# **Tufts Health Plan Advantage HMO**

Quality Coverage at a Lower Premium Cost

### Your Advantage HMO Plan

As an Advantage HMO member, you'll have access to an extensive network of more than 20,000 physicians, including doctors through Fallon Clinic and Harvard Vanguard Medical Associates, and more than 80 hospitals in our service area. As with any HMO plan, you will choose a primary care provider from the Tufts Health Plan network to receive coverage.

With Tufts Health Plan Advantage HMO, many of your health care services are fully covered, or require only a copayment. Some services are subject to a deductible before your coverage applies.

#### **Highlights of the Plan**

- Routine office visits and specialist consultations are covered with just a copayment—a deductible does not apply.
- Emergency room care is covered with just a copayment—a deductible does not apply.
- A deductible applies to inpatient hospital care, day surgery, outpatient diagnostic services, and certain other health care services. Once you meet the deductible, the plan covers 100 percent of covered services that are subject to the deductible.

# **Emergency Medical Care Is Covered**

Emergency medical care is covered, whether or not you receive care from a provider in our network. Members do not need PCP referrals for emergency care in an emergency room or a physician's office.

In the event of a medical emergency, always seek care by going to the nearest medical facility, or if needed, call 911.

**Please note:** If you receive care in an emergency room but are not admitted as an inpatient, you or someone acting on your behalf must notify your PCP or Tufts Health Plan within 48 hours after you receive care.

## Making the Most of Your Plan

Tufts Health Plan is a national leader in innovation, patient safety, and quality. As a Tufts Health Plan member, you will have access to discounts, programs, and services that will help you reach your wellness goals, including:

- Savings on nutritional counseling, acupuncture, massage therapy, and health and wellness education
- Membership discounts at 80 participating fitness clubs, as well as Weight Watchers<sup>®</sup>, Curves<sup>®</sup>, and the GlobalFit nationwide fitness network
- A free home visit for you and your baby following delivery or adoption
- Programs to help you manage your health
- A courteous, professional member services team ready to help with questions related to your Tufts Health Plan coverage

#### **Questions? Just Ask Us.**

If you have questions, a member specialist is ready to help. Call us toll free at 1-800-462-0224. You can also obtain information about your Tufts Health Plan benefits, choose a primary care provider, select a qualifying fitness center, and perform many other functions on our Web site, tuftshealthplan.com.

Register at tuftshealthplan.com and start using My Wellness Plan to manage your health and well-being.

TUFTS **ii** Health Plan No one does more to keep you healthy.