then] [Covered in full] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.	[Out-of-Network Deductible and] [10%-50%] Coinsurance.	[3-15]
Hearing Aids [(PA) (BL)	[In-Network Deductible and then] [Covered in full.] [We pay [50%-90%]. You pay [10%-50%] Coinsurance.]	[[Out-of-Network Deductible and] [10%-50%] Coinsurance.] [Covered in full.]	[3-16]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Other Health Services, continued			
Home health care [(PA)] [*] (BL)	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-17]
[Hospice care services [(PA)] [*] [(BL)]]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance.</i>]	[3-17]
[Injectable, infused or inhaled Medications] [(PA)] [*]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>]	[3-18]
Medical supplies [(PA)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-18]
New cancer therapies [(PA)]	Outpatient: [<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>] Inpatient: [<i>In-Network Deductible</i> and then] [\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-18]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance.</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>]	[3-18]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by <i>Tufts Health Plan</i> . Please see "How to File a Claim" in Chapter 6 for more information.]		[3-18]
[Private duty nursing [(PA)]]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>]	[3-18]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[<i>Out-of-Network Deductible</i> and] <i>Coinsurance.</i>	[3-18]
Special medical formulas			
Low protein foods [(PA)] [*]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> per 30-day supply] [Covered in full] [[0%-50%] <i>Coinsurance</i>]	[Covered in full.] [<i>Out-of-Network Deductible</i> and] [<i>Coinsurance.</i>]	[3-19]
Nonprescription enteral formulas [(PA)] [*]	[<i>In-Network Deductible</i> and then] [\$0-\$60] <i>Copayment</i> [Covered in full] [<i>Coinsurance</i>]	[Covered in full.] [[<i>Out-of-Network Deductible</i> and] [<i>Coinsurance.</i>]	[3-19]

[(PA)] – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[Prescription Drug Benefit]
[For information about your <i>Copayments</i> for covered prescription drugs, see the "Prescription Drug Benefit" section in Chapter 3.]
[Prescription drugs are not covered as part of this plan.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

[Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

[FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more.]

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

[Mental Health Outpatient Services]

The maximum benefit payable in each [calendar year] [Contract Year] is [30 -unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[FILING NOTE - PPO Option 4: This section describes an option with (1) separate In-Network and Out-of-Network Deductibles and (2) separate In-Network and Out-of-Network Out-of-Pocket Maximums. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Substance Abuse *Community Residential Services*

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days for *Community Residence* services (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Inpatient Detoxification Services*

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per [calendar year] [Contract Year], whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse *Outpatient Treatment Services*

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview

This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COINSURANCE
<p>[Coinsurance (In-Network Level of Benefits): [Except as described in the <i>Covered Services</i> table below in this section, we pay [7965%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> provided at the <i>In-Network Level of Benefits</i> by a <i>Network Provider</i>.] [The <i>Member</i> pays the remaining [0%-3035%.]</p> <p>[Important Note: For <i>Outpatient</i> care, when you receive services from a <i>Primary Care Provider</i> ("PCP"), we pay [7965%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less). The <i>Member</i> pays the remaining [0%-3035%].] For <i>Inpatient</i> care or <i>Day Surgery</i>, we pay [6570%-100%] of the applicable Network fee schedule amount (or that same percentage of the <i>Reasonable Charge</i>, if less) for <i>Covered Services</i> received at a <i>Community Hospital</i>. See Appendix A for definitions of these facilities. For more information, please see "<i>Covered Services</i>" in Chapter 3.]</p>
<p>Coinsurance (Out-of-Network Level of Benefits): Except as described in the <i>Covered Services</i> table below in this section, we pay [50%-90%] of the <i>Reasonable Charge</i> for all <i>Covered Services</i> provided [in the 50 United States] by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10% -50%]. The <i>Member</i> is also responsible for any charges in excess of the <i>Reasonable Charge</i>.</p> <p>[*Important Note: <i>Covered Services</i> that are listed as "covered in full" or are subject to an <i>Office Visit Copayment</i> at the <i>In-Network Level of Benefits</i> in this Benefit Overview are covered at [50%-90%] of the <i>Reasonable Charge</i> when provided by a <i>Non-Network Provider</i>. The <i>Member</i> pays the remaining [10% -50%] and is also responsible for any charges in excess of the <i>Reasonable Charge</i>.]</p>

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[COPAYMENTS]	
<ul style="list-style-type: none"> • <u>[Emergency care (In-Network and Out-of-Network Levels of Benefits):</u> <ul style="list-style-type: none"> • [Emergency room (per Emergency room visit).....[\$0-\$200]] • [In <i>Provider's</i> office (per office visit) [\$0-\$60] [<i>Copayment</i> for care received from a <i>PCP</i>.] • [\$0-\$75] <i>Copayment</i> for care received from any other <i>Provider</i>.] 	
[Note[s]:	
<ul style="list-style-type: none"> • [An <i>Emergency Room Copayment</i> may apply if you register in an <i>Emergency room</i> but leave that facility without receiving care.] • [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]] 	
<ul style="list-style-type: none"> • <u>[Urgent Care (In-Network and Out-of-Network Levels of Benefits):</u> <ul style="list-style-type: none"> • [<i>In-Network Level of Benefits</i> [[\$0-\$60] <i>Copayment varies depending on type of <i>Provider</i> (PCP or specialist) and location in which services are rendered (for example, <i>Emergency room, urgent care center, or physician's office</i>, per visit.)]]</i> • [<i>Out-of-Network Level of Benefits</i> [<i>Copayment varies depending on type of <i>Provider</i> (PCP or specialist) and location in which services are rendered (for example, <i>Emergency room, urgent care center, or physician's office</i>). Copayment [\$0-\$75] Copayment per visit] [then,] [<i>Deductible</i> and] <i>Coinsurance</i>.]</i> 	
<ul style="list-style-type: none"> • <u>Other Covered Services (In-Network Level of Benefits only):</u> <ul style="list-style-type: none"> [Office Visit (per visit)[\$0-\$60]] [Applies to <i>In-Network Office Visits</i> for: preventive care[*], diagnostic cytological exams (Pap Smears), immunizations, and diagnostic mammograms; diagnosis and treatment of illness or injury; [mental health and substance abuse;] routine ob/gyn exam; routine eye exam and other vision care; family planning services; <i>Outpatient</i> maternity care (pre-natal and post-partum); diabetes self-management training and educational services; [spinal manipulation;] [chiropractic medicine;] [acupuncture;] nutritional counseling; and health education.] *Laboratory tests associated with routine <i>Outpatient</i> maternity care are covered in full, as required under the Affordable Care Act. *Including diagnostic tests associated with preventive health care as described in Chapter 3. • [<i>Inpatient Services</i> (per admission).....[\$0-\$1,500]] • [<i>Day Surgery</i> (per admission)[\$0-\$1,500]] 	
]	
<ul style="list-style-type: none"> • [Lower Office Visit <i>Copayment</i>..... [[\$0 - \$60] <i>Copayment</i> per visit.] [Covered in full.] [Note: This <i>Copayment</i> applies to covered <i>Outpatient</i> care provided by a <i>PCP</i>, as well as for <i>Outpatient</i> [physical, occupational, or speech therapy services.] [spinal manipulation,] [chiropractic medicine,] [mental health and substance abuse services;] early intervention services for a <i>Dependent Child</i>, [cardiac rehabilitation services,] [, and] [routine eye care.]] • Higher Office Visit <i>Copayment</i>..... [[\$0 - \$75] <i>Copayment</i> per visit.] [Covered in full.] [Note: This <i>Copayment</i> applies to all covered <i>Outpatient</i> care subject to an Office Visit <i>Copayment</i>, except for care obtained from the <i>Providers</i> or for the services listed above under Lower Office Visit <i>Copayment</i>.] • <i>Inpatient Services</i> at a <i>Community Hospital</i> [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] • <i>Inpatient Services</i> at a <i>Tertiary Hospital</i> [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] • <i>Day Surgery</i> at a <i>Community Hospital</i>..... [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.] • <i>Day Surgery</i> at a <i>Tertiary Hospital</i>..... [[\$0 - \$1,500] <i>Copayment</i> per admission.] [Covered in full.]] 	
<p>[Note: For certain <i>Outpatient</i> services listed as "covered in full" at the <i>In-Network Level of Benefits</i> in the table below, you may be charged an Office Visit <i>Copayment</i> when these services are provided in conjunction with an office visit. In addition, please note that in accordance with the Patient Protection and Affordable Care Act (PPACA), certain services are not subject to [a <i>Copayment</i>] [or] [<i>Coinsurance</i>] at the <i>In-Network Level of Benefits</i>. Please see the following "Benefit Overview" chart for more information.]</p>	

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

[[INPATIENT] [AND] [DAY SURGERY] COPAYMENT MAXIMUM] [(In-Network Services Only)]

[

- [Copayment Maximum per Member] [\$0-\$6,000] Copayments] per [calendar year] [Contract Year]]

[Members are responsible to pay [Inpatient Copayments] [Day Surgery Copayments] [Inpatient and/or Day Surgery Copayments] up to the [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum per person per [calendar year] [Contract Year].

The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum [is the most money] [are the most Copayments] you will have to pay for [Inpatient Covered Services] [or] [Day Surgery] in a [calendar year] [Contract Year]. The [\$0-\$6,000] [[0-4] Copayment] [Inpatient] [and] [Day Surgery] Copayment Maximum consists of [Inpatient] [and] [Day Surgery] Copayments only. It does not include [Deductibles,] Coinsurance, or other Copayments. It also does not include payments you make for non-Covered Services. When the Copayment Maximum is reached, no more [Inpatient] [or] [Day Surgery] Copayments will be taken in that [calendar year] [Contract Year].]

[DEDUCTIBLE] [(Out-of-Network Services Only)]

[Deductible (Individual)]

[This Certificate of Insurance has an Individual Deductible of [\$0-\$5,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits, other than early intervention services for a Dependent Child.

[Deductible (Family)]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$5,000] Individual Deductible.]

[The Family Deductible is satisfied in a [calendar year] [Contract Year] when one enrolled Member in a family meets his or her [\$0-\$5,000] Individual Deductible; and one or more additional enrolled Members in that family have paid toward their Individual Deductibles a collective amount equaling [\$0-\$25,000], in any combination.]

[All amounts any enrolled Members in a family pay toward their Individual Deductible are applied toward the [\$0-\$25,000] Family Deductible.]

[Once the Family Deductible has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their Individual Deductibles for the remainder of that [calendar year] [Contract Year]. Also, please note that any amount paid by the Member for a Covered Service rendered during the last 3 months of a Contract Year shall be carried forward to the next Contract Year's Deductible.]

[OUT-OF-POCKET MAXIMUM] [(Out-of-Network Services Only)]

[Out-of-Pocket Maximum (Individual)]

[This Certificate of Insurance has an individual Out-of-Pocket Maximum of [\$0-\$10,000] per Member per [calendar year] [Contract Year] for all Covered Services provided at the Out-of-Network Level of Benefits. [Only [the Deductible and] Coinsurance count toward the Out-of-Pocket Maximum.]]

[Out-of-Pocket Maximum (Family)]

[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when [2-5] enrolled Members in a family each meet their [\$0-\$10,000] Individual Out-of-Pocket Maximum.]

[The Family Out-of-Pocket Maximum is satisfied in a [calendar year] [Contract Year] when:

- one enrolled Member in a family meets his or her [\$0-\$10,000] Individual Out-of-Pocket Maximum; and
- one or more additional enrolled Members in that family have paid toward their Individual Out-of-Pocket Maximums a collective amount equaling [\$0-\$50,000], in any combination.]

[All amounts any enrolled Members in a family pay toward their Individual Out-of-Pocket Maximums are applied toward the [\$0-\$50,000] Family Out-of-Pocket Maximum.]

[Once the Family Out-of-Pocket Maximum has been met during a [calendar year] [Contract Year], all enrolled Members in a family will thereafter have satisfied their [\$0-\$10,000] Individual Out-of-Pocket Maximums for the remainder of that [calendar year] [Contract Year].]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

PRE-EXISTING CONDITION LIMITATION
There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your <i>Effective Date</i> .

Important note about your coverage under the Patient Protection and Affordable Care Act ("PPACA"): Under the PPACA, preventive care services are now covered in full ~~as of this plan's Anniversary Date on or after September 23, 2010.~~ These services are listed in the following Benefit Overview. For more information on what services are now covered in full, please see our Web site at http://www.tuftshealthplan.com/employers/pdfs/preventive_services_listing.pdf.

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided By a PCP]	[Care Provided by Any Other Network Provider]		
	Coverage			
Emergency Care				
Treatment in an Emergency room	[[\$0-\$200] Emergency Room Copayment] [*] [Covered in full] [Coinsurance]		[\$0-\$200] Emergency Room Copayment[*] [Covered in full] [In-Network Coinsurance]	[3-2]
	[Note[s]:] [*Emergency Room Copayment waived if admitted as an <i>Inpatient or for Day Surgery</i>]. [Observation services will [not] take an <i>Emergency Room Copayment</i> .]			
Treatment in a <i>Provider's</i> office	[Care provided by a PCP:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [Coinsurance] [(waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>)] [Care from any other <i>Network Provider</i> : [[\$0-\$75] Office Visit Copayment.] [Covered in full.] [Coinsurance]] [(waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>)]		[[\$0-\$75] Office Visit Copayment] [Covered in full] [In-Network Coinsurance] [(waived if admitted as an <i>Inpatient</i> or for <i>Day Surgery</i>)]	[3-2]
A Member should call Tufts Health Plan within 48 hours after <i>Emergency</i> care is received. If you are admitted as an <i>Inpatient</i> after receiving <i>Emergency</i> care, we recommend that you or someone acting for you call Tufts Health Plan within 48 hours. [A <i>Day Surgery Copayment</i> may apply if <i>Day Surgery</i> services are received.]				

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care				
COVERED SERVICE	<i>In-Network Level of Benefits</i>		<i>Out-of-Network Level of Benefits</i>	PAGE
	[Care Provided By Your PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage	Coverage	
[Acupuncture] [(PA)] [(BL)]	[[\$0-\$60] Copayment] [Covered in full] [[0%-20%] Coinsurance.]	[[\$0-\$75] Copayment] [Covered in full] [[0%-20%] Coinsurance.]	[Deductible and] [Coinsurance.]	[3-2]
Allergy injections [(PA)]	[[\$0-\$60] Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Copayment] [Covered in full] [[0%-20%] Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] Coinsurance.] [For services provided by any other non-Network Provider:] [Deductible and] Coinsurance.	[3-2]
Allergy testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[For services provided by an allergist or dermatologist:] [[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] Coinsurance.] [For services provided by any other non-Network Provider:] [Deductible and] Coinsurance.	[3-2]

<p>[Autism spectrum disorders – diagnosis and treatment for <i>Children under age 15</i> [(PA)] [(BL)]]</p> <p>FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: <i>In accordance with RI General Laws 27.18-71, this benefit only applies to groups of 51 or more</i></p>	<p>[Applied behavioral analysis (ABA) services:</p> <ul style="list-style-type: none"> • When provided by a <i>Paraprofessional:</i> [Deductible and then] [[0%-35% Coinsurance]] [\$0 - \$60] Copayment per visit.] [Covered in full.] • When provided by a <i>Board Certified Behavior Analyst (BCBA):</i> [Deductible and then] [[0%-35% Coinsurance]] [\$0 - \$60] Copayment per visit.] [Covered in full.] <p>Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]</p>	<p>[Applied behavioral analysis (ABA) services:</p> <ul style="list-style-type: none"> • When provided by a <i>Paraprofessional:</i> [Deductible and then] [[0%-35% Coinsurance]] [\$0 - \$75] Copayment per visit.] [Covered in full.] • When provided by a <i>Board Certified Behavior Analyst (BCBA):</i> [Deductible and then] [[0%-35% Coinsurance]] [\$0 - \$75] Copayment per visit.] [Covered in full.] <p>Therapeutic care: Covered as described under "[Short-term] speech, physical and occupational therapy services".]</p>	<p>[Deductible and Coinsurance.]</p>	<p>[3-2]</p>
<p>[Cardiac rehabilitation [(PA)]</p>	<p>[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[Deductible and Coinsurance.]</p>	<p>[3-2]</p>
<p>Chemotherapy</p>	<p>[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[Deductible and Coinsurance.]</p>	<p>[3-2]</p>
<p>[Chiropractic care -- See "Spinal manipulation"]</p>				
<p>[Chiropractic medicine] [(BL)]</p>	<p>[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>[[\$0-\$75] Office Visit Copayment] [then,] [Deductible and Coinsurance.]</p>	<p>[3-2]</p>

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network* Levels of Benefits. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network* Level of Benefits]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

Outpatient Care				
COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided By Your PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage	Coverage	
Cytology examination (Pap Smears) [(BL)]	<p>Routine annual cytology exams: Covered in full.</p> <p>Diagnostic cytology exams: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	<p>Routine annual cytology exams: Covered in full.</p> <p>Diagnostic cytology exams: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p>	[Deductible and] Coinsurance.	[3-3]
Diabetes services and supplies	<p><u>Diabetic test strips:</u> [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]</p> <p><u>Diabetes self-management education:</u> [[\$0-\$60] Copayment] [Covered in full] [Coinsurance]</p> <p><u>Diabetes supplies covered as Durable Medical Equipment:</u> [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p><u>Diabetes supplies covered as medical supplies:</u> [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	<p><u>Diabetic test strips:</u> [[\$0-\$75] Copayment] [Covered in full] [Coinsurance]</p> <p><u>Diabetes self-management education:</u> [[\$0-\$75] Copayment] [Covered in full] [Coinsurance]</p> <p><u>Diabetes supplies covered as Durable Medical Equipment:</u> [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p><u>Diabetes supplies covered as medical supplies:</u> [Covered in full.] [We pay [50% - 90%]. You pay [10% - 50%] Coinsurance.]</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	<p><u>Diabetic test strips:</u> [Deductible and] Coinsurance.</p> <p><u>Diabetes self-management education:</u> [Deductible and] Coinsurance.</p> <p><u>Diabetes supplies covered as Durable Medical Equipment:</u> [Deductible and] Coinsurance.</p> <p><u>Diabetes supplies covered as medical supplies:</u> [Deductible and] Coinsurance.</p> <p>[For information about your cost for diabetes supplies covered as prescription medication, please see the "Prescription Drug Benefit" in Chapter 3.]</p>	[3-3]

[(PA)] –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "*Covered Services*" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, “Benefit Limits”, and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
<p>Diagnostic imaging [(PA)] [*]</p> <ul style="list-style-type: none"> • General imaging (such as x-rays and ultrasounds) • MRI/MRA, CT/CTA, PET[and nuclear cardiology] [(PA)] [*] 	<p>General imaging: [[\$0-\$60] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]</p> <p>[MRI/MRA: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>]</p> <p>CT/CTA: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>.]</p> <p>PET: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>.]</p> <p>[Nuclear cardiology: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [0%-20%] <i>Coinsurance</i>.]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>General imaging: [[\$0-\$75] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]</p> <p>[MRI/MRA, CT/CTA, PET[and nuclear cardiology]: [[\$0-\$250] Office Visit <i>Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>]</p> <p>[MRI/MRA: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>]</p> <p>CT/CTA: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>.]</p> <p>PET: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [[0%-20%] <i>Coinsurance</i>.]</p> <p>[Nuclear cardiology: [[\$0-\$250] Office Visit <i>Copayment</i> per visit.] [Covered in full.] [0%-20%] <i>Coinsurance</i>.]</p> <p>[Note: Diagnostic imaging [except for general imaging] [related to a cancer diagnosis] will be covered in full [when the imaging is required as part of an active treatment plan for a cancer diagnosis].]</p>	<p>[<i>Deductible</i> and] [[10-50%]] <i>Coinsurance</i>.</p>	<p>[3-3]</p>

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)]* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See “Benefit Limit” section following this section and “Covered Services” in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Diagnostic or preventive screening procedures (for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies) [(PA)]	<p>Preventive screening procedure only (for example, a colonoscopy)</p> <p>Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic screening procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum))]</p>	<p>Preventive screening procedure only (for example, a colonoscopy)</p> <p>Screening for colon or colorectal cancer in the absence of symptoms, with or without surgical intervention: Covered in full.</p> <p>Diagnostic screening procedure only (for example, an endoscopy or colonoscopies associated with symptoms): [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Diagnostic or preventive screening procedure accompanied by treatment/surgery (for example, polyp removal): [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum))]</p>	[Deductible and] [10%-50%] Coinsurance.	[3-3]
Early intervention services for a Dependent Child	Covered in full.	Covered in full.	Covered in full.	[3-3]

[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]

[(PA) –Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Family planning [(PA)] (procedures, services[, and contraceptives]) <u>FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: : "Contraceptives" benefit appears in this section of EOC except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121((w)(3)(A) and (B)).</u>	Office Visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient [and] [Day Surgery] Copayment Maximum])]	Office Visit: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] Day Surgery: [[\$0-\$1,500] Day Surgery Copayment [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient [and] [Day Surgery] Copayment Maximum])]	[Deductible and] Coinsurance.	[3-4]
Hemodialysis [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]
[House calls to diagnose and treat illness or injury]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] [Coinsurance].	[3-4]
Human leukocyte antigen testing or histocompatibility locus antigen testing [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]
Immunizations	Routine preventive immunizations: Covered in full. All other immunizations: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	Routine preventive immunizations: Covered in full. All other immunizations: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-4]

[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]

[(PA) –Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the In-Network Level of Benefits]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Infertility services (PA)* [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are covered in full] [subject to Coinsurance].	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Note: Approved Assisted Reproductive Technology services are covered in full] [subject to Coinsurance].	[Deductible and] Coinsurance.	[3-5]
Laboratory tests (PA) Note: In accordance with the PPACA , laboratory tests performed as part of routine preventive care are covered in full at the <i>In-Network Level of Benefits</i> .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-5]
Lead screenings	Covered in full	Covered in full	[Deductible and] Coinsurance.	[3-5]
Lyme disease	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[For services provided by an allergist or dermatologist:] [[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] Coinsurance.] [For services provided by any other non-Network Provider;] Deductible and] Coinsurance.	[3-6]
Mammograms [(BL)]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	Routine mammograms: Covered in full. Diagnostic mammograms: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-7]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care, continued				
Nutritional counseling [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] Coinsurance.]	[3-7]
Office visits to diagnose and treat illness or injury	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [then,] [Deductible and] Coinsurance.	[3-6]
Oral health services (PA)[*]	<p>Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Office visit: [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>Day Surgery: [[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>[(**subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%]Coinsurance]</p> <p>Office visit: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>Day Surgery: [[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital [Covered in full] [[0%-20%] Coinsurance] [*]</p> <p>[(**subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]</p>	<p>Emergency Room: [[\$0-\$200] Emergency Room Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>Emergency care in a Provider's office: [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]</p> <p>All other services: [Deductible and] Coinsurance.</p>	[3-6]
	[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]			
Outpatient surgery in a Provider's office [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[Deductible and] Coinsurance.	[3-7]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

Italicized words are defined in Appendix A.

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits	Out-of-Network Level of Benefits	PAGE
	Coverage	Coverage	
Outpatient Care, continued			
[Pediatric dental for Members under age 12] [(PA)]	Covered in full	[[Deductible and] Coinsurance.]	[3-7]

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Preventive care for Members age 19 and under Note: Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam is subject to a <i>Cost Sharing Amount</i> .	Covered in full	Covered in full	[[Deductible and] Coinsurance.]	[3-8]
Preventive care for Members age 20 and over Note: Any follow-up care determined to be <i>Medically Necessary</i> as a result of a routine physical exam or a routine annual gynecological exam is subject to a <i>Cost Sharing Amount</i> .	[Covered in full] [Hearing screenings: [\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] All other preventive care services: Covered in full]	[Covered in full] [Hearing screenings: [\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] All other preventive care services: Covered in full]	[[Deductible and] Coinsurance.]	[3-8]
Prostate and colorectal exams	Routine exams: Covered in full. Diagnostic exams: [\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	Routine exams: Covered in full. Diagnostic exams: [\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[Deductible and] Coinsurance.]	[3-8]
Radiation therapy	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance]	[[Deductible and] Coinsurance.]	[3-8]

[(PA) – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Outpatient Care , continued				
Respiratory therapy or pulmonary rehabilitation services [(PA)]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-8]
[Short term] speech, physical and occupational therapy services [(PA)] [*] (BL)	[Speech therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Physical therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Occupational therapy:] [[\$0-\$60] Office Visit Copayment] [Covered in full] [0%-20%] Coinsurance]	[Speech therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Physical therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance] [Occupational therapy:] [[\$0-\$75] Office Visit Copayment] [Covered in full] [0%-20%] Coinsurance]	[Speech therapy:] [Deductible and] Coinsurance. [Physical therapy:] [Deductible and] Coinsurance. [Occupational therapy:] [Deductible and] Coinsurance.	[3-8]
Smoking cessation counseling services	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-8]
[Spinal manipulation] [(BL)]	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance]	[[Deductible and] Coinsurance.]	[3-8]
[Urgent Care in an urgent care center]	[[\$0-\$60] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance.]	[[\$0-\$75] Office Visit Copayment] [Covered in full.] [[0%-20%] Coinsurance.]	[[[\$0-\$75] Copayment] [then,] [Deductible and] Coinsurance.]	[3-9]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		

Outpatient Care, continued

[Vision care services] **[(PA)]**

[Routine eye examination]	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]
[Other] vision care services	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%] Coinsurance]	[Deductible and] Coinsurance.	[3-9]

Day Surgery

Day Surgery	[[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Community Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum)]	[[\$0-\$1,500] Day Surgery Copayment] [*] per Day Surgery admission to a Tertiary Hospital] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient and] [Day Surgery] Copayment Maximum)]	[[Deductible and] Coinsurance.] [Anesthesia: [Deductible and] [10%-40%] Coinsurance. All other Day Surgery services: [Deductible and] [10-40%] Coinsurance.]	[3-9]
	[*This Copayment also applies for Covered Day Surgery services at a free-standing surgical center.]			

Inpatient Care

COVERED SERVICE	In-Network Level of Benefits	Out-of-Network Level of Benefits	PAGE
	Coverage	Coverage	
Extended care services (PA)* [(BL)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%] Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-9]

[(PA)] –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided at a Community Hospital]	[Care Provided at a Tertiary Hospital]		
	Coverage	Coverage		
<i>Inpatient Care, continued</i>				
Hematopoietic stem cell transplants, and human solid organ transplants (PA) [*] [(BL)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-10]
Hospital services (Acute care) (PA)	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[<i>Deductible</i> and] <i>Coinsurance.</i>] [Anesthesia: [<i>Deductible</i> and] [10-40%] <i>Coinsurance.</i> All other hospital services: [<i>Deductible</i> and] [10%-40%] <i>Coinsurance.</i>]	[3-10]
Reconstructive surgery and procedures and mastectomy surgeries (PA)[*]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [[0%-20%] <i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment</i> Maximum)]	[<i>Deductible</i> and] <i>Coinsurance.</i>	[3-11]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided by a PCP]	[Care Provided By Any Other Network Provider]		
	Coverage	Coverage		
Maternity Care				
<i>Outpatient</i> Note: Routine laboratory tests associated with maternity care are covered in full at the <i>In-Network Level of Benefits</i> , in accordance with the PPACA .	[[\$0-\$60] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[[\$0-\$75] Office Visit Copayment] [Covered in full] [[0%-20%]Coinsurance] [Note: This Office Visit Copayment will apply per visit up to 10 visits per pregnancy. After 10 visits, these services are covered in full for the remainder of your pregnancy.]	[Deductible and] Coinsurance.	[3-11]

COVERED SERVICE	In-Network Level of Benefits		Out-of-Network Level of Benefits	PAGE
	[Care Provided at a Community Hospital]	[Care Provided at a Tertiary Hospital]		
	Coverage	Coverage		
Maternity Care				
<i>Inpatient</i>	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum])	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [[0%-20%]Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum])	[Deductible and] Coinsurance.	[3-12]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Mental Health Care (Outpatient, Inpatient and Intermediate)			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
Outpatient services [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[Visits 1-30 in a [calendar year] [Contract Year] [Individual session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [Group session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [Coinsurance] [Visits [31-unlimited] in a [calendar year] [Contract Year] [Individual session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance].] [Group session -] [[\$0-\$75] Office Visit Copayment per visit.] [Covered in full.] [[0%-50%] Coinsurance].]	Deductible and Coinsurance.	[3-12]
Inpatient services (PA)[*]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-13]
Intermediate care [(PA)]	[[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-13]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
<i>Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate)</i>			
[To contact the Tufts Health Plan Mental Health Department, call 1-800-208-9565.]			
Outpatient services [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	Substance Abuse Treatment Services: [Individual session -] [\$0-\$75] Office Visit Copayment [Covered in full] [Coinsurance]. [Group session -] [\$0-\$75] Office Visit Copayment [Covered in full] [Coinsurance].	[Deductible and] Coinsurance.	[3-13]
Inpatient services (PA) [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	[\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]
Intermediate care [(PA)] [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION:</u> <i>The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</i>	[\$0-\$1,500] Inpatient Services Copayment [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[Deductible and] Coinsurance.	[3-14]

[(PA) –Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – Prior authorization is recommended for these services at the *In-Network Level of Benefits*]. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	<i>In-Network Level of Benefits</i>	<i>Out-of-Network Level of Benefits</i>	
Mental Disorder Services for Substance Abuse (Outpatient, Inpatient, and Intermediate), continued			
Community Residential care (PA) [(BL)] <u>[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]</u>	[[\$0-\$1,500] <i>Inpatient Services Copayment</i>] [Covered in full] [<i>Coinsurance</i>] [(subject to [<i>Inpatient</i>] [and] [<i>Day Surgery</i>] <i>Copayment Maximum</i>)]	[<i>Deductible</i> and] [<i>Coinsurance</i>].	[3-14]
Other Health Services			
Ambulance services (PA)[*] Ground ambulance services	[Covered in full] [<i>Coinsurance</i> , up to a maximum of \$50 per trip] [[\$0-\$50] <i>Copayment</i> per trip]	[Covered in full] [<i>Coinsurance</i>] [Note: Ground ambulance services received from non- <i>Network Providers</i> [licensed to operate in Rhode Island] are covered at the <i>In-Network Level of Benefits</i> .]	[3-14]
All other covered ambulance services	[<i>In-Network Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[[<i>Deductible</i> and then] [Covered in full] [<i>Coinsurance</i>]	[3-14]
[Diabetic monitoring strips]	[[\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[[<i>Deductible</i> and] [<i>Coinsurance</i>].]	[3-14]
<i>Durable Medical Equipment</i> (PA)[*]	[Covered in full] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[<i>Deductible</i> and] [<i>Coinsurance</i>].	[3-15]
Hearing Aids (PA) (BL)	[Covered in full.] [We pay [50%-90%]. You pay [10%-50%] <i>Coinsurance</i> .]	[<i>Deductible</i> and] [<i>Coinsurance</i> .] [Covered in full.]	[3-16]
Home health care [(PA) [*] (BL)	[[\$0-\$75] <i>Copayment</i>] [Covered in full] [<i>Coinsurance</i>]	[<i>Deductible</i> and] [<i>Coinsurance</i>].	[3-17]

[(PA) – *Prior authorization* is recommended for these services at both the *In-Network* and *Out-of-Network Levels of Benefits*. See page 3-1 for more information.]

[(PA)* – *Prior authorization* is recommended for these services at the *In-Network Level of Benefits*. See page 3-1 for more information.]

[(BL) – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Overview, continued

Important Note: This table provides basic information about your benefits under this plan. Please see the *Covered Services* table below, "Benefit Limits", and Chapter 3 for specific information, including certain benefit restrictions and limitations (for example, visit, day, and dollar maximums).

COVERED SERVICE	YOUR COST		PAGE
	In-Network Level of Benefits	Out-of-Network Level of Benefits	
Other Health Services, continued			
[Hospice care services [(PA)] [*] [(BL)]]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-17]
[Injectable, infused or inhaled medications] [(PA)] [*]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[[Deductible and] [Coinsurance.]	[3-18]
Medical supplies [(PA)]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-18]
New cancer therapies [(PA)]	Outpatient: [Annual Deductible and then] [[\$0-\$60] Copayment] [Covered in full] [Coinsurance] Inpatient: [[\$0-\$1,500] Inpatient Services Copayment] [Covered in full] [Coinsurance] [(subject to [Inpatient] [and] [Day Surgery] Copayment Maximum)]	[[Deductible and] [Coinsurance.]	[3-18]
Orthoses and prosthetic devices [(PA)]	[Covered in full.] [We pay [50-90%]. You pay [10%-50%] [Coinsurance.]	[[Deductible and] [Coinsurance.]	[3-18]
[Prescription infant formulas]	[You pay all costs up front. Covered prescription infant formulas will be reimbursed 100% by Tufts Health Plan. Please see "How to File a Claim" in Chapter 6 for more information.]		[3-18]
[Private duty nursing [(PA)]]	[[[\$0-\$60] Copayment] [Covered in full] [Coinsurance.]]	[[Deductible and] [Coinsurance.]	[3-18]
Scalp hair prostheses or wigs for cancer or leukemia patients [(BL)]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[Deductible and] [Coinsurance.]	[3-18]
[Special medical formulas]			
[Low protein foods [(PA)] [*]	[[\$0-\$75] Copayment per 30-day supply] [Covered in full] [[0%-50%]Coinsurance]	[Covered in full.] [Deductible and] [Coinsurance.]	[3-19]
[Nonprescription enteral formulas [(PA)] [*]]	[[\$0-\$75] Copayment] [Covered in full] [Coinsurance]	[Covered in full.] [[Deductible and] [Coinsurance.]	[3-19]

[Prescription Drug Benefit]

[For information about your Copayments for covered prescription drugs, see the "Prescription Drug Benefit" section in Chapter 3.]

[Prescription drugs are not covered as part of this plan.]

[(PA)] – Prior authorization is recommended for these services at both the *In-Network* and *Out-of-Network* Levels of Benefits. See page 3-1 for more information.]

[(PA)*] – Prior authorization is recommended for these services at the *In-Network* Level of Benefits]. See page 3-1 for more information.]

[(BL)] – Benefit Limit applies. See "Benefit Limit" section following this section and "Covered Services" in Chapter 3.]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Contract and Benefit Information

Benefit Limits

[Acupuncture] -

[The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$2,500] per person or [\$0-\$5,000] per family. (*In-Network* and *Out-of-Network Levels* combined)] [The maximum benefit payable in each [calendar year] [Contract Year] is [one initial examination and] [0-20] visits per person. (*In-Network* and *Out-of-Network Levels* combined)]

Autism spectrum disorders – diagnosis and treatment for Children under age 15]

[The maximum benefit payable for applied behavioral analysis services for autism spectrum disorders is [\$32,000-unlimited] in each [calendar year] [Contract Year].]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Law 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more

[Cardiac Rehabilitation Services]

[Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[Chiropractic medicine]

[The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

Extended Care Services

The maximum benefit payable in each [calendar year] [Contract Year] is [100-unlimited] days [in a skilled nursing facility. The maximum benefit payable in each [calendar year] [Contract Year] is any combination of [60-unlimited] days in a rehabilitation hospital or chronic hospital] (*In-Network* and *Out-of-Network Levels* combined).

Hearing Aids

Coverage is limited to:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined);
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid (*In-Network* and *Out-of-Network Levels* combined).

Home health care

Coverage is limited to (*In-Network* and *Out-of-Network Levels* combined):

- [6-unlimited] home visits or office visits with a physician per month;
- [3-unlimited] nursing visits per week; and
- home health aide visits of [20-unlimited] hours per week.

Infertility Services

Coverage is limited to [\$100,000-unlimited] per *Member* per lifetime (*In-Network* and *Out-of-Network Levels* combined).

[Mental Health Outpatient Services

The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited visits] (*In-Network* and *Out-of-Network Levels* combined).] **FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Nutritional Counseling

Covered up to a maximum benefit of [3-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined).

Scalp Hair Protheses or Wigs for Cancer or Leukemia Patients

Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined)

[Short-Term Speech, Physical and Occupational Therapy Services]

[Short term speech therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term physical therapy services covered up to [20-unlimited] visits per *Contract Year*. (*In-Network* and *Out-of-Network Levels* combined)] [Short term occupational therapy services covered up to [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

[FILING NOTE - PPO Option 5: This section describes a differential copayment option with an Out-of-Network Deductible and an Out-of-Network Out-of-Pocket Maximum. This option may be integrated into any of the other PPO Options.]

Benefit Limits, continued

[Spinal Manipulation]

[The maximum benefit payable in each [calendar year] [*Contract Year*] is [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per person or [10-unlimited visits] [\$300-\$5,000] (*In-Network* and *Out-of-Network Levels* combined) per family.]

[Substance Abuse Community Residential Services]

The maximum benefit payable in each [calendar year] [*Contract Year*] is [30-unlimited] days for *Community Residence services* (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Inpatient Detoxification Services]

Inpatient detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per calendar year, whichever occurs first.] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

[Substance Abuse Outpatient Treatment Services]

The maximum benefit payable in each [calendar year] [*Contract Year*] is [30-unlimited] hours (*In-Network* and *Out-of-Network Levels* combined).] **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Chapter 1

How Your Preferred Provider Plan Works

Eligibility for Benefits

You can obtain health care services from either a *Network Provider (In-Network Level of Benefits)*; or a *Non-Network Provider (Out-of-Network Level of Benefits)*. Your choice will determine the level of benefits you receive for your health care services. We cover only the services and supplies described as *Covered Services* in Chapter 3.

Important Note[s]:

- There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.
- [You may be a *Member* living outside of Rhode Island. If so, your coverage may also include benefits required by the laws of your state. For more information, call Member Services.]

In-Network Level of Benefits

You may receive care from a *Network Provider*. If so, you are covered at the *In-Network Level of Benefits*.

You pay [*Coinsurance*] [a *Copayment*] for certain *Covered Services* you receive at the *In-Network Level of Benefits*. For more information about your *Member* costs for medical services, see “Benefit Overview”.

[IMPORTANT NOTE – [COPAYMENTS] [COINSURANCE] AT THE IN-NETWORK LEVEL OF BENEFITS:

Outpatient care: You may receive *Outpatient* services from a *PCP*. If so, your [*Office Visit Copayment*] [*Coinsurance*] may be lower than for services from other *Providers*. The lower *Copayment* also applies to: physical, occupational, or speech therapy services; spinal manipulation; and routine eye care.]

[Inpatient care [or Day Surgery]: You may receive *Inpatient* care [or *Day Surgery*] at a *Community Hospital*. If so, your [*Copayment*] [*Coinsurance*] may be lower than when you receive care at a *Tertiary Hospital*.]

For more information, please see “*Covered Services*” in Chapter 3.]

When a *Network Provider* provides your care, you do not have to submit any claim forms. The *Network Provider* will submit the claim forms to us for you.

In-Network Level of Benefits, continued

Selecting a *Provider*

In order to receive coverage at the *In-Network Level of Benefits*, you must receive care from a *Network Provider*. *Network Providers* are listed in the *Directory of Health Care Providers*. Choose a *Provider* who is in a location near to you.

Note:

[Under certain circumstances required by law, if your *Provider* is not in the *Tufts Health Plan* network, you will be covered for a short period of time for services provided by your *Provider*. A Member Specialist can give you more information. Please see “Continuity of Care” later in this chapter.]

No *Preregistration* by You

When your *Inpatient* procedure is provided by a *Network Provider*, you do not have to the procedure. Your *Network Provider* will *Preregister* the procedure for you.

Canceling Appointments

If you have to cancel an appointment with any *Network Provider*, give him or her at least 24 hours notice. The *Network Provider* may charge you for missed appointments not canceled in advance. If so, you will have to pay the charges. We will not pay for missed appointments that you did not cancel in advance.

Changes to *Provider* network

We offer *Members* access to an extensive network of physicians, hospitals, and other *Providers*. They are located throughout the *Network Contracting Area*. *Network Providers* may change during the year.

This can happen for many reasons. Examples include: a *Provider's* retirement; moving out of the *Network Contracting Area*; or failure to continue to meet credentialing standards. Also, note that *Providers* are independent contractors. They may leave the network if they do not reach agreement on a network contract.

If you have any questions about the availability of a *Provider*, call Member Services.

Out-of-Network Level of Benefits

Out-of-Network Level of Benefits

You may get care from a *Non-Network Provider*. If so, your coverage will be at the *Out-of-Network Level of Benefits*. [[A *Deductible*] [An *Out-of-Network Deductible*] and *Coinsurance* may apply for this care.] For more information, see “Benefit Overview”.

You must submit a claim form for care received from a *Non-Network Provider*. For more information, see Chapter 6.

Covered Services Not Available from a Network Provider

Some *Covered Services* may not be available from a *Network Provider*. If so, with our approval, you may go to a *Non-Network Provider* and receive these services *Covered Services* at the *In-Network Level of Benefits* up to the *Reasonable Charge*.

Out-of-Network Level of Benefits, continued

[Covered Services Outside of the 50 United States

Emergency care services you receive outside of the 50 United States are *Covered Services*. *Urgent Care services* you receive while traveling outside of the 50 United States also qualify as *Covered Services*. However, any other service, supply, or medication you receive outside of the 50 United States is not covered under this plan.]

[Continuity of Care

If you are an existing *Member*

If your *Provider* is involuntarily disenrolled from *Tufts Health Plan* for reasons other than quality or fraud, you may continue to see your *Provider* for *Covered Services* at the *In-Network Level of Benefits* in the following circumstances:

- *Pregnancy*. If you are in your second or third trimester of pregnancy, you may continue to see your *Provider* through your first postpartum visit.
- *Terminal Illness*. If you are terminally ill (having a life expectancy of 6 months or less), you may continue to see your *Provider* as long as necessary.

If you are enrolling as a new *Member*

When you enroll as a *Member*, if none of the health plans offered by the *Group* at that time include your *Provider*, you may continue to see your *Provider* if:

- you are undergoing a course of treatment. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* for up to 30 days from your *Effective Date*;
- you are in your second or third trimester of pregnancy. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* through your first postpartum visit; or
- you are terminally ill. In this instance, you may continue to see your *Provider* and receive *Covered Services* at the *In-Network Level of Benefits* from that *Provider* as long as necessary.

Conditions for coverage of continued treatment

Tufts Health Plan may condition coverage of continued treatment upon the *Provider's* agreement:

- to accept reimbursement from *Tufts Health Plan* at the rates applicable prior to notice of disenrollment as payment in full and not to impose cost sharing with respect to a *Member* in an amount that would exceed the cost sharing that could have been imposed if the *Provider* has not been disenrolled;
- to adhere to the quality assurance standards of *Tufts Health Plan* and to provide us with necessary medical information related to the care provided; and
- to adhere to *Tufts Health Plan's* policies and procedures, including procedures regarding referrals, obtaining prior authorization, and providing services pursuant to a treatment plan, if any, approved by us.]

Inpatient Mental Health and Substance Abuse Services

In-Network Level of Benefits: You may need *Inpatient* or intermediate mental health or substance abuse services. If you wish to be covered for these services at the *In-Network Level of Benefits*, you must receive them from a *Inpatient* or intermediate mental health or substance abuse services must be provided by a *Network Provider*. [These services are covered at [Copayment] {Coinsurance} Level 1.] There is no need to contact us first. Simply call or go directly to any *Network Provider*. Identify yourself as a *Tufts Health Plan Member*. The *Network Provider* is responsible for providing all *Inpatient/Intermediate* mental health and substance abuse services. [You are not responsible for *Preregistering* your admission at a *Network Provider*.]

Out-of-Network Level of Benefits: You may want to receive *Inpatient* mental health or *Inpatient* substance abuse services from a *Non-Network Provider*. If so, your coverage will be at the *Out-of-Network Level of Benefits*. [You will pay [a *Deductible* and] *Coinsurance*.] *Prior authorization* is recommended for *Inpatient* [or intermediate] mental health or substance abuse services at the *Out-of-Network Level of Benefits*. This will let you know in advance whether these services will be covered. Please call [the *Tufts Health Plan* Mental Health Department at 1-800-208-9565] for more information.

Emergency Admission to a Non-Network Provider

In an *Emergency*, you may be admitted to a *Non-Network Provider*. In this case, you will be covered at the *In-Network Level of Benefits*. Once it is determined that transfer to a *Network Provider* is medically appropriate, you will be transferred to a *Network Provider*. If you want to remain at the [Non-Network Provider and refuse to be transferred, then you will be covered at the *Out-of-Network Level of Benefits*.]

Emergency Care

To Receive Emergency care

If you have an *Emergency*, seek care at the nearest *Emergency* facility. If needed, call 911 for emergency medical assistance. 911 services may not be available in your area. In this event, call the local number for emergency medical services.

Outpatient Emergency care

You may receive *Emergency* services and not be admitted as an *Inpatient*. If this happens, you will be covered at the *In-Network Level of Benefits*. You will pay a *Copayment* for each *Emergency* room visit.

You may receive *Emergency Covered Services* from a *Non-Network Provider*. If this happens, *Tufts Health Plan* will pay up to the *Reasonable Charge*. You pay [the applicable *Copayment*.]

Emergency Care, continued

Inpatient Emergency care

You may receive *Emergency* services and be admitted as an *Inpatient*. If this happens, you or someone acting for you should notify us as soon as possible. If you are admitted as an *Inpatient* to a hospital that is a *Non-Network Provider* after receiving *Emergency* care, an *Inpatient Copayment* will apply.

Financial Arrangements between Tufts Health Plan and Network Providers

Methods of payment to Network Providers

Our goal in paying *Providers* is to encourage preventive care and active illness management. We strive to be sure that our financial reimbursement system: (1) encourages appropriate access to care; and (2) rewards *Providers* for providing high quality care to our *Members*. We use a variety of mutually agreed upon methods to compensate *Network Providers* [with whom we contract].

The *Directory of Health Care Providers* indicates the method of payment for each *Provider*. Regardless of the method of payment, we expect all participating *Providers* to use sound medical judgment when providing care and when determining whether a referral for specialty care is appropriate. This approach encourages the provision of *Medically Necessary* care and reduces the number of unnecessary medical tests and procedures that can be both harmful and costly to *Members*.

Feel free to discuss specific questions about how he or she is paid with your *Provider*.

Member Identification Card

Introduction

We give each *Member* a member identification card (Member ID card).

Reporting errors

When you receive your Member ID card, check it carefully. If any information is wrong, call Member Services.

Identifying yourself as a Tufts Health Plan Member

Your Member ID card is important; it identifies you as a *Tufts Health Plan Member*. Please: (1) carry your Member ID card at all times; (2) have your Member ID card with you for medical, hospital and other appointments; and (3) show your card to any *Provider* before you receive health care services. When you receive services, tell the staff that you are a *Tufts Health Plan Member*.

Membership requirement

You are eligible for benefits if you are a *Member* when you receive care. A Member ID card alone is not enough to get you benefits. If you receive care when you are not a *Member*, you are responsible for the cost.

Membership identification number

If you have any questions about your member identification number, call a Member Specialist.

Utilization Management

Utilization management

The purpose of the utilization management program is to control health care costs. It does this by evaluating whether health care services provided to *Members* are: (1) *Medically Necessary*; and (2) provided in the most appropriate and efficient manner. [This program sometimes includes prospective, concurrent, and retrospective review of health care services.]

[We use **prospective review** to determine if proposed treatment is *Medically Necessary*. This review happens before that treatment begins. It is also called “Pre-Service Review”.

We use **concurrent review** to: (1) monitor the course of treatment as it occurs; and (2) to determine when that treatment is no longer *Medically Necessary*.

We use **retrospective review** to evaluate care after it is provided. Sometimes, we use retrospective review to more accurately decide if a *Member’s* health care services are appropriate. It is also called “Post-Service Review”.]

TIMEFRAMES FOR TUFTS HEALTH PLAN TO REVIEW YOUR COVERAGE REQUEST

Type of Review:	Timeframe for Determinations:[*]
Prospective (Pre-Service) Review.	Urgent: [Within 72 hours of receipt of the request.] [Within 72 hours of receiving all necessary information.] Non-urgent: [Within 15 business days of receipt of the request.] [Within 15 business days of receiving all necessary information.]
Concurrent Review.	[Prior to the end of the current certified period.] [Urgent: Within 24 hours of receipt of the request.]
Retrospective (Post-Service) Review.	[Within 30 days of receipt of the request.] [Within 30 business days of receipt of a request for payment with all supporting information.]

[*See Appendix B for determination procedures under the Department of Labor’s (DOL) Regulations.]

We may deny your coverage request. If this happens, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.

Tufts Health Plan makes coverage determinations. You and your *Provider* make all treatment decisions.

IMPORTANT NOTE: *Members* can call *Tufts Health Plan* at these numbers to determine the status or outcome of utilization review decisions:

- [Mental health or substance abuse utilization review decisions – 1-800-208-9565;]
- All other utilization review decisions - [1-800-682-8059].

Utilization Management, continued

Specialty case management

Some *Members* with Severe Illnesses or Injuries may warrant case management intervention under a specialty case management program. Under this program, we: (1) encourage the use of the most appropriate and cost-effective treatment; and (2) support the *Member's* treatment and progress.

We may contact the *Member* and his or her *Network Provider*. We may do this to discuss a treatment plan and establish short and long term goals. A Specialty Case Manager may suggest alternative treatment settings available to the *Member*.

We may periodically review the *Member's* treatment plan. We will contact the *Member* and the *Member's Network Provider* if we identify alternatives to the *Member's* current treatment plan are identified that:

- qualify as *Covered Services* ;
- are cost effective; and
- are appropriate for the *Member*.

A Severe Illness or Injury includes, but is not limited to, the following:

- high-risk pregnancy and newborn *Children*;
- cancer;
- AIDS or other immune system diseases;
- certain mental health conditions, including substance abuse;
- serious heart or lung disease;
- certain neurological diseases;
- severe traumatic injury.

[Individual case management (ICM)]

[In certain circumstances, we may approve an individual case management (“ICM”) plan for a *Member* with a Severe Illness or Injury. The ICM plan is designed to arrange for the most appropriate type, level, and setting of health care services and supplies for the *Member*.

As a part of the ICM plan, we may approve coverage for alternative services and supplies that do not otherwise qualify as *Covered Services* for that *Member*. This will occur only if *Tufts Health Plan* determines, in its sole discretion, that all of the following conditions are satisfied:

- the *Member's* condition is expected to require medical treatment for an extended duration;
- the alternative services and supplies are *Medically Necessary*;
- the alternative services and supplies are provided directly to the *Member* with the condition;
- the alternative services and supplies are in place of more expensive treatment that qualifies as *Covered Services*;
- the *Member* and *Tufts Health Plan* or its designee agree to the alternative treatment program; and
- the *Member* continues to show improvement in his or her condition. *Tufts Health Plan* or its designee will determine this periodically.

We may approve an ICM plan. If this happens, we will also indicate the *Covered Service* that the ICM plan will replace. The benefit available for the ICM plan will be limited to the benefit that the *Member* would have received for the *Covered Service*.

Tufts Health Plan will periodically monitor the appropriateness of the alternative services and supplies provided to the *Member*. We may decide, at any time, that these services and supplies fail to satisfy any of the conditions described above. In this event, we may modify or terminate coverage for the services or supplies provided pursuant to the ICM plan.]

[Preregistration]

Preregistration is a process to confirm approval for all *Inpatient* admissions and transfers. A review team will: (1) verify eligibility at that time; and (2) assign an anticipated length-of-stay guideline if the admission is approved. The review team may also review your proposed medical care, verify *Medical Necessity* or recommend an alternative treatment setting.

Preregistration does not guarantee payment. We are not obligated to pay claims that have been *Preregistered* for: (1) persons who are not *Members* on the date of service; (2) who are not eligible for coverage ; (3) who receive care that is determined not to be *Medically Necessary*; or (4) if the claim is not for a *Covered Service*.

If you get care at the *In-Network Level of Benefits*, your *Network Provider* is responsible for *Preregistering* your *Inpatient* admission or transfer. You do not need to *Preregister* the admission or transfer.

Extension of Hospitalization

All *Inpatient* hospitalizations are monitored. It may be *Medically Necessary* for you to stay in the hospital longer than the originally approved length-of-stay. If this happens, *Tufts Health Plan* staff will request additional clinical information from your attending *Provider* or hospital so that we can approve a longer hospital stay, if *Medically Necessary*. Additional *Medically Necessary* hospital days may be authorized.

Note: After consulting your *Provider*, we may determine that *Inpatient* hospitalization is no longer *Medically Necessary*. If this happens, we will notify you that any additional hospital days will not be covered. You will be responsible for paying for all hospital and *Provider* charges if you choose to stay in the hospital beyond the discharge date.

1

Chapter 2

Eligibility, Enrollment, & Continuing Eligibility

Eligibility

Subscribers

[You are eligible to enroll as a *Subscriber* when you are in the class of eligible employees established by the *Group*.]

[You are [eligible as a *Subscriber* only if you are an employee of a *Group*] [a *Subscriber* only if you are eligible to be a *Subscriber* under your *Group*] and you:

- meet your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintain primary residence in the *Network Contracting Area*; and
- live in the *Network Contracting Area* for at least 9 months in each period of 12 months*.

*Note: The 12-month period begins with the first month you do not live in the *Network Contracting Area*.]

Dependents

[Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Certificate*; and
- meets your *Group's* and *Tufts Health Plan's* eligibility rules.]

[Your *Spouse* or your *Child* is eligible as a *Dependent* only if you are a *Subscriber* and that *Spouse* or *Child*:

- qualifies as a *Dependent*, as defined in this *Certificate*; and
- meets your *Group's* and *Tufts Health Plan's* eligibility rules; and
- maintains primary residence in the *Network Contracting Area**; and
- lives in the *Network Contracting Area* for at least 9 months in each period of 12 months*.

*Notes:

- The 12-month period begins with the first month you do not live in the *Network Contracting Area*.
- In some cases, *Dependents* who live outside of the *Network Contracting Area* can be eligible for coverage under this plan. See "If you live outside of the *Network Contracting Area*" below for more information.
- **Children** are not required to maintain primary residence in the *Network Contracting Area*. However, care outside of the *Network Contracting Area* is only covered at the *Out-of-Network Level of Benefits*.]

If you live outside of the *Network Contracting Area*

If you live outside of the *Network Contracting Area*, you can be covered only if:

- you are a *Child*; or
- you are a *Dependent* subject to a Qualified Medical Child Support Order (QMCSO); or
- you are a divorced *Spouse* that *Tufts Health Plan* must cover.

Eligibility, continued

Proof of Eligibility

We may ask you for proof of your and your *Dependents'* eligibility or continuing eligibility. You must give us proof when asked. This may include proof of residence, marital status, birth or adoption of a *Child*, and legal responsibility for health care coverage.

Enrollment

When to enroll

You may enroll yourself and your eligible *Dependents*, if any, for this coverage only: (1) during the annual *Open Enrollment Period*; or (2) within 30 days of the date you or your *Dependent* is first eligible for this coverage.

Note: You may fail to enroll for this coverage when first eligible. If this happens, you may be eligible to enroll yourself and your eligible *Dependents*, if any, at a later date. This will apply only if you declined this coverage when you were first eligible:

- because you or your eligible *Dependent* were covered under another group health plan or other health care coverage at that time; or
- and you have acquired a *Dependent* through marriage, birth, adoption, or placement for adoption.

In these cases, you or your eligible *Dependent* may enroll within 30 days after any of the following events:

- your coverage under the other health coverage ends involuntarily;
- your marriage; or
- the birth, adoption, or placement for adoption of your *Dependent Child*.

In addition, you or your eligible *Dependent* may enroll within 60 days after either of the following events:

- you or your *Dependent* are eligible under a state Medicaid plan or state children's health insurance program (CHIP) and the Medicaid or CHIP coverage is terminated; or
- you or your *Dependent* becomes eligible for a premium assistance subsidy under a state Medicaid plan or CHIP.

Effective Date of coverage

We may accept your application and receive the needed *Premium*. When this happens, coverage starts on the date your *Group* chooses. Enrolled *Dependents'* coverage starts when the *Subscriber's* coverage starts, or at a later date if the *Dependent* becomes eligible after the *Subscriber* became eligible for coverage. A *Dependent's* coverage cannot start before the *Subscriber's* coverage starts.

You or your enrolled *Dependent* may be an *Inpatient* on your *Effective Date*. If so, your coverage starts on the later of:

- the *Effective Date*; or
- the date we are notified and given the chance to manage your care.

Adding *Dependents* Under *Family Coverage*

When *Dependents* may be added

After you enroll, you may apply to add any *Dependents* not currently enrolled in *Tufts Health Plan* only:

- during your *Open Enrollment Period*; or
- within 30 days after any of the following events:
 - a change in your marital status;
 - the birth of a *Child*;
 - the adoption of a *Child* as of the earlier of the date the *Child* is placed with you for the purpose of adoption or the date you file a petition to adopt the *Child*;
 - a court orders you to cover a *Child* through a qualified medical child support order;
 - a *Dependent* loses other health care coverage involuntarily;
 - [a *Dependent* moves into the *Network Contracting Area*]; or
 - if your *Group* has an IRS qualified cafeteria plan, any other qualifying event under that plan.

How to add *Dependents*

You may have *Family Coverage*. If so, fill out a membership application form listing the *Dependents*. Give this form to your *Group* during your *Open Enrollment Period*. Or, give your *Group* the form within 30 days after the date of an event listed above, under “When *Dependents* may be added”.

You may not have *Family Coverage*. In this case, ask your *Group* to change your *Individual Coverage* to *Family Coverage*. Then, follow the above procedure.

Effective Date of Dependents’ coverage

We may accept your application to add *Dependents*. If so, we will send you a Member ID card for each *Dependent*.

Effective Dates will be no later than the date of the *Child’s* birth, adoption or placement for adoption or in the case of marriage or loss of prior coverage, the date of the qualifying event.

Availability of benefits after enrollment

Covered Services for an enrolled *Dependent* are available as of the *Dependent’s Effective Date*. There are no waiting periods. Maternity benefits are available even if the pregnancy began before your *Effective Date*.

Note: We will only pay for *Covered Services* provided on or after your *Effective Date*.

Newborn *Children* and *Adoptive Children*

Importance of enrolling newborn *Children* and *Adoptive Children*

Newborn Child: You must notify *Tufts Health Plan* of the birth of a newborn *Child* and pay the required *Premium* within 31 days after the date of birth. Otherwise, that *Child* will not be covered beyond such 31-day period. No coverage is provided for a newborn *Child* who remains hospitalized beyond that 31-day period and has not been enrolled in this plan.

Adoptive Child: You must enroll your *Adoptive Child* within 31 days after the *Child* has been adopted or placed for adoption with you. This is required for that *Child* to be covered from the date of his or her adoption. Otherwise, you must wait until the next *Open Enrollment Period* to enroll the *Child*.

Continuing Eligibility for *Dependents*

Introduction

This topic explains continuing eligibility for *Dependents*.

When coverage ends

Dependent coverage for a *Child* ends on the *Child's* 26th birthday.

Coverage after termination

When a *Child* loses coverage under this *Certificate*, he or she may be eligible for federal or state continuation. He or she may also be able to enroll in *Individual Coverage*. See Chapter 5 for more information.

How to continue coverage for *Disabled Dependents*

1. Call Member Services about 30 days before the *Child* no longer meets the definition of *Dependent*.
2. Give proof, acceptable to us, of the *Child's* disability.

When coverage ends

Disabled Dependent coverage ends when:

- the *Dependent* no longer meets the definition of *Disabled Dependent*; or
- the *Subscriber* fails to give us proof of the *Dependent's* continued disability.

Coverage after termination

The former *Disabled Dependent* may be eligible to enroll in *Individual Coverage*. See Chapter 5 for more information.

Rule for former *Spouses* (Also see Chapter 5)

If you and your *Spouse* divorce, your former *Spouse* may continue coverage as a *Dependent* under your *Family Coverage* in accordance with Rhode Island law if the order for continued coverage is included in the judgment when entered.

Note: Coverage for your divorced *Spouse* ends:

- when either you or your divorced *Spouse* remarry;
- until such time as provided by the judgment for divorce; or
- when your divorced *Spouse* becomes eligible for coverage in a comparable plan through his or her own employment.

How to continue coverage for former *Spouses*

To continue coverage for a former *Spouse*, call a Member Specialist within 30 days after the divorce decree is issued. Do this to tell us about your divorce. Send us proof of your divorce when asked.

[Domestic Partners]

[You have elected coverage of *Domestic Partners*. In order to enroll a *Domestic Partner*, the *Subscriber* must provide the *Group*:

- proof of common residence for [[0-12] prior consecutive months]. This proof may include a driver's license, canceled rent check, utility bill, lease, or mortgage; and
- a completed and signed enrollment statement certifying that the relationship between the *Subscriber* and the *Domestic Partner* satisfies the criteria described in Appendix A.]

[A *Subscriber* may have only one *Domestic Partner* at a time. If a *Domestic Partner's* coverage ends, the *Subscriber* may not enroll another *Domestic Partner* until the later of:

- [[0-12] consecutive months] following the termination of the former *Domestic Partner's* coverage; or
- the date that relationship between the *Subscriber* and the new *Domestic Partner* satisfies that criteria.]

[The *Covered Services* available to a *Spouse* are available to a *Domestic Partner*. The *Covered Services* available to a *Child* are available to the child of a *Domestic Partner*.]

Keeping Tufts Health Plan's records current

You must notify us of any changes that affect your or your *Dependents'* eligibility. Examples of these changes are:

- birth, adoption, changes in marital status, or death;
- your remarriage or the remarriage of your former *Spouse*, when the former *Spouse* is an enrolled *Dependent* under your *Family Coverage*;
- [moving out of the *Network Contracting Area* or temporarily residing out of the *Network Contracting Area* for more than 90 consecutive days;]
- address changes; and
- changes in an enrolled *Dependent's* status as a *Child* or *Disabled Dependent*.

We have forms to report these changes. The forms are available from your *Group* or Member Services.

Chapter 3

Covered Services

When health care services are *Covered Services*.

Health care services and supplies are *Covered Services* only if they are:

- listed as *Covered Services* in this chapter;
- *Medically Necessary*;
- consistent with applicable state or federal law;
- [consistent with *Tufts Health Plan's Medical Necessity* Guidelines in effect at the time the services or supplies are provided. This information is available on our Web site at www.tuftshealthplan.com. You can also call Member Services.]
- [obtained within the 50 United States. The only exceptions to this rule are *Emergency* care services or *Urgent Care* services while traveling, which are *Covered Services* when provided outside of the 50 United States; and]
- provided to treat an injury, illness or pregnancy, except for preventive care.

Important Notes:

- A *Covered Service* is one which is described in this chapter. We will only pay claims which are for *Covered Services*.
- *Prior authorization* is recommended for certain *Covered Services*. We will only a cover a service listed in this *Certificate* if we or our designee determine that the care is *Medically Necessary*. For services you receive at the *In-Network Level of Benefits*, your *Network Provider* is responsible for obtaining *prior authorization*. For services you receive from a *Non-Network Provider*, we recommend that you obtain the *prior authorization* by contacting *Tufts Health Plan*. Please contact [Member Services , or, for mental health and substance abuse services] the *Tufts Health Plan* Mental Health Department at 1-800-208-9565 for more information. *Covered Services* for which we suggest *prior authorization* include a "(PA)" notation in the "Benefit Overview" section of this document.

Covered Services

Health care services and supplies only qualify as *Covered Services* if they meet the requirements shown above for “When health care services are *Covered Services*”. The following section describes services that qualify as *Covered Services*.

Notes:

- For information about your costs for the *Covered Services* listed below (for example, *Copayments*, *Coinsurance*, *Deductibles* [and] [*Out-of-Pocket Maximums*]), see the “Benefit Overview” section earlier in this document.
- The “Benefit Limits” section earlier in this document lists Information about the day, dollar, and visit limits under this plan. Certain limits are also listed in some *Covered Services* listed below.
- [For *Outpatient* care: You may receive services from a *PCP*. If so, your [*Copayment*] [*Coinsurance*] may be lower than for services from other *Providers*.]
- [For *Inpatient* care or *Day Surgery*: You may receive care at a *Community Hospital*. If so, your [*Copayment*] [*Coinsurance*] may be lower than when you receive care at a *Tertiary Hospital* (See Appendix A for definitions of these facilities.).]

Emergency Care

- Care for an *Emergency* in an Emergency room;
- Care for an *Emergency* in a *Provider’s* office.

[Notes:

- [The Emergency Room *Copayment* is waived if the Emergency room visit results in immediate hospitalization **[or Day Surgery]**.]
- You may receive *Emergency Covered Services* from a *Non-Network Provider*. In this case, *Tufts Health Plan* will pay up to the *Reasonable Charge*. [You pay the applicable *Copayment*.]
- [You may register in an Emergency room but leave that facility without receiving care. If this happens, an Emergency Room *Copayment* may apply.]
- [You may receive *Day Surgery* services. If this happens, a *Day Surgery Copayment* may apply.] [[The Annual *Deductible* and then] [A [\$0-\$1,500] *Copayment* per admission] may apply [in addition to *Coinsurance*] if *Day Surgery* services are received.]

Outpatient care

[Acupuncture services]

[Note[s]: [The maximum benefit payable in each [calendar year] [*Contract Year*] is [\$0-\$2,500] per person or [\$0-\$5,000] per family (*In-Network* and *Out-of-Network Levels* combined).] [The maximum benefit payable in each [calendar year] [*Contract Year*] is [one initial examination and] [0-50] visits per person. (*In-Network* and *Out-of-Network Levels* combined)] [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Allergy testing

Allergy testing (including antigens) and treatment, and allergy injections. [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Outpatient care - continued

Autism spectrum disorders – diagnosis and treatment for Children under age 15

(Prior authorization is recommended for these services at both the In-Network and Out-of-Network Levels of Benefits. See page 3-1 for more information.)

Coverage is provided, in accordance with Rhode Island law, for the diagnosis and treatment of autism spectrum disorders for Children under age 15. Autism spectrum disorders include any of the pervasive developmental disorders, as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, and include:

- autistic disorder;
- Asperger's disorder; and
- pervasive developmental disorders not otherwise specified.

Tufts Health Plan provides coverage for the following Covered Services:

- applied behavioral analysis services (ABA)*, supervised by a Board-Certified Behavior Analyst (BCBA) who is a licensed health care clinician. [These services are covered up to [\$32,000-unlimited] per [calendar year] [Contract Year].] For more information about these services, call the Tufts Health Plan Mental Health Department at 1-800-208-9565.
- Therapeutic care (including services provided by licensed or certified speech therapists, occupational therapists, or physical therapists), covered under your “[Short-term] speech, physical and occupational therapy services” benefit, described later in this chapter.

*For the purposes of this benefit, ABA includes the design, implementation, and evaluation of environmental modification, using behavioral stimuli and consequences, to product socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between the environment and behavior.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: *In accordance with RI General Laws 27.18-71, this autism spectrum disorder benefit only applies to groups of 51 or more.*

Cardiac rehabilitation services

Outpatient treatment of documented cardiovascular disease.

We cover only the following services:

- the *Outpatient* convalescent phase of the rehabilitation program following hospital discharge; and
- the *Outpatient* phase of the program that addresses multiple risk reduction, adjustment to illness and therapeutic exercise.

Note[s]:

- We do not cover the program phase that maintains rehabilitated cardiovascular health.
- *Prior authorization* is recommended for these services. See page 3-1 for more information.
- [Covered up to [10-unlimited] visits per *Contract Year* (*In-Network* and *Out-of-Network Levels* combined).]

Chemotherapy

[Chiropractic care

See “Spinal manipulation.”]

[Chiropractic medicine]

[Coverage is provided for *Medically Necessary* visits for the purpose of chiropractic treatment or diagnosis, regardless of the place of service.

Members are covered for up to three of the following modalities per visit: application of hot or cold pack; mechanical traction; electrical stimulation; ultrasound; myofascial release; diathermy.]

Cytology examinations (Pap Smears)

Coverage for pap smears is provided in accordance with guidelines established by the American Cancer Society. This includes coverage for one annual screening for women age 18 and older. This also covers additional screenings, when *Medically Necessary*).

Covered Services, continued

Outpatient care - continued

Diabetes services and supplies

In accordance with Rhode Island General Law § 27-18-38, coverage is provided for the following services and supplies for the treatment of insulin treated diabetes, non-insulin treated diabetes, or gestational diabetes, when *Medically Necessary* and prescribed by a *Provider*:

- blood glucose monitors and blood glucose monitors for the legally blind (covered as “Durable Medical Equipment: - see page XX);
- test strips for glucose monitors and/or visual reading [(covered under your “Prescription Drug Benefit” – see page XX)] [covered as “Other Health Services” – see page XX];
- insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar [(covered under your “Prescription Drug Benefit” – see page XX)] [covered as “Other Health Services” – see page XX];
- insulin pumps and related supplies and insulin infusion devices (covered as “Medical Supplies” – see page XX);
- therapeutic/molded shoes for the prevention of amputation (covered as “Durable Medical Equipment” - see page XX); and
- diabetes self-management education, including medical nutrition therapy.

Upon the approval of the United States Food and Drug Administration, new or improved diabetes equipment and supplies will be covered when *Medically Necessary* and prescribed by a *Provider*.

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Diabetes services and supplies” listed above for plans that include prescription drug coverage. For plans that exclude prescription drug coverage, those items will be covered under the “Prescription Drug Benefit” found later in this chapter.]

Diagnostic imaging

This includes general imaging (such as x-rays and ultrasounds). This also includes MRI/MRA, CT/CTA, and PET tests [and nuclear cardiology].

[Important Note: [*Prior authorization* is recommended for diagnostic imaging] [MRI/MRA, CT/CTA, and PET tests [and nuclear cardiology]]. Please page 3-1 for more information.]

Diagnostic or preventive screening procedures

Examples include colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies. [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Outpatient care - continued

Early intervention services

Services provided by early intervention programs that meet standards established by the Rhode Island Department of Human Services. *Medically Necessary* early intervention services include, but are not limited to:

- evaluation and case management;
- nursing care;
- occupational therapy;
- physical therapy;
- speech and language therapy;
- nutrition;
- service plan development and review; and
- assistive technology services and devices.

These services are covered for *Members* from birth until their third birthday.

[Note: *Prior authorization* is recommended for these services. See page 3-1 for more information.]

Family planning

[Coverage is provided for *Outpatient* contraceptive services. This includes consultations, procedures and medical services. These services must be related to the use of all contraceptive methods approved by the United States Food and Drug Administration.]

- **[Procedures]**
 - [sterilization]; and
 - [pregnancy terminations, when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest].
- **[Services]**
 - medical examinations;
 - consultations;
 - birth control counseling;
 - genetic counseling.]
- **[Contraceptives]**
 - cervical caps;
 - implantable contraceptives (e.g., Implanon® (etonorgestrel), levonorgestrel implants);
 - Intrauterine devices (IUDs);
 - Depo-Provera or its generic equivalent;
 - any other *Medically Necessary* contraceptive device approved by the United States Food and Drug Administration[*].

[*Notes:

- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]
- We cover certain contraceptives under a Prescription Drug Benefit. Those contraceptives include oral contraceptives and diaphragms. If those contraceptives are covered under that benefit, they are not covered here.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Benefits under this "Family planning" section of the Certificate always appear *except* upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121(w)(3)(A) and (B).]

Covered Services, continued

Outpatient care - continued

Hemodialysis

- *Outpatient* hemodialysis, including home hemodialysis; and
- *Outpatient* peritoneal dialysis, including home peritoneal dialysis.

[*Prior authorization* is recommended for these services. See page 3-1 for more information.]

[House calls to diagnose and treat illness or injury]

[A licensed physician must provide this care.]

Human leukocyte antigen testing or histocompatibility locus antigen testing

For use in bone marrow transplantation when necessary to establish a *Member's* bone marrow transplant donor suitability. Includes costs of testing for A, B or DR antigens. Testing must be performed at a facility accredited by the American Association of Blood Banks or its successors. Includes costs of testing for A, B or DR antigens. [Limited to one testing per lifetime.]

[*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Immunizations

[Infertility services]

In accordance with Rhode Island General Law § 27-18-30, coverage is provided for *Medically Necessary* diagnosis and treatment of infertility. We only cover these services for a woman who is:

- between the ages of 25 and 42;
- married, in accordance to the laws of the state in which she resides;
- unable to conceive or sustain a pregnancy during a period of one year; and
- a presumably healthy individual.

Notes:

- Oral and injectable drug therapies may be used to treat infertility. These therapies are considered *Covered Services* for *Members* covered by a Prescription Drug Benefit. Your plan may include prescription drug coverage. If so, see the "Prescription Drug Benefit" section in this chapter for information about drug therapy benefit levels.
- These infertility services are covered at the benefit level shown in the "Benefit Overview" section. Also, these services are subject to the maximum benefit listed in the "Benefit Limits" section *Certificate*. Your plan may include prescription drug coverage. If so, those drug therapies are also subject to that maximum benefit.

Laboratory tests

These include, but are not limited to: blood tests; urinalysis; throat cultures; glycosolated hemoglobin (A1c) tests; genetic testing; and urinary protein/microalbumin and lipid profiles. (**Important:** *Prior authorization* is recommended for certain laboratory tests (e.g., genetic testing). See page 3-1 for more information. Also, please note that, in accordance with **PP**the ACA, laboratory tests associated with routine preventive care are covered in full at the *In-Network Level of Benefits*.)

Covered Services, continued

Outpatient care - continued

Lead screenings

Includes lead screening related services, and diagnostic evaluations for lead poisoning in accordance with Rhode Island law.

Lyme Disease

Medically Necessary diagnostic testing and, to the extent not covered under a Prescription Drug Benefit, long-term antibiotic treatment of chronic Lyme disease. Treatment for Lyme disease otherwise eligible for coverage under this benefit will not be denied solely because such treatment may be characterized as unproven, *Experimental or Investigative*.

Mammograms

Coverage for mammograms is provided in accordance with guidelines established by the American Cancer Society

Nutritional counseling

Office visits to diagnose and treat illness or injury

- *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions.
- Office visits for evaluations and consultations.

[Note: Coverage for diagnostic laboratory tests and x-rays associated with these office visits is described in the “Diagnostic imaging” and “Diagnostic tests and laboratory services” benefits.]

Covered Services, continued

Outpatient care - continued

Oral health services

The following oral services are covered. If you want to make sure that a planned service is a *Covered Service*, call Member Services.

- *Emergency care*

X-rays and *Emergency* oral surgery in a *Provider's* office or emergency room. This care must be done to temporarily stabilize damaged tissues or reposition sound, natural and permanent teeth that have moved or have broken due to injury. You must receive this care within 48 hours after the injury. The injury must have been caused by a source outside the mouth.

- *Non-Emergency care*

Important Note: *Prior authorization is recommended for all Non-Emergency oral health services performed in an Inpatient or Day Surgery setting.*

- [Hospital, physician, and surgical charges for the following conditions:
 - Surgical treatment of skeletal jaw deformities; or
 - Surgical treatment for Temporomandibular Joint Disorder (TMJ).
- In certain specific instances, the costs of *Inpatient* services and *Day Surgery* for certain additional oral health services are covered. For these services (see chart below) to be covered, the following clinical criteria must be met:
 - the *Member* cannot safely and effectively receive oral health services in an office setting because of a specific and serious nondental organic impairment. (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain his/her health (Also, the services cannot be cosmetic or *Experimental*).

IF you meet the above criteria and require these services...	THEN you are covered for:
Surgical removal of impacted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Surgical removal of unerupted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, physician, and surgical charges.
Any other non-covered dental procedure that meets the above criteria.	Hospital charges only.

Note: *Non-Emergency* oral health services are not covered when performed in an office setting.]

Covered Services, continued

Outpatient care - continued

Oral health services, continued

[

IF you require these services...	THEN you are covered for:
Surgical removal of impacted or unerupted teeth when embedded in bone.	Hospital, physician, and surgical charges.
Extraction of seven or more permanent teeth during one visit.	Hospital, physician, and surgical charges.
Surgical treatment of skeletal jaw deformities.	Hospital, physician, and surgical charges.
Surgical repair related to Temporomandibular Joint Disorder.	Hospital, physician, and surgical charges.

Note: The above procedures are not covered when performed in an office setting.

- Coverage for hospital charges **only** may be provided. This is the case when a *Member* requires treatment in an *Inpatient* or *Day Surgery* setting for oral health services not described in this benefit. The *Member* must meet the following criteria. Otherwise, hospital services will not be covered:
 - the *Member* cannot safely and effectively receive oral health services in an office setting. This must be due to a specific and serious nondental organic impairment (An example of this is hemophilia.), AND
 - the *Member* requires these services in order to maintain their health (Also, the services cannot be cosmetic or *Experimental*).]

Outpatient surgery in a Provider's office [*Prior authorization* is recommended for certain laboratory tests (e.g., genetic testing). See page 3-1 for more information.]

[**[Pediatric dental care for *Members* under age 12]**

- preventive services:
 - oral prophylaxis (This includes cleaning, scaling, and polishing of teeth.) - once every 6 months;
 - fluoride treatment - once every 6 months;
- diagnostic services:
 - complete initial oral exam and charting - once per dentist;
 - periodic oral exam - once every 6 months;
- X-rays:
 - full mouth (complete set) - once every 5 years;
 - chewing (back teeth) - once every 6 months;
 - periapicals (single tooth) - as needed.

Important: You must choose a dentist for your *Dependent Child*. Choose one from the preferred dental provider directory. For more information, call Delta Dental [of Massachusetts] [at 617-886-1234 or 800-872-0500]. [*Prior authorization* is recommended for certain laboratory tests (e.g., genetic testing). See page 3-1 for more information.]]

Covered Services, continued

Outpatient care - continued

Preventive care for *Members* through age 19

Coverage is provided for pediatric preventive care for a *Child* from birth to age 19, in accordance with the guidelines established by the American Academy of Pediatrics and as required by Rhode Island General Laws Section § 27-38.1

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam is subject to a *Cost Sharing Amount*.

Preventive care for *Members* age 20 and over

- routine physical examinations. These include appropriate immunizations and lab tests as recommended by a *Provider*;
- routine annual gynecological exam. This includes any follow-up obstetric or gynecological care we decide is *Medically Necessary* as a result based on of that exam;
- hearing examinations and screenings.

Note: Any follow-up care determined to be *Medically Necessary* as a result of a routine physical exam or a routine annual gynecological exam is subject to a *Cost Sharing Amount*.

Prostate and colorectal examinations and laboratory tests

Coverage is provided in accordance with current American Cancer Society guidelines.

Radiation therapy

Respiratory therapy or pulmonary rehabilitation services [*Prior authorization* is recommended for certain laboratory tests (e.g., genetic testing). See page 3-1 for more information.]

[Short term] speech, physical and occupational therapy services

[These services are covered only when provided to restore function lost or impaired as the result of an accidental injury or illness [and the *Member's* condition is subject to significant improvement within a period of [0-90] days from the initial treatment. That improvement needs to be a direct result of these therapies.]]

Massage therapy may be covered as a treatment modality. This is the case when done as part of a physical therapy visit that is:

- provided by a licensed physical therapist; and
- in compliance with *Tufts Health Plan's Medical Necessity* guidelines.

[Short term speech therapy services covered up to [20-unlimited] visits per Contract Year.]

[Short term physical therapy services covered up to [20-unlimited] visits per Contract Year.]

[Short term occupational therapy services covered up to [20-unlimited] visits per Contract Year.] [Short term speech, physical and occupational therapy services are covered up to a combined maximum of [20-unlimited] visits per Contract Year.]] (In-Network and Out-of-Network Levels combined).

[Important Note[s]:

- [This benefit limit does not apply to [short-term] speech, physical or occupational therapy provided in conjunction with a *Provider's* approved home health care plan.]
- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]]

Covered Services, continued

Outpatient care - continued

Smoking cessation counseling sessions

- Coverage is provided for individual, group, and telephonic smoking cessation counseling services that:
- are provided in accordance with current guidelines established by the United States Department of Health and Human Services; and
 - meet the requirements of the Rhode Island Office of the Health Insurance Commissioner Regulation 14.

[Note: For information about coverage for prescription and over-the-counter smoking cessation agents, see the "Prescription Drug Benefit" later in this chapter.]

[Spinal manipulation

Manual manipulation of the spine.

Note: The maximum benefit payable in each [calendar year] [Contract Year] is [10-unlimited visits] [\$300-\$5,000] per person or [10-unlimited visits] [\$300-\$5,000] per family. (In-Network and Out-of-Network Levels combined). Spinal manipulation services are not covered for Members age 12 and under.

[Urgent Care in an urgent care center]

Vision care services [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Coverage* is provided for services and supplies for the treatment of visual impairments, such as: regular eye exams; prescription eyewear; contact lenses; refractive laser eye surgery; and optometric vision therapy.]

[*Note: The maximum benefit payable in each [calendar year] [Contract Year] is [\$0-\$350] per person and [\$0-\$750] per family. This limitation does not apply to contact lenses. It also does not apply to eyeglasses (one pair per prescription change) to replace the natural lens of the eye or following cataract surgery. For more information, see "*Durable Medical Equipment*".]

- **[Routine eye examination:** Coverage is provided for one routine eye examination [every [zero-twenty-four] months] [per [calendar year] [Contract Year]] [every other [calendar year] [Contract Year]] (*In-Network* and *Out-of-Network Levels* combined).]
Note: You must receive routine eye examinations from a *Provider* in the EyeMed Vision Care network in order to be covered at the *In-Network Level of Benefits*. Go to **www.tuftshealthplan.com** or contact Member Services for more information.
- **[Other vision care services:** Coverage is provided for eye examinations and necessary treatment of a medical condition.]

Day Surgery

Day Surgery

- *Outpatient* surgery done under anesthesia in an operating room of a facility licensed to perform surgery.
- You must be expected to be discharged the same day.
- You must be shown on the facility's census as an *Outpatient*.

[Note: Endoscopies and proctosigmoidoscopies are covered under this benefit.]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The Note in this benefit will only be used for HSA plans.

Covered Services, continued

Inpatient care

Extended care services

Extended care services are *Skilled* nursing, rehabilitation or chronic disease hospital services. These services are provided in a Medicare-certified:

- skilled nursing facility;
- rehabilitation hospital; or
- chronic hospital.

Notes:

- **Extended care services are covered up to [100-unlimited] days per [calendar year] [Contract Year] [in a skilled nursing facility. Extended care services in a rehabilitation hospital or chronic hospital are covered up to any combination of [60-unlimited] days per [calendar year] [Contract Year]. These limits apply at the In-Network and Out-of-Network Levels combined.**
- *Custodial Care* is not covered.
- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Hematopoietic stem cell transplants and human solid organ transplants

[*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Hematopoietic stem cell transplants and human solid organ transplants which are generally accepted in the medical community for *Members* who are the stem cell or solid organ recipients. When the recipient is a *Member*, the following services related to the procurement of the stem cells or solid organ from the donor are covered, but only to the extent that such services are not covered by any other plan of health benefits or health care coverage:

- evaluation and preparation of the donor; and
- surgical intervention and recovery services related directly to donating the stem cells or solid organ to the *Member*.

Notes:

- We do not cover donor charges of *Members* who donate stem cells or solid organs to non-*Members*.
- We cover a *Member's* donor search expenses for donors related by blood.
- We cover the *Member's* donor search expenses for up to 10 searches for donors not related by blood. *Prior authorization* is recommended for additional donor search expenses for unrelated donors.
- We cover a *Member's* human leukocyte antigen (HLA) testing. See "*Outpatient care*" for more information.
- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]
- [A lifetime maximum benefit of [\$0-\$10,000] applies per *Member* for transportation, accommodations, and special expense costs related to covered transplants. The services must be provided by a *Network Provider*. Authorization by *Tufts Health Plan* applies.]

Covered Services, continued

Inpatient care, continued

Hospital services (Acute care)

- anesthesia;
- diagnostic tests and lab services;
- drugs;
- dialysis;
- intensive care/coronary care;
- nursing care;
- physical, occupational, speech, and respiratory therapies;
- radiation therapy;
- semi-private room (private room when *Medically Necessary*);
- surgery*; and
- *Provider's* services while hospitalized.

**Prior authorization* is recommended for these services. See page 3-1 for more information.

Reconstructive surgery and procedures and mastectomy surgeries

- services required to relieve pain or to restore a bodily function impaired as a result of: a congenital defect; birth abnormality; traumatic injury; or covered surgical procedure;
- the following services in connection with mastectomy:
 - surgical procedures known as a mastectomy;
 - axillary node dissection;
 - reconstruction of the breast affected by the mastectomy,
 - surgery and reconstruction of the other breast to produce a symmetrical appearance, and
 - prostheses and treatment of physical complications of all stages of mastectomy (including lymphedema).

Inpatient care in hospital for mastectomies is covered for:

- a minimum of 48 hours following a surgical procedure known as a mastectomy; and
- a minimum of 24 hours following an axillary node dissection.

Any decision to shorten this minimum coverage shall be made by the attending physician in consultation with and upon agreement by the *Member*. [If the *Member* agrees to an early discharge,] coverage shall also include a minimum of one home visit conducted by a physician or registered nurse.

Note: Breast prostheses are covered as described under "Prosthetic devices" in this chapter.

Removal of a breast implant. This is covered when:

- the implant was placed post-mastectomy;
- there is documented rupture of a silicone implant; or
- there is documented evidence of autoimmune disease.

Important: No coverage is provided for the removal of ruptured or intact saline breast implants or intact silicone breast implants except as specified above.

Notes:

- Cosmetic surgery is not covered.
- [Except as described above in connection with a mastectomy, *prior authorization* is recommended for any reconstructive surgery or procedure. See page 3-1 for more information.]

Covered Services, continued

Maternity care

Maternity care (*Outpatient*) [- Routine and Non-Routine Care]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: *Bracketed text in the title of this benefit will only be used for HSA plans.*

- prenatal care, exams, and tests;
- postpartum care provided in a *Provider's* office.

[Note: *Providers* may collect *Copayments* in a variety of ways for this coverage. For example, the *Provider* may collect your *Copayment* at the time of your first visit, at the end of your pregnancy or in installments. Please check with your *Provider*. Also, please note that in accordance with **the PPACA**, laboratory tests associated with routine maternity care are covered in full at the *In-Network Level of Benefits*.]

Maternity care (*Inpatient*)

- hospital and delivery services; and
- newborn *Child* care in hospital.

Includes *Inpatient* care in hospital for mother and newborn *Child* for at least 48 hours following a vaginal delivery and 96 hours following a caesarean delivery. The newborn *Child's* coverage consists of coverage of injury or sickness. This coverage includes the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities, as well as routine well-baby care services.

Any decision to shorten these minimum coverages will be made by the attending health care provider. (This may be the attending obstetrician, pediatrician, family practitioner, general practitioner, or certified nurse midwife attending the mother and newborn *Child*.) In addition, the decision must be made in consultation with the mother.

Coverage of the newly-born *Child* will continue for 31 days after birth. For coverage to continue beyond this 31-day period, you must enroll the *Child* as described under "Newborn *Children* and *Adoptive Children*".

Note[s]:

- [In case of an early discharge,] *Covered Services* will include: one home visit by a registered nurse, physician, or certified nurse midwife; and additional *Medically Necessary* home visits, when provided by a licensed health care provider. *Covered Services* will include, but not be limited to: parent education, assistance, and training in breast or bottle feeding; and the performance of any necessary and appropriate clinical tests.
- [These *Covered Services* will be available to a mother and her newborn *Child*. This is the case whether or not there is an early discharge. (This means: (1) a hospital discharge less than 48 hours following a vaginal delivery; or (2) 96 hours following a caesarean delivery.)]

Covered Services, continued

Mental Disorder Services for Mental Health Care (Outpatient, Inpatient, and Intermediate)

Outpatient mental health care services

Services to diagnose and treat *Mental Disorders*. This includes individual, group and family therapies.

Note: Psychopharmacological services and neuropsychological assessment services are covered as *Outpatient* medical care. This is described earlier in this chapter.

Important Note[s]:

- **[Outpatient mental health care services are covered up to [30 -unlimited visits] per [calendar year] [Contract Year] (combined).]** **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for mental health care services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**
- [Prior authorization is recommended for psychological testing and neuropsychological assessment services. See page 3-1 for more information.]

Inpatient and intermediate mental health care services

- *Inpatient* mental health services for *Mental Disorders* in a general hospital, a mental health hospital, or a substance abuse facility.

Important Notes:

- *Inpatient* mental health services must be obtained at a *Network Provider* in order to be covered at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” for more information.
- *Prior authorization* is recommended for *Inpatient* mental health services. See page 3-1 for more information.
- Intermediate mental health care services. These services are more intensive than traditional *Outpatient* mental health care services. They are less intensive than 24-hour hospitalization. Some examples of Covered intermediate mental health care services are:
 - [level III community-based detoxification;]
 - intensive *Outpatient* programs;
 - and
 - [acute residential treatment* (longer term residential treatment is not covered).]
 - [crisis stabilization;]
 - day treatment/partial hospital programs;

Important Notes:

- No visit limit applies to *Inpatient* or intermediate mental health care services.
- Intermediate mental health care services must be obtained at a *Network Provider* to be covered at the *In-Network Level of Benefits*. See “*Inpatient Mental Health and Substance Abuse Services*” for more information. [Prior authorization is recommended for intermediate mental health services. See page 3-1 for more information.]

Covered Services, continued

Mental Disorder Services for Substance Abuse (Outpatient, Inpatient and Intermediate)

(Note: Treatment for the abuse of tobacco or caffeine is not covered under these substance abuse services benefits.)

Outpatient substance abuse services

Outpatient substance abuse treatment services.

[Note:

Outpatient substance abuse treatment services are covered for [30-unlimited] hours per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined). **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more, in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**

Inpatient and Intermediate Substance Abuse Services

- *Inpatient* substance abuse detoxification and treatment services in a general hospital, substance abuse facility, or *Community Residence*.
- Intermediate substance abuse services. These services are more intensive than traditional *Outpatient* substance abuse services. They are less intensive than 24-hour hospitalization. Some examples of Covered intermediate substance abuse services are day treatment/partial hospital programs and intensive *Outpatient* programs.

Notes:

- **[No visit limit applies to *Inpatient* substance abuse treatment or intermediate substance abuse services. *Inpatient* detoxification services are limited to [5-unlimited] detoxification occurrences per calendar year, or [30-unlimited] days per calendar year, whichever occurs first (In-Network and Out-of-Network Levels combined). The maximum benefit payable in each [calendar year] [Contract Year] is [30-unlimited] days of *Community Residential* care services (In-Network and Out-of-Network Levels combined).]** **[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: The benefit limits for substance abuse services will be omitted for all groups of 50 or more in accordance with H.R. 1424, Div. C, Title V, Subtitle B.]**
- *Inpatient* substance abuse services must be obtained at a *Network Provider* in order to be covered at the *In-Network Level of Benefits*. See “*Inpatient* Mental Health and Substance Abuse Services” for more information. [*Prior authorization* is recommended for *Inpatient* substance abuse services. See page 3-1 for more information.]
- Intermediate substance abuse services must be obtained at a *Network Provider* in order to be covered at the *In-Network Level of Benefits*. See “*Inpatient* Mental Health and Substance Abuse Services” for more information. [*Prior authorization* is recommended for intermediate substance abuse services. See page 3-1 for more information]

Covered Services, continued

Other health services

Ambulance services

- Ground, sea, and helicopter ambulance transportation for *Emergency* care.
- Airplane ambulance services (An example is Medflight.) *
- Non-emergency, *Medically Necessary* ambulance transportation between covered facilities[*].
- Non-emergency ambulance transportation. This is covered for *Medically Necessary* care when the *Member's* medical condition prevents safe transportation by any other means.*.

*Prior recommendation is recommended for these services. See page 3-1 for more information.

Important Note[s]:

- You may be treated by Emergency Medical Technicians (EMTs) or other ambulance staff. At that time, you may refuse to be transported to the hospital or other medical facility. In this case, you will be responsible for the costs of this treatment.
- [Covered sea, helicopter, and airplane ambulance transportation service (for example, Medflight) is covered up to [\$3,000-unlimited] per [calendar year][*Contract Year*] (*In-Network* and *Out-of-Network Levels* combined). This limit does not apply to the ground ambulance services we cover.]

[Diabetic monitoring strips]

[The following diabetic monitoring strips for home use. These strips must be ordered by a *Provider*, in writing, to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes:

- blood glucose monitoring strips;
- urine glucose strips; and
- ketone strips.]

Covered Services, continued
Other Health Services - continued

Durable Medical Equipment

Equipment must meet the following definition of “*Durable Medical Equipment*”.

Durable Medical Equipment is a device or instrument of a durable nature that:

- is reasonable and necessary to sustain a minimum threshold of independent daily living;
- is made primarily to serve a medical purpose;
- is not useful in the absence of illness or injury;
- can withstand repeated use;
- can be used in the home.

In order to be eligible for coverage, the equipment must also be the most appropriate available amount, supply or level of service for the *Member* in question considering potential benefits and harms to that individual. *Tufts Health Plan* determines this.

Tufts Health Plan may decide that equipment is: (1) non-medical in nature; and (2) used primarily for non-medical purposes. (This may occur even though that equipment has some limited medical use.) In this case, the equipment will not be considered *Durable Medical Equipment*. It will not be covered under this benefit.

(Note: *Prior authorization* is recommended for certain *Durable Medical Equipment*. [See page 3-1 for more information.]

Important Note: You may need to pay towards the cost of the *Durable Medical Equipment* we cover. Your *Durable Medical Equipment* benefit may be subject to a *Deductible* or *Coinsurance*. See the “Benefit Overview” and “Benefit Limits” sections.

These are examples of covered and non-covered items. They are for illustration only. Call a Member Specialist to see if we cover a certain piece of equipment.

•Examples of covered items. (This list is not all-inclusive.):

- contact lenses or eyeglass lenses (One pair per prescription change are covered.) to replace the natural lens of the eye or following cataract surgery. [Note: Eyeglass frames are covered up to a maximum of \$69 per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels of Benefits* combined). They must be provided in association with these lenses.];
- gradient stockings (Up to three pairs are covered per calendar year);
- [insulin pumps;]
- oral appliances for the treatment of sleep apnea;
- prosthetic devices, except for arms, legs or breasts*;
* Note: Breast prostheses and prosthetic arms and legs (in whole or in part) are covered under the “Orthoses and prosthetic devices” benefit.
- [scalp hair prostheses made specifically for an individual, or a wig, and provided for hair loss due to alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury. (Note: See “Scalp hair prostheses or wigs for cancer or leukemia patients”.);]
- [power/motorized wheelchairs;]
- therapeutic/molded shoes and shoe inserts for a *Member* with severe diabetic foot disease;

We will decide whether to purchase or rent the equipment for you. At the *In-Network Level of Benefits*, this equipment must be purchased or rented from a *Durable Medical Equipment* provider that has an agreement with us to provide such equipment.

(continued on next page)

Covered Services, continued
Other Health Services - continued

Durable Medical Equipment, continued

• **Examples of non-covered items (This list is not all-inclusive.):**

- air conditioners, dehumidifiers, HEPA filters and other filters, and portable nebulizers;
- articles of special clothing, mattress and pillow covers, including hypo-allergenic versions;
- bed-related items, including bed trays, bed pans, bed rails, over-the-bed trays, and bed wedges;
- car seats;
- car/van modifications;
- comfort or convenience devices;
- dentures;
- ear plugs;
- fixtures to real property. Examples are ceiling lifts, elevators, ramps, stair lifts or stair climbers;
- exercise equipment and saunas;
- orthoses and prosthetic devices (see “Orthoses and prosthetic devices” for information about these *Covered Services*);
- heating pads, hot water bottles, and paraffin bath units;
- home blood pressure monitors and cuffs;
- hot tubs, jacuzzis, swimming pools, or whirlpools;
- mattresses, except for mattresses used in conjunction with a hospital bed and ordered by a *Provider*. Commercially available standard mattresses not used primarily to treat an illness or injury (e.g., Tempur-Pedic® or Posturepedic® mattresses), even if used in conjunction with a hospital bed, are not covered;
- breast prostheses and prosthetic arms and legs. For more information, see “Prosthetic devices” [;and
- scooters].

Hearing Aids [(*Prior authorization* is recommended for these services. See page 3-1 for more information.)]

Coverage is provided for:

- one hearing aid per ear every three (3) years for *Members* up to age 19. Coverage is provided up to [\$1,500-unlimited] for each individual hearing aid;
- one hearing aid per ear every three (3) years for *Members* age 19 and older. Coverage is provided up to [\$700-unlimited] for each individual hearing aid.

Covered Services, continued

Other Health Services - continued

Home health care

This is a *Medically Necessary* program to: (1) reduce the length of a hospital stay; or (2) delay or eliminate an otherwise *Medically Necessary* hospital admission. Coverage includes:

- home visits by a *Provider*;
- skilled [intermittent] nursing care;
- [*Medically Necessary* private duty nursing care. A certified home health care agency must provide this care];
- physical therapy;
- speech therapy;
- occupational therapy;
- medical/psychiatric social work;
- nutritional consultation;
- prescription drugs and medication;
- medical and surgical supplies (Examples include dressings, bandages and casts.);
- laboratory tests, x-rays, and E.K.G. and E.E.G. evaluations;
- the use of *Durable Medical Equipment*, and
- the services of a part-time home health aide.

[Note[s]:

- Home health care services for speech, physical and occupational therapies may follow an injury or illness. If this occurs, the services are only covered to the extent provided to restore function lost or impaired. This is described under “Short term speech, physical and occupational therapy services.” However, those home health care services are [not] subject to: (1) the [0-90]-day period for significant improvement requirement] [or; (2) the visit limits] listed under “Short term speech, physical and occupational therapy services”.
- [*Prior authorization* is recommended for these services. See page 3-1 for more information.]]

Covered Services, continued

Other Health Services - continued

Hospice care services [*Prior authorization* is recommended for these services. See page 3-1 for more information.]]

We will cover the following services for who are terminally ill. (This means having a life expectancy of 6 months or less.):

- *Provider* services;
- nursing care provided by or supervised by a registered professional nurse;
- social work services;
- volunteer services; and
- counseling services (This includes bereavement counseling services for the *Member's* family. This applies for up to one year after the *Member's* death.).

“Hospice care services” are defined as a coordinated licensed program of services provided, during the life of the *Member*, to a terminally ill *Member*. Such services can be provided:

- in a home setting;
- on an *Outpatient* basis; and
- on a short-term *Inpatient* basis, for the control of pain and management of acute and severe clinical problems which cannot, for medical reasons, be managed in a home setting.]

[Note: Covered up to [0-unlimited] visits per [calendar year] [Contract Year] (In-Network and Out-of-Network Levels combined) for any combination of home visits and Inpatient facility visits.]

Injectable, infused or inhaled medications

Coverage is provided for injectable, infused or inhaled medications that are: (1) required for and an essential part of an office visit to diagnose and treat illness or injury; or (2) received at home with drug administration services by a home infusion *Provider*. Medications may include, but are not limited to, total parenteral nutrition therapy, chemotherapy, and antibiotics.

Notes:

- *Prior authorization* and quantity limits may apply.
- There are designated home infusion *Providers* for a select number of specialized pharmacy products and drug administration services. These *Providers* offer clinical management of drug therapies, nursing support, and care coordination to *Members* with acute and chronic conditions. Medications offered by these *Providers* include, but are not limited to, medications used in the treatment of hemophilia, pulmonary arterial hypertension, immune deficiency, and enzyme replacement therapy. Call Member Services or see our Web site for more information on these medications and *Providers*.
- Coverage includes the components required to administer these medications. This includes, but is not limited to, *Durable Medical Equipment*, supplies, pharmacy compounding, and delivery of drugs and supplies.
- Medications listed on our web site as covered under a *Tufts Health Plan* pharmacy benefit are not covered under this “Injectable medications” benefit. For more information, call Member Services. Or, check our Web site at www.tuftshealthplan.com.]

Medical supplies

We cover the cost of certain types of medical supplies. These supplies include:

- ostomy, tracheostomy, catheter, and oxygen supplies; and
- [insulin pumps and related supplies.] [supplies related to insulin pumps.]

Note[s]: Contact a Member Specialist with coverage questions. [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Other Health Services - continued

New cancer therapies

Coverage is provided for new cancer therapies (both *Inpatient* and *Outpatient*) still under investigation as required by Rhode Island General Laws Section § 27-18-36.

[Prior approval by an *Authorized Reviewer* applies at both the *In-Network* and *Out-of-Network Levels of Benefits*. See "Important Notes" on page 3-1 for more information.]

Orthoses and prosthetic devices

We cover the cost of orthoses and prosthetic devices (This includes repairs.), as required by Rhode Island law. This includes breast prostheses*, as required by federal law. Coverage is provided for the most appropriate model that adequately meets the *Member's* needs. His or her treating *Provider* determines this. [(*Prior authorization* is recommended for these services. *)]

[*Important Note: Breast prostheses provided in connection with a mastectomy are not subject to any *prior authorization*. See page 3-1 for more information.]

[Prescription infant formulas]

[Infant formulas are covered when *Medically Necessary*. The formulas must be prescribed for infants and children up to age 2.

Contact Member Services for more information.]

[Private duty nursing]

[We cover private duty nursing. It must be *Medically Necessary*. Also, it needs to be ordered by a physician and performed by a certified home health care agency. Private duty nursing services are covered when the patient requires continuous skilled nursing observation and intervention.]

[*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Scalp hair prostheses or wigs for cancer or leukemia patients

Coverage is provided for scalp hair prostheses or wigs worn for hair loss suffered as a result of the treatment of any form of cancer. (See "*Durable Medical Equipment*" earlier in this chapter.)

Note: Covered up to a maximum benefit of [\$350-unlimited] per [calendar year] [Contract Year] (*In-Network* and *Out-of-Network Levels* combined).

Covered Services, continued

Other Health Services – continued

[Special medical formulas

Includes nonprescription enteral formulas and low protein foods. A *Provider* must prescribe the formula or food for these treatments:

Low protein foods:

When given to treat inherited diseases of amino acids and organic acids.

Note: [*Prior authorization* is recommended for these formulas. See page 3-1 for more information.]

Nonprescription enteral formulas:

- For home use for treatment of malabsorption caused by: Crohn's disease; ulcerative colitis; gastroesophageal reflux; chronic intestinal pseudo-obstruction; and inherited diseases of amino acids and organic acids.

Note: [*Prior authorization* is recommended for these services. See page 3-1 for more information.]

Covered Services, continued

Prescription Drug Benefit

Introduction

This section describes the prescription drug benefit. These topics are included here. They explain your prescription drug coverage:

- How Prescription Drugs Are Covered;
- Prescription Drug Coverage Table;
- What is Covered;
- What is Not Covered;
- [Tufts Health Plan Pharmacy Management Programs;]
- Filling Your Prescription.]

[How prescription drugs are covered

Prescription drugs may be considered *Covered Services*. This occurs only if they comply with the *Tufts Health Plan Pharmacy Management Programs* section below and are:

- listed below under *What is Covered*;
- provided to treat an injury, illness, or pregnancy; and
- *Medically Necessary*.

We have a current list of covered drugs. See our Web site at www.tuftshealthplan.com. You can also call a Member Specialist.

The *Prescription Drug Coverage Table* below describes your prescription drug benefit amounts.

- [Tier-0 drugs [are covered in full] [have the lowest *Cost Sharing Amount*].]
- Tier-1 drugs have the [lowest] [lower] level *Cost Sharing Amount*; many generic drugs are on Tier-1.
- Tier-2 drugs have the [middle] [higher] level *Cost Sharing Amount*.
- [Tier-3 drugs have the [higher] [highest] level *Cost Sharing Amount*.]
- [[Tier-4] [Special Designated Pharmacy Program] drugs have the highest *Cost Sharing Amount*.]

PRESCRIPTION DRUG COVERAGE TABLE

INFERTILITY MEDICATIONS

[0-20% *Coinsurance**]], for up to a 30-day supply [(This is subject to the [prescription drug deductible] below.).

*Notes:

- *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.
- [Coverage for infertility is limited to[\$100,000-unlimited] per *Member* per lifetime (This maximum is for *In-Network* and *Out-of-Network Levels* combined.). This limit applies to both: (1) infertility services covered under the "*Outpatient Care*" benefit; and (2) oral and injectable drug therapies used to treat infertility and covered under this "Prescription Drug Benefit."]

(continued on next page)

[Covered Services, continued

Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE – continued

ALL OTHER MEDICATIONS

DRUGS OBTAINED AT A RETAIL PHARMACY:

- **Coverage When Drugs Are Obtained Through a *Tufts Health Plan* Designated Retail Pharmacy:**

Covered prescription drugs (This includes both acute and maintenance drugs.). You must obtain these drugs directly from a *Tufts Health Plan* designated retail pharmacy.

[Tier-0 drugs:	Tier-1 drugs:	Tier-2 drugs:	Tier-3 drugs:
[[[\$0-\$50] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$50],] for a 1-30 day supply	[[[\$0-\$50] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$50],] for a 1-30 day supply	[[[\$0-\$75] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$75],] for a 1-30 day supply	[[[\$0-\$ 100 150] Copayment] [[10-60%] Coinsurance*]] [, up to a maximum of [\$0-\$ 100 150],] for a 1-30 day supply.
[[[\$0-\$100] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$100],] for a 31-60 day supply]	[[[\$0-\$100] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$100],] for a 31-60 day supply]	[[[\$0-\$150] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$150],] for a 31-60 day supply]	[[[\$0-\$ 225 300] Copayment] [[10-60%] Coinsurance*]] [, up to a maximum of [\$0-\$ 225 300],] or a 31-60 day supply]
[[[\$0-\$150] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$150],] for a 61-90 day supply]	[[[\$0-\$150] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$150],] for a 61-90 day supply]	[[[\$0-\$225] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$225],] for a 61-90 day supply]	[[[\$0-\$ 300 450] Copayment] [[10-60%] Coinsurance*]] [, up to a maximum of [\$0-\$ 300 450],] for a 61-90 day supply]

[(subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below)]

- **Coverage When Drugs Are Not Obtained Through a *Tufts Health Plan* Designated Retail Pharmacy:**

You may choose to obtain a covered prescription drug at a retail pharmacy which is **not** a *Tufts Health Plan* designated pharmacy. If so, you pay [20%-50%] *Coinsurance* for that drug.

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below.)]

[DRUGS OBTAINED THROUGH A MAIL SERVICES PHARMACY:

- **Coverage When Drugs Are Obtained Through a *Tufts Health Plan* Designated Mail Services Pharmacy:**

Most maintenance medications, when mailed to you through a *Tufts Health Plan* designated mail services pharmacy.

[Tier-0 drugs:	Tier-1 drugs:	Tier-2 drugs:	[Tier-3 drugs:
[[[\$0-\$100] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$100],] for a 1-[30-9]0 day supply]	[[[\$0-\$100] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$100],] for a 1-[30-90]-day supply]	[[[\$0-\$150] Copayment] [[10-50%] Coinsurance*]] [, up to a maximum of [\$0-\$150],] for a 1-[30-90]- day supply]	[[[\$0-\$ 225 450] Copayment] [[10-60%] Coinsurance*]] [, up to a maximum of [\$0-\$ 225 450],] for a 1-[30-90] day supply]

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] described below.)]

- **Coverage When Drugs Are Not Obtained Through a *Tufts Health Plan* Designated Mail Services Pharmacy:**

You may choose to obtain a covered prescription drug through a mail services pharmacy that is **not** a *Tufts Health Plan* designated pharmacy. If so, you pay 20% *Coinsurance* for that drug.

[(This is subject to the [prescription drug deductible] [and] [[calendar year] [Contract Year] maximum benefit] below.)]

***Note:** *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates we may receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.

[Covered Services, continued

Prescription Drug Benefit - continued

PRESCRIPTION DRUG COVERAGE TABLE – continued

[DRUGS OBTAINED THROUGH THE SPECIAL DESIGNATED PHARMACY PROGRAM **

The following drugs must be obtained through a special designated pharmacy: medications used in the treatment of infertility, multiple sclerosis; hemophilia; hepatitis C; growth hormone deficiency; rheumatoid arthritis; and cancers treated with oral medications.

[Tier-4 drugs:]

[[\$0-\$125 Copayment] [10-70% Coinsurance*], [, up to a maximum of \$0-\$300],] for up to a 30-day supply.

[(This is subject to the [prescription drug deductible] [and] [the [calendar year] [Contract Year] maximum benefit] below.)]

*Note: *Coinsurance* is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates that we receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.

**For more information, see "Tufts Health Plan Pharmacy Management Programs".]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this Special Designated Pharmacy Program will not be limited to mail order.]

[Prescription drug deductible]

[A [\$0-\$600] prescription drug deductible applies to [prescription drugs on Tiers 2 and 3 for] each *Member* per [calendar year] [Contract Year]. This is the amount you must first pay for covered prescription drugs [obtained at a [Tufts Health Plan designated] retail pharmacy] [obtained through a [Tufts Health Plan designated] mail order pharmacy] [on Tiers 2 and 3] before we will pay for any covered [retail] [mail order] prescription drugs.] [Upon initially joining *Tufts Health Plan*, any deductible amount you paid for covered [retail] [mail order] prescription drugs under another health plan during the current calendar year may be used to satisfy your prescription drug deductible for that year.]

[Note: This prescription drug deductible does **not** apply to [generic drugs, regardless of their tier] [prescription drugs on Tier 1] [prescription and over-the-counter smoking cessation agents.]

[Any combination of enrolled *Members* of a covered family may satisfy the [\$0-\$1,800] family prescription drug deductible during a [calendar year] [Contract Year]. In this case, the remainder of the covered *Members* of that family will not need to satisfy an individual prescription drug deductible for the rest of that [calendar year] [Contract Year].]

[Any deductible amount you pay for covered [retail] [mail order] prescription drugs [on Tiers 2 and 3] under this plan in the last three months of a [calendar year] [Contract Year] may be used to satisfy your prescription drug deductible during the following year.]

[The deductible is calculated based on our contracted rate when the prescription is filled. It does not reflect any rebates that we receive at a later date. Rebates, if any, are reflected in your *Group's Premium*.]

[Covered Services, continued

Prescription Drug Benefit – continued

[Deductible]

[Prescription drugs are subject to the *Deductible*. For more information, see the “Benefit Overview” section.]

Note[s]:

- You may fill your prescription in a state that allows you to request a brand-name drug even though your *Provider* authorizes the generic equivalent. In this case, you will pay the applicable Tier *Cost Sharing Amount*. You will also pay the difference in cost between the brand-name drug and the generic drug.
- [You always pay the applicable *Cost Sharing Amount*. This is the case even if the cost of the drug is less than the *Cost Sharing Amount*.]

]

[Generic Incentive Program]

[Your *Provider* may prescribe a brand-name drug that has a generic equivalent. This can happen in Massachusetts and many other states. In this case, you will receive the generic drug and pay the applicable Tier *Copayment*. Wherever you fill your prescription, your *Provider* may request that you receive a covered brand-name drug only. In this case, you will pay the *Copayment* for the generic drug. You must also pay the difference between the cost of the generic drug and the cost of the covered brand-name drug. In many cases, there may be a significant difference in price between the brand-name drug and the generic drug. This may result in a significant difference in what you need to pay.]

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Text in "What is Covered" and "What is Not Covered" provisions in this "Prescription Drug Benefit" will include coverage for oral contraceptives and diaphragms for groups with prescription drug **except upon request that such coverage be removed from an employer that is a church or qualified church-controlled organization, as those terms are defined in 26 U.S.C. section 3121[(w)(3)(A) and (B).]]**

[Covered Services, continued

Prescription Drug Benefit – continued

What is covered

We cover the following under this Prescription Drug Benefit:

- Prescribed drugs that by law require a prescription and are not listed under *What is Not Covered* (See “Important Notes” below).
- [Test strips for glucose monitors and/or visual aid reading, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar levels.]

FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: Coverage for test strips, insulin, syringes, injection aids, cartridges for the legally blind, and oral agents for controlling blood sugar will be provided as part of the “Prescription Drug Benefit” listed above for plans that **include** prescription drug coverage. For plans that **exclude** prescription drug coverage, those items will be covered under the “Diabetes services and supplies” in the “Outpatient Care” section earlier in this chapter.]

- Acne medications for individuals through the age of 25.
- [Oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription*.

*Note: This Prescription Drug Benefit only describes contraceptive coverage for oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription. See “Family planning” above for information about other covered contraceptive drugs and devices.]

- Fluoride for *Children*.
- [Injectables and biological serum included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.]
- Prefilled sodium chloride for inhalation (This is covered both by prescription and over-the-counter).
- Off-label use of FDA-approved prescription drugs used in the treatment of cancer which have not been approved by the FDA for that indication, provided, however, that such a drug is recognized for such treatment:
 - in one of the standard reference compendia;
 - in the medical literature; or
 - by the Commissioner of Insurance.
- Compounded medications. These are only covered if at least one active ingredient requires a prescription by law.
- [Over-the-counter drugs included in the list of covered drugs on our Web site. For more information, call Member Services. Also, see our Web site at www.tuftshealthplan.com.]
- Prescription and over-the-counter smoking cessation agents. These must be recommended and prescribed by a *Provider*.

[Note: Certain prescription drug products may be subject to one of the *Tufts Health Plan Pharmacy Management Programs* described below.]

]

[Covered Services, continued

Prescription Drug Benefit - continued

What is not covered

We do not cover the following under this Prescription Drug Benefit:

- Drugs that by law do not require a prescription (unless listed as covered in the *What is Covered* section above).
- Drugs not listed on the “Tufts Health Plan Prescription Drug List”. See the list at www.tuftshealthplan.com. Also, you can call Member Services for more information.
- Vitamins and dietary supplements (except prescription prenatal vitamins and fluoride for *Children*[and supplements for the treatment of mitochondrial disease]).
- Medications for the treatment of idiopathic short stature.
- Topical and oral fluorides for adults.
- Cervical caps, IUDs, implantable contraceptives (Implanon® (etonogestrel), levonorgestrel implants, Depo-Provera or its generic equivalent [(These are covered under your *Outpatient* care benefit earlier in this Chapter.)] [oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that by law require a prescription]).
- Experimental drugs: drugs that cannot be marketed lawfully without the approval of the FDA and such approval has not been granted at the time of their use or proposed use or such approval has been withdrawn.
- Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products. These may be provided as described earlier in this chapter.
- Immunization agents. These may be provided under “Preventive health care” above.
- [Prescriptions written by *Providers* who do not participate in *Tufts Health Plan*. These drugs are excluded except in cases of authorized referral or *Emergency* care.]
- [Prescriptions filled at pharmacies other than *Tufts Health Plan* designated pharmacies, except for *Emergency* care.]
- Drugs for asymptomatic onychomycosis, except for *Members* with diabetes, vascular compromise, or immune deficiency status.
- Acne medications for individuals 26 years of age or older, unless *Medically Necessary*.
- [Drugs dispensed in an amount or dosage that exceeds our established quantity limitations.]
- Compounded medications, if no active ingredients require a prescription by law.
- Prescriptions filled through an internet pharmacy that is not a Verified Internet Pharmacy Practice Site certified by the National Association of Boards of Pharmacy.
- Prescription medications once the same active ingredient or a modified version of an active ingredient that is therapeutically equivalent to a covered prescription medication becomes available over-the-counter. In this case, the specific medication [is not] [may not be] covered. Also, the entire class of prescription medications may also not be covered. For more information, call Member Services. You can also check our Web site at www.tuftshealthplan.com. **Note:** This restriction on prescription drugs does not apply to prescription and over-the-counter smoking cessation agents.
- Prescription medications when packaged with non-prescription products.
- Oral non-sedating antihistamines.

(continued on next page)

[Covered Services, continued

[Prescription Drug Benefit - continued

]

[Tufts Health Plan Pharmacy Management Programs]

[In order to provide safe, clinically appropriate, cost-effective medications under this Prescription Drug Benefit, we have developed these Pharmacy Management Programs:]

[[Quantity Limitations Program]:

We limit the quantity of selected medications *Members* can receive in a given time period. We do this for cost, safety and/or clinical reasons.]

[Prior Authorization Program:

We restrict the coverage of certain drug products. These are drugs with a narrow indication for usage, may have safety concerns and/or are extremely expensive. We require the prescribing *Provider* to obtain prior approval from us for such drugs.]

Step Therapy PA Program

Step therapy is a type of prior authorization program (usually automated). This program uses a step-wise approach. It requires the use of the most therapeutically appropriate and cost-effective agents first. After that, other medications may be covered. *Members* must try one or more medications on a lower step to treat a certain medical condition first. After that, a medication on a higher step may be covered for that condition.]

[Special Designated Pharmacy Program]:

We have designated special pharmacies to supply a select number of medications **[via mail order]**. This includes medications used to treat infertility, multiple sclerosis, hemophilia, hepatitis C, growth hormone deficiency, rheumatoid arthritis, and cancers treated with oral medications. These pharmacies specialize in providing medications used to treat certain conditions. They are staffed with clinicians to provide support services to *Members*. Medications may be added to this program from time to time. Special pharmacies can dispense up to a 30-day supply of medication at one time. **[Medications are delivered directly to the Member's home via mail. This is NOT part of the mail order pharmacy benefit.]** **Extended day supplies and Copayment savings to not apply to these special designated drugs. [via mail order].]**

[FILING NOTE TO RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION: If implemented, this Special Designated Pharmacy Program will not be limited to mail order.]

Non-Covered Drugs:

While *Tufts Health Plan* covers over 4,500 drugs. However, a small number of drugs (less than 1%) are not covered. This is because there are safe, effective and more affordable alternatives available. **Drugs may not be covered for safety reasons, if they are new on the market, if they become available over-the-counter, or if a generic version of a drug becomes available.** These non-covered drugs are listed in Appendix C. All of the alternative drug products are approved by the U.S. Food and Drug Administration (FDA). They are widely used and accepted in the medical community to treat the same conditions as the medications that are not covered. **For up-to-date information on these non-covered drugs and their suggested alternatives, please call Member Services, or see the web site at www.tuftshealthplan.com.**

[Covered Services, continued

[Prescription Drug Benefit - continued

[Tufts Health Plan Pharmacy Management Programs, continued]

[New-To-Market Drug Evaluation Process:

Tufts Health Plan's Pharmacy and Therapeutics Committee reviews new-to-market drug products for safety, clinical effectiveness and cost. We then make a coverage determination based on the Pharmacy and Therapeutics Committee's recommendation.

A new drug product will not be covered until this process is completed. This is usually within 6 months of the drug product's availability.]

[IMPORTANT NOTES:

- [Your *Provider* may feel it is *Medically Necessary* for you to take medications that are restricted under any of the *Tufts Health Plan Pharmacy Management Programs* described above. In this case, he or she may submit a request for coverage. We will approve the request if it meets our guidelines for coverage. For more information, call Member Services.]
- The *Tufts Health Plan* Web site has a list of covered drugs with their tiers. We may change a drug's tier during the year. For example, a brand drug's patent may expire. In this case, we may [move] [change the drug's status by either (a) moving] the brand drug from Tier - 2 to Tier - 3 [or (b) no longer covering the brand drug] when a generic alternative becomes available. Many generic drugs are available on Tier-1.
- You may have questions about your prescription drug benefit. You may want to know the tier of a particular drug. [You might like to know if your medication is part of a Pharmacy Management Program.]For these issues, check our Web site at www.tuftshealthplan.com. You can also call Member Services at 1-800-682-8059.

[Covered Services, continued

Prescription Drug Benefit - continued

Filling your prescription

Where to fill prescriptions:

You can fill your prescriptions at any pharmacy. You must fill your prescriptions at a *Tufts Health Plan* designated pharmacy in order to receive coverage at the *In-Network Level of Benefits*. *Tufts Health Plan* designated pharmacies include:

- [for the majority of prescriptions,] many of the pharmacies in Massachusetts and Rhode Island. They also include additional pharmacies nationwide; [and]
- [for a select number of drug products, a small number of special designated pharmacy providers. (See “*Tufts Health Plan Pharmacy Management Programs*” above.)] You may have questions about where to fill your prescription. If so, call Member Services.]

How to fill prescriptions:

- When you fill a prescription, provide your Member ID to any *Tufts Health Plan* designated pharmacy and pay your *Cost Sharing Amount*.
- The cost of your prescription may be less than your *Copayment*. In this case, you [must pay for the actual cost of the prescription] [must pay that *Copayment*].
- If you have any problems using this benefit, call the *Tufts Health Plan* Member Services Department.

Important: If you fill a prescription at a non-*Tufts Health Plan* designated pharmacy, call the Member Services Department. They will explain how to submit your prescription drug claims for reimbursement.

[Filling Prescriptions for Maintenance Medications:

You may need to take a *maintenance* medication. If so, we offer you two choices for filling your prescription:

- you may obtain your maintenance medication directly from a *Tufts Health Plan* designated retail pharmacy; or
- you may have most maintenance medications* mailed to you. This is done through a *Tufts Health Plan* designated mail services pharmacy.

[Note: Please see the “Preventive Medication Benefit” at the front of this document for more information.]

*These drugs may not be available to you through a *Tufts Health Plan* designated mail services pharmacy:

- medications for short term medical conditions;
- certain controlled substances and other prescribed drugs that may be subject to exclusions or restrictions [;or] [
- medications that are part of our Quantity Limitations program; [or
- medications that are part of our Special Designated Pharmacy program.]

NOTE: Your *Cost Sharing Amounts* for covered prescription drugs are shown in the *Prescription Drug Coverage Table* above.]

Exclusions from Benefits

Tufts Health Plan will not pay for the following services, supplies, or medications:

- A service, supply or medication which is not *Medically Necessary*.
- A service, supply or medication which is not a *Covered Service*.
- A service, supply or medication that is not essential to treat an injury, illness, or pregnancy, except for preventive care services.
- A service, supply, or medication if there is a less intensive level of service, supply, or medication or more cost-effective alternative which can be safely and effectively provided, or if the service, supply, or medication can be safely and effectively provided to you in a less intensive setting.
- A service, supply, or medication that is primarily for your, or another person's, personal comfort or convenience.
- [A service, supply, or medication that is obtained outside of the 50 United States. The only exceptions to this rule are for *Emergency* care services or *Urgent Care* services while traveling, which qualify as *Covered Services* when provided outside of the 50 United States.]
- *Custodial Care*.
- Services related to non-*Covered Services*. This does not apply to complications related to pregnancy terminations.
- A drug, device, medical treatment or procedure (collectively "treatment") that is *Experimental or Investigative*.

This exclusion does not apply to:

- treatment of chronic Lyme disease;
- new cancer therapies, as described earlier in this chapter [; or
- off-label uses of prescription drugs for the treatment of cancer, if you have a Prescription Drug Benefit]

which meet the requirements of Rhode Island law.

A treatment may be is *Experimental or Investigative*. If this case, we will not pay for any related treatments provided to the *Member* for the purpose of furnishing the *Experimental or Investigative* treatment.

- Drugs, medicines, materials or supplies for use outside the hospital or any other facility, except as described earlier in this chapter. Medications and other products which can be purchased over-the-counter except those listed as covered earlier in this chapter.
- The following exclusions apply to services provided by the relatives of a *Member*:
 - Services provided by a relative who is not a *Provider* are not covered;
 - Services provided by an immediate family member (by blood or marriage), even if the relative is a *Provider*, are not covered.
 - If you are a *Provider*, you cannot provide or authorize services for yourself or a member of your immediate family (by blood or marriage).
- Services, supplies, or medications required by a third party which are not otherwise *Medically Necessary*. Examples of a third party are an employer, an insurance company, a school, or a court.
- Services for which you are not legally obligated to pay. Services for which no charge would be made if you had no health plan.
- Care for conditions for which benefits are available under workers' compensation or other government programs other than Medicaid.
- Care for conditions that state or local law requires to be treated in a public facility.

Exclusions from Benefits, continued

- Any additional fee a *Provider* may charge as a condition of access or any amenities that access fee is represented to cover. Refer to the *Directory of Health Care Providers* to see if your *Provider* charges such a fee.
- Charges incurred when the *Member*, for his or her convenience, chooses to remain an *Inpatient* beyond the discharge hour.
- Facility charges or related services if the procedure being performed is not a *Covered Service*, except as provided under “Oral health services” earlier in this chapter.
- [Preventive dental care [, except as provided under “Pediatric dental care for *Members* under age 12” earlier in this chapter]; [periodontal treatment;] [orthodontia, even when it is an adjunct to other surgical or medical procedures;] [dental supplies;] [dentures;] [restorative services including, but not limited to, crowns, fillings, root canals, and bondings;] [skeletal jaw surgery, except as provided under “Oral health services” earlier in this chapter;] [alteration of teeth;] [care related to deciduous (baby) teeth;] [splints and oral appliances (except for sleep apnea, as described earlier in this chapter), including those for TMJ disorders.] TMJ disorder-related therapies, including TMJ appliances, occlusal adjustment, or TMJ appliance-related therapies, are not covered.]
- [Surgical removal or extraction of teeth, except as provided under “Oral health services” earlier in this chapter.]
- Cosmetic (This means to change or improve appearance.) surgery, procedures, supplies, medications or appliances, except as provided under “Reconstructive surgery and procedures” earlier in this chapter.
- Rhinoplasty, except as provided under “Reconstructive Surgery and Procedures” earlier in this chapter; liposuction; and brachioplasty.
- Treatment of spider veins; removal or destruction of skin tags; treatment of vitiligo.
- Hair removal, except when *Medically Necessary* to treat an underlying skin condition.
- [Contraceptives] [and] [contraceptive services].
- Costs associated with home births; costs associated with the services provided by a doula.
- Circumcision performed in any setting other than a hospital, *Day Surgery*, or a *Provider’s* office.
- Infertility services for *Members* who do not meet the definition of Infertility as described in the “*Outpatient Care*” section earlier in this chapter; *Experimental* infertility procedures; the costs of surrogacy; [sterilization;] reversal of voluntary sterilization; long-term (longer than 90 days) [sperm or] embryo cryopreservation unless the *Member* is in active infertility treatment; costs associated with donor recruitment and compensation; Infertility services which are necessary for conception as a result of voluntary sterilization or following an unsuccessful reversal of a voluntary sterilization [; infertility services for male *Members*;] [; and donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner.]
Note: We may authorize short-term (less than 90 days) cryopreservation of sperm or embryos for certain medical conditions that may impact a *Member’s* future fertility. *Prior authorization* is recommended for these services.
- Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the *Member* is the sole recipient of the donor’s eggs. *Prior authorization* is recommended for these services.
- [Pregnancy terminations, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of rape or incest.]
- [Preimplantation genetic testing and related procedures performed on gametes or embryos.]

Exclusions from Benefits, continued

- Treatments, medications, procedures, services and supplies related to: medical or surgical procedures for sexual reassignment; reversal of voluntary sterilization; or over-the-counter contraceptive agents.
- Manual breast pumps; the purchase of an electric or hospital grade breast pump.
- Human organ transplants, except as described earlier in this chapter.
- Services provided to a non-*Member*, except as described earlier in this chapter for:
 - organ donor charges under "Human organ transplants";
 - [bereavement counseling services under "Hospice care services"; and]
 - the costs of procurement and processing of donor sperm, eggs, or inseminated eggs, or banking of donor sperm or inseminated eggs, under "Infertility services" (This is to the extent such costs are not covered by the donor's health coverage, if any.).
- [Acupuncture;] biofeedback, except for the treatment of urinary incontinence; hypnotherapy; psychoanalysis; TENS units or other neuromuscular stimulators and related supplies; electrolysis; [spinal manipulation;] [chiropractic medicine;] [spinal manipulation services for *Members* age 12 and under;] *Inpatient* and *Outpatient* weight-loss programs and clinics; [nutritional counseling, except as described earlier in this chapter;] relaxation therapies; massage therapies, except as described under "Short-term speech, physical, and occupational therapy services" earlier in this chapter; services by a personal trainer; exercise classes; cognitive rehabilitation programs; cognitive retraining programs. Also excluded are diagnostic services related to any of these procedures or programs.
- All alternative, holistic, naturopathic, and/or functional health medicine services, supplies or procedures. All services, procedures, labs and supplements associated with this type of medicine.
- Any service, supply, or procedure performed in a non-conventional setting (This includes, but is not limited to, spas/resorts, therapeutic programs, camps and clinics).
- Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking and blood products, except as detailed in the "Note" below.
 - Note: The following blood services and products are covered:
 - blood processing;
 - blood administration;
 - Factor products (monoclonal and recombinant) for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (*Prior authorization* is recommended for these services.);
 - Intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (*Prior authorization* is recommended for these services.).
- Devices and procedures intended to reduce snoring. These include, but are not limited to, laser-assisted uvulopalatoplasty, somnoplasty, and snore guards.
- Examinations, evaluations or services for educational purposes or developmental purposes. This includes physical therapy, speech therapy, and occupational therapy, except as provided earlier in this chapter. Vocational rehabilitation services and vocational retraining. Also services to treat learning disabilities, behavioral problems, and developmental delays and services to treat speech, hearing and language disorders in a school-based setting. The term "developmental" refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones not caused by an underlying medical illness or condition.

Exclusions from Benefits, continued

- [Eyeglasses, lenses or frames, except as described under "*Durable Medical Equipment*" earlier in this chapter; [refractive eye surgery (including radial keratotomy) for conditions which can be corrected by means other than surgery]. [Routine eye exams.] Except as described earlier in this chapter, we will not pay for contact lenses or contact lens fittings.]
- Methadone maintenance or methadone treatment [related to substance abuse].
- [Private duty nursing (block or non-intermittent nursing)[, except as described under "Home health care" earlier in this chapter].
- Routine foot care. Examples include: trimming of corns and calluses; treatment of flat feet or partial dislocations in the feet; orthopedic shoes and related items that are not part of a brace; or other non-orthotic support devices for the feet.

Note: This exclusion does not apply to routine foot care for *Members* diagnosed with diabetes.

- Transportation, including, but not limited to, transportation by chair car, wheelchair van, or taxi, except as described in "Ambulance services" in this chapter.
- Lodging related to receiving any medical service[, except as described under "Hematopoietic stem cell transplants and human organ transplants" earlier in this chapter].
- [Bariatric surgery.]
- [The prescription drug, RU-486, or its therapeutic equivalent.]
- [Telephone consultations.]
- [Supervision of maintenance therapy for chronic disease which is not aggravated by surgery and would not ordinarily require hospitalization; rehabilitation for maintenance purposes.]
- [Sleep studies performed in the home.]
- [Bone marrow blood supply MRIs.]
- [Non-cadaveric small bowel transplants.]

Chapter 4

When Coverage Ends

Reasons coverage ends

Coverage (including federal COBRA coverage and Rhode Island continuation coverage) ends when any of the following occurs:

- you lose eligibility because you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules;
- [you] are a *Subscriber* or *Spouse* and [you] move out of the *Network Contracting Area**;]
- you choose to drop coverage;
- you commit an act of physical or verbal abuse unrelated to your physical or mental condition which poses a threat to any *Provider*, any *Tufts Health Plan Member*, *Tufts Health Plan* or any *Tufts Health Plan* employee;
- you commit an act of misrepresentation or fraud; or
- your *Group Contract* with us ends. (For more information, see “Termination of a *Group Contract*” later in this chapter.)

Note: *Children* are not required to maintain primary residence in the *Network Contracting Area*. In addition, there are a few other exceptions in which *Dependents* are still eligible for coverage even if they live outside of the *Network Contracting Area*. However, care outside of the *Network Contracting Area* is only covered at the *Out-of-Network Level of Benefits*. Please see “If you live outside of the *Network Contracting Area*” in Chapter 2 for more information.

Benefits after termination

If you are totally disabled when your coverage ends, you may be able to continue your coverage as described in “Extension of Benefits” later in this chapter. Otherwise, we will not pay for services you receive after your coverage ends even if:

- you were receiving *Inpatient* or *Outpatient* care when your coverage ended; or
- you had a medical condition (known or unknown), including pregnancy, that requires medical care after your coverage ends.

Continuation and converted plans

Once your coverage ends, you may be eligible to continue your coverage with your *Group*. Or, you may be able to enroll in a converted coverage plan. See Chapter 5 for more information.

When a *Member* is No Longer Eligible

Loss of eligibility

Your coverage ends on the date you no longer meet your *Group's* or *Tufts Health Plan's* eligibility rules.

Important Note: Your coverage will terminate retroactively. This is done back to the date you are no longer eligible for coverage.

When a *Member* is No Longer Eligible, continued

If you move out of the *Network Contracting Area*

If you **are** a *Subscriber* or *Spouse* and you **move** out of the *Network Contracting Area*, coverage ends on the date you move*. **Children** are not required to maintain primary residence in the *Network Contracting Area*. However, care outside of the *Network Contracting* is only covered at the *Out-of-Network Level of Benefits*.

Before you move, tell your *Group* or call a Member Specialist before you move to notify us of your move. You may have kept a residence in the *Network Contracting Area* but been out of the *Network Contracting Area* for more than 90 days. If this happens, coverage ends 90 days after the date you left the *Network Contracting Area*.

For more information about coverage available to you when you move out of the *Network Contracting Area*, contact a Member Specialist.

*Note: There are a few **other** exceptions in which *Dependents* are still eligible for coverage even if they live outside of the *Network Contracting Area*. Please see “If you live outside of the *Network Contracting Area*” in Chapter 2 for more information.

Dependent Coverage

An enrolled *Dependent's* coverage ends when the *Subscriber's* coverage ends.

An enrolled *Dependent Child's* coverage ends when the *Child* reaches age 19, unless the *Child* is a *Student Dependent* or a *Disabled Dependent*. See Chapter 2, “Continuing Eligibility for *Dependents*”, for more information.

You choose to drop coverage

Coverage ends if you decide you no longer want coverage **and you meet any qualifying event your Group requires**. To end your coverage, notify your *Group*. You must do this at least 30 days before the date you want your coverage to end. You must pay *Premiums* up through the day your coverage ends.

Membership Termination for Acts of Physical or Verbal Abuse

Acts of physical or verbal abuse

We may terminate your coverage if you commit acts of physical or verbal abuse which:

- are unrelated to your physical or mental condition;
- pose a threat to any *Provider*, any *Tufts Health Plan Member*, or *Tufts Health Plan* or any *Tufts Health Plan* employee.

Membership Termination for Misrepresentation or Fraud

Policy

We may terminate your coverage for misrepresentation or fraud during the first two years of coverage under this plan. If your coverage is terminated for misrepresentation or fraud, we may not allow you to re-enroll for coverage with us under any other plan (such as an individual plan or another employer's plan) or type of coverage (for example, coverage as a *Dependent* or *Spouse*).

Acts of misrepresentation or fraud

Examples of misrepresentation or fraud include:

- false or misleading information on your application;
- enrolling as a *Spouse* someone who is not your *Spouse*;
- receiving benefits for which you are not eligible;
- keeping for yourself payments made by *Tufts Health Plan* that were intended to be used to pay a *Provider*, or
- allowing someone else to use your Member ID.

Date of termination

If we terminate your coverage for misrepresentation or fraud, your coverage will end as of a later date chosen by us. During the first two years of coverage, we reserve the right to revoke coverage and deny payment of claims retroactive to your *Effective Date* for any false or misleading information on your application.

Payment of claims

We will pay for all *Covered Services* you received between:

- your *Effective Date*; and
- your termination date, as chosen by us. We retroactively terminate your coverage back to a date no earlier than your *Effective Date*.

We may use any *Premium* you paid for a period after your termination date to pay for any *Covered Services* you received after your termination date.

If the *Premium* is not enough to pay for that care, *Tufts Health Plan*, at its option, may:

- pay the *Provider* for those services and ask you to pay us back; or
- not pay for those services. In this case, you will have to pay the *Provider* for the services.

The *Premium* may be more than is needed to pay for *Covered Services* you received after your termination date. In this case, we will refund the excess to your *Group*.

Despite the above provisions related to *Member* termination for misrepresentation or fraud:

- the validity of the *Group Contract* will not be contested, except for non-payment of *Premiums*, after the *Group Contract* has been in force for two years from its date of issue; or
- no statement made for the purpose of effecting insurance coverage with respect to a *Member* under this *Group Contract* shall be used to avoid the insurance with respect to which such statement was made or to reduce benefits thereunder after that *Member's* insurance under this *Group Contract* has been in force for a period of two years during his or her lifetime, nor unless such statement is contained in a written instrument signed by the person making such statement and a copy of that instrument is or has been furnished to him or her.

Termination of a *Group Contract*

End of *Tufts Health Plan's* and *Group's* relationship

Coverage will terminate if the relationship between your *Group* and *Tufts Health Plan* ends for any reason, including:

- your *Group's* contract with *Tufts Health Plan* terminates;
- your *Group* fails to pay *Premiums* on time*;
- *Tufts Health Plan* stops operating; or
- your *Group* stops operating.

*Note: In accordance with the provisions of the *Group Contract*, the *Group* is entitled to a one-month grace period for the payment of any *Premium* due, except for the first month's *Premium*. During that one-month grace period, the *Group Contract* will continue to stay in force. However, upon termination of the *Group Contract*, the *Group* will be responsible for the payment of *Premium*, prorated based on the actual date of the termination. That termination date will be at the end of the grace period, unless the *Group* notifies us of an earlier termination date.

Extension of Benefits

If you are totally disabled on the date the *Group Contract* ends, you will continue to receive *Covered Services* for 12 months.

The following conditions apply:

- the *Covered Services* must be:
 - *Medically Necessary*,
 - provided while the total disability lasts, and
 - directly related to the condition that caused the *Member* to be totally disabled on that date; and
- all of the terms, conditions, and limitations of coverage under the *Group Contract* will apply during the extension of benefits.

The extension of benefits will end on the earliest of:

- the date the total disability ends;
- the date you become eligible for coverage under another plan; or
- 12 months after your extended benefits began.

Transfer to Other Group Health Plans

Conditions for transfer

You may transfer from *Tufts Health Plan* to any other health plan offered by your *Group* only during your *Group's Open Enrollment Period* [, within 30 days after moving out of the *Network Contracting Area*,] or as of the date your *Group* no longer offers *Tufts Health Plan*.

Note: Both your *Group* and the other health plan must agree.

Obtaining a Certificate of Creditable Coverage

Certificates of Creditable Coverage are mailed to each Subscriber and/or *Dependent* upon termination. This is done in accordance with federal law. You may also obtain a copy of your Certificate of Creditable Coverage by contacting us. Call the Member Services Department at 1-800-682-8059.

Chapter 5

Continuation of *Group Contract* Coverage and Conversion Privilege

Federal Continuation Coverage (COBRA)

Rules for federal COBRA continuation

Under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA), you may be eligible to continue coverage after *Group* coverage ends if you were enrolled in *Tufts Health Plan* through a *Group* which has 20 or more eligible employees and you experience a qualifying event (see list below) which would cause you to lose coverage under your *Group*.

Note: Same-sex marriages legally entered into in Massachusetts are not recognized under federal law. Federal COBRA continuation provisions therefore do not apply to same-sex Spouses. Check with your *Group* to see if COBRA-like benefits are available to you.

Qualifying Events

A *Member's Group* coverage under the *Group Contract* may end because he or she experiences a qualifying event.. A qualifying event is defined as:

- the *Subscriber's* death;
- termination of the *Subscriber's* employment for any reason other than gross misconduct;
- reduction in the *Subscriber's* work hours;
- the *Subscriber's* divorce or legal separation;
- the *Subscriber's* entitlement to Medicare; or
- the *Subscriber's* or *Spouse's* enrolled *Dependent* ceases to be a *Dependent Child*.

If a *Member* experiences a qualifying event, he or she may be eligible to continue *Group* coverage as a *Subscriber* or an enrolled *Dependent* under federal COBRA law as described below.

When federal COBRA coverage is effective

A *Member* who is eligible for federal COBRA continuation coverage is called a "qualified beneficiary." A qualified beneficiary must be given an election period of 60 days to choose whether to elect federal COBRA continuation coverage. This period is measured from the later of the date the qualified beneficiary's coverage under the *Group Contract* ends (see the list of qualifying events described above) or the date the plan provides the qualified beneficiary with a COBRA election notice.

A qualified beneficiary's federal COBRA continuation coverage becomes effective retroactive to the start of the election period, if he or she elects and pays for that coverage.

Cost of Coverage

In most cases, you are responsible for payment of 102% of the cost of coverage for the federal COBRA continuation coverage. (See "Important Note" in the "Duration of Coverage" table below for information about when you may be responsible for payment of more than 102% of the cost of COBRA coverage.) For more information, contact your *Group*.

Federal Continuation Coverage (COBRA), continued

Duration of Coverage

Qualified beneficiaries are eligible for federal COBRA continuation coverage, in most cases, for a period of 18 or 36 months from the date of the qualifying event, depending on the type of qualifying event. Generally, COBRA coverage is available for a maximum of 18 months for qualifying events due to employment termination or reduction of work hours. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a qualified beneficiary to receive a maximum of 36 months of COBRA continuation coverage. For more information, see the “Duration of Coverage” table below.

FEDERAL COBRA - DURATION OF COVERAGE		
Qualifying Event(s)	Qualified Beneficiaries	Maximum Period of Coverage
<ul style="list-style-type: none"> Termination of <i>Subscriber's</i> employment for any reason other than gross misconduct. Reduction in the <i>Subscriber's</i> work hours. 	<i>Subscriber, Spouse, and Dependent Children</i>	18 months*
<i>Subscriber's</i> divorce, legal separation, entitlement to Medicare, or death.	<i>Spouse and Dependent Children</i>	36 months
<i>Subscriber's</i> or <i>Spouse's</i> enrolled <i>Dependent</i> ceases to be a <i>Dependent Child</i> .	<i>Dependent Child</i>	36 months
<p>*Important Note: If a qualified beneficiary is determined under the federal Social Security Act to have been disabled within the first 60 days of federal COBRA continuation coverage for these qualifying events, then that qualified beneficiary and all of the qualified beneficiaries in his or her family may be able to extend COBRA coverage for up to an additional 11 months. You may be responsible for payment of up to 150% of the cost of COBRA coverage for this additional period of up to 11 months.</p>		

When coverage ends

Federal COBRA continuation coverage will end at the end of the maximum period of coverage. However, coverage may end earlier if:

- coverage costs are not paid on a timely basis.
- your Group ceases to maintain any group health plan.
- after the COBRA election, the qualified beneficiary obtains coverage with another group health plan that does not contain any exclusion or pre-existing condition of such beneficiary. However, if other group health coverage is obtained prior to the COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.
- after the COBRA election, the qualified beneficiary becomes entitled to federal Medicare benefits. However, if Medicare is obtained prior to COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.

Rhode Island Continuation Coverage

If your employment is terminated because of involuntary layoff or death, or as a result of the workplace ceasing to exist, or the permanent reduction in size of the workforce, the benefits under this *Group Contract* may be continued as provided under Rhode Island General Laws, Chapter 27-19.1. The period of this continuation will be for up to eighteen (18) months from your termination date. The continuation period cannot exceed the shorter of:

- the period that represents the period of your continuous employment preceding termination with your *Group*; or
- the time from your termination date until the date that you or any other covered *Member* under your plan becomes employed by another employer and eligible for benefits under another group plan.

Note: We must receive the applicable *Premium* in order to continue coverage under this provision.

Rhode Island Conversion Privilege

You may be entitled to enroll in a separate health benefit contract (“converted contract”) if your coverage under this *Group Contract*:

- has been terminated for any reason other than discontinuance of the *Group Contract* in its entirety or with respect to an insured class; and
- you have been continuously covered under the *Group Contract* (and under any employer contract providing similar benefits which it had replaced) for at least three (3) months immediately prior to termination.

Notes:

- You will not be entitled to coverage under a converted contract if your coverage under the *Group Contract* ended because (1) you failed to pay any required contribution or (2) any discontinued group coverage was replaced by similar group coverage within thirty-one (31) days.
- You must submit written application for the converted contract and pay us the first required contribution no later than thirty-one (31) days after such termination.

For more information about converted contracts, please call Member Services.

The Uniformed Services Employment and Reemployment Rights Act (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

Under USERRA:

- You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service, and (1) you ensure that your employer receives advance written or verbal notice of your service; (2) you have five years or less of cumulative service in the uniformed service while with that particular employer; (3) you return to work or apply for reemployment in a timely manner after conclusion of service; and (4) you have not been separated from service with a disqualifying discharge or under other than honorable conditions. If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service, or, in some cases, a comparable job.
- If you are a past or present member of the uniformed service, have applied for membership in the uniformed service, or are obligated to service in the uniformed service, then an employer may not deny you initial employment, reemployment, retention in employment, promotion, or any benefit of employment because of this status. In addition, an employer may not retaliate against any assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.
- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your *Dependents* for up to 24 months while in the military.
- If you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (for example, pre-existing condition exclusions) except for service-connected illnesses or injuries.
- Service members may be required to pay up to 102% of the premium for the health plan coverage. If coverage is for less than 31 days, the service member is only required to pay the employee share, if any, for such coverage.
- USERRA coverage runs concurrently with COBRA and other state continuation coverage.
- The U.S. Department of Labor, Veterans' Employment and Training Service is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its Web site at www.dol.gov/vets. If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice for representation. You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA. The rights listed here may vary depending on the circumstances.

For more information, please contact your *Group*.

Chapter 6

How to File a Claim and *Member Satisfaction*

How to File a Claim

Network Providers

You may get care from a *Network Provider*. If so, you do not have to submit claim forms. The *Network Provider* will submit claim forms to us for you. We will make payment directly to the *Network Provider*.

Non-Network Providers

You may get care from a *Non-Network Provider*. If so, it may be necessary to file a claim form. Claim forms are available from the *Group* or *Tufts Health Plan* (See “To Get Claim Forms” and “Time Limit for Providing Claim Forms” below).

Hospital Admission or *Day Surgery*

You may get care from a hospital that is a *Non-Network Provider*. In this case, have the hospital complete a claim form. The hospital should submit the claim form directly to us. If you are responsible for any part of the hospital bill, we will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe the *Non-Network Hospital*.

Outpatient Medical Expenses

When you receive care from a *Non-Network Provider*, you are responsible for completing claim forms. (Check with the *Non-Network Provider* to see if he or she will submit the claim directly to us. If not, you must submit the claim form directly to us.)

If you sign the appropriate section on the claim form, we will make payment directly to the *Non-Network Provider*. If you are responsible for any portion of the bill, we will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe the *Non-Network Provider*.

If you do not sign the appropriate section on the claim form, we will make payment directly to you. If you have not already paid, you will be responsible for paying the *Non-Network Provider* for the services you received. If you are responsible for any part of the bill, we will send you an explanation of benefits statement. The explanation of benefits statement will tell you how much you owe the *Non-Network Provider*.

To Get Claim Forms

You can get claim forms from the *Group*. Or, you can call Member Services.

Where to Forward Medical Claim Forms

Send completed claim forms to:

**[*Tufts Health Plan*
Claims Department
P.O. Box 9185
Watertown, MA 02471-9185]**

You should submit separate claim forms for each family member.

How to File a Claim, continued

Pharmacy Expenses

You may obtain a prescription at a non-designated or out of network pharmacy. If so, you must pay for the prescription up front. Then, submit a claim for reimbursement. You can get a pharmacy claim forms by calling Member Services. Or, see our Web site at www.tuftshealthplan.com.

Time Limit for Providing Claim Forms

We will provide the *Member* making a claim, or to the *Group* for delivery to such person, the claim forms we furnish for filing proof of loss for *Covered Services* obtained at the *Out-of-Network Level of Benefits*. If we do not provide such forms within 15 days after we received notice of any claim under the *Group Contract*, the *Member* making that claim will be deemed to have met the requirements under that *Group Contract* for proof of loss, upon submitting to us within the time fixed in the *Group Contract* for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

Member Satisfaction Process

Tufts Health Plan has a multi-level Member Satisfaction process including:

- Internal Inquiry;
- *Member* Grievance Process;
- Two levels of Internal *Member* Appeals; and
- External Review by an External Appeals Agency designated by the Rhode Island Department of Health.

Mail all grievances and appeals to us:

Tufts Health Plan
Attn: Appeals and Grievances Dept.
705 Mt. Auburn Street
P.O. Box 9193
Watertown, MA 02471-9193

You can also call us at **1-800-682-8059**.

Internal Inquiry

Call a Member Specialist to discuss concerns you have about your health care coverage. We will make every effort to resolve your concerns. You may choose to file a grievance or appeal. If you do this, you will receive written acknowledgement and written resolution in accordance with the timelines outlined below.

Member Satisfaction Process, continued

Member Grievance Process

A grievance is a formal complaint about actions taken by *Tufts Health Plan* or a *Network Provider*. There are two types of grievances: administrative grievances and clinical grievances. The two types of grievances are described below.

It is important that you contact us as soon as possible to explain your concern. Grievances may be filed either verbally or in writing. You may choose to file a grievance verbally. If you do this, please call a *Tufts Health Plan* Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievances Department. To accurately reflect your concerns, you may want to put your grievance in writing. Then, send it to the address at the beginning of this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Important Note: The *Member Grievance Process* does not apply to requests for a review of a denial of coverage. If you are seeking such a review, please see the “Internal *Member Appeals*” section below.

Administrative Grievances

An administrative grievance is a complaint about a *Tufts Health Plan* employee, department, policy, or procedure, or about a billing issue.

Administrative Grievance Timeline

- You may file your grievance verbally or in writing. If you do this, we will notify you by mail. We will notify you within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That notification will provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.
- We will review your grievance and will send you a letter regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt.
- The time limits in this process may be waived or extended beyond the time allowed by law. This will be done by mutual written agreement between you or your authorized representative and *Tufts Health Plan*.

Member Satisfaction Process, continued

Clinical Grievances

A clinical grievance is a complaint about the quality of care or services that you have received. You may have concerns about your medical care. If so, you should discuss them directly with your *Provider*. You may not be satisfied with your *Provider's* response or not want to address your concerns directly with your *Provider*. If so, you may contact Member Services to file a clinical grievance.

You may file your grievance verbally or in writing. If so, we will notify you by mail, within five (5) business days after receiving your grievance, that your verbal grievance or letter has been received. That letter will include the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.

We will review your grievance and will notify you in writing regarding the outcome. As allowed by law, we will send that letter within thirty (30) calendar days of receipt. The review period may be extended up to an additional thirty (30) days. This may occur if we need additional time to complete the review of your concern. You will be notified in writing if the review timeframe is extended.

Internal Member Appeals

An appeal is a request for a review of a denial of coverage for a service or supply that has been reviewed and denied by *Tufts Health Plan* based on:

- medical necessity (an adverse determination); or
- a denial of coverage for a specifically excluded service or supply.

The *Tufts Health Plan* Appeals and Grievances Department will coordinate a review of all of the information submitted upon appeal. That review will consider your benefits as detailed in this *Certificate*. You are entitled to two (2) levels of internal review.

It is important that you contact us as soon as possible to explain your concern. You have 180 days from the date you were notified of the denial of benefit coverage, or claim payment, or first level appeal denial to file an internal appeal. Appeals may be filed either verbally or in writing. You may file a verbal appeal. To do this, call a Member Specialist. That person will document your concern and forward it to an Appeals and Grievances Analyst in the Appeals and Grievance Department. To accurately reflect your concerns, you may want to put your appeal in writing. Then, send it to the address listed earlier in this section. Your explanation should include:

- your name and address;
- your Member ID number;
- a detailed description of your concern. This includes relevant dates, any applicable medical information, and *Provider* names; and
- any supporting documentation.

Member Satisfaction Process, continued

Appeals Timeline

- You may file your appeal verbally or in writing. If you do this, we will notify you in writing, within three (3) business days after receiving your letter, that your letter has been received. Our letter will include the name, address, and number of the Appeals and Grievances Analyst coordinating the review of your appeal.
- We will review your appeal, make a decision, and send you a decision letter within fifteen (15) calendar days of receipt.
- The time limits in this process may be extended by mutual verbal or written agreement between you or your authorized representative and *Tufts Health Plan*. The extension can be for up to 15 calendar days.

We may be waiting for medical records needed to review your appeal. If we have not received them, we may need this extension. The Appeals and Grievances Analyst handling your case will notify you in advance if an extension may be needed. The notification will include the specific information required to complete the review.

When Medical Records are Necessary

Your appeal may require the review of medical records. In this event, we will send you a form. You must sign that form to authorize your *Providers* to release to *Tufts Health Plan* medical information relevant to your appeal. You must sign and return the form to us before we can begin the review process. If you do this within fifteen (15) calendar days of the date you filed your appeal, we may issue a response to your request without reviewing the medical records. You will have access to any medical information and records relevant to your appeal in our possession and control.

Who Reviews Appeals?

First level appeals of a medical necessity determination will be reviewed by a licensed practitioner:

- with the same licensure status or a licensed physician or a licensed dentist; and
- who did not participate in any of the prior decisions on the case.

Second level appeals will be reviewed by a licensed practitioner in the same or similar specialty as typically treats the medical condition, procedure or treatment under review.

A designated reviewer will review appeals involving *non-Covered Services*. That person will be from the Appeals and Grievances Department.

Appeal Response Letters

The letter you receive from *Tufts Health Plan* will include identification of the specific information considered for your appeal and an explanation of the basis for the decision. A response letter regarding an adverse appeal determination (a decision based on medical necessity) will include: the specific information upon which the adverse appeal determination was based; our understanding of your presenting symptoms or condition; diagnosis and treatment interventions, and the specific reasons such medical evidence fails to meet the relevant medical review criteria; alternative treatment options offered, if any; applicable clinical practice guidelines and review criteria; the title and credentials of the individual who reviewed the case; and notification of the steps requested the next level of internal appeal or an external review by an External Appeals Agency, designated by the Rhode Island Department of Health, as appropriate.

Member Satisfaction Process, continued

Appeal Response Letters, continued

Also, a first level adverse appeal determination letter will notify you that should you file a second level appeal, you have the right to: (1) inspect the appeal review file; and (2) add information prior to our reaching a final decision. Finally, a second level adverse appeal determination letter will include:

- fee information for filing an external review; and
- a statement that if *Tufts Health Plan's* decision is overturned by the external appeals agency, you will be reimbursed by *Tufts Health Plan* within sixty (60) days of the date you are notified of the overturn for your share of the appeal fee.

Expedited Appeals

We recognize that there are circumstances that require a quicker turnaround than the fifteen (15) calendar days allotted for the standard Appeals Process. We will expedite an appeal when there is an ongoing service about to terminate or a service to be delivered imminently whereby a delay in treatment would seriously jeopardize your life and health or jeopardize your ability to regain maximum function. Additionally, we will expedite your appeal if a medical professional determines it involves emergent health care services (defined as services provided in the event of the sudden onset of a medical, mental health, or substance abuse or other health care condition manifesting itself by acute symptoms of a severity (e.g., severe pain) where the absence of immediate medical attention could be reasonably expected to result in placing your health in serious jeopardy, serious impairment to bodily or mental functions, or serious dysfunction of any body organ or part).

If you feel your request meets the criteria cited above, you or your attending *Provider* should contact Member Services. Under these circumstances, you will be notified of our decision on the earlier of:

- within two (2) business days of receipt of all information necessary to complete the review; or
- seventy-two (72) hours after the review is initiated.

External Review

Tufts Health Plan provides for an independent external review by an external appeal agency for final adverse determinations. These are decisions based on medical necessity. The Rhode Island Department of Health has designated **two** external appeal agencies who perform independent reviews of final adverse medical necessity decisions. **These external review agency is are** not connected in any way with *Tufts Health Plan*. Please note that appeals for coverage of services excluded from coverage under your plan are not eligible for **external** review.

To initiate this external appeal, you must send a letter to us within **60 days** of the receipt of your second level adverse determination letter. In that letter, you must include: **(1) any additional information that you would like the external review agency to consider; and (2) your share of the fee for this review.** Information regarding current external appeal fees is available at *Tufts Health Plan* and is included in second level adverse appeal determination letters.

Within five (5) days of receipt of your written request **and your share of the fee**, *Tufts Health Plan* will forward the complete review file, including the criteria utilized in rendering its decision, **along with the balance of the fee** to the external appeal agency **you have chosen**. **For standard appeals, the external appeal agency shall complete its review and make a final determination within ten (10) business days. For appeals determined to be for an emergent health care service, the external appeal agency shall complete a review and make a final determination**

~~within two (2) business days of receipt.~~—The external appeal agency shall provide notice to you and your *Provider* of record of the outcome of the external appeal.

Member Satisfaction Process, continued

External Review, continued

The external review shall be based on the following:

- the review criteria used by *Tufts Health Plan* to make the internal appeal determination;
- the medical necessity for the care, treatment or service for which coverage was denied; and
- the appropriateness of the service delivery for which coverage was denied.

The decision of the external appeals agency is binding. However, any person who is aggrieved by a final decision of the external appeals agency is entitled to judicial review in a court of competent jurisdiction.

If the external appeals agency overturns *Tufts Health Plan*'s second level appeal decision, *Tufts Health Plan will reimburse you for your share of the appeal fee within 60 days of the notice of the decision. In addition,* we will send you a written notice within five (5) business days of receipt of the written decision from the appeal agency. This notice will:

- include an acknowledgement of the decision of the agency;
- advise of any procedures that you need to take in order to obtain the requested coverage or services;
- advise you of the date by which the payment will be made or the authorization for services will be issued by *Tufts Health Plan*; and
- include the name and phone number of the person at *Tufts Health Plan* who will assist you with final resolution of the appeal.

Bills from *Providers*

Bills from *Providers*

Occasionally, you may receive a bill from a *Non-Network Provider* for *Covered Services*. Before paying the bill, contact the Member Services Department.

If you do pay the bill, you must send the Member Reimbursement Medical Claims Department:

- A completed, signed Member Reimbursement Medical Claim Form. You can obtain this form from our Web site. You can also get one by contacting our Member Services Department; and
- the documents required for proof of service and payment. Those documents are listed on the Member Reimbursement Medical Claim Form.

The address for the Member Reimbursement Medical Claims Department is listed on the Member Reimbursement Medical Claim Form.

Note: You must contact *Tufts Health Plan* regarding your bill(s) or send your bill(s) to us within 90 days from the date of service, or as soon as reasonably possible. If you do not, the bill cannot be considered for payment, unless you are legally incapacitated. In no event, except in cases of legal incapacitation, can bills be considered for payment after a period of 1 year.

If you receive *Covered Services* from a *Non-Network Provider*, we will pay up to the *Reasonable Charge* for the services within 60 days of receiving a completed Member Reimbursement Medical Claim Form and all required supporting documents.

We reserve the right to be reimbursed by the *Member* for payments made due to our error.

IMPORTANT NOTE:

We will directly reimburse you for *Covered Services* you receive from most *Non-Network Providers* within our *Network Contracting Area*. Some examples of these types of *Non-Network Providers* include:

- radiologists, pathologists, and anesthesiologists who work in hospitals; and
- *Emergency* room specialists.

You will be responsible to pay the *Non-Network Provider* for those *Covered Services*. For more information, call Member Services, or check our Web site at

www.tuftshealthplan.com.

[Notice to Michigan Residents

Tufts Health Plan will promptly process a complete and proper claim for *Covered Services*. made by a *Member* will be promptly processed by *Tufts Health Plan*. However, in the event there are delays in processing claims, the *Member* shall have no greater rights to interest or other remedies against *Tufts Health Plan's* third party administrator, Tufts Benefit Administrators, Inc., than as otherwise afforded to him or her by law.]

Limitation on Actions

You cannot bring an action at law or in equity to recover on this *Group Contract* prior to the expiration of sixty (60) days after a claim has been filed in accordance with the requirements stated under "How to File a Claim" earlier in this chapter. You cannot bring such action at all unless you bring it within three (3) years from the expiration of the time within which a claim must be filed as listed under "Bills from Providers" earlier in this chapter.

Chapter 7

Other Plan Provisions

Subrogation

Tufts Health Plan's right of subrogation

You may have a legal right to recover some or all of the costs of your health care from someone else (a "Third Party"). "Third Party" means any person or company that is, or could, be, responsible for the costs of injuries or illness to you. This includes such costs to any *Dependent covered under this plan*, such as your own or someone else's auto or homeowner's insurance of the person who caused your illness or injury.

Tufts Health Plan may cover health care costs for which a Third Party is responsible. In that case, if we may require that Third Party to repay us the full cost of all such benefits provided by this plan, pay or will pay for the costs of health care services provided to treat your illness or injury, we have the right to recover those costs in your name, with or without your consent, directly from that person or company. This is called our right of subrogation. Our right has priority, except as otherwise provided by law. Our rights of recovery apply to any recoveries made by you or on your behalf from any source. This includes, but is not limited to:

- payment made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or rewards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners' medical payments coverage;
- premises or homeowners' insurance coverage; and
- any other payments from a source intended to compensate you for Third Party injuries.

We have the right to recover those costs in your name. We can do this with or without your consent, directly from that person or company. Our right has priority, except as otherwise provided by law. We can recover against the total amount of any recovery, regardless of whether all or part of the recovery is for medical expenses or the recovery is less than the amount needed to reimburse you fully for the illness or injury.

Tufts Health Plan's right of reimbursement

This provision applies in addition to the rights described above. You may, if you recover money by suit, settlement, or otherwise, if this happens, you are required to reimburse us for the cost of health care services, supplies, medications, and expenses for which we paid or will pay. This right of reimbursement attaches when we have provided health care benefits for expenses where a Third Party is responsible and you have recovered any amounts from any sources. This includes, but is not limited to:

- payments made by a Third Party;
- payments made by any insurance company on behalf of the Third Party;
- any payments or awards under an uninsured or underinsured motorist coverage policy;
- any disability award or settlement;
- medical payments coverage under any automobile policy;
- premises or homeowners medical payments coverage;
- premises or homeowners insurance coverage; and
- any other payments from a source intended to compensate you where a Third Party is responsible.

We have the right to be reimbursed up to the amount of any payment received by you. This is **the case**—regardless of whether: (a) all or part of the payment to you was designated, allocated, or characterized as payment for medical expenses; or (b) the payment is for an amount less than that necessary to **reimburse-compensate** you fully for the illness or injury.

Member cooperation

You **further** agree:

- to notify us **promptly and in writing when notice is given to any Third Party or representative of a Third Party of the intention to investigate or pursue a claim to recover damages or obtain compensation;**
- to cooperate with us and provide us with requested information;
- to do whatever is necessary to secure our rights of subrogation and reimbursement under **this Plan;**
- to assign us any benefits you may be entitled to receive from a Third Party. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury;
- to give us a first priority lien on any recovery, settlement, or judgment or other source of compensation which may be had by any Third Party. You agree to do this to the extent of the full cost of all benefits associated with Third Party responsibility;
- to do nothing to prejudice our rights as set forth above. This includes, but is not limited to, refraining from making any settlement or recovery which specifically attempts to reduce or exclude the full cost of all benefits provided by this Plan;
- to serve as a constructive trustee for the benefit of this Plan over any settlement or recovery funds received as a result of Third Party responsibility;
- that we may recover the full cost of all benefits provided by this Plan without regard to any claim of fault on your party, whether by comparative negligence or otherwise;
- that no court costs or attorney fees may be deducted from our recovery;
- that we are not required to pay or contribute to paying court costs or attorney's fees for the attorney hired by you to pursue your claim or lawsuit against any Third Party without our prior express written consent; and
- that in the event you or your representative fails to cooperate with *Tufts Health Plan*, you shall be responsible for all benefits provided by this *Plan* in addition to costs and attorney's fees incurred by *Tufts Health Plan* in obtaining repayment.
- ~~of any events which may affect our rights of recovery under this section. This includes such events as injury resulting from an automobile accident, or job-related injuries that may be covered by workers' compensation. You agree to cooperate with us by giving us information and signing documents to help us get reimbursed. You agree that we may investigate, request and release information needed to: (1) carry out the purpose of this section to the extent allowed by law; and (2) do the things we decide are appropriate to protect our rights of recovery.~~

Workers' compensation

Employers provide workers' compensation insurance for their employees. Employers do this to protect them in case of work-related illness or injury.

If you have a work-related illness or injury, you and your employer must ensure that all medical claims related to the illness or injury are billed to your employer's workers' compensation insurer. We will not provide coverage for any injury or illness for which it determines that the *Member* is entitled to benefits pursuant to: (1) any workers' compensation statute or equivalent employer

liability; or (2) indemnification law. This is the case whether or not the employer has obtained workers' compensation coverage as required by law.

We may pay for costs of health care services or medications for any work-related illness or injury. If we do this, we have the right to recover those costs from you, the person, or company legally obligated to pay for such services, or from the *Provider*. If your *Provider* bills services or medications to us for any work-related illness or injury, contact the Liability and Recovery Department at 1-888-880-8699, x. 1098.

Assignment of benefits

~~You hereby assign to us any benefits you may be entitled to receive from a person or company that caused, or is legally responsible to reimburse you for your illness or injury. Your assignment is up to the cost of health care services and supplies, and expenses, that we paid or will pay for your illness or injury.~~

Subrogation, continued

Subrogation Agent

We may contract with a third party to administer subrogation recoveries. In such case, that subcontractor will act as our agent.

Constructive Trust

By accepting benefits from *Tufts Health Plan*, you hereby agree that if you receive any payment from any responsible party as a result of an injury, illness, or condition, you will serve as a constructive trustee over the funds that constitute such payment. This is the case whether the payment of such benefits is made to you directly or made on your behalf, for example to *a.Provider*. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to *Tufts Health Plan*.

Coordination of This *Group Contract's* Benefits with Other Benefits

Applicability

- A. This Coordination of Benefits ("COB") provision applies to This Plan when an employee or the employee's covered dependent has health care coverage under more than one Plan. "Plan" and "This Plan" are defined below.
- B. If this COB provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of "This Plan" are determined before or after those of another plan. The benefits of "This Plan":
 - (1) shall not be reduced when, under the order of benefit determination rules, "This Plan" determines its benefits before another plan; but
 - (2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in the "Effect on the Benefits of "This Plan" " section below.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Definitions

- A. "Plan" is any of the following which provides benefits or services for, or because of, medical or dental care or treatment:
- (1) Group insurance or group-type coverage whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
 - (2) Coverage under a governmental plan, or coverage required to be provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time). Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- B. "This Plan" is the part of the *Group Contract* that provides benefits for health care expenses.
- C. "Primary Plan/Secondary Plan:" The order of benefit determination rules state whether "This Plan" is a Primary Plan or Secondary Plan as to another plan covering the person. When "This Plan" is a Primary Plan, its benefits are determined before those of the other plan and without considering the other plan's benefits. When "This Plan" is a Secondary Plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits. When there are more than two plans covering the person, "This Plan" may be a Primary Plan as to one or more other plans, and may be a Secondary Plan as to a different plan or plans.
- D. "Allowable Expense" means a necessary, reasonable and customary item of expense for health care; when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an Allowable Expense under the above definition unless the patient's stay in a private hospital room is medically necessary either in terms of generally accepted medical practice, or as specifically defined in the plan. When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an Allowable Expense and a benefit paid.
- E. "Claim Determination Period" means a calendar year. However, it does not include any part of a year during which a person has no coverage under "This Plan", or any part of a year before the date this COB provision or a similar provision takes effect.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Order of Benefit Determination Rules

A. General. When there is a basis for a claim under "This Plan" and another plan, "This Plan" is a Secondary Plan which has its benefits determined after those of the other plan, unless:

- (1) The other plan has rules coordinating its benefits with those of "This Plan"; and
- (2) Both those rules and "This Plan's" rules, in Subsection B below, require that "This Plan's" benefits be determined before those of the other plan.

B. Rules. "This Plan" determines its order of benefits using the first of the following rules which applies:

- (1) Non-Dependent/Dependent. The benefits of the plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the plan which covers the person as a dependent.
- (2) Dependent Child/Parents Not Separated or Divorced. Except as stated in Paragraph B(3) below, when "This Plan" and another plan cover the same child as a dependent of different person, called "parents:"
 - (a) The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
 - (b) If both parents have the same birthday, the benefits of the plan which covered the parents longer are determined before those of the plan which covered the other parent for a shorter period of time.

However, if the other plan does not have the rule described in (a) immediately above, but instead has the rule based upon the gender of the patient, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

- (3) Dependent Child/Separated or Divorced. If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
 - (a) First, the plan of the parent with custody of the child;
 - (b) Then, the plan of the spouse of the parent with the custody of the child; and
 - (c) Finally, the plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Order of Benefit Determination Rules, continued

- (4) Joint Custody. If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child shall follow the order of benefit determination rules outlined above in Paragraph B(2) of this section.
- (5) Active/Inactive Employee. The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which covers that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this Rule (5) is ignored.
- (6) Longer/Shorter Length of Coverage. If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, member or subscriber longer are determined before those of the Plan which covered that person for the shorter term.

Effect on the Benefits of "This Plan"

- A. When This Section Applies. This section applies when, in accordance with the "Order of Benefit Determination Rules" section above, "This Plan" is a Secondary Plan as to one or more other plans. In that event the benefits of "This Plan" may be reduced under this section. Such other plan or plans are referred to as "the other plans" in B immediately below.
- B. Reduction in "This Plan"'s Benefits. The benefits of "This Plan" will be reduced when the sum of:
 - (1) The benefits that would be payable for the Allowable Expenses under "This Plan" in the absence of this COB provision; and
 - (2) The benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of "This Plan" will be reduced so that they and the benefits payable under the other plans do not total more than those Allowable Expenses. When the benefits of "This Plan" are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of "This Plan".

Right to Receive and Release Needed Information

Certain facts are needed to apply these COB rules. *Tufts Health Plan* has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. *Tufts Health Plan* need not tell, or get the consent of, any person to do this. Each person claiming benefits under "This Plan" must give *Tufts Health Plan* any facts it needs to pay the claim.

Facility of Payment

A payment made under another plan may include an amount which should have been paid under "This Plan". If it does, *Tufts Health Plan* may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under "This Plan". *Tufts Health Plan* will not have to pay that amount again. The term "payment made" means reasonable cash value of the benefits provided in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

Coordination of This *Group Contract's* Benefits with Other Benefits, continued

Right of Recovery

If the amount of the payments made by *Tufts Health Plan* is more than it should have paid under this COB provision, it may recover the excess from one or more of:

- A. The persons it has paid or for whom it has paid;
- B. Insurance companies; or
- C. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

For more information

Contact the Liability and Recovery Department at 1-888-880-8699, x.1098. You can also call a Member Specialist. That person can transfer your call to the Liability and Recovery Department.

Medicare Eligibility

Medicare eligibility

When a *Subscriber* or an enrolled *Dependent* reaches age 65, that person may become entitled to Medicare based on his or her age. That person may also become entitled to Medicare under age 65 due to disability or end stage renal disease.

Tufts Health Plan will pay benefits **before** Medicare:

- for you or your enrolled *Spouse*, if you or your *Spouse* is age 65 or older, if you are actively working and if your employer has 20 or more employees;
- for you or your enrolled *Dependent*, for the first 30 months you or your *Dependent* is eligible for Medicare due to end stage renal disease; or
- for you or your enrolled *Dependent*, if you are actively working, you or your *Dependent* is eligible for Medicare under age 65 due to disability, and your employer has 100 or more employees.

Tufts Health Plan will pay benefits **after** Medicare:

- if you are age 65 or older and are not actively working;
- if you are age 65 or older and your employer has fewer than 20 employees;
- after the first 30 months you are eligible for Medicare due to end stage renal disease; or
- if you are eligible for Medicare under age 65 due to disability, but are not actively working or are actively working for an employer with fewer than 100 employees.

Note: In any of the circumstances described above, you will receive benefits for *Covered Services* that Medicare does not cover.

Use and Disclosure of Medical Information

Tufts Health Plan mails a separate *Notice of Privacy Practices* to all *Subscribers*. This notice explains how we use and disclose your medical information. If you have questions or would like another copy of our *Notice of Privacy Practices*, please call a Member Specialist. Information is also available on our Web site at www.tuftshealthplan.com.

Relationships between *Tufts Health Plan* and *Providers*

Tufts Health Plan and *Providers*

Tufts Health Plan arranges health care services. We do not provide health care services. We have agreements with *Providers* practicing in their private offices throughout the *Network Contracting Area*. These *Providers* are independent. They are not *Tufts Health Plan* employees, agents or representatives. *Providers* are not authorized to change this *Certificate* or assume or create any obligation for *Tufts Health Plan*.

We are not liable for acts, omissions, representations or other conduct of any *Provider*.

Circumstances Beyond *Tufts Health Plan's* Reasonable Control

Circumstances beyond *Tufts Health Plan's* reasonable control

Tufts Health Plan shall not be responsible for a failure or delay in arranging for the provision of services in cases of circumstances beyond the reasonable control of *Tufts Health Plan*. Such circumstances include, but are not limited to: major disaster; epidemic; strike; war; riot; and civil insurrection. In such circumstances, we will make a good faith effort to arrange for the provision of services. In doing so, we will take into account the impact of the event and the availability of *Network Providers*.

Group Contract

Acceptance of the terms of the Group Contract

By signing and returning the membership application form, you: (1) apply for *Group* coverage; and (2) agree, on behalf of yourself and your enrolled *Dependents*, to all the terms and conditions of the *Group Contract*, including this *Certificate*.

Notes:

- The validity of the *Group Contract* cannot be contested, except for non-payment of *Premium*, after it has been in force for two years from its date of issue.
- A copy of the *Group's* application will be attached to the *Group Contract* when issued. All statements made by the *Group* or by *Members* in that application shall be deemed representations and not warranties.
- No agent has authority to change the *Group Contract* or waive any of its provisions. In addition, no change in the *Group Contract* shall be valid unless approved by an officer of *Tufts Health Plan* and evidenced by an amendment to the *Group Contract* signed by us. Please note, though, that any such amendment that reduces or eliminates coverage must be requested in writing by the *Group* or signed by the *Group*.

Payments for coverage

We will bill your *Group* and your *Group* will pay *Premiums* to us for you. We are not responsible if your *Group* fails to pay the *Premium*. This is true even if your *Group* has charged you (for example, by payroll deduction) for all or part of the *Premium*.

Note: Your *Group* may fail to pay the *Premium* on time. If this happens, we may cancel your coverage in accordance with the *Group Contract* and applicable state law. For more information on the notice to be provided, see "Termination of the *Group Contract*" in Chapter 4.

We may change the *Premium*. If the *Premium* is changed, the change will apply to all *Members* in your *Group*.

Changes to this Certificate

We may change this *Certificate*. Changes do not require your consent. [Notice of changes in *Covered Services* will be sent to your *Group* at least [30] [60] days before the effective date of the modifications. That notice will: (1) include information regarding any changes in clinical review criteria; and (2) detail the effect of such changes on a *Member's* personal liability for the cost of such charges.]

An amendment to this *Certificate* describing the changes [will be sent to you. It] will include the effective date of the change. Changes will apply to all benefits for services received on or after the effective date with one exception.

Exception: A change will not apply to you if you are an *Inpatient* on the effective date of the change until the earlier of your discharge date, or the date *Annual Coverage Limitations* are used up.

Note: If changes are made, they will apply to all *Members* in your *Group*. They will not apply just to you.

Notice

Notice to Members: When we send a notice to you, it will be sent to your last address on file with us.

Notice to Tufts Health Plan: *Members* should address all correspondence to:
Tufts Health Plan, 705 Mount Auburn Street, P.O. Box 9173, Watertown, MA 02471-9173.

Group Contract, continued

Enforcement of terms

We may choose to waive certain terms of the *Group Contract*, if applicable. This includes the *Certificate*. This does not mean that we give up our rights to enforce those terms in the future.

When this *Certificate* Is Issued and Effective

This *Certificate* is issued and effective on your *Group Anniversary Date* on or after [January 1, 2012]. It supersedes all previous *Certificates*. We will issue a copy of the *Certificate* to the *Group* and to all *Subscribers* enrolled under this plan.

Appendix A

Glossary of Terms And Definitions

This section defines the terms used in this *Certificate*.

Adoptive Child

A *Child* is an *Adoptive Child* as of the date he or she:

- is legally adopted by the *Subscriber*; or
- is placed for adoption with the *Subscriber*. This means that the *Subscriber* has assumed a legal obligation for the total or partial support of a *Child* in anticipation of adoption. If the legal obligation ceases, the *Child* is no longer considered placed for adoption.

Note: A foster child is considered an *Adoptive Child* as of the date of placement for adoption.

Anniversary Date

The date when the *Group Contract* first renews. Then, each successive annual renewal date.

Annual Coverage Limitations

Annual dollar or time limitations on *Covered Services*.

Authorized Reviewer

Authorized Reviewers review and approve certain services and supplies to *Members*. They are *Tufts Health Plan's* [Chief Medical Officer] (or equivalent) or someone he or she names.

Board-Certified Behavior Analyst (BCBA)

A *Board-Certified Behavior Analyst (BCBA)* meets the qualifications of the Behavior Analyst Certification Board (BACB) by achieving a master's degree, training, experience and other requirements. *BCBAs* must also be individually licensed by the Rhode Island Department of Health as a healthcare provider/clinician, and credentialed by *Tufts HP*. A *BCBA* professional conducts behavioral assessments, designs and supervises behavior analytic interventions, and develops and implements assessment and interventions for *Members* with diagnoses of autism spectrum disorders. *BCBAs* may supervise the work of Board-Certified Assistant Behavior Analysts and other *Paraprofessionals* who implement behavior analytic interventions.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit and this definition only apply to groups of 51 or more

Certificate

This document, and any future amendments, which describes the health benefits under the *Group Contract*.

Child

The following individuals until their 26th birthday:

- The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* **who qualifies as a Dependent for federal tax purposes**; or
- [the *Child* of an enrolled child; or]
- any other *Child* for whom the *Subscriber* has legal guardianship.

Coinsurance

The *Member's* share of costs for *Covered Services* not provided by *Network Providers*. For services provided by a *Non-Network Provider*, the *Member's* share is a percentage of the *Reasonable Charge* [For services provided by a *Network Provider*, the *Member's* share is a percentage of: (1) the applicable Network fee schedule amount for those services and (2) the *Network Provider's* actual charges for those services, whichever is less.]

[Note: The *Member's* share percentage is based on the *Network Provider* payment at the time the claim is paid. It does not reflect any later adjustments, payments, or rebates **that are not calculated on an individual claim basis.**]

See "Benefit Overview" at the front of this *Certificate* for more information.

[Community Hospital]

[Any *Network Hospital* other than a *Tertiary Hospital*.]

Terms and Definitions, continued

Community Residence

Any home or other living arrangement which is established, offered, maintained, conducted, managed, or operated by any person for a period of at least 24 hours, where, on a 24-hour basis, direct supervision is provided for the purpose of providing rehabilitative treatment, habilitation, psychological support, and/or social guidance for three or more persons with substance abuse or *Mental Disorders*, or persons with developmental disabilities or cognitive disabilities such as brain injury. Examples include, but are not limited to, group homes, halfway homes, and fully-supervised apartment programs. Semi-independent living programs, foster care, and parent deinstitutionalization subsidy aid programs are not considered *Community Residences* under this *Certificate*.

Contract Year

The 12-month period determined by the *Group* in which benefit limits, *Deductibles*, *Out-of-Pocket Maximum*, and *Coinsurance* are calculated under this plan. A *Contract Year* can be either a calendar year or a plan year.

- Calendar year: Coverage based on a calendar year runs from January 1st through December 31st within a year.
- Plan year: Coverage based on a plan year runs during a period of 12 consecutive months that are not a calendar year. As an example, a plan year can run from July 1st in one calendar year through June 30th in the following calendar year).

For more information about the type of *Contract Year* that applies to your plan, call Member Services. You can also contact your employer.

[Copayment]

[The *Member's* payment for certain *Covered Services* provided by either a *Network Provider* or a *Non-Network Provider*. The *Member* pays *Copayments* to the *Provider* at the time services are rendered, unless the *Provider* arranges otherwise. *Copayments* are not included in [the *Deductible*,] [or] *Coinsurance*[, or *Out-of-Pocket Maximum*.]

[Cost Sharing Amount]

[The cost you pay for certain *Covered Services*. This amount may consist of [*Deductibles*,] [*Copayments*,] [and/or] [*Coinsurance*].]

Covered Service

The services and supplies for which we will pay. They must be:

- described in Chapter 3 of this *Certificate* (They are subject to the "Exclusions from Benefits" section in Chapter 3.); and
- *Medically Necessary*.

These services include *Medically Necessary* coverage of pediatric specialty care (This includes mental health care.) by *Providers* with recognized expertise in specialty pediatrics.

[Note: *Covered Services* do not include any tax, surcharge, assessment or other similar fee imposed under any state or federal law or regulation on any *Provider*, *Member*, service, supply or medication.]

Terms and Definitions, continued

Custodial Care

- Care provided primarily to assist in the activities of daily living. Examples include bathing, dressing, eating, and maintaining personal hygiene and safety;
- care provided primarily for maintaining the *Member's* or anyone else's safety, when no other aspects of treatment require an acute hospital level of care;
- services that could be provided by people without professional skills or training; or
- routine maintenance of colostomies, ileostomies, and urinary catheters; or
- adult and pediatric day care.

In cases of mental health care or substance abuse care, *Inpatient* care or intermediate care provided primarily:

- for maintaining the *Member's* or anyone else's safety; or
- for the maintenance and monitoring of an established treatment program, when no other aspects of treatment require an acute hospital level of care or intermediate care.

Note: *Custodial Care* is not covered by *Tufts Health Plan*.

Day Surgery

Any surgical procedure(s) ~~in an operating room under anesthesia for which the Member is admitted to provided to a Member at~~ a facility licensed by the state to perform surgery. The *Member* must be expected to ~~be discharged~~depart the same day, or in some instances, within 24 hours. ~~For hospital census purposes, the Member is an Outpatient not an Inpatient.~~ Also called "Ambulatory Surgery" or "Surgical Day Care".

[Deductible

For each [calendar year] [*Contract Year*], the amount paid by the *Member* for [certain] *Covered Services* [not provided by a *Network Provider*] before any payments are made under this *Certificate*. [(Any amount paid by the *Member* for a *Covered Service* rendered during the last 3 months of a [calendar year] [*Contract Year*] shall be carried forward to the next [calendar year's] [*Contract Year's*] *Deductible*.)] [*Copayments* do not count toward the *Deductible*.] See "Benefit Overview" at the front of this *Certificate* for more information.]

[Note: The amount credited towards the *Member's* *Deductible* is based on the *Network Provider* negotiated rate at the time the services are rendered. It does not reflect any later adjustments, payments, or rebates that are not calculated on an individual claim basis.]

Dependent

The *Subscriber's* *Spouse*, *Child*, [*Domestic Partner*,] *Student Dependent*, or *Disabled Dependent*.

Developmental

Refers to a delay in the expected achievement of age-appropriate fine motor, gross motor, social, or language milestones that is not caused by an underlying medical illness or condition.

Directory of Health Care Providers

A separate booklet which lists *Network* physicians. It also lists their affiliated *Network Hospital(s)*, and certain other *Network Providers*. Note: This directory is updated from time to time to reflect changes in *Network Providers*. For information about the *Providers* listed in the *Directory of Health Care Providers*, you can call [Member Services.] [Or, you can check our Web site at www.tuftshealthplan.com].

Terms and Definitions, continued

Disabled Dependent

The *Subscriber's* or *Spouse's* natural child, stepchild, or *Adoptive Child* of any age who:

- is permanently physically or mentally disabled, or has a disability which can be expected to result in death, or can be expected to last for a period of not less than 12 months; and
- who is financially dependent on the *Subscriber*.

[Domestic Partner]

[An unmarried *Subscriber's* individual partner of the same or opposite sex who:

- [is at least 18 years of age;]
- is not married;
- has not been married (or has not been in a prior domestic partner relationship) for at least the prior [0-12] consecutive months;
- is not related to the *Subscriber* by blood; and
- meets the eligibility criteria described in Chapter 2.]

[The *Subscriber* and the *Domestic Partner* must:

- share a mutually exclusive and enduring relationship;
- have shared a common residence for [[0-12] prior consecutive months] and intend to do so indefinitely;
- be financially interdependent;
- be jointly responsible for their common welfare; and
- be committed to a life partnership with each other.]

Note: Roommates who do not satisfy the above criteria, parents and siblings of the *Subscriber* cannot qualify as *Domestic Partners*.]

Durable Medical Equipment

Devices or instruments of a durable nature that:

- are reasonable and necessary to sustain a minimum threshold of independent daily living;
- are made primarily to serve a medical purpose;
- are not useful in the absence of illness or injury;
- can withstand repeated use; and
- can be used in the home.

Effective Date

The date, according to our records, when you become a *Member* and are first eligible for *Covered Services*.

Terms and Definitions, continued

Emergency

An illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity (This includes severe pain.) that the absence of prompt medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in:

- serious jeopardy to the physical and / or mental health of a *Member* or another person (or with respect to a pregnant *Member*, the *Member's* or her unborn child's physical and/or mental health); or
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ or part; or
- with respect to a pregnant woman who is having contractions, inadequate time to effect a safe transfer to another hospital before delivery, or a threat to the safety of the *Member* or her unborn child in the event of transfer to another hospital before delivery.

Some examples of illnesses or medical conditions requiring *Emergency* care are severe pain, a broken leg, loss of consciousness, vomiting blood, chest pain, difficulty breathing, or any medical condition that is quickly getting much worse.

Experimental or Investigative

A service, supply, treatment, procedure, device, or medication (collectively "treatment") is considered *Experimental or Investigative* if any of the following apply:

- the drug or device cannot be lawfully marketed without the approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished or to be furnished; or
- the treatment, or the "informed consent" form used with the treatment, was reviewed and approved by the treating facility's institutional review board or other body serving a similar function, or federal law requires such review or approval; or
- reliable evidence shows that the treatment is the subject of ongoing Phase I or Phase II clinical trials; is the research, experimental, study or investigative arm of ongoing Phase III clinical trials; or is otherwise under study to determine its safety, efficacy, toxicity, maximum tolerated dose, or its efficacy as compared with a standard means of treatment or diagnosis; or
- evaluation by an independent health technology assessment organization has determined that the treatment is not proven safe and/or effective in improving health outcomes or that appropriate patient selection has not been determined; or
- the peer-reviewed published literature regarding the treatment is predominantly non-randomized, historically controlled, case controlled, or cohort studies; or there are few or no well-designed randomized, controlled trials.

Family Coverage

Coverage for a *Subscriber* and his or her *Dependents*.

Group

An employer or other legal entity with which we have an agreement to provide group coverage. An employer *Group* subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended, is the ERISA plan sponsor. The *Group* is your agent. It is not *Tufts Health Plan's* agent.

Terms and Definitions, continued

Group Contract

The agreement between *Tufts Health Plan* and the *Group* under which:

- we agree to provide *Group* coverage; and
- the *Group* agrees to pay a *Premium* to us on your behalf.

The *Group Contract* includes this *Certificate* and any amendments.

Individual Coverage

Coverage for a *Subscriber* only (no *Dependents*).

In-Network Level of Benefits

The level of benefits that a *Member* receives when *Covered Services* are provided by a *Network Provider*. See Chapter 1 for more information.

Inpatient

A patient who is admitted to a hospital or other facility licensed to provide continuous care and is classified as an *Inpatient* for all or a part of the day **on the facility's Inpatient census**.

Medically Necessary

A service or supply that is consistent with generally accepted principles of professional medical practice as determined by whether that service or supply:

- is the most appropriate available supply or level of service for the *Member* in question considering potential benefits and harms to that individual;
- is known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes; or
- for services and interventions not in widespread use, as based on scientific evidence.

In determining coverage for *Medically Necessary Services*, we use *Medical Necessity Guidelines*. These Guidelines are:

- developed with input from practicing physicians in the *Network Contracting Area*;
- developed in accordance with the standards adopted by national accreditation organizations;
- updated at least biennially or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice; and
- evidence-based, if practicable.

Member

A person enrolled in *Tufts Health Plan* under the *Group Contract*. Also referred to as “you”.

Terms and Definitions, continued

Mental Disorders

Any mental disorder and substance abuse disorder that is listed in the most recent revised publication or the most updated volume of either the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association or the International Classification of Disease Manual (ICO) published by the World Health Organization and that substantially limits the life activities of the person with the illness. *Mental Disorders* do not include tobacco and caffeine in the definition of substance. In addition, *Mental Disorders* do not include: mental retardation, learning disorders, motor skills disorders, communication disorders, and mental disorders classified as "V" codes.

Network Contracting Area

The geographic area within which we have developed or arranged for a network of *Providers* to afford *Members* with adequate access to *Covered Services*.

Note: For information about *Providers* in the *Network Contracting Area*, call [Member Services] [or check our Web site at www.tuftshealthplan.com].

Network Hospital

A hospital which has an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide certain *Covered Services* to *Members*. *Network Hospitals* are independent. They are not owned by *Tufts Health Plan*. *Network Hospitals* are not *Tufts Health Plan's* agents or representatives, and their staff are not *Tufts Health Plan's* employees. *Network Hospitals* are subject to change.

Network Provider

A *Provider* who has an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide *Covered Services* to *Members*. *Network Providers* are located throughout the *Network Contracting Area*.

Non-Network Provider

A *Provider* who does not have an agreement either with *Tufts Health Plan* directly or with a *provider* network with whom we have a contract to provide *Covered Services* to *Members*.

Observation

The use of hospital services to treat and/or evaluate a condition that should result in either a discharge within twenty-three (23) hours or a verified diagnosis and concurrent treatment plan. At times, an observation stay may be followed by an *Inpatient* admission to treat a diagnosis revealed during the period of observation.

Open Enrollment Period

The period each year when *Tufts Health Plan* and the *Group* allow eligible persons to apply for *Group* coverage in accordance with the *Group Contract*.

Out-of-Network Level of Benefits

The level of benefits that a *Member* receives when *Covered Services* are not provided by a *Network Provider*. See Chapter 1 for more information.

Outpatient

A patient who receives care other than on an *Inpatient* basis. This includes services provided in:

- a *Provider's* office;

- a *Day Surgery* or ambulatory care unit; and
- an Emergency room or *Outpatient* clinic.

Note: You are also an *Outpatient* when you are in a facility for *Observation*.

Terms and Definitions, continued

[Out-of-Pocket Maximum]

[The maximum amount of money paid by a *Member* during a [calendar year] [*Contract Year*] for [certain] *Covered Services* [which are not provided by a *Network Provider*]. The *Out-of-Pocket Maximum* consists of [Copayments,] [the *Deductible*] [and] [*Coinsurance*]. It does not include [Copayments], or costs for health care services that are not *Covered Services* under the *Group Contract*.]

See “Benefit Overview” *Certificate* for detailed information about your *Out-of-Pocket Maximum*.

[Paraprofessional]

As it pertains to the treatment of autism and autism spectrum disorders, a *Paraprofessional* is an individual who performs applied behavioral analysis (ABA) services under the supervision of a *Board-Certified Behavioral Analyst (BCBA)* who is a licensed health care clinician. As required by Rhode Island law, *Board-Certified Assistant Behavioral Analysts (BCaBAs)* are considered *Paraprofessionals*.]

FILING NOTE TO RI DEPARTMENT OF BUSINESS REGULATION: In accordance with RI General Laws 27.18-71, the autism spectrum disorder benefit and this definition only apply to groups of 51 or more

[Pre-Existing Condition]

[A condition which had during the six months immediately preceding your *Effective Date*, manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received. Pregnancy is not considered a pre-existing condition.]

Premium

The total monthly cost of *Individual* or *Family Coverage* that [the *Group* pays] [is paid] to *Tufts Health Plan*.

Preregistration

Tufts Health Plan's process of verifying authorization required for all *Inpatient* admissions and transfers. *Preregistration* is not a guarantee of payment. See Chapter 1 for further information.

Prior Authorization

A process we use to decide if a health care service or supply qualifies as a *Covered Service* and is *Medically Necessary*. We recommend that you get prior authorization before obtaining care for certain *Covered Services*. *Covered Services* for which we suggest prior authorization include a “(PA)” notation in the “Benefit Overview” section of this document. This process is handled by *Tufts Health Plan's* [Chief Medical Officer] or someone we designate. For services you receive at the *In-Network Level of Benefits*, your *Network Provider* is responsible for obtaining *prior authorization*.

To request prior authorization, please call us. For mental health services, call our Mental Health Department at 1-800-208-9565. For all other *Covered Services*, call our Member Services Department at 1-800-682-8059. For more information about our prior authorization process, call Member Services or check our Web site at www.tuftshealthplan.com.

[Primary Care Provider]

[A *Network Provider* who is a general practitioner, family practitioner, nurse practitioner, internist, pediatrician, or obstetrician/gynecologist who provides primary care services.]

Provider

A health care professional or facility licensed in accordance with applicable law, including, but not limited to, hospitals, [limited service medical clinics, if available;] urgent care centers, if available; physicians, doctors of osteopathy, licensed nurse midwives, certified registered nurse anesthetists, certified registered nurse practitioners, optometrists, podiatrists, psychiatrists, psychologists, licensed mental health counselors, licensed independent clinical social workers, licensed psychiatric nurses who are certified as clinical specialists in psychiatric and mental health nursing, tobacco treatment specialists, licensed speech-language pathologists, licensed marriage and family therapists; and licensed audiologists.

We will only cover services of a *Provider*, if those services are listed as *Covered Services* and within the scope of the *Provider's* license.

Terms and Definitions, continued

Reasonable Charge

The lesser of:

- the amount charged by the *Non-Network Provider*; or
- the amount that we determine to be reasonable. We decide this amount based on nationally accepted means and amounts of claims payment. These means and amounts include, but are not limited to: Medicare fee schedules and allowed amounts; CMS medical coding policies; AMA CPT coding guidelines; nationally recognized academy and society coding; and clinical guidelines.

Note: The amount the *Member* pays in excess of the *Reasonable Charge* is not included in the [*Deductible*] [,][*Coinsurance*] [or] [*Out-of-Pocket Maximum*].

Skilled

A type of care which is *Medically Necessary*. This care must be provided by, or under the direct supervision of, licensed medical personnel. *Skilled* care is provided to achieve a medically desired and realistically achievable outcome.

Spouse

The *Subscriber's* legal spouse, according to the law of the state in which you reside.

Spouse also includes the spousal equivalent of the *Subscriber* who is the registered *Domestic Partner*, civil union partner, or other similar legally recognized partner of the *Subscriber* who resides in a state that provides such legal recognition/spousal equivalent rights.

Subscriber

The person:

- who is [employed by the *Group*] [a person eligible to be *Subscriber* under the *Group*];
- who enrolls in *Tufts Health Plan* and signs the membership application form on behalf of himself or herself and any *Dependents*; and
- in whose name the *Premium* is paid in accordance with a *Group Contract*.

[Tertiary Hospital]

[Each of the following hospitals:

- [Beth Israel Deaconess Medical Center (Boston, MA);]
- [Boston Medical Center (Boston, MA);]
- [Brigham & Women's Hospital (Boston, MA);]
- [Children's Hospital (Boston, MA);]
- [Dana-Farber Cancer Institute (Boston, MA);]
- [Lahey Clinic (Burlington, MA);]
- [Mary Hitchcock Memorial Hospital (Hanover, NH);]
- [Massachusetts Eye & Ear Infirmary (Boston, MA);]
- [Massachusetts General Hospital (Boston, MA);]
- [New England Baptist Hospital (Boston, MA);]
- [Rhode Island Hospital, including Hasbro Children's Hospital (Providence, Rhode Island);]
- [Tufts-New England Medical Center (Boston, MA);]
- [UMass Memorial Medical Center (Worcester, MA).]

Terms and Definitions, continued

Tufts Health Plan

Tufts Insurance Company (TIC) which is authorized to offer POS and PPO products. TIC has entered into an agreement with Tufts Benefit Administrators, Inc. (TBA) for TBA to administer the health benefits and make available a network of *Providers* described in this *Certificate*.

Both TIC and TBA do business under the name *Tufts Health Plan*. *Tufts Health Plan* is also called “we”, “us”, and “our”.

[Urgent Care

Care provided when your health is not in serious danger, but you need immediate medical attention for an unforeseen illness or injury. Examples of illnesses or injuries in which urgent care might be needed are: a broken or dislocated toe; a cut that needs stitches but is not actively bleeding; sudden extreme anxiety; or symptoms of a urinary tract infection.

Note: Care may be provided after the *Urgent* condition is treated and stabilized and the *Member* is safe for transport. This care is not considered *Urgent Care*.]

Appendix B - ERISA Information

ERISA RIGHTS

If your plan is an ERISA plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Most plans are ERISA plans, but not all. Please contact your plan administrator to determine if your plan is an ERISA plan.

ERISA provides that all plan participants shall be entitled to receive information about their plan and benefits, continue group health plan coverage, and prudent actions by plan fiduciaries.

Receiving Information About Your Plan and Benefits

ERISA provides that all plan participants shall be entitled to:

- Examine, without charge, at the plan administrator's office and at other specified locations, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration (EBSA).
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a *Reasonable Charge* for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Continuing Group Health Plan Coverage

ERISA provides that all plan participants shall be entitled to:

- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Review your summary plan description and the documents governing the plan on the rules governing your continuation coverage rights under the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- Reduction or elimination of exclusionary periods of coverage for preexisting conditions under a group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Note: This plan [does not include] [includes] a preexisting condition exclusion.

(continued on next page)

ERISA RIGHTS, continued

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforcing Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PROCESSING OF CLAIMS FOR PLAN BENEFITS

The Department of Labor's (DOL) Employee Benefits Security Administration has published benefit determination procedure regulations for employee benefit plans governed under ERISA. The regulations set forth requirements with respect to the processing of claims for plan benefits, including urgent care claims, pre-service claims, post-service claims and review of claims denials.

Who can submit a claim?

The DOL Regulations apply to claims submitted by ERISA participants or their beneficiaries. In accordance with the regulations, *Tufts Health Plan* permits an authorized representative (referred to here as the "authorized claimant") to act on your behalf in submitting a claim or obtaining a review of a claim decision. An authorized claimant can be any individual (including, for example, a family member, an attorney, etc.) whom you designate to act on your behalf with respect to a claim for benefits.

How do I designate an Authorized Claimant?

An authorized claimant can be designated at any point in the claims process – at the pre-service, post service or appeal level. Please contact a *Tufts Health Plan* Member Specialist at 1-800-682-8059 for the specifics on how to appoint an authorized claimant.

Types of claims

There are several different types of claims that you may submit for review. *Tufts Health Plan's* procedures for reviewing claims depends upon the type of claim submitted (urgent care claims, pre-service claims, post-service claims, and concurrent care decisions).

Urgent care claims: An "urgent care claim" is a claim for medical care or treatment where the application of the claims review procedure for non-urgent claims: (1) could seriously jeopardize your life, health or ability to regain maximum function, or (2) based upon your provider's determination, would subject you to severe pain that cannot adequately be managed without the care or treatment being requested. For urgent care claims, we will respond to you within 72 hours after receipt of the claim. If we determine that additional information is needed to review your claim, we will notify you within 24 hours after receipt of the claim and provide you with a description of the additional information needed to evaluate your claim. You have 48 hours after that time to provide the requested information. We will evaluate your claim within 48 hours after the earlier of our receipt of the requested information, or the end of the extension period given to you to provide the requested information.

Concurrent care decisions: A "concurrent care decision" is a determination relating to the continuation/reduction of an ongoing course of treatment. If we have already approved an ongoing course of treatment for you and considers reducing or terminating the treatment, we will notify you sufficiently in advance of the reduction or termination of treatment to allow you to appeal the decision and obtain a determination before the treatment is reduced or terminated. If you request to extend an ongoing course of treatment that involves urgent care, we will respond to you within 24 hours after receipt of the request (provided that you make the request at least 24 hours prior to the expiration of the ongoing course of treatment). If you reach the end of a pre-approved course of treatment before requesting additional services, the "pre-service" or "post-service" time limits will apply.

PROCESSING OF CLAIMS FOR PLAN BENEFITS, continued

Types of claims, continued

[Pre-Service Claim: A “pre-service claim” is a claim that requires approval of the benefit in advance of obtaining the care. For pre-service claims, we will respond to you within 72 hours for an urgent request and within 15 days for a non-urgent request after receipt of the claim. If we determines that an extension is necessary for a non-urgent request due to matters beyond our control, we will notify you within 15 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a pre-service claim, but do not submit enough information for us to make a determination, we will notify you within 15 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.

Post-Service Claim: A “post-service claim” is a claim for payment for a particular service after the service has been provided. For post-service claims, we will respond to you within 30 days after receipt of the claim. If we determines that an extension is necessary due to matters beyond our control, we will notify you within 30 days informing you of the circumstances requiring the extension and the date by which we expect to render a decision (up to an additional 15 days). If you make a post-service claim, but do not submit enough information for us to make a determination, we will notify you within 30 days and describe the information that you need to provide to us. You will have no less than 45 days from the date you receive the notice to provide the requested information.]

[If your request for coverage is denied, you have the right to file an appeal. See Chapter 6 for information on how to file an appeal.]

STATEMENT OF RIGHTS UNDER THE NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans or issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay or up to 48 hours (or 96 hours). However, to use certain providers or facilities, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

FAMILY AND MEDICAL LEAVE ACT OF 1993

Note: The Family and Medical Leave Act only applies to groups with 50 or more employees.

Under the Family and Medical Leave Act of 1993 (FMLA), if an employee meets the eligibility requirements, that employee is legally allowed to take up to 12 weeks of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of the newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for an immediate family member (spouse, child, or parent) with a serious health condition; or
- to take medical leave when the employee is unable to work because of a serious health condition.

The FMLA was amended to add two new leave rights related to military service, effective January 16, 2009:

- **Qualifying Exigency Leave:** Eligible employees are entitled to up to 12 weeks of leave because of “any qualifying exigency” due to the fact that the spouse, son, daughter, or parent of the employee is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation.
- **Military Caregiver Leave:** An eligible employee who is the spouse, son, daughter, parent or next of kin of a covered servicemember who is recovering from a serious illness or injury sustained in the line of duty on active duty is entitled to up to 26 weeks of leave in a single 12-month period to care for the servicemember. The employee is entitled to a combined total of 26 weeks for all types of FMLA leave in the single 12-month period.

In order to be eligible, the employee must have worked for his or her employer for a total of 12 months and worked at least 1,250 hours over the previous 12 months.

A covered employer is required to maintain group health insurance coverage for an employee on FMLA leave whenever such insurance was provided before the leave was taken and on the same terms as if the employee had continued to work. If applicable, arrangements will need to be made for employees to pay their share of health insurance premiums while on leave. In some instances, the employer may recover premiums it paid to maintain health coverage for an employee who fails to return to work from FMLA leave.

An employee should contact his or her employer for details about FMLA and to make payment arrangements, if applicable. Additional information is also available from the U.S. Department of Labor: (1-866-487-9243, TTY: 1-877-899-5627 or <http://www.dol.gov/esa/whd/fmla/finalrule/FMLAPoster.pdf>).

PATIENT PROTECTION DISCLOSURE

Tufts Health Plan generally allows the designation of a *Primary Care Provider*. You have the right to designate any *Primary Care Provider* who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the *Primary Care Provider*. For information on how to select a *Primary Care Provider*, and for a list of the participating *Primary Care Providers*, contact Member Services or see our Web site at www.tuftshealthplan.com.

NOTICE OF PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Introduction

Tufts Health Plan strongly believes in safeguarding the privacy of our members' protected health information (PHI). PHI is information which:

- Identifies you (or can reasonably be used to identify you); and
- Relates to your physical or mental health or condition, the provision of health care to you or the payment for that care.

We are required by law to maintain the privacy of your PHI and to provide you with notice of our legal duties and privacy practices with respect to your PHI. This Notice of Privacy Practices describes how we may collect, use and disclose your PHI, and your rights concerning your PHI. This Notice applies to all members of *Tufts Health Plan's* insured health benefit plans, including: HMO plans; *Tufts Health Plan* Medicare Preferred plans; and insured POS and PPO plans. It also applies to all members of health plans insured by Tufts Insurance Company (a *Tufts Health Plan* affiliate). Unless your employer has notified you otherwise, this Notice of Privacy Practices also applies to all members of self-insured group health plans that are administered by a *Tufts Health Plan* entity.

How We Obtain PHI

As a managed care plan, we engage in routine activities that result in our being given PHI from sources other than you. For example, health care providers—such as physicians and hospitals—submit claim forms containing PHI to enable us to pay them for the covered health care services they have provided to you.

How We Use and Disclose Your PHI

We use and disclose PHI in a number of ways to carry out our responsibilities as a managed care plan. The following describes the types of uses and disclosures of PHI that federal law permits us to make without your specific authorization:

- **Treatment:** We may use and disclose your PHI to health care providers to help them treat you. For example, our care managers may disclose PHI to a home health care agency to make sure you get the services you need after discharge from a hospital.
- **Payment Purposes:** We use and disclose your PHI for payment purposes, such as paying doctors and hospitals for covered services. Payment purposes also include activities such as: determining eligibility for benefits; reviewing services for medical necessity; performing utilization review; obtaining premiums; coordinating benefits; subrogation; and collection activities.
- **Health Care Operations:** We use and disclose your PHI for health care operations. This includes coordinating/managing care; assessing and improving the quality of health care services; reviewing the qualifications and performance of providers; reviewing health plan performance; conducting medical reviews; and resolving grievances. It also includes business activities such as: underwriting; rating; placing or replacing coverage; determining coverage policies; business planning; obtaining reinsurance; arranging for legal and auditing services (including fraud and abuse detection programs); and obtaining accreditations and licenses.
- **Health and Wellness Information:** We may use your PHI to contact you with information about appointment reminders; treatment alternatives; therapies; health care providers; settings of care; or other health-related benefits, services and products that may be of interest to you. For example, we might send you information about smoking cessation programs.
- **Organizations That Assist Us:** In connection with treatment, payment and health care operations, we may share your PHI with our affiliates and third-party “business associates” that perform activities for us or on our behalf, for example, our pharmacy benefit manager. We will obtain assurances from our business associates that they will appropriately safeguard your information.
- **Plan Sponsors:** If you are enrolled in *Tufts Health Plan* through your current or former place of work, you are enrolled in a group health plan. We may disclose PHI to the group health plan’s plan sponsor— usually your employer—for plan administration purposes. The plan sponsor must certify that it will protect the PHI in accordance with law.
- **Public Health and Safety; Health Oversight:** We may disclose your PHI to a public health authority for public health activities, such as responding to public health investigations; when authorized by law, to appropriate authorities, if we reasonably believe you are a victim of abuse, neglect or domestic violence; when we believe in good faith that it is necessary to prevent or lessen a serious and imminent threat to your or others’ health or safety; or to health oversight agencies for certain activities such as audits, disciplinary actions and licensure activity.

- **Legal Process; Law Enforcement; Specialized Government Activities:** We may disclose your PHI in the course of legal proceedings; in certain cases, in response to a subpoena, discovery request or other lawful process; to law enforcement officials for such purposes as responding to a warrant or subpoena; or for specialized governmental activities such as national security.
- **Research; Death; Organ Donation:** We may disclose your PHI to researchers, provided that certain established measures are taken to protect your privacy. We may disclose PHI, in certain instances, to coroners, medical examiners and in connection with organ donation.
- **Workers' Compensation:** We may disclose your PHI when authorized by workers' compensation laws.
- **Family and Friends:** We may disclose PHI to a family member, relative or friend—or anyone else you identify—as follows: (i) when you are present prior to the use or disclosure and you agree; or (ii) when you are not present (or you are incapacitated or in an emergency situation) if, in the exercise of our professional judgment and in our experience with common practice, we determine that the disclosure is in your best interests. In these cases we will only disclose the PHI that is directly relevant to the person's involvement in your health care or payment related to your health care.
- **Personal Representatives:** Unless prohibited by law, we may disclose your PHI to your personal representative, if any. A personal representative has legal authority to act on your behalf in making decisions related to your health care. For example, a health care proxy, or a parent or guardian of an unemancipated minor are personal representatives.
- **Mailings:** We will mail information containing PHI to the address we have on record for the subscriber of your health benefits plan. We will not make separate mailings for enrolled dependents at different addresses, unless we are requested to do so and agree to the request. See below "Right to Receive Confidential Communications" for more information on how to make such a request.
- **Required by Law:** We may use or disclose your PHI when we are required to do so by law. For example, we must disclose your PHI to the U.S. Department of Health and Human Services upon request if they wish to determine whether we are in compliance with federal privacy laws. If one of the above reasons does not apply, we will not use or disclose your PHI without your written permission ("authorization"). You may give us written authorization to use or disclose your PHI to anyone for any purpose. You may later change your mind and revoke your authorization in writing. However, your written revocation will not affect actions we've already taken in reliance on your authorization. Where state or other federal laws offer you greater privacy protections, we will follow those more stringent requirements. For example, under certain circumstances, records that contain information about alcohol abuse treatment; drug abuse prevention or treatment; AIDS-related testing or treatment; or certain privileged communications may not be disclosed without your written authorization. In addition, when applicable we must have your written authorization before using or disclosing medical or treatment information for a member appeal. See below, "Who to Contact for Questions or Complaints," if you would like more information.

How We Protect PHI Within Our Organization

Tufts Health Plan protects oral, written and electronic PHI throughout our organization. We do not sell PHI to anyone. We have many internal policies and procedures designed to control and protect the internal security of your PHI. These policies and procedures address, for example, use of PHI by our employees. In addition, we train all employees about these policies and procedures. Our policies and procedures are evaluated and updated for compliance with applicable laws.

Your Individual Rights

The following is a summary of your rights with respect to your PHI:

- **Right of Access to PHI:** You have the right to inspect and get a copy of most PHI *Tufts Health Plan* has about you. Under certain circumstances, we may deny your request. If we do so, we will send you a written notice of denial describing the basis of our denial. We may charge a reasonable fee for the cost of producing and mailing the copies. Requests must be made in writing and reasonably describe the information you would like to inspect or copy.
- **Right to Request Restrictions:** You have the right to ask that we restrict uses or disclosures of your PHI to carry out treatment, payment and health care operations; and disclosures to family members or friends. We will consider the request. However, we are not required to agree to it and, in certain cases, federal law does not permit a restriction. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Receive Confidential Communications:** You have the right to ask us to send communications of your PHI to you at an address of your choice or that we communicate with you in a certain way. For example, you may ask us to mail your information to an address other than the subscriber's address. We will accommodate your request if you state that disclosure of your PHI through our usual means could endanger you; your request is reasonable; it specifies the alternative means or location; and it contains information as to how payment, if any, will be handled. Requests may be made verbally or in writing to *Tufts Health Plan*.
- **Right to Amend PHI:** You have the right to have us amend most PHI we have about you. We may deny your request under certain circumstances. If we deny your request, we will send you a written notice of denial. This notice will describe the reason for our denial and your right to submit a written statement disagreeing with the denial. Requests must be in writing to *Tufts Health Plan* and must include a reason to support the requested amendment.
- **Right to Receive an Accounting of Disclosures:** You have the right to a written accounting of the disclosures of your PHI that we made in the last six years prior to the date you request the accounting. However, except as otherwise provided by law, this right does not apply to (i) disclosures we made for treatment, payment or health care operations; (ii) disclosures made to you or people you have designated; (iii) disclosures you or your personal representative have authorized; (iv) disclosures made before April 14, 2003; and (v) certain other disclosures, such as disclosures for national security purposes. If you request an accounting more than once in a 12-month period, we may charge you a reasonable fee. All requests for an accounting of disclosures must be made in writing to *Tufts Health Plan*.

- **Right to This Notice:** You have a right to receive a paper copy of this Notice from us upon request.
- **How to Exercise Your Rights:** To exercise any of the individual rights described above or for more information, please call a member services specialist at 800-462-0224 (TDD: 800-815-8580) or write to: Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

Effective Date of Notice

This Notice takes effect August 13, 2007. We must follow the privacy practices described in this Notice while it is in effect. This Notice will remain in effect until we change it. This Notice replaces any other information you have previously received from us with respect to privacy of your medical information.

Changes to This Notice of Privacy Practice

We may change the terms of this Notice at any time in the future and make the new Notice effective for all PHI that we maintain—whether created or received before or after the effective date of the new Notice. Whenever we make an important change, we will send subscribers an updated Notice of Privacy Practices. In addition, we will publish the updated Notice on our Website at tuftshealthplan.com.

Who to Contact for Questions or Complaints

If you would like more information or an additional paper copy of this Notice, please contact a member services specialist at the number listed above. You can also download a copy from our Website at tuftshealthplan.com. If you believe your privacy rights may have been violated, you have a right to complain to Tufts Health Plan by calling the Privacy Officer at 800-208-9549 or writing to: Privacy Officer, Corporate Compliance Department, *Tufts Health Plan*, 705 Mount Auburn Street, Watertown, MA 02472-1508.

You also have a right to complain to the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint.

Tufts Health Plan is the trade name for Tufts Associated Health Maintenance Organization, Inc. It is also a trade name for Total Health Plan, Inc. and Tufts Benefit Administrators, Inc. in each entity's capacity as an administrator for self-funded group health plans; and for Tufts Insurance Company.

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State: Rhode Island

Filing Company:

Tufts Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: RI 2014 Rate Review Process - TIC SG

Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Supporting Document Schedules

Bypassed - Item:	A&H Experience
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification - Life & A&H
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Health Insurance Checklist
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Premium Rate Sheets - Life & A&H
Bypass Reason:	n/a to this submission
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
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State: Rhode Island **Filing Company:** Tufts Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: RI 2014 Rate Review Process - TIC SG
Project Name/Number: RI 2014 Rate Review Process - TIC SG/2013-RI-060

Comments:	
Attachment(s):	Actuarial Memorandum-RI-SG-Benefit Equivalence.pdf CMS-PartIII-Actuarial Memorandum_final.pdf Actuarial Memorandum-RI-SG-AV Calculation.pdf Consumer Narrative_release.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	UnifiedRateReviewSubmission_2013041523815.xml BusinessRules_TICO.xml RateData_TICO.xml
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	See the document entitled "Consumer Narrative release" in the ACTUARIAL MEMORANDUM AND CERTIFICATIONS folder above.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Checklist Item #5 - Rate Attestation
Comments:	
Attachment(s):	Checklist Item #5 Rate Attestation - THPC-128976974.pdf
Item Status:	
Status Date:	

Satisfied - Item:	2013 Rate Review Process OHIC Templates
Comments:	
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO.xlsx 2013 Rate Review Process RI Annual Health Statement Supplement Worksheet.pdf

SERFF Tracking #:

THPC-128976974

State Tracking #:**Company Tracking #:**

2013-RI-060

State: Rhode Island**Filing Company:**

Tufts Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO**Product Name:** RI 2014 Rate Review Process - TIC SG**Project Name/Number:** RI 2014 Rate Review Process - TIC SG/2013-RI-060

Item Status:	
Status Date:	

Satisfied - Item:	Resubmission 05/01/2013
Comments:	These templates have been revised based on initial questions from Bela Gorman. Per her instructions, we will provide commentary on the revisions in correspondence on Thursday 5/2/2013.
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO - 5.1 Submission.xlsx UnifiedRateReviewSubmission_PPO_20130501145034.xml RateData_TICO20130501.xml Consumer Narrative_Post-Filing Revision.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PDF of OHIC Template from 5/1/2013 (Uploaded 5/15/2013)
Comments:	
Attachment(s):	Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO - 5.1 Submission.pdf
Item Status:	
Status Date:	

State:	Rhode Island	Filing Company:	Tufts Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	RI 2014 Rate Review Process - TIC SG		
Project Name/Number:	RI 2014 Rate Review Process - TIC SG/2013-RI-060		

Attachment UnifiedRateReviewSubmission_2013041523815.xml is not a PDF document and cannot be reproduced here.

Attachment BusinessRules_TICO.xml is not a PDF document and cannot be reproduced here.

Attachment RateData_TICO.xml is not a PDF document and cannot be reproduced here.

Attachment Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO.xlsx is not a PDF document and cannot be reproduced here.

Attachment Revised 2013 Rate Review Process OHIC Template 3-11-13 Final PPO - 5.1 Submission.xlsx is not a PDF document and cannot be reproduced here.

Attachment UnifiedRateReviewSubmission_PPO_20130501145034.xml is not a PDF document and cannot be reproduced here.

Attachment RateData_TICO20130501.xml is not a PDF document and cannot be reproduced here.

Actuarial Memorandum

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company
Rhode Island Small Group Rate Filing

Deviations in Benefits for Services Covered Under EHB-Benchmark Plan Actuarial Certification for Benefit Equivalence with EHB-Benchmark

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Tufts Associated Health Maintenance Organizations, Inc. and Tufts Insurance Company (collectively, Tufts Health Plan, or THP) to comply with the *Checklist for Individual and Small Group Health Insurance Plans [Policy Form Inside and Outside the Rhode Island Health Benefit Exchange, Effective for plan years beginning on and after 1-1-2014]*, per the OHIC Filing Instructions posted January 16, 2013. It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner and the management of Tufts health Plan and should only be used for the purpose stated above.

I am currently employed as an actuary with Tufts Health Plan.

Scope and Purpose

As part of the rate filing submission to the OHIC for small group rates effective January 1, 2014, several benefits or services in the filed benefit plans include a deviation from a benefit or service that is covered under the EHB-Benchmark Plan. The purpose of this actuarial memorandum is to provide an actuarial certification and documentation demonstrating that the benefit or service of the THP filed plans and the Rhode Island EHB-Benchmark Plan are actuarially equivalent within the same Essential Health Benefit category, within a de minimis level of difference.

This statement of opinion complies with the applicable guidance provisions of Actuarial Standards of Practice 8 (Regulatory Filings for Health Plan Entities), 26 (Certification of Small Employer Health Benefit Plans) and 41 (Actuarial Communications).

Testing Procedures

As part of my review, I performed testing procedures to ensure that the data, assumptions, applicable plan benefits and methodologies used in demonstrating actuarial equivalence were appropriately considered.

Documentation and Justification

The specific benefits or services covered under the THP plans that differ from the EHB-Benchmark Plan, as described below, apply for all of the benefit plans included in the filing submission for January 1, 2014.

The following three types of deviation are being made, in accordance with THP's standard benefits for these benefits or services. These occur within the same benefit category as for the EHB-Benchmark plan, as shown:

- a) Inpatient Rehabilitation Days and SNF days (IP Rehab and SNF): differences in the maximum number of days covered per year, as summarized in Table 1 below.
- b) Physical Therapy and Occupational Therapy Visits (PT and OT Visits): differences in the maximum number of visits covered per year, as summarized in Table 1 below.
- c) Speech Therapy Visits (ST Visits): differences in the maximum number of visits covered per year, as summarized in Table 1 below.

Table 1

Benefit or Service	Tufts Health Plan Standard Benefit (THP Standard)	Corresponding EHB-Benchmark Benefit	Percentage Difference (1)
a) IP Rehab and SNF	IP Rehab & SNF Combined: max 100 days/year	IP Rehab: Max of 45 days/year; SNF: Unlimited days	0.02% <i>(within de minimis)</i>
b) PT and OT Visits	PT: Max of 30 visits/yr OT: Max of 30 visits/yr <i>(applied separately)</i>	PT and OT: Unlimited visits	0.02% <i>(within de minimis)</i>
c) ST Visits	ST: Max of 30 visits/yr	ST: Unlimited	0.01% <i>(within de minimus)</i>
(1) - Percentage difference in total allowed claims PMPM, for all benefit categories combined.			

As shown above in Table 1, each of these two categories of deviation falls well within a 0.1% de minimis level of difference for demonstrating actuarial equivalence. The percentage difference in allowed costs PMPM between the THP Standard benefits and the corresponding RI EHB-Benchmark benefits was based on actual claims continuance data used to calculate the percentage differences in what the PMPM allowed cost experience would have been if the different limitation on the maximum number of visits or days had been in effect. A summary description of the data used and the general methodology outlined is as follows:

In order to use a sufficient volume of data so as to obtain credible results, and since there was not sufficient Rhode Island-specific experience, we utilized claims continuance data for incurred dates in both 2011 and 2012 (results shown separately) including data for both Rhode Island and Massachusetts business. Additionally, in order to obtain credible continuance table data, we utilized claims experience for all commercial fully insured business, including small group and

large group business. Data included claims run-out payments through Feb-2013, with a completion factor applied for unpaid claims.

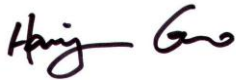
In order to obtain actual experience-based continuance tables that were complete (i.e., including data as if no benefit limitations had been in effect) the experience-based continuance tables were adjusted for all members hitting their respective maximum number of covered days or visits, to spread such members across the tail of their respective continuance table using appropriate extrapolation. It is also noted that the continuance table construction for PT and OT visits included members having in-network only claims, but the effect on results would be minimal since this excluded only a small percentage of data. Based on the methodology applied, the results are believed to be actuarially sound and reasonable for Rhode Island small group business, and well within the de minimis range.

Actuarial Certification:

I certify that for each category of deviation in benefits or services, the deviation in benefit or service and the EHB-Benchmark benefit or service are actuarially equivalent, within a de minimis level of difference.

The analysis was:

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan
April 15, 2013

Actuarial Memorandum

Tufts Associated Health Maintenance Organization, Inc.
Rhode Island Small Group Rate Filing

CMS Part III Actuarial Memorandum and Certification

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States. I also meet the education and experience requirements and continuing education requirements necessary to satisfy the General and Specific Qualification Standards applicable to the rendering of this actuarial memorandum in particular, which is considered an actuarial opinion. I am currently employed as an actuary with Tufts Health Plan.

This statement of opinion and the development of rates referenced in this memorandum comply with the applicable guidance provisions of Actuarial Standards of Practice (ASOPs) and the actuarial Code of Professional Conduct, including in particular, ASOP 5 (Incurred Health Claims), ASOP 8 (Regulatory Filings for Health Plan Entities), ASOP 12 (Risk Classification), ASOP 23 (Data Quality), ASOP 25 (Credibility Procedures Applicable to A&H), ASOP 26 (Certification of Small Employer Health Benefit Plans) and ASOP 41 (Actuarial Communications).

Scope and Purpose

This Part III Actuarial Memorandum is prepared on behalf of Tufts Associated Health Maintenance Organization, Inc. (Tufts Health Plan, or THP) in order to facilitate an objective actuarial review of the proposed rate increases included in its health insurance rate filing to the Rhode Island Office of the Health Insurance Commissioner (OHIC) for small group rates effective January 1, 2014, as required by CMS in order to comply with 45 CFR § 154.215. This memorandum is being submitted along with the corresponding Part I Uniform Rate Review Template, referenced throughout this memorandum, and the Part II Consumer Narrative Justification, as part of the Rate Filing Justification required by CMS. It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner (OHIC), CMS, and the management of Tufts health Plan, and should only be used for the purpose stated herein.

As outlined in the *CMS Part III Actuarial Memorandum and Certification Instructions*, dated March 18, 2013, this memorandum captures appropriate actuarial certifications related to:

- the methodology used to calculate the AV Metal Value for each plan (a copy of the certification required by 45 CFR Part 156, § 156.135 is included with this memorandum),
- the appropriateness of the essential health benefit portion of premium upon which advanced payment of premium tax credits (APTCs) are based, and
- the index rate developed in accordance with federal regulations and the index rate along with allowable modifiers used in the development of plan specific premium rates.

Documentation and Justification

As provided in the OHIC rate filing instructions, the methodology, experience, assumptions and supporting calculations are provided below, following the format of the prescribed form, *Unique Plan Design Supporting Documentation and Justification*.

GENERAL INFORMATION

Company Identifying Information

Company Legal Name:	Tufts Associated Health Maintenance Organization, Inc. (TAHMO), and Tufts Insurance Company (TICO)
State:	Rhode Island
HIOS Issuer ID:	90010 and 26322
Market:	Small Group
Effective Date:	January 1, 2014

Company Contact Information

Primary Contact Name:	Haiyun Guo
Primary Contact Telephone Number:	(617) 972-9400 x 2091
Primary Contact Email Address:	Haiyun_Guo@Tufts-Health.com

PROPOSED RATE INCREASE(S)

The EHB base rate increases proposed in this filing effective January 1, 2014 are 10.1% for TAHMO and 10.9% for TICO. Each month this increase is trended by 1/12 of value to set the EHB base rate for each renewal month through December 2014. The proposed increase is attributable to:

- a 6.2% utilization and unit cost trend
- the benefit changes made to align with the Rhode Island EHB benchmark plan
- the impact of ACA fees for 2014.

The rate increase for each benefit plan varies slightly from the EHB base rate increase as shown below:

Company	Benefit Plan	January 2014 Rate Increase
TAHMO	HMO Choice Copay	7.1%
TAHMO	Advantage HMO 500	11.0%
TAHMO	Advantage HMO 1000	11.0%
TAHMO	Advantage HMO 1500	11.1%
TAHMO	Advantage HMO 2000	11.2%
TAHMO	Advantage HMO Saver 2000	10.5%
TICO	PPO Choice Copay	7.8%
TICO	Advantage PPO 500	11.7%
TICO	Advantage PPO 1000	11.8%
TICO	Advantage PPO 1500	12.0%
TICO	Advantage PPO 2000	12.1%
TICO	Advantage PPO Saver 2000	11.2%
TICO	PPO Choice Copay	7.8%

The variation in rate increases by benefit plan are due to several factors :

- benefit design changes from 2013 to 2014
- the inclusion of the pediatric dental benefit as a fixed PMPM for all plans, which results in different rate increases when applied to different base premiums without pediatric dental
- the reinsurance fee, risk adjustment assessment and PCORI fees are included as a fixed PMPM for all plans which results in different rate increases when applied to different base premiums

It should be noted that the percentage increase over the experience period calculated in Worksheet I of the CMS Unified Rate Review Template and OHIC Template II is a comparison of the normalized 2014 base rate to the un-normalized 2012 experience base. It does not represent the rate increase being proposed for 2014.

EXPERIENCE PERIOD PREMIUM AND CLAIMS

A discussion of the information used in developing best estimates of premiums for the single risk pool during the experience period reported in Worksheet 1, Section I of the Part I Unified Rate Review Template is as follows:

Paid Through Date

The experience period for analysis includes claims incurred during calendar year 2012 and paid through February 2013. Completion factors were applied to project the ultimate claim liability for the experience period.

Premiums (net of MLR Rebate) in Experience Period

Tufts Health Plan maintains a data warehouse that captures earned premium by month at a group level. To develop the amount of premium earned during the experience period, premium information for RI groups in the single risk pool was extracted from the warehouse for the experience period. Since no MLR rebates were given for 2011 and no MLR rebates are expected for 2012, no rebates were factored into the earned premium for the experience period. Tufts Health Plan monitors loss ratios by market segment on a monthly basis for all our products. Year to date financial performance in our Rhode Island small group segment supports our projection of no rebate payout for 2012.

Allowed and Incurred Claims Incurred During the Experience Period

The estimate of allowed and paid claims is developed using fee for service claims incurred during the experience period by groups in the RI single risk pool. These claims are extracted from Tufts Health Plan's claims data warehouse for both medical and pharmacy services. The claim records within the data warehouse capture allowed cost as well as member cost share and paid amounts. No estimation is required to convert from allowed to paid claims. The ultimate allowed and paid value of these claims is projected, as described below, using completion factors developed for the Rhode Island market.

A portion of medical expense processed outside of the claims system is allocated to the claims in the data warehouse and included in the allowed and paid estimates described above. Other medical expenses not directly linked to claims (e.g., management fees and other non-claim payments to providers), are maintained by the Actuarial department in a detailed inventory by expense category and product which is updated regularly using inputs primarily from our Finance area. These expenses are added to the claims experience to arrive at a total allowed and paid amount for the experience period.

Estimated IBNR

Completion factors are developed by actuarial personnel on a monthly basis as part of the regular monthly reserving cycle. Unpaid medical claim liability reserves and the resulting completion factors are derived by product and state using a development method with 36 months of claim and membership history. The derivation also involves consideration of factors such as emerging cost and utilization trends, mix of business changes, claims inventories, workflow or system changes and high cost claimants. No conservatism is used in developing completion factors as they are intended to provide a best estimate of incurred claims. The IBNR factors used for rate development are consistent with those used in financial reporting with the exception that reserves for financial reporting include an explicit claim reserve margin. The same methodology and completion factors are applied to both the incurred claims and allowed claims bases. The IBNR factors used for TAHMO and TICO claims are 1.0285 and 1.0516 respectively, which are considered in line with typical experience inclusive of 2 months of claims runoff (i.e., no significant impacts of new claims systems/procedures, employee turnover, etc.).

BENEFIT CATEGORIES

Medical claims are mapped into the Benefit Categories reported in Section II of Worksheet 1, using information related to place of service and provider type that is contained on the claims themselves. The allocation of claims into these high level categories is part of Tufts Health Plan’s standard business processes that drive our historical experience analysis and financial forecasting. Hence the logic is considered stable and credible. Pharmacy claims are processed and stored separately, and are mapped directly into the pharmacy benefit category.

For all non-inpatient claims, including those that mapped to the “Other Medical” benefit category , the unit of measure is an encounter, which is defined as a unique combination of member, provider and date of service.

PROJECTION FACTORS

A description of each factor used to project the experience period allowed claims to the projection period, and supporting information related to the development of these factors is provided below.

Changes in Morbidity of the Population Insured

Given that Tufts Health Plan will not participate in the individual market in 2014, no adjustment is being made for changes in market wide morbidity. The factor in the “Pop’l Risk Morbidity” column on Worksheet 1, Section II is set to 1.00.

Changes in Benefits

The following benefits were added or modified to match the essential health benefit package.

Benefit Category	Impact	Current Benefit	Modified Benefit
Pediatric Vision	0.22%	Routine eye exams only	Glasses or contact lenses for members under age 19
Routine Eye	0.18%	One exam per 24 months	One exam per 12 months
Mental Health	0.07%	Subject to days and visits limits	Unlimited visits or days.

The following benefit changes were evaluated and determined to have no material impact on allowed claims:

Benefit Category	Current Benefit	Modified Benefit
Hearing Aids	Up to \$1500 for members under 19; up to \$700 for members ages 19 and above. Limits are applied per year per three year period	One hearing aid per year per three year period, subject to 30% member coinsurance
Wigs	Up to \$350 per year for members with cancer	One wig per member per year, subject to 20% member coinsurance
Adult Intensive Care (MH)	None	Coverage added for home based services
Chiropractor Modalities	None	Coverage added for up to 2 modalities per visit

No benefits that were covered in the experience period were removed from coverage in the projection period.

No anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and the projection period are included in the "Other" adjustment column in Worksheet 1 projection factors.

Changes in Demographics

The experience claims are adjusted solely for demographic changes related to the normal aging of the population. This demographic impact is estimated by aging the population in the experience period by one year and computing the ratio of the average age factor before and after this change. This ratio is embedded in the "Other" adjustment column in Worksheet 1.

To ensure the appropriateness of this adjustment for the single risk pool in Rhode Island, the age factors used in this process are the same factors that will be applied to the base rate to achieve member specific rates for 2014.

It should be noted that no aging impact is included in the credibility manual as the age factor will be applied to the credibility manual in a separate step.

Other Adjustments

No other adjustments beyond benefits and demographics were applied.

Additional Allowed Trend Factors (cost/utilization):

- Claims Trend Development:

The total membership for all benefit plans included in this RI Small Group single risk pool averaged less than 700 members during 2012. Therefore, since THP’s claims experience in Rhode Island (RI) is not sufficiently credible to support the development of RI trend factors, we used the same methodology in developing 2014 trends as what was used in our previous filings. The utilization trends are based on Massachusetts utilization trends, which are developed using 36 months of historical utilization experience in over 40 different service categories. Utilization trends are adjusted for changes in mix of service, demographics and business mix. The medical unit cost trends are based on the existing Rhode Island provider contracts and a best estimate of unit cost increases for those provider contracts that are still outstanding. The Rhode Island Rx unit cost trend is the same as the Massachusetts Rx unit cost trend since our Rx contract does not differ by state.

The proposed 2014 trend factors below reflect the utilization trend underlying the most recent Massachusetts emerging experience. 2014 unit cost trends are based on the most updated Rhode Island provider contracts. THP’s overall 2014 annual claim trend is 6.2%. The proposed 2014 annual trend factors are:

	IP	OP	Primary Care	Other M/S	Rx	Weighted Total
Total	5.2%	6.5%	2.7%	5.8%	9.7%	6.2%
Price Only	3.5%	3.7%	1.7%	1.8%	8.1%	3.7%
Utilization	1.6%	2.6%	1.0%	3.9%	1.5%	2.4%

- Pharmacy:

The trends shown above integrate differential trend assumptions for generic and brand drugs, taking into account the anticipated movement of drugs among tiers. To the extent that information from our PBM or from our own independent research projects significant changes in generic drug launches compared to prior years, these are also taken into account. Our trends for 2014 have not been adjusted for significant changes in drug launches. In addition, they do not reflect any aggregate changes to our standard drug formulary since it was evaluated as comparable to the formulary of the Rhode Island benchmark plan.

Additional adjustments to explicitly recognize seasonality patterns were not required, given that the experience period and utilization trend adjustments discussed above were developed based on the Massachusetts claims experience on a calendar year to calendar year basis, which includes the averaging out of the impacts of seasonality.

CREDIBILITY MANUAL RATE DEVELOPMENT

Given the very low membership (averaging less than 700 members for this entire single risk pool) and resulting lack of any meaningful credibility, the projected allowed claims are developed based on trended manual rates, directly applying the manual pricing relativities, trends and other adjustments outlined in this memorandum.

Source and Appropriateness of Experience Data Used for Manual Rates:

Manual rates were initially developed using our manual rate calculator model, which was developed based on the Milliman, Inc. *Health Cost Guidelines (HCG) – Commercial Rating Structures*. The Milliman HCG rating structures facilitated the development of plan-specific manual rates using a detailed cost build-up reflecting the benefit plan parameters by detailed category of service for each plan, combined with projected unit costs and numerous other factors. The Milliman HCG Structures are developed utilizing a database containing over 6 million members compiled from multiple sources, intended to represent the utilization and claims of a typical group (before consideration of individual selection or underwriting), and thus making it a credible and suitable source for determining relative pricing relationships and manual rates for this single risk pool, after scaling to our experience.

Our manual rate calculator, which was initially scaled to the experience of our credible block of Massachusetts small group claims experience, was used to develop the initial manual rates for Rhode Island, adjusted to the differences in the pricing requirements for Rhode Island versus Massachusetts related to differences in provider contracts, applicable benefit plan parameters and relative utilization levels as discussed further below. After 2009, the credibility manual rates were trended by the OHIC approved premium trends.

Adjustments Made to the Data:

The trends applied to our manual rates for Rhode Island for this risk pool were developed to reflect the unit cost trends (e.g., network provider unit costs) specific to Rhode Island, as discussed above. The utilization trends however, were developed based on the THP utilization trend experience for Massachusetts, due to the lack of credible utilization trend experience for Rhode Island. As discussed above, these utilization trends are considered reasonable for the anticipated benefit plans for which rates are being submitted.

The trended manual rates were adjusted to reflect the new age factors that will be effective on and after January 1, 2014 and reflect the average utilization as required by Worksheet 1.

For purposes of completing the allocations shown in Worksheet II only, in order to meet the submission requirements of this filing, the amounts for the Projected Allowed Experience Claims PMPM shown in Worksheet II were allocated back into the utilization and average cost components by benefit category as follows:

- Utilization/1000 – allocated based on Massachusetts business

- PMPM – allocated based on actual Rhode Island experience, even though not at all credible for pricing purposes
- Average cost per service – backed into based on PMPM and utilization rate shown

Inclusion of Capitation Payments

The value of capitation payments for Rhode Island members using Massachusetts providers is included in the allowed PMPM.

Credibility of Experience:

The total membership for all benefit plans included in this RI Small Group single risk pool averaged less than 700 members during 2012, which was not assigned any credibility in the rate development.

PAID TO ALLOWED RATIO

The Paid to Allowed Average Factor in the Projection Period for the market, shown in Worksheet 1, Section III, is based on the weighted average paid-to-allowed (P/A) factor by plan, as summarized in the table below.. These P/A factors were developed using our manual rate calculator model, which is based on the Milliman HCG Structures, as discussed above, to determine the plan factors (for relative claims cost on a net benefits paid basis inclusive of induced utilization due to cost-sharing). Backing out the induced utilization factors from the 2014 Plan factor (again, relative to our base plan), and applying the starting P/A factor for our base plan, one obtains the P/A ratios by plan which are then weighted together by corresponding membership.

The above weighted P/A ratios were developed based on the P/A ratios of each plan, before including the PMPM pricing of the additional Pediatric Dental EHB benefit. The final Paid to Allowed Average Factor in Projection Period shown in Worksheet 1, Section III also includes the impact on the P/A ratio of the additional Ped Dental benefit.

Projected Risk Adjustments PMPM:

The OHIC in Rhode Island engaged Wakely Consulting Group to develop a risk adjustment simulation model for the small group market in Rhode Island to assist health plans in preparing data for the ACA risk adjustment program and in pricing applicable products for 2014. Results were distributed to each plan in early April, containing several variations of plan risk scores compared to the market average. These variations were intended to assist plans in determining how best to address the many uncertainties inherent in estimating risk adjustment related transfers.

The estimated transfer payments associated with each of the four variations modeled with Tufts Health Plan's submitted data ranged from a payout of \$57 pmpm to a recovery of \$50 pmpm for the same base population and time period. Given the variability in these results, and the volatility of Tufts Health Plan's small membership in Rhode Island, Tufts Health Plan has assumed no impact from risk adjustment

for 2014 and has made no adjustment to premium for any transfer payments. While we anticipate that there will be impact to Tufts Health Plan from risk adjustment in 2014, we do not have a solid basis upon which to estimate the size or direction of this impact.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium:

With the exception of one conversion member (i.e., a member who continued coverage after their group terminated), Tufts Health Plan does not participate in the individual market in Rhode Island and is not intending to do so in 2014. Accordingly, we are not eligible for recoveries from the Reinsurance Program. Since the \$5.25 pmpm contribution to the Reinsurance Program is applicable to all plans, it has been incorporated into our rates for 2014 as \$5.25 pmpm with no offset.

NON-BENEFIT EXPENSES AND PROFIT & RISK

- General Administrative Expense:

As in prior filings, given THP's low membership level in RI, we have elected not to reflect the actual projected administrative charges for our RI business in our rates. Rather, we have assumed the administrative expenses of a fully mature block of business.

- New taxes and fees imposed on the issuer:

In addition to the administrative charges referenced above, the Patient Centered Outcome Research Institute (PCORI) assessment fee, the Patient Protection and Affordable Care Act (PPACA) tax, to be paid in CY 2014 based on CY 2013 premiums, and the Risk Adjustment fee are included in premium rates effective on or after January 1, 2014.

- Anticipated changes in payments from and contributions to the Federal Transitional Reinsurance Program:

The \$5.25 pmpm contribution to the Federal Transitional Reinsurance Program is incorporated into our rates for 2014. However, since reinsurance payments apply solely to the individual market, and Tufts Health Plan does not participate in the individual market,¹ there are no recoveries anticipated from the reinsurance program in 2014 to offset the fee.

PROJECTED LOSS RATIO

The projected loss ratios based on the NAIC definition are 89.6% and 89.8% for TAHMO and TICO respectively.

¹ We have continued coverage for one member who had previously purchased group coverage but whose employer group no longer exists.

INDEX RATE

With different published definitions of the Index Rate, we chose to follow the direction in the HHS Market Rules and Rate Review Final Rule (2/22/13) which indicated that: *“the index rate must be adjusted on a market wide basis based on the total expected market wide payments and charges under Risk Adjustment and reinsurance and exchange user fees”* since it was more consistent with the OHIC guidance.²

The index rate was developed based on the credibility manual (see credibility manual development above), excluding Pediatric Dental allowed claims. We converted the resulting credibility manual to a Silver Plan utilization level and adjusted for the ACA rating impact (e.g., new age factors and rating rules) to arrive at a normalized allowed amount. To this normalized allowed amount we added administrative expenses, including operating costs, and all applicable ACA fees (e.g., PCORI, PPACA, Risk adjustment assessment, Reinsurance fee). No profit was added for this filing. Finally, pediatric dental claims were normalized for aging, grossed up by the applicable administrative expense, and added to the previously described normalized allowed amount to arrive at a total index rate for 2014. This index rate will be used to set the premium rates for all plans, subject only to plan level adjustments for benefit differences, per 45 CFR § 156.80 (d) (2).

AV METAL VALUES

The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans except those specified in the attached actuarial certification. The attached copy of the actuarial certification required by 45 CFR Part 156, § 156.135 is included, since an alternate methodology was used to calculate the AV Metal Value for at least one plan offered. This certification describes the reason an alternate methodology was used, the alternate methodology that was used for each applicable plan, and the process that was used to develop the AV metal value. It indicates that the values were in accordance with generally accepted actuarial principles and methodologies, and is signed by a member of the American Academy of Actuaries.

AV PRICING VALUES

The AV pricing values were calculated so that when applied to the EHB base rate they produce the appropriate plan specific rate prior to demographic adjustment. These AV pricing values are, in effect, plan factors, which were developed taking into account the following items:

² The instructions for Part I of the Unified Rate Review Template indicated that the index rate should not be adjusted for payments and charges under the Risk Adjustment and Reinsurance programs, or for Exchange user fees.

- The level of member cost sharing for the given plan design, including associated utilization differences
- The provider network, delivery system characteristics, and utilization management practices of the health plan
- Administrative costs, excluding Exchange user fees.

The fixed reference plan selected as the basis for the AV pricing values was the EHB base rate, which was calculated as the pmpm rate for a 21-year old (i.e., age factor of 1.000) for 100% allowed dollars for EHB with a utilization assumption set at the level anticipated for a plan with a 70% actuarial value metal value, as prescribed in the Rhode Island Individual/Small Group/Large Group Rate Review Process Filing Instructions Guidance Memo, published on March 25, 2013.

For each plan design, the allowed claims value underlying the EHB rate was adjusted for expected utilization relative to the Silver level to arrive at an allowed claims amount for each plan design. Next, the Pediatric dental allowed amount was removed to obtain the non-pediatric dental allowed claims PMPM. The paid to allowed ratio for each plan was then applied to the non pediatric dental allowed PMPM to get the paid claims PMPM excluding pedi-dental. This amount was then grossed up by the administrative expense load and further increased by the ACA related fixed PMPM expenses, such as reinsurance, PCORI fee, risk adjustment assessment fee to produce a premium rate excluding the pediatric dental benefit. Finally, the fixed PMPM for the pediatric dental benefit was added to the rate for each plan design and the plan factor (or AV pricing value) was calculated as the ratio of this plan-specific rate to the EHB base rate.

MEMBERSHIP PROJECTIONS

Since Tufts Health Plan will not be participating in the individual market in 2014, the main consideration in projecting membership was the expected change in our small group business compared to 2013. With the reduction in the number of plans being offered from 40 in 2013 (20 HMO and 20 PPO) to 12 in 2014 (6 HMO and 6 PPO), each terminated plan was mapped to the most similar continuing plan to minimize disruption to members. The small group membership in each of the 40 current plans was mapped accordingly and projected to 2014 with input from Sales. No material membership loss or gain was projected as a result of these plan changes.

Given our small share of the Rhode Island market, we do not anticipate any Silver level enrollment to be eligible for cost sharing reduction subsidies in 2014.

Terminated Products:

No products will be terminated prior to the effective date.

Plan Type:

All offered plan types are described by the drop-down box in Worksheet 2, Section I.

WARNING ALERTS

Warning alert results indicated no differences between the sum of the plan level projections in Worksheet 2 and the total projected amounts in Worksheet 1.

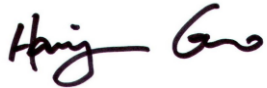
ACTUARIAL CERTIFICATION

I hereby affirmatively certify that:

1. I, Haiyun Guo, am a member of the American Academy of Actuaries in good standing.
2. The projected index rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient.
3. The index rate and only the allowed modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans except those specified in the attached actuarial certification. The actuarial certification required by 45 CFR Part 156, § 156.135 is included, since an alternate methodology (Approach 1) was used to calculate the AV Metal Value for at least one plan offered. This certification describes the reason an alternate methodology was used, the alternate methodology that was chosen for each applicable plan, and the process that was used to develop the AV metal value. It indicates that the values were in accordance with generally accepted actuarial principles and methodologies, and is signed by a member of the American Academy of Actuaries.
6. The proposed rates and trend factors were developed using sound actuarial assumptions and methodologies.

Please note that the Part I Unified Rate Review Template does not demonstrate the process used by Tufts Health Plan to develop our rates. Rather, it represents information required by Federal regulation

to be provided in support of the review of rate increases. The development of our index rate, as described herein, is consistent with Federal regulation and used consistently and only adjusted by the allowable modifiers.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan

April 15, 2013

Actuarial Memorandum

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company
Rhode Island Small Group Rate Filing

Unique Plan Design Supporting Documentation and Justification Actuarial Certification for Benefit Equivalence to Fit AV Calculator Parameters (Approach 1)

Qualifications

I, Haiyun Guo, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Tufts Associated Health Maintenance Organizations, Inc. and Tufts Insurance Company (collectively, Tufts Health Plan, or THP) to comply with the updated rate filing instructions for the State of Rhode Island OHIC (*Updated 2013 Individual, Small Employer Group, and Large Employer Group Rate Review Process Filing Instructions*, dated March 25, 2013). It is prepared solely for the Rhode Island Office of the Health Insurance Commissioner and the management of Tufts Health Plan and should only be used for the stated purpose.

I am currently employed as an actuary with Tufts Health Plan.

Scope and Purpose

As part of the rate filing submission to the OHIC for small group rates effective January 1, 2014, the assigned metallic tier (Platinum, Gold, Silver and Bronze) for each plan is identified in the Final 2013 Rate Review Process OHIC Template. These metallic tiers are assigned based on the actuarial value determined using the HHS Actuarial Value Calculator (AV Calculator). However, several components of the Tufts Health Plan benefit plan design provisions do not directly correspond (i.e., fit) with the input parameters of the AV Calculator. Therefore, an alternate methodology was used to calculate the AV Metal Values. The purpose of this actuarial memorandum is to provide documentation and certification related to the necessary adjustments made in order to use the AV Calculator to assign a metal tier to all Tufts Health Plan plans offered in RI.

Adjustments to address material differences between the AV Calculator input parameters and Tufts Health Plan benefits were necessary for two areas of plan design: Outpatient Surgery copays, and the interaction between the Rx copay and deductible, as documented below. Listed below are the specific benefit plans (Plan IDs) for which an adjustment was applied using an alternative method to calculate the AV Metal Value. For all other benefit plans, the AV Metal Values were entirely based on the AV Calculator.

Only Approach 1 described in the updated rate filing instructions was used to generate the AV Metal Values for both plan design areas (i.e., adjustments made to plan design amounts in order to fit the parameters of the AV Calculator, per 45 CFR § 156.135(b)(2)). No adjustments were made

corresponding to Approach 2 as provided in the updated rate filing instructions, per 45 CFR § 156.135(b)(3).

This statement of opinion complies with the applicable guidance provisions of Actuarial Standards of Practice 8 (Regulatory Filings for Health Plan Entities), 26 (Certification of Small Employer Health Benefit Plans) and 41 (Actuarial Communications).

Testing Procedures

As part of my review, I performed testing procedures to ensure that the data, assumptions, applicable plan benefits and methodologies used to determine actuarially equivalent benefit parameters were appropriately considered.

Documentation and Justification

As provided in the OHIC rating filing instructions, the methodology, experience, assumptions and supporting calculations are provided below, following the format of the prescribed form, *Unique Plan Design Supporting Documentation and Justification*.

HIOS Issuer ID:

Tufts Associated Health Maintenance Organizations, Inc	90010
Tufts Insurance Company	26322

HIOS Product IDs:

Tufts Associated Health Maintenance Organizations, Inc	90010RI001
Tufts Insurance Company	26322RI001

Applicable HIOS Plan IDs (Standard Component):

HMO Choice Copay	90010RI0010001
Advantage HMO Saver 2000	90010RI0010006
PPO Choice Copay	26322RI0010001
Advantage PPO Saver 2000	26322RI0010007

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

- a) Outpatient Surgery Facility Copay - The benefit plans identified above include a fixed copay amount, which varies by plan, whereas the AV calculator requires the input of a plan coinsurance percentage.

- b) **Rx Drug Copay & Deductible** - The benefit plans identified above are designed so that all allowed amounts are applied toward satisfying the deductible; then copays are applied after the deductible is satisfied. By comparison, the AV calculator employs calculation logic that assumes this order is reversed – i.e., the AV calculator first applies the member copay for each prescription, with only the remaining allowed amounts then being applied toward the member deductible.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

The alternate method per 156.135(b)(2) was used (i.e., Approach 1) to address both plan design areas.

Confirmation that only in-network cost sharing, including multitier networks, was considered:

I affirmatively confirm that only in-network cost sharing, including multitier networks, was considered.

Description of the standardized plan population data used:

The adjustments were developed based on the standardized plan population data included in the AV Calculator, as follows:

- a) **Outpatient Surgery Facility Copay**: Standard population data was based on the applicable metal tier continuance tables within the AV Calculator, using the cost data from the Unclassified - OP Facility category. However, since the AV Calculator continuance table data does not split out OP Surgery Facility costs, the Unclassified – OP Facility Category was allocated between OP Surgery Facility and other OP Facility services using a subset of Tufts Health Plan MA HMO utilization and cost experience, which was consistent with the definition of Unclassified – OP Facility category of service in the AV Calculator. This allowed us to obtain unit cost data for OP Surgery Facility that was based on standardized population data.
- b) **Rx Drug Copay after Deductible**: Standard population data from the applicable metal tier Rx continuance tables within the AV Calculator was used for this adjustment.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

- a) **Outpatient Surgery Facility Copays**: For each applicable benefit plan, the applicable fixed copay amount was converted to an effective member coinsurance percentage based on the corresponding average allowed cost per unit (per surgery encounter), using the OP Surgery Facility unit cost data derived from the standard population continuance table for the applicable metal tier, as described above. This was weighted together with the coinsurance percentage applicable to other Unclassified OP Facility services (which are

generally fully paid by the plan for benefit plans having the outpatient surgery facility copay) to obtain the weighted average effective member coinsurance percentage applicable to the total OP Facility category. Finally, the value of [100% minus the resulting effective member coinsurance percentage] was entered into the coinsurance column of the OP Facility line in the AV Calculator.

- b) Rx Drug Copay & Deductible: For each applicable benefit plan, the unit cost per script was derived from the average cost per enrollee and the average number of prescriptions per drug tier based on the unlimited row in each Pharmacy continuance table. Using this unit cost, the applicable fixed copay amount for each tier was converted to an effective member coinsurance percentage. Finally, the value corresponding to [100% minus the resulting effective member coinsurance percentage] was entered into the coinsurance column of the corresponding Rx tier in the AV Calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

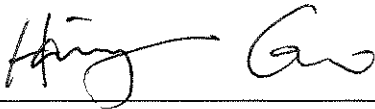
Not Applicable

Certification Language:

I certify that the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was:

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.



Haiyun Guo, F.S.A., M.A.A.A.
Senior Associate Actuary
Tufts Health Plan

April 15, 2013

Consumer Narrative

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company Rhode Island Small Group Rate Filing

Small group rates for Tufts Health Plan will be increasing for calendar year 2014 for both HMO and PPO plans. The average increase will be 10% for HMO plans and 11% for PPO plans.

The premium increase is necessary to cover increases in medical claims, charges for additional benefits provided in 2014, increases in standard administrative expenses, and taxes and fees associated with health care reform.

Medical claims are expected to increase by 6%, due to both increases in the number of services utilized by our members and increases in the price of services negotiated with providers. We have estimated the change in utilization based on a thorough analysis of our historical experience in the Massachusetts small group market. Tufts Health Plan has much larger small group enrollment in Massachusetts than in Rhode Island, and relying on Massachusetts data allows us to derive a more accurate projection of future utilization. The projected increase in the price of services, however, is based on our specific contracts with Rhode Island providers.

In order to comply with health care reform requirements, we will be adding additional benefits in 2014, which are expected to increase medical claims by 2%. These include:

- Pediatric dental coverage – This is the largest part of the benefit increase. Groups that have adequate dental coverage through another policy will not be required to purchase this coverage
- Pediatric vision coverage
- More frequent routine eye exams – covered once per 12 months instead of once per 24 months
- Removal of mental health and substance abuse visit limits

Standard administrative expenses include the costs necessary to operate the business, as well as premium taxes paid to the state of Rhode Island. These expenses are projected as a percentage of total medical claims and therefore increase at the same rate as the medical claims.

The taxes and fees associated with health care reform include an annual tax on health insurance providers, a fee on insured and self-insured health plans to fund the patient-centered outcomes research trust fund, a fee to participate in the mandatory risk adjustment program and a fee to participate in the mandatory reinsurance program. These add about another 2%-3% to the cost of insurance in 2014.

The enrollment in Tufts Health Plan's small group plans is not very large and therefore relatively volatile: one member's high cost illness can have a significant impact on the overall experience. In 2012, both the HMO and the PPO plans met legal requirements with loss ratios in excess of 80%, meaning that more than 80% of collected premiums went towards medical expenses.



OFFICE OF THE
HEALTH INSURANCE COMMISSIONER
STATE OF RHODE ISLAND

**Issuer and Plan Compliance Attestation
Rates
Individual and Small Group Markets**

Health Insurance Issuer name: __Tufts Insurance Company__

Health Insurance Plan name: __Tufts Insurance Company__

SERFF form tracking number: __THPC-128976974__

I, UMESH A KURPAT, am a duly authorized officer of the above-identified Health Insurance Issuer ("Issuer") of an individual health insurance plan, or of a small group health insurance plan. I do hereby attest that I am knowledgeable as to the current federal and state laws and regulations applicable to the above-identified Health Insurance Plan ("Plan"). To the best of my knowledge and belief, I hereby attest that the Plan is in compliance with such federal and state laws and regulations, and I furthermore hereby attest and swear under oath that, to the best of my knowledge and belief:

Rate Attestations

1. The Issuer is participating in good faith in OHIC's Affordability Standards, in accordance with OHIC Regulation 2, Section 9.
2. The Issuer is in compliance with the Hospital Contracting Terms required as conditions of the Issuer's rate approvals.
3. The Issuer is participating and in good standing with the risk adjustment program, and the reinsurance program, or if the filing is made before the commencement of such programs the Issuer agrees to participate in such programs.
4. The Issuer is, or if the filing is made before January 1, 2014 the Issuer agrees to be in compliance with federal and state rating and underwriting requirements, and with the prohibition on variability of rates by geographic area.
5. In connection with Qualified Health Plans only (in the case of Plans proposed to issued only outside the Exchange, the Issuer may indicate that responses to the following attestations are "not applicable"):
 - a. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with requirements relating to the segregated accounting of premium allocations for abortion services. N/A
 - b. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with uniform Plan pricing requirements for Plans offered inside and outside the Exchange. Evidence of compliance is attached as Exhibit A (e.g. an actuarial memorandum demonstrating compliance with such pricing requirements). N/A

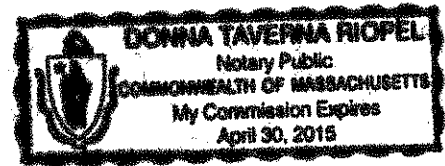
- c. The Issuer is in compliance with Exchange requirements with respect to the offering of associated gold or silver actuarial value plans. Evidence of compliance is attached as Exhibit B (e.g. a statement identifying the associated health insurance plan filed with SERFF). **N/A**
- d. The Issuer is, or if the filing is made before the commencement of such programs the Issuer agrees to be in compliance with federal plan rate year requirements. **N/A**

The Issuer, and the Officer attesting on behalf of the Issuer, hereby acknowledge that: (i) the Office of the Health Insurance Commissioner has relied on this Attestation in reviewing this filing, and (ii) should it be determined that an approved filing is materially false, misleading, or incorrect in any manner, appropriate corrective and disciplinary action, as authorized by the Commissioner, may be taken against the Issuer and the Officer completing this Certification, including but not limited to referral to appropriate authorities for perjury proceedings. R.I. Gen. Laws § 42-14-16, and R.I. Gen. Laws § 42-14-11(c).

Subscribed and sworn to under oath this 12TH day of APRIL, 2013.
 Signature of Officer attesting on behalf of the Issuer: Umesh A Kulkarni
 Date of Signature: APRIL 12, 2013
 Printed Name: UMESH A. KULKARNI
 Title: Chief Financial officer
 Mailing Address: 705 MT. Auburn ST, WATERTOWN, MA 02472
 Direct Telephone Number: 617-972-9014
 Email Address: UMESH-KULKARNI@TUFTS-Health.com

Donna Taverna Riopel

Notary Public



Rhode Island Health Statement Supplement

Cover Sheet

Company Name	Tufts Associated Health Maintenance Organizations & Tufts Insurance Company		
Enter NAIC#	95688 & 60177	Reporting Year	2012
Enter DBR registration # (TPAs)			



Office of the Health Insurance Commissioner
1511 Pontiac Ave, Building #69 first floor
Cranston, RI 02920
(401) 462-9517
(401) 462-9645 (fax)
HealthInquiry@ohic.ri.gov

Field	Line of Business Exhibit	1			2			5			6			11			
		Comprehensive/Major medical			ASO/TPA			Medicare Part D			Medicare Supplement Policies			Total (Across all lines of business)			
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	
1	Membership Data																
	Number of Policies or Certificates	189	-	189	3	-	3	-	-	-	2	-	2	194	-	194	
	Number of Covered Lives	7,955	1,891	9,846	514	139	653	-	-	-	3	-	3	8,472	2,030	10,502	
	Member Months	71,835	15,723	87,558	6,310	1,822	8,132	-	-	-	42	-	42	78,187	17,545	95,732	
	Number of Policies or Certificates (Plans with PD benefits)	189	-	189	3	-	3	-	-	-	2	-	2	194	-	194	
	Number of Covered Lives (Plans with PD benefits)	7,955	1,891	9,846	514	139	653	-	-	-	3	-	3	8,472	2,030	10,502	
	Member Months (Plans with PD benefits)	71,835	15,723	87,558	6,310	1,822	8,132	-	-	-	42	-	42	78,187	17,545	95,732	
2	Premiums/Claims																
	Premium	28,714,445	6,238,656	34,953,100	2,022,382	630,648	2,653,030	99	-	99	24,056	-	24,056	30,760,982	6,869,303	37,630,285	
	Claims/Medical Expenses	23,652,269	6,411,409	30,063,678	1,916,134	596,313	2,512,447	-	-	-	8,064	-	8,064	25,576,467	7,007,721	32,584,189	
3	Inpatient Facility																
	Hospital																
	1	In-state	3,699,338	282,811	3,982,149	212,387	13,661	226,049	-	-	-	-	-	-	3,911,725	296,472	4,208,197
	2	Out-of-state	1,654,594	1,019,585	2,674,179	-	65,433	65,433	-	-	-	-	-	-	1,654,594	1,085,019	2,739,613
	3	Total (Lines 1 + 2)	5,353,932	1,302,396	6,656,328	212,387	79,095	291,482	-	-	-	-	-	-	5,566,319	1,381,491	6,947,810
	SNF																
	4	In-state	47,579	-	47,579	-	-	-	-	-	-	-	-	-	47,579	-	47,579
	5	Out-of-state	-	-	-	3,511	-	3,511	-	-	-	-	-	-	3,511	-	3,511
	6	Total (Lines 4 + 5)	47,579	-	47,579	3,511	-	3,511	-	-	-	-	-	-	51,090	-	51,090
	Other																
7	In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Total (Lines 7 + 8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Total Inpatient Facility (Lines 3 + 6 + 9)	5,401,511	1,302,396	6,703,907	215,898	79,095	294,993	-	-	-	-	-	-	5,617,409	1,381,491	6,998,900	
4	Outpatient Facility																
	Hospital																
	11	In-state	4,182,209	522,135	4,704,344	293,211	19,328	312,539	-	-	-	403	-	403	4,475,823	541,463	5,017,286
	12	Out-of-state	358,369	1,063,931	1,422,300	19,665	69,304	88,969	-	-	-	-	-	-	378,034	1,133,235	1,511,269
	13	Total (Lines 11 + 12)	4,540,578	1,586,067	6,126,644	312,876	88,632	401,508	-	-	-	403	-	403	4,853,857	1,674,699	6,528,555
	SNF																
	14	In-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	15	Out-of-state	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	16	Total (Lines 14 + 15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Freestanding Ambulatory Care Facility																
	17	In-state	1,038,343	109,935	1,148,278	99,820	37,112	136,932	-	-	-	-	-	-	1,138,163	147,047	1,285,210
	18	Out-of-state	270,432	237,781	508,213	36,143	37,322	73,465	-	-	-	-	-	-	306,575	275,102	581,678
	19	Total (Lines 17 + 18)	1,308,775	347,716	1,656,491	135,963	74,433	210,397	-	-	-	-	-	-	1,444,739	422,149	1,866,888
Other																	
20	In-state	1,016,715	45,261	1,061,975	274,653	213	274,866	-	-	-	-	-	-	1,291,368	45,474	1,336,842	
21	Out-of-state	326,796	297,823	624,618	19,435	57,512	76,947	-	-	-	106	-	106	346,336	355,335	701,671	
22	Total (Lines 20 + 21)	1,343,510	343,084	1,686,594	294,088	57,725	351,813	-	-	-	106	-	106	1,637,704	400,809	2,038,513	
23	Total Outpatient Facility (Lines 13 + 16 + 19 + 22)	7,192,863	2,276,866	9,469,729	742,927	220,790	963,717	-	-	-	509	-	509	7,936,299	2,497,656	10,433,955	
5	Primary Care																
	24 Total Primary Care	1,718,164	388,499	2,106,662	156,441	62,180	218,621	-	-	-	739	-	739	1,875,344	450,678	2,326,023	

Field	Line of Business Exhibit	Comprehensive/Major medical			ASO/TPA			Medicare Part D			Medicare Supplement Policies			Total (Across all lines of business)		
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All
		6	Pharmacy													
25	Total Pharmacy	3,712,945	878,484	4,591,429	405,495	94,176	499,672	-	-	-	3,681	-	3,681	4,122,122	972,660	5,094,782
7	Medical/Surgical other than primary care															
26	In-state	3,008,815	266,756	3,275,571	198,530	18,957	217,486			-	2,066	-	2,066	3,209,410	285,713	3,495,123
27	Out-of-state	574,508	902,546	1,477,054	13,205	86,059	99,264			-	188	-	188	587,902	988,605	1,576,506
28	Total Other Medical/Surgical (Lines 26 + 27)	3,583,323	1,169,302	4,752,625	211,735	105,016	316,751	-	-	-	2,254	-	2,254	3,797,312	1,274,318	5,071,629
8	All other payments to medical providers															
29	Total	2,043,463	395,863	2,439,325	183,637	35,056	218,693			-	881	-	881	2,227,981	430,918	2,658,900

Field	Market Exhibit (For Comprehensive/Major Medical Line of Business)	1			2			3			4			5			6			7			8					
		Individual			Small Group			Large Group			Association			Trust			Federal Employee Health Benefit Plan			Other Health Market			Total (Across all markets)					
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All			
1	Membership Data																											
	Number of Policies or Certificates	1	-	1	150	-	150	38	-	38			-			-			-			-	189	-	189			
	Number of Covered Lives	1	-	1	561	96	657	7,393	1,795	9,188			-			-			-			-	7,955	1,891	9,846			
	Member Months	12	-	12	7,560	1,388	8,948	64,263	14,335	78,598			-			-			-			-	71,835	15,723	87,558			
	Number of Policies or Certificates (Plans with PD bene	1	-	1	150	-	150	38	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189		
	Number of Covered Lives (Plans with PD benefits)	1	-	1	561	96	657	7,393	1,795	9,188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,955	1,891	9,846
Member Months (Plans with PD benefits)	12	-	12	7,560	1,388	8,948	64,263	14,335	78,598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71,835	15,723	87,558
2	Premiums/Claims																											
	Premium	3,863	-	3,863	3,076,883	549,800	3,626,683	25,633,699	5,688,855	31,322,554			-			-			-			-	28,714,445	6,238,656	34,953,100			
	Claims/Medical Expenses	148	-	148	2,413,236	501,270	2,914,506	21,238,885	5,910,139	27,149,024			-			-			-			-	23,652,269	6,411,409	30,063,678			

Field	Market Exhibit (For Comprehensive/Major Medical Line of Business)	Individual			Small Group			Large Group			Association			Trust			Federal Employee Health Benefit Plan			Other Health Market			Total (Across all markets)			
		RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	RI	Non-RI	All	
3	Inpatient Facility																									
	Hospital																									
	1	In-state	-	-	-	227,448	3,027	230,475	3,471,890	279,783	3,751,674			-			-			-			-	3,699,338	282,811	3,982,149
	2	Out-of-state	-	-	-	44,438	14,497	58,935	1,610,156	1,005,088	2,615,245			-			-			-			-	1,654,594	1,019,585	2,674,179
	3	Total (Lines 1 + 2)	-	-	-	271,886	17,524	289,410	5,082,046	1,284,872	6,366,918	-	-	-	-	-	-	-	-	-	-	-	5,353,932	1,302,396	6,656,328	
	SNF																									
	4	In-state	-	-	-	-	-	-	47,579	-	47,579			-			-			-			-	47,579	-	47,579
	5	Out-of-state	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-
	6	Total (Lines 4 + 5)	-	-	-	-	-	-	47,579	-	47,579	-	-	-	-	-	-	-	-	-	-	-	-	47,579	-	47,579
	Other																									
7	In-state	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-	
8	Out-of-state	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-	
9	Total (Lines 7 + 8)	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-	
10	Total Inpatient Facility (Lines 3 + 6 + 9)	-	-	-	271,886	17,524	289,410	5,129,625	1,284,872	6,414,497	-	-	-	-	-	-	-	-	-	-	-	5,401,511	1,302,396	6,703,907		
4	Outpatient Facility																									
	Hospital																									
	11	In-state	-	-	-	513,080	23,243	536,323	3,669,129	498,892	4,168,021			-			-			-			-	4,182,209	522,135	4,704,344
	12	Out-of-state	-	-	-	66,379	155,014	221,393	291,990	908,917	1,200,907			-			-			-			-	358,369	1,063,931	1,422,300
	13	Total (Lines 11 + 12)	-	-	-	579,459	178,257	757,716	3,961,119	1,407,810	5,368,928	-	-	-	-	-	-	-	-	-	-	-	4,540,578	1,586,067	6,126,644	
	SNF																									
	14	In-state	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-
	15	Out-of-state	-	-	-	-	-	-	-	-	-			-			-			-			-	-	-	-
	16	Total (Lines 14 + 15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Freestanding Ambulatory Care Facility																									
	17	In-state	-	-	-	97,421	5,034	102,456	940,922	104,901	1,045,823			-			-			-			-	1,038,343	109,935	1,148,278
	18	Out-of-state	-	-	-	59,189	27,505	86,694	211,243	210,275	421,518			-			-			-			-	270,432	237,781	508,213
	19	Total (Lines 17 + 18)	-	-	-	156,610	32,540	189,150	1,152,165	315,176	1,467,341	-	-	-	-	-	-	-	-	-	-	-	1,308,775	347,716	1,656,491	
Other																										
20	In-state	-	-	-	117,181	3,882	121,062	899,534	41,379	940,913			-			-			-			-	1,016,715	45,261	1,061,975	
21	Out-of-state	-	-	-	16,955	21,790	38,745	309,841	276,033	585,874			-			-			-			-	326,796	297,823	624,618	
22	Total (Lines 20 + 21)	-	-	-	134,135	25,672	159,807	1,209,375	317,412	1,526,787	-	-	-	-	-	-	-	-	-	-	-	1,343,510	343,084	1,686,594		
23	Total Outpatient Facility (Lines 13 + 16 + 19 + 22)	-	-	-	870,205	236,469	1,106,673	6,322,659	2,040,397	8,363,056	-	-	-	-	-	-	-	-	-	-	-	7,192,863	2,276,866	9,469,729		
5	Primary Care																									
24	Total Primary Care	-	-	-	191,078	42,090	233,168	1,527,086	346,409	1,873,494			-			-			-			-	1,718,164	388,499	2,106,662	
6	Pharmacy																									
25	Total Pharmacy			-	390,832	53,499	444,332	3,322,113	824,985	4,147,098			-			-			-			-	3,712,945	878,484	4,591,429	
7	Medical/Surgical other than primary care																									
26	In-state	-	-	-	348,237	22,566	370,803	2,660,578	244,190	2,904,767			-			-			-			-	3,008,815	266,756	3,275,571	
27	Out-of-state	-	-	-	78,788	85,888	164,675	495,721	816,658	1,312,379			-			-			-			-	574,508	902,546	1,477,054	
28	Total Other Medical/Surgical (Lines 26 + 27)	-	-	-	427,025	108,454	535,479	3,156,298	1,060,848	4,217,146	-	-	-	-	-	-	-	-	-	-	-	3,583,323	1,169,302	4,752,625		
8	All other payments to medical providers																									
29	Total	148	-	148	262,211	43,234	305,445	1,781,104	352,629	2,133,733			-			-			-			-	2,043,463	395,863	2,439,325	

Consumer Narrative

Tufts Associated Health Maintenance Organization, Inc. and Tufts Insurance Company Rhode Island Small Group Rate Filing

Small group rates for Tufts Health Plan will be increasing for calendar year 2014 for both HMO and PPO plans. The average increase will be 10% for HMO plans and 11% for PPO plans.

The premium increase is necessary to cover increases in medical claims, charges for additional benefits provided in 2014, increases in standard administrative expenses, and taxes and fees associated with health care reform.

Medical claims are expected to increase by 6%, due to both increases in the number of services utilized by our members and increases in the price of services negotiated with providers. We have estimated the change in utilization based on a thorough analysis of our historical experience in the Massachusetts small group market. Tufts Health Plan has much larger small group enrollment in Massachusetts than in Rhode Island, and relying on Massachusetts data allows us to derive a more accurate projection of future utilization. The projected increase in the price of services, however, is based on our specific contracts with Rhode Island providers.

In order to comply with health care reform requirements, we will be adding additional benefits in 2014, which are expected to increase medical claims by 2%. These include:

- Pediatric dental coverage – This is the largest part of the benefit increase. Groups that have compliant pediatric dental coverage through another policy will not be required to purchase this coverage
- Pediatric vision coverage – This includes both routine eye exams and hardware, including lenses and frame or contact lenses
- More frequent routine eye exams – These will be covered once per 12 months instead of once per 24 months
- Removal of mental health and substance abuse visit limits

Standard administrative expenses include the costs necessary to operate the business, as well as premium taxes paid to the state of Rhode Island. These expenses are projected as a percentage of total medical claims and therefore increase at the same rate as the medical claims.

The taxes and fees associated with health care reform include the following, which together add about another 2%-3% to the cost of insurance in 2014:

- An annual tax on health insurance providers
- A fee on insured and self-insured health plans to fund the patient-centered outcomes research trust fund
- A fee to participate in the mandatory risk adjustment program and a fee to participate in the mandatory reinsurance program

In 2012, both the HMO and the PPO plans met legal requirements with loss ratios in excess of 80%, meaning that more than 80% of collected premiums went towards medical expenses.

Rhode Island Individual, Small and Large Group Rate Filing Template Part I

Part 1. Historical Information

Experience Period for Developing Rates

From 01/01/2012 To 12/31/2012

Utilization Experience Data by Quarter (Experience Period only)

A. Incurred Data

Quarter 1 (Oldest)	End Date	IP Days	Member Months	Earned Premium	Incurred Claims Total	Incurred Claims IP	Incurred Claims OP	Incurred Primary Care	Incurred Claims Other MS	Incurred Claims Rx	Capitation	Claims not Otherwise categorized (explain)	Loss Ratio	Quality	Other Cost	Other Claim	Other	Investment	Contribution to Reserves	
														Improvement Expense*	Containment Expense*	Adjustment Expense*	Operating Expense*	Income Credit		Commissions
2	06/30/2012	0	1,217	\$506,697	\$486,042	\$17,231	\$182,830	\$34,298	\$180,391	\$71,293	\$0		92.9%	\$8,613	\$6,817	\$6,520	\$44,117	N/A	\$9,930	\$39,534
3	09/30/2012	7	1,131	\$462,784	\$356,346	\$40,079	\$103,778	\$26,116	\$127,633	\$58,740	\$0		78.6%	\$7,425	\$5,877	\$5,621	\$38,030	N/A	\$8,568	\$40,918
4	12/31/2012	17	1,011	\$413,209	\$342,594	\$43,461	\$91,823	\$24,991	\$139,012	\$43,306	\$0		84.5%	\$6,637	\$5,253	\$5,024	\$33,995	N/A	\$7,659	\$12,047
5																				
6																				
7																				
8																				

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3- Analysis of Expenses and/or to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1

B. Allowed Data

Quarter 1 (Oldest)	End Date	Allowed Claims Total	Allowed Claims IP	Allowed Claims OP	Allowed Primary Care	Allowed Claims Other MS	Allowed Claims Rx	Capitation	Claims not Otherwise categorized (explain)
3	09/30/2012	\$364,937	\$0	\$92,912	\$30,456	\$149,942	\$91,628	\$0	
4	12/31/2012	\$402,640	\$40,415	\$113,124	\$29,496	\$146,991	\$72,614	\$0	
5		\$386,753	\$45,652	\$102,515	\$27,948	\$155,230	\$55,407	\$0	
6									
7									
8									

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3- Analysis of Expenses and/or to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1

Part 2. Prospective Information

A. Trend Factors for Projection Purposes (Annualized)

	IP	OP	Primary Care	Other MS	Rx	Capitation	Claims not Categorized	Weighted Total
Total	5.2%	6.5%	2.7%	5.8%	9.7%			6.2%
Price Only	3.5%	3.7%	1.7%	1.8%	8.1%			3.7%
Utilization	1.6%	2.6%	1.0%	3.9%	1.5%			2.4%
Other**								
Other**								
Other**								
Weights	19.9%	25.2%	10.4%	27.4%	17.1%			100.0%

** All elements should add or compound to the total. If anything is to be reported as "Other" please provide a description.

B. The following items for the period to which the rate filing applies, by quarter:

Quarter	Beginning Date	Average % Rate Increase	Expected	Expected	Quality	Other Cost	Other Claim	Other	Average	Investment	Premium
			Pure Contribution to Reserves	Improvement Expense	Containment Expense %*	Adjustment Expense %*	Operating Expense %*	Commissions %*	Income Credit %	Tax %	
1	01/01/2014	10.9%	84.1%	0.0%	1.6%	1.1%	1.1%	4.8%	2.7%	0.0%	4.6%
2	04/01/2014	10.9%	84.1%	0.0%	1.6%	1.1%	1.1%	4.8%	2.7%	0.0%	4.6%
3	07/01/2014	10.9%	84.1%	0.0%	1.6%	1.1%	1.1%	4.8%	2.7%	0.0%	4.6%
4	10/01/2014	10.9%	84.1%	0.0%	1.6%	1.1%	1.1%	4.8%	2.7%	0.0%	4.6%
Weighted Average		10.9%	84.1%	0.0%	1.6%	1.1%	1.1%	4.8%	2.7%	0.0%	4.6%

* These categories should conform generally to the reporting in the NAIC statement Underwriting & Investment Exhibit Part 3 - Analysis of Expenses and to the Supplemental Health Care Exhibit, Lines 6.3 and 8.1
The sum of the expenses, commissions, contributions to reserves, investment income credit, taxes and the medical loss ratio should be 100%.

C. Average Rate Increase Components

The following items should reconcile to the Weighted Average Percent Rate Increase for the year:

	Price	Utilization, Mix	Total
Hospital Inpatient Price	0.6%	0.3%	0.9%
Hospital Outpatient	0.8%	0.6%	1.4%
Primary Care	0.1%	0.1%	0.2%
MedSurg Other Than Primary Care	0.4%	0.9%	1.3%
Pharmacy	1.2%	0.2%	1.4%
Administrative Expense (Aggregated)			1.2%
Contribution to Reserves			0.0%
Taxes and Assessments			2.8%
Legally Mandated Changes			1.6%
Prior Period Adjustment (+/-)			0.1%
Total			10.9%

Rate Template Part II

Company Legal Name: **Tufts Insurance Company**
 HIOS Issuer ID: **26322**
 Effective Date: **01/01/2014**

State: **RI**
 Market: **Small Group**

Market Level Calculations (Same for all Plans)

Section I:
 Experience Period: 01/01/2012 to 12/31/2012

	pmpm	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	\$ 410.06	100.0%
Tax credits used to pay premiums in above	-	0.0%
Incurred Claims in Experience Period	\$1,504,829	322.16
Allowed Claims:	\$1,693,153	362.48
Experience Period Paid to Allowed Factor	0.8888	
Index Rate of Experience Period		
Experience Period Member Months	4,671	

Section II: Allowed Claims, PMPM basis

Benefit Category	Experience Period			Projection Period: 01/01/2014 to 12/31/2014				Mid-point to Mid-point, Experience to Projection: 24 months			After Credibility				
	on Actual Experience Allowed			Annualized Trend				Projections, before credibility Adjustment				Credibility Manual			
	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util & Other	Utilization per 1,000	Average Cost/Service		PMPM			
Inpatient Hospital	days	74.50	\$ 3,598.47	\$ 22.34	1.000	1.109	1.034	1.016	76.85	\$ 4,266.89	\$ 27.33	199	\$ 1,759.78	\$ 29.17	
Outpatient Hospital	enc	2,086.06	614.53	106.83	1.000	1.109	1.034	1.029	2,209.43	728.05	134.05	2,698	636.36	143.08	
Primary Care	enc	2,507.39	129.74	27.11	1.000	1.109	1.024	1.015	2,582.86	150.84	32.47	3,566	116.63	34.65	
Other Medical/Surgical	enc	8,999.36	186.34	139.74	1.000	1.109	1.016	1.034	9,615.22	213.27	170.89	7,570	289.13	182.40	
Prescription Drug	scripts	12,788.70	62.36	66.46	1.000	1.109	1.022	1.026	13,472.52	\$ 72.23	\$ 81.09	12,634	\$ 82.21	86.55	
Capitation	-	-	-	-	1.000	1.109	1.000	1.000	-	-	-	-	-	-	
Other Not Categorized	-	-	-	-	1.000	1.000	1.000	1.000	-	-	-	-	-	-	
Total				\$ 362.48							\$ 445.83	26,666		\$ 475.85	
											Projected Period Totals				
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)											0%	100%	\$ 475.85		
Paid to Allowed Average Factor in Projection Period													0.88375		
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM													\$ 420.53	\$ 1,700,640	
Projected Risk Adjustments in excess (less than) Experience Period, PMPM													0	-	
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM													\$ 420.53	\$ 1,700,640	
Projected ACA reinsurance recoveries, net of rein prem, PMPM													-5.25	(21,231)	
Projected Incurred Claims													\$ 425.78	\$ 1,721,871	
Administrative Expense Load													11%	56.68	229,195
Premium Tax													4%	18.21	73,623
Contribution to Reserves													0%	-	-
Single Risk Pool Gross Premium Avg. Rate, PMPM														500.67	\$ 2,024,689
Index Rate for Projection Period															
% increase over Experience Period															22%
% Increase, annualized:															10%
Base EHB Rate for Projection Period													\$ 382.89		
Projected Member Months														4,044	
Monthly Effective Date Projection Factor for each subsequent rate month (group only)														1.06185	
01/01/2014														1.00000	
02/01/2014														1.00501	
03/01/2014														1.01005	
04/01/2014														1.01512	
05/01/2014														1.02021	
06/01/2014														1.02532	
07/01/2014														1.03046	
08/01/2014														1.03563	
09/01/2014														1.04082	
10/01/2014														1.04604	
11/01/2014														1.05128	
12/01/2014														1.05655	

Rate Template Part III: Proposed Rate Change and Enrollment by Base Plan Rate PMPM

Rate Template Part III: Proposed Rate Change and Enrollment by Base Plan Rate PMPM

Carrier Name:
 Plan Type/Class:
 Market Segment:
 Rate Effective Date:

Tufts Insurance
 Company
 PPO
 Small
 01/01/2014

Plan Number	Plan Type (Pop, POS, PPO, Indemnity, Other)	Pre-1/1/14 Carrier Plan Code or Name ¹	Discontinued, New, Existing (D, N, E)	1/1/14 Carrier Plan Code or Name ¹		Metallic Tier	Standard AV, Approach (L)	Exchange Y or N	Proposed Plan Relativity Factor for 1/1/14	Plan Relativity Factor for 1/1/13	Total Number of Members/Enrolled Policyholders + Covered Dependents ¹			1/1/14 Number of Members/Enrolled Policyholders + Covered Dependents ¹			Base Plan Rate PMPM in effect 12 months Prior to Rate Effective Date ¹	Proposed Base Plan Rate PMPM for Rate Effective Date ^{1,2}	Proposed Pediatric Dental Rate PMPM for Rate Effective Date ³	Proposed Rate Change Compared to Prior 12 months	% on 1/1/14 Members/Enrolled Policyholders + Covered Dependents	% of 1/1/14 Policyholders + Covered Dependents
				1/1/14 Carrier Plan Code or Name ¹	Metallic Tier						Actuarial Value	Approach (L)	Total Number of Covered Dependents ¹	Total Number of Subscribers/Enrolled Policyholders ¹	Total Number of Groups ¹	1/1/14 Number of Covered Dependents ¹						
Totals											330	168	77	13	13	8	\$350.99	\$376.87		7.4%		
Totals weighted by Impacted Members/Enrolled Policyholders + Covered Dependents																	\$344.43	\$377.20		9.5%		
Base Rate for E48 Plan											1	0000					\$391.94	\$322.89		-2.3%	0.0%	0.0%
PPO Choice Covar	PPO	PPO Choice Covar	E	26322R0010001	Platinum	0.89724	Approach(1)	N	1.05181	0.95280	82	47	16	1	1	1	\$373.44	\$398.21	\$4.83	6.6%	24.8%	7.7%
Advantage PPO 500	PPO	Advantage PPO 500	E	26322R0010002	Platinum	0.88534	Standard AV	N	0.97257	0.89291	59	36	14	8	8	0	\$383.38	\$387.87	\$4.49	10.4%	17.8%	61.5%
Advantage PPO 1000	PPO	Advantage PPO 1000	E	26322R0010003	Gold	0.81688	Standard AV	N	0.92650	0.89391	30	11	4	0	0	0	\$317.21	\$350.23	\$4.03	10.4%	6.1%	0.0%
Advantage PPO 1500	PPO	Advantage PPO 1500	E	26322R0010004	Gold	0.79942	Standard AV	N	0.88650	0.77287	0	0	0	0	0	0	\$302.84	\$334.57	\$4.83	10.5%	0.0%	0.0%
Advantage PPO 2000	PPO	Advantage PPO 2000	E	26322R0010005	Gold	0.78385	Standard AV	N	0.84974	0.76925	10	7	3	0	0	0	\$293.25	\$320.83	\$4.53	10.5%	3.0%	0.0%
Advantage PPO Saver 2000	PPO	Advantage PPO Saver 2000	E	26322R0010007	Silver	0.71486	Approach(1)	N	0.78715	0.69140	0	0	0	0	0	0	\$270.99	\$296.57	\$4.53	9.5%	0.0%	0.0%
PPO Premium 10	PPO	PPO Premium 10	D	26322R0010001	Platinum	0.89724	Approach(1)	N	1.05181	1.00000	47	25	11	0	0	0	\$381.84	\$398.21	\$4.33	1.6%	14.2%	0.0%
PPO Value 15	PPO	PPO Value 15	D	26322R0010001	Platinum	0.89724	Approach(1)	N	1.05181	0.98408	15	6	3	3	3	1	\$377.85	\$398.21	\$4.33	5.4%	4.5%	23.1%
PPO Basic 20/500	PPO	PPO Basic 20/500	D	26322R0010001	Platinum	0.89724	Approach(1)	N	1.05181	0.92952	22	6	3	0	0	0	\$364.52	\$398.21	\$4.69	9.2%	6.7%	0.0%
PPO Basic 20/750	PPO	PPO Basic 20/750	D	26322R0010001	Platinum	0.89724	Approach(1)	N	1.05181	0.92100	0	0	0	0	0	0	\$363.98	\$398.21	\$4.23	10.3%	0.0%	0.0%
PPO Basic 35	PPO	PPO Basic 35	D	26322R0010002	Platinum	0.88534	Standard AV	N	0.97257	0.84164	19	6	3	0	0	0	\$359.84	\$387.87	\$4.03	11.0%	3.9%	0.0%
PPO Basic 50	PPO	PPO Basic 50	D	26322R0010002	Platinum	0.88534	Standard AV	N	0.97257	0.77499	1	1	1	1	1	1	\$333.75	\$387.87	\$4.13	21.1%	0.3%	7.7%
Advantage PPO 250	PPO	Advantage PPO 250	D	26322R0010002	Platinum	0.88534	Standard AV	N	0.97257	0.90206	38	19	10	0	0	0	\$353.06	\$387.87	\$4.83	4.0%	11.5%	0.0%
Advantage PPO 500 (90%)	PPO	Advantage PPO 500 (90%)	D	26322R0010002	Platinum	0.88534	Standard AV	N	0.97257	0.81193	3	1	1	0	0	0	\$317.88	\$387.87	\$4.93	15.7%	0.9%	0.0%
Advantage PPO 1000 (80%)	PPO	Advantage PPO 1000 (80%)	D	26322R0010003	Gold	0.81688	Standard AV	N	0.92650	0.72293	2	2	1	0	0	0	\$284.42	\$350.23	\$4.83	23.1%	0.6%	0.0%
Advantage PPO 2000 (80%)	PPO	Advantage PPO 2000 (80%)	D	26322R0010005	Gold	0.78385	Standard AV	N	0.84974	0.67237	3	1	1	0	0	0	\$263.53	\$330.83	\$4.53	21.7%	0.9%	0.0%
Advantage PPO 2500	PPO	Advantage PPO 2500	D	26322R0010005	Gold	0.78385	Standard AV	N	0.84974	0.67201	0	0	0	0	0	0	\$263.39	\$330.83	\$4.43	21.8%	0.0%	0.0%
Advantage PPO Saver 1500	PPO	Advantage PPO Saver 1500	D	26322R0010007	Silver	0.71486	Approach(1)	N	0.78715	0.73761	0	0	0	0	0	0	\$268.10	\$296.87	\$4.73	2.7%	0.0%	0.0%
Advantage PPO Saver 2500	PPO	Advantage PPO Saver 2500	D	26322R0010007	Silver	0.71486	Approach(1)	N	0.78715	0.65407	15	7	6	0	0	0	\$266.36	\$296.87	\$4.53	15.8%	4.5%	0.0%
Advantage PPO Saver 3000	PPO	Advantage PPO Saver 3000	D	26322R0010007	Silver	0.71486	Approach(1)	N	0.78715	0.62520	0	0	0	0	0	0	\$245.04	\$296.87	\$4.83	21.1%	0.0%	0.0%

Notes:
 1. The Members, Subscribers and Groups counts by health coverage plan should be based on the last membership in Rhode Island for the market segment (Individual or Small Group) and product(s) being filed, regardless of renewal date.
 2. The 1/1/14 Members, Subscribers and Groups counts by health coverage plan should be based on the membership renewing 1/1/14. This should be a subset of columns M-O.
 3. The Base Premium Rates should be normalized for rating factors. The intent is for CHC to be able to calculate final rates by utilizing the base rate PMPM's in this exhibit and all applicable rating factors, as described in the rating formula.
 4. The carrier should provide a plan name or code for each plan in column C. The carrier plan name or code in column C will correspond to an assigned plan index in column A. We do not expect this plan index to change between rate filings.
 5. The base rate PMPM should exclude the pediatric dental rider rate.

Rate Template Part IV: Administrative Costs Request

1. Please provide 2012 Actual and 2014 proposed individual, small and large group administrative costs on a per member per month (PMPM) basis, allocated among the National Association of Insurance Commissioners (NAIC) financial statement administrative cost categories. Please explain any significant changes from the financial filing for 2012 (increases/decreases of more than 5% in a particular category).

	2012 Actual			2014 Proposed			% Change		
	Individual	Small Group	Large Group	Individual	Small Group	Large Group	Individual	Small Group	Large Group
Total Estimated Member Months		4,775			4,044			-15.3%	
Total Estimated Premiums (\$mpm)		408			\$463.32			13.7%	
Total General Administrative Expense (\$mpm)		\$37.66			\$53.53			42.1%	
Total Cost Containment Expense (\$mpm)		\$9.84			\$10.49			6.6%	
Total Other Claim Adjustment Expense (\$mpm)		\$9.17			\$9.78			6.6%	
Total Admin Expense (\$mpm)		\$0.00			\$0.00			N/A	
Breakdown of General Administrative Expense (\$ pmpm)									
a. Payroll and benefits		\$2.86			\$3.05			6.6%	
b. Outsourced Services (EDP, claims etc.)		\$0.31			\$0.33			6.6%	
c. Auditing and consulting		\$6.95			\$7.41			6.6%	
d. Commissions		\$7.41			\$12.60			70.1%	
e. Marketing and Advertising		\$1.75			\$1.87			6.6%	
f. Legal Expenses		\$0.03			\$0.03			6.6%	
g. Taxes, Licenses and Fees		\$11.89			\$21.35			79.6%	
h. Reimbursements by Uninsured Plans		\$0.00			\$0.00			N/A	
i. Other Admin Expenses		\$6.46			\$6.89			6.6%	

2. Please provide actual 2008-2012 fully insured commercial administrative costs in accordance with the following table. This should be consistent with the annual statement filings to OHIC for administrative costs, providing additional detail on the components of administrative costs using the categories defined by the NAIC financial statement and as allocated to commercially insured business only. Specifically, the information provided should agree with the "Exhibit of Premiums, Enrollment and Utilization" and the "Analysis of Operations by Line of Business" schedules included in the annual statements on file with OHIC. Where there are variances, a reconciliation and explanation should be provided.

Fully Insured Commercial Administrative Cost History (Comprehensive Column)					
	2008	2009	2010	2011	2012
Total Premiums		12,373,810	17,393,107	13,921,729	24,142,018
Total General Administrative Expense		1,929,424	1,887,787	1,319,190	2,310,936
General Admin Exp. Ratio		15.59%	10.85%	9.48%	9.57%
Total Fully Insured Member Months		33,738	45,416	34,786	60,985
General Administrative Expense (\$mpm)		\$57.19	\$41.57	\$37.92	\$37.89
Breakdown of General Administrative Expenses (\$ pmpm)					
a. Payroll and benefits		\$3.37	\$2.49	\$2.76	\$2.69
b. Outsourced Services (EDP, claims etc.)		\$0.01	\$0.01	\$0.09	\$0.29
c. Auditing and consulting		\$5.92	\$4.93	\$7.54	\$6.53
d. Commissions		\$18.10	\$16.49	\$14.11	\$9.05
e. Marketing and Advertising		\$2.52	\$1.72	\$1.66	\$1.65
f. Legal Expenses		\$0.08	\$0.11	\$0.16	\$0.03
g. Taxes, Licenses and Fees		\$7.34	\$8.74	\$9.12	\$11.47
h. Reimbursements by Uninsured Plans		\$0.00	\$0.00	\$0.00	\$0.00
i. Other Admin Expenses		\$19.85	\$7.09	\$2.50	\$6.26
Cost Containment Expense		\$179,767	\$385,924	\$340,764	\$560,155
Other Claim Adjustment Expense		\$236,579	\$369,709	\$260,894	\$522,502
Total Self Insured Member Months for all affiliated companies doing business in RI		113,694	0	662	8,139