

# MEMBER HANDBOOK EFFECTIVE JULY 1, 2016



NAVIGATOR   
by  **TUFTS**  
Health Plan

 **Commonwealth of Massachusetts**  
**Group Insurance Commission**

## Introduction

Welcome to Navigator by *Tufts Health Plan*<sup>™</sup> (“Navigator”). We are pleased you have chosen this Point of Service (POS) health plan. We look forward to working with you to help you meet your health care needs. This *Member Handbook* describes the **Navigator** health care plan. **Please note that italicized words in this document have special meanings. These meanings are given in the “Definitions” section (see Part 8, pages 87-94).**

Navigator is a self-funded plan, which means that the *Group Insurance Commission* (also referred to as “the *GIC*” or “Commission”) is responsible for the cost of the *Covered Services* you receive under it. The *GIC* has contracted with *Tufts Health Plan* to offer you access to a network of health care professionals known as *Tufts Health Plan* (“Tufts HP”) *Providers*. *Tufts Health Plan* also performs certain services, such as claims processing, but it does not insure plan benefits or determine your eligibility for benefits under the Navigator Plan.

This *Member Handbook* will help you find answers to your questions about your benefits. Navigator *Members* have benefits for *Covered Services* according to the terms of this *Member Handbook*.

*Tufts HP* administers your medical and prescription drug benefits. Your EAP/Mental Health and Substance Use Disorder benefits are included in this plan, but administered by Beacon Health Options (Beacon). Your behavioral health benefits, and any requirements you must follow to obtain these benefits, are described on pages 101-122.

**Medical and Prescription Drug Plan** - *Tufts Health Plan* administers Navigator, which provides the medical and prescription drug benefits described in this *Member Handbook*. Details on your coverage and costs for medical services are described in “Benefit Overview” (page 12) and “Plan and Benefit Information” (pages 26-30).

Navigator *Members* are encouraged to receive medical services and prescription drugs from the *Tufts Health Plan* network of health care *Providers*. Using these *Tufts HP Providers* will minimize your out-of-pocket expenses for *Covered Services*. To find out which *Providers* are in the network, you can:

- Look in the Navigator *Directory of Health Care Providers*
- Call the Member Services Department at 800-870-9488
- Visit *Tufts HP*'s website at [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic)

**Note:** Italicized words are defined in Part 8.

## Introduction, Continued

### **Medical and Prescription Drug Plan (continued) –**

This is a POS plan. You must select a *Primary Care Provider (PCP)* under this plan. Each time you need to receive health care services, you may choose to obtain your health care either:

- From or authorized by your *Tufts HP Primary Care Provider (PCP)*. This is called the *Authorized Level of Benefits*; or
- From any health care *Provider* without your *PCP's* authorization. This is called the *Unauthorized Level of Benefits*.

Your choice will determine the level of benefits you receive for *Covered Services*.

For **Outpatient medical care**, *Covered Services* from or authorized by your *Tufts HP PCP* are covered at the *Authorized Level of Benefits*. Your *PCP* will authorize you to receive care from other *Tufts HP Providers* unless the care you need is not available within *Tufts HP's* network of *Tufts HP Providers*. In that case, your *PCP* (after obtaining approval from an *Authorized Reviewer*) will refer you to a *Provider* not affiliated with *Tufts HP*.

At the *Authorized Level of Benefits*, your *Office Visit Copayment* will vary depending on the type of physician who provides your care:

- **Primary care provider (PCP) - \$20 Copayment**  
*PCPs* include general practitioners, family practitioners, internal medicine specialists, pediatric primary care providers, physician assistants, nurse practitioners, primary care physicians who are also specialists, and obstetrician/gynecologists.
- **Massachusetts Specialists**  
Massachusetts *Tufts HP Providers* in 13 adult and pediatric specialties – cardiology, dermatology, endocrinology, gastroenterology, general surgery, neurology, obstetrics/gynecology, ophthalmology, orthopedics, otolaryngology, pulmonology, rheumatology, and urology – have been rated based on quality and cost-efficiency standards, and then placed into three tiers. (For more information about specialist tiering, visit [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic).) If you seek care from one of these *Providers* in Massachusetts, the following *Copayments* apply:
  - *Copayment Tier 1 Specialist: ★★★ Excellent -- \$30 Copayment*
  - *Copayment Tier 2 Specialist: ★★ Good -- \$60 Copayment*
  - *Copayment Tier 3 Specialist: ★ Standard -- \$90 Copayment*
  - *Providers in specialties not rated by Tufts Health Plan, and specialists with insufficient data to evaluate -- \$60 Copayment*
- **All specialists outside of Massachusetts -- \$60 Copayment**
- **Limited Service Medical Clinic or free-standing Urgent Care Center that participates in Tufts Health Plan -- \$20 Copayment**

**Note:** *Copayments* for *Urgent Care Services* at all other locations vary depending on the type of *Provider* (*PCP* vs. *Specialist*) you see and the location (for example, *Provider's* office, *Limited Service Medical Clinic*, *Urgent Care Center*, or *Emergency room*) in which you receive services.

For a list of *Tufts HP Providers* (including their *Specialist Tiers*, if applicable), please refer to [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic) or to the *Provider Directory*.

## Introduction, Continued

At the *Authorized Level of Benefits*, **Inpatient hospital stays** at *Tufts Health Plan Hospitals* are grouped into *Inpatient Hospital Copayment Levels* based on the quality-cost score each hospital receives (see Part 9, pages 95-100, for more information about the standards used for grouping the hospitals).

- Hospitals with an **excellent** quality and cost-efficiency rating are grouped in *Inpatient Copayment Tier 1* and require a **\$275 Copayment** per admission (subject to the *Inpatient Care Copayment Limit*).
- Hospitals with a **better** quality and cost-efficiency rating are grouped in *Inpatient Copayment Tier 2* and require a **\$500 Copayment** per admission (subject to the *Inpatient Care Copayment Limit*).
- Hospitals with a **good** quality and cost-efficiency rating are grouped in *Inpatient Copayment Tier 3* and require a **\$1500 Copayment** per admission (subject to the *Inpatient Care Copayment Limit*).

Please see “Benefit Overview” (page 12) and “Plan and Benefit Information” (pages 26-30) for further details on your coverage and costs for medical services under this *Plan*. *Covered Services* that are not provided or authorized by your *Tufts HP PCP* are covered at the *Unauthorized Level of Benefits* (see pages 34-35).

**Prescription drug benefits** that are available and the requirements that each *Member* needs to follow in order to obtain these benefits are described in Part 5 (see pages 46-76).

**Covered Services outside of the 50 United States - Emergency care** services provided to you outside of the 50 United States qualify as *Covered Services*. In addition, *Urgent Care* services provided to you while traveling outside of the 50 United States also qualify as *Covered Services*. However, any other service, supply or medication provided to you outside of the 50 United States is excluded under this plan.

**Note:** Services received in the U.S. territories are considered to be outside of the United States.

The Member Services Department is committed to excellent service. Your satisfaction with Navigator is important to us. If at any time you have questions, please call the Member Services Department which will be happy to help you. Calls to the Member Services Department may be monitored by supervisors to assure quality service.

**Mental Health, Substance Use Disorder, and EAP Plan** – This plan is administered by Beacon Health Options (Beacon). You and your covered family *Members* are automatically eligible for a full range of confidential and professional mental health, substance use disorder, and EAP services through Beacon.

Beacon can help you access a conveniently located network *Provider* for mental health or substance use disorder services, or in an emergency. Legal, family mediation, and financial counseling services, grief counseling, and referrals to self-help groups and child or elder care services are among the many services available through the Beacon EAP.

Beacon’s benefit information is located on pages 101-122 of this booklet.

### Member Identification Card

*Members* must present their member identification card (member ID card) to *Providers* when they receive *Covered Services* in order for benefits to be administered properly. Each member ID card contains the following information:

- The amounts you must pay for certain *Covered Services* under the Navigator Plan (for example, your *Copayments* for *Emergency* room visits or for office visits with your *Tufts HP PCP*);
- The toll-free *Tufts Health Plan* telephone number to call if you have questions about your medical and prescription drug coverage under the Navigator Plan
- The toll-free Beacon Health Options telephone number to call if you have questions related to the Mental Health, Substance Use Disorder, and EAP coverage under this plan

# Tufts Health Plan Address and Telephone Directory

## **TUFTS HEALTH PLAN**

705 Mount Auburn Street

Watertown, Massachusetts 02472-1508

Hours: Monday – Thursday 8:00 a.m. to 7:00 p.m. E.T.

Friday 8:00 a.m. to 6:00 p.m. E.T.

### **IMPORTANT PHONE NUMBERS:**

#### ***Emergency Care***

If you are experiencing an *Emergency*, you should seek care at the nearest *Emergency* facility. 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.

If you have an urgent medical need and cannot reach your physician, you should seek care at the nearest emergency room or *Urgent Care* facility.

#### **Member Services Department and Tufts HP Website**

For more information about *Tufts Health Plan* and the self-service options that are available to you, please see the *Tufts Health Plan* website at [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic). For general questions, benefit questions, and information about eligibility for enrollment and billing, call the Member Services Department at 800-870-9488 or visit the *Tufts HP* website.

#### **Behavioral Health Services**

Beacon Health Options (“Beacon”) administers behavioral health benefits (mental health, substance use disorder, and EAP Program services) for the Navigator plan. For questions about your behavioral health benefits, or for assistance finding mental health or substance use disorder professionals in your area, call Beacon at 855-750-8980 or visit [beaconhealthoptions.com/gic](http://beaconhealthoptions.com/gic).

#### **Services for Hearing Impaired Members**

If you are hearing impaired, *Tufts HP* provides the following services:

- **Massachusetts Relay (MassRelay): 800-720-3480**
- **Telecommunications Device for the Deaf (TDD): 711**

#### **Coordination of Benefits (COB) and Workers’ Compensation**

For questions about coordination of benefits (how *Tufts HP* coordinates its coverage with other health care coverage you may have) and workers’ compensation, call the Liability and Recovery Department at 888-880-8699, ext. 21098. The Liability and Recovery 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 (ET).

#### **Subrogation**

Subrogation may occur if your illness or injury (such as injuries from an auto accident) was caused by someone else. For questions about subrogation, call the Member Services Department at 800-870-9488.

### **IMPORTANT ADDRESSES**

#### **Appeals and Grievances Department**

If you need to call *Tufts HP* about a concern or appeal, contact the Member Services Department at 800-870-9488. 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**

**Note: Italicized words are defined in Part 8.**

## Translating Services

### Translating services for over 200 languages

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

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

**Chinese** 若需免費的中文版本，請撥打ID卡上的電話號碼。

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

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

**Gujarati** વિના ખર્ચે ગુજરાતીમાં અનુવાદ માટે, આપના આઈડી કાર્ડમાં દર્શાવેલ નંબર પર કોલ કરો.

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

**Hindi** हिन्दी में बिना मूल्य अनुवाद के लिए, अपने आईडी कार्ड पर दिये गए नंबर पर कॉल करें।

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

**Khmer** សម្រាប់សេវាកម្រិតដោយឥតគិតថ្លៃជា ភាសាខ្មែរ សូមទូរស័ព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់សមាជិករបស់អ្នក។

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

**Laotian** ສໍາລັບການແປພາສາເປັນພາສາລາວທີ່ບໍ່ໄດ້ເສຍຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີທີ່ຢູ່ເທິງບັດປະຈໍາຕົວຂອງທ່ານ.

**Navajo** Doo b33h il7n7 da Din4 k'ehj7 1ln4ehgo, hodiilnih b44sh bee han7'4 bee n44 ho'd7lzingo nantin7g77 bik11'.

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

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

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

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

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

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

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# NAVIGATOR

*by* TUFTS  Health Plan

Medical and Prescription Drug Benefits

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## Part 1 - Benefit Overview

**Do not rely on this chart alone.** It merely summarizes certain important benefits available to Navigator *Members*. **Be sure to read the benefit explanations in Part 5 (see pages 46-76).** They describe *Covered Services* in more detail and contain some important restrictions. Remember, in order to receive *Covered Services* at the *Authorized Level of Benefits*, you must receive care from or authorized by your *Tufts HP PCP*.

<b>Deductibles and Limits</b>		
	<b>Authorized Level of Benefits</b>	<b>Unauthorized Level of Benefits</b>
	<b>Member's Cost</b>	<b>Member's Cost</b>
<p><b>Day Surgery Copayment Limit (Authorized Level of Benefits only)</b></p> <p>☞ Page 26</p>	<p>Limit four \$250 <i>Day Surgery Copayments</i> per individual <i>Member</i> per <i>Contract Year</i>. Once the <i>Day Surgery Copayment</i> Limit is reached in a <i>Contract Year</i>, the <i>Member</i> is not responsible for any additional <i>Day Surgery Copayments</i> for the remainder of that <i>Contract Year</i>.</p>	<p>Not applicable</p>
<p><b>Inpatient Care Copayment Limit (Authorized Level of Benefits only)</b></p> <p>☞ Page 27</p>	<p>Limit one <i>Inpatient Copayment</i> per individual <i>Member</i> per quarter</p> <p>Waived for readmissions within 30 days of discharge, within the same <i>Contract Year</i></p>	<p>Not applicable.</p>
<p><b>Deductible</b></p> <p>☞ Pages 27 and 28-29</p>	<p>\$300 per <i>Member</i> or \$900 per family per <i>Contract Year</i>. (No family <i>Member</i> will pay more than his or her individual <i>Deductible</i>.)</p> <p>The <i>Authorized Deductible</i> accumulates separately from the <i>Unauthorized Deductible</i>. Please note that this <i>Authorized Deductible</i> applies only to <i>Authorized</i> medical and pharmacy benefits; it does <b>not</b> apply to your <i>In-Network</i> mental health/substance use disorder benefits.</p>	<p>\$450 per <i>Member</i> or \$900 per family each <i>Contract Year</i>. (No family <i>Member</i> will pay more than his or her individual <i>Deductible</i>.)</p> <p>The <i>Unauthorized Deductible</i> accumulates separately from the <i>Authorized Deductible</i>. Please note that this <i>Unauthorized Deductible</i> applies to your <i>Unauthorized</i> medical and <i>out-of-network</i> mental health/substance use disorder benefits.</p>
<p><b>Note:</b> A <i>Member</i> may switch his or her <i>GIC</i> coverage from the <i>Tufts Health Spirit Plan</i> to this <i>Navigator Plan</i>, when permitted by <i>GIC</i> rules. If this happens, any amount incurred by that <i>Member</i> for <i>Covered Services</i> subject to the <i>Deductible</i> under the <i>Spirit Plan</i> will be carried over to his or her <i>Navigator Plan</i> coverage.</p>		
<p><b>Out-of-Pocket Limit:</b></p> <p>☞ Pages 27-28 and 29</p>	<p>\$5,000 per <i>Member</i> or \$10,000 per family per <i>Contract Year</i>. (No family member will pay more than his or her individual <i>Out-of-Pocket Limit</i>.)</p> <p>The <i>Authorized Out-of-Pocket Limit</i> accumulates separately from the <i>Unauthorized Out-of-Pocket Limit</i>. The <i>Authorized Out-of-Pocket Limit</i> includes your <i>Copayments</i> for <i>Authorized</i> medical services, prescription drugs and in-network mental health and substance use disorder services. It also includes the <i>Authorized Deductible</i> and <i>Coinsurance</i> for services obtained at the <i>Authorized Level of Benefits</i>.</p>	<p>\$5,000 per <i>Member</i> or \$10,000 per family per <i>Contract Year</i>. (No family member will pay more than his or her individual <i>Out-of-Pocket Limit</i>.)</p> <p>The <i>Unauthorized Out-of-Pocket Limit</i> accumulates separately from the <i>Authorized Out-of-Pocket Limit</i>. The <i>Unauthorized Out-of-Pocket Limit</i> includes your <i>Copayments</i> for <i>Unauthorized</i> medical services and out-of-network mental health and substance use disorder services. It also includes the <i>Unauthorized Deductible</i> and <i>Coinsurance</i> for services obtained at the <i>Unauthorized Level of Benefits</i>.</p>

**Note:** Italicized words are defined in Part 8.

## Part 1 - Benefit Overview, Continued

**Important Note about your coverage under the Affordable Care Act (“ACA”):** Under the ACA, preventive care services -- including women’s preventive health services, certain prescription medications, and certain over-the-counter medications when prescribed by a licensed *Provider* and dispensed at a pharmacy pursuant to a prescription – received at the *Authorized Level of Benefits* are covered in full. These services are noted in general in this Benefit Overview. For more information on what services are now covered in full, please visit [tuftshhealthplan.com/employers/pdfs/preventive\\_services\\_listing.pdf](http://tuftshhealthplan.com/employers/pdfs/preventive_services_listing.pdf).

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits*
	Member’s Cost	Member’s Cost
<b>Emergency Care</b>		
Treatment in an <i>Emergency room</i>  Page 47	<p>\$100 <i>Copayment</i> (waived if admitted as an <i>Inpatient</i>), then <i>Authorized Deductible</i>.</p> <p><i>Emergency care</i> is covered up to the <i>Reasonable Charge</i> regardless of whether care is provided by a <i>Tufts Health Plan Provider</i>.</p> <p>Observation services received in an <i>Emergency Room</i> will be subject to the <i>Emergency Room Copayment</i>, then the <i>Authorized Deductible</i>.</p> <p><b>Note:</b> If you are admitted as an <i>Inpatient</i> after <i>Emergency care</i>, you must call <i>Tufts Health Plan</i> at 800-970-9488 within 48 hours to be covered.</p>	<p>\$100 <i>Copayment</i> (waived if admitted as an <i>Inpatient</i>), then <i>Authorized Deductible</i> (plus any balance).</p>

Care provided by a specialist will be covered at the *Authorized Level of Benefits* only if the *Member’s Tufts HP PCP* authorizes that care.

**Outpatient Care – Office Visit Copayments**

If you receive *Outpatient* care at an office visit, your Office Visit *Copayment* will vary depending on the type of *Tufts HP Provider* you see:

- **Primary Care Provider (PCP) – \$20 Copayment.**  
*PCPs* include general practitioners, family practitioners, internal medicine specialists, pediatric primary care providers, physician assistants, nurse practitioners, primary care physicians who are also specialists, or obstetrician/gynecologists.
  
- **Massachusetts Specialists**  
*Tufts HP Providers* in 13 adult and pediatric specialties – cardiology, dermatology, endocrinology, gastroenterology, general surgery, neurology, obstetrics/gynecology, ophthalmology, orthopedics, otolaryngology, pulmonology, rheumatology, and urology – have been rated based on quality and cost-efficiency standards, and then placed into three tiers. (For more information about specialist tiering, visit [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic).) If you seek care from one of these *providers* in Massachusetts, the following *Copayments* apply:
  - *Copayment Tier 1 Specialist: ★★★Excellent -- \$30 Copayment*
  - *Copayment Tier 2 Specialist: ★★Good -- \$60 Copayment*
  - *Copayment Tier 3 Specialist: ★Standard -- \$90 Copayment*
  - *Providers in specialties not rated by Tufts Health Plan, and specialists with insufficient data to evaluate -- \$60*
  
- **All specialists outside of Massachusetts -- \$60 Copayment**
  
- **Limited Service Medical Clinics or free-standing Urgent Care Centers that participate in Tufts Health Plan -- \$20 Copayment**

**Note:** *Copayments* for *Urgent Care Services* at all other locations vary depending on the type of *Provider (PCP vs. Specialist)* you see and the location (for example, *Provider's office, Limited Service Medical Clinic, Urgent Care Center, or Emergency room*) in which you receive services.

For a list of *Tufts HP Providers* (including their Specialist Tiers, if applicable), please refer to [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic) or to the Provider Directory.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care</b>		
Autism spectrum disorders – diagnosis and treatment (AR) ☞ Page 48	<p><b>Habilitative or rehabilitative care (including applied behavioral analysis), and psychiatric and psychological care:</b> See “Mental Health, Substance Use Disorder, and Enrollee Assistance Program” section (page 101).</p> <p><b>Prescription medications:</b> Subject to Prescription Drug Copayment. See “Prescription Drug Benefit” section (page 65).</p> <p><b>Therapeutic care:</b> See “Treatment of speech, hearing and language disorders” (page 52) and “Short term physical and occupational therapy services” (page 54).</p> <p><b>Note:</b> Benefit limits for physical and occupational therapy services do not apply to the treatment of autism spectrum disorders.</p>	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Cardiac rehabilitation ☞ Page 48	\$20 Copayment	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Chiropractic services (spinal manipulation) ☞ Page 48	\$20 Copayment  <b>Limited to a total of one spinal manipulation evaluation and 20 visits per Contract Year (Authorized and Unauthorized Levels combined).</b>	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Clinical trials for the treatment of cancer or other life-threatening diseases or conditions ☞ Page 48	\$20 PCP Copayment, \$30/\$60/\$90 Specialist Copayment	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Coronary Artery Disease Program ☞ Page 49	10% of the Reasonable Charge.	Full cost. This is not covered at the Unauthorized Level of Benefits.
Diabetes self-management training and educational services ☞ Page 49	\$20 PCP Copayment, \$30/\$60/\$90 Specialist Copayment	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Dialysis ☞ Page 49	Authorized Deductible then covered in full.	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Early intervention services for a Dependent Child ☞ Page 49	Covered in full (not subject to the Authorized Deductible)	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized and Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care, continued:</b>		
Family planning procedures, services, and contraceptives  Page 49	<p><b>Office Visit:</b> Covered in full (not subject to the <i>Authorized Deductible</i>).</p> <p><b>Day Surgery:</b> \$250 <i>Copayment</i> per person per <i>Day Surgery</i> admission (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers), up to the <i>Day Surgery Copayment Limit</i>, then <i>Authorized Deductible</i>.</p> <p><b>Note:</b> Under the ACA, women's preventive health services, including contraceptives and female sterilization procedures, are covered in full at the <i>Authorized Level of Benefits</i> and are not subject to the <i>Authorized Deductible</i>. For more information about which services are considered preventive, see <a href="http://tuftshealthplan.com/providers/pdf/payment_policies/Preventive_services.pdf">tuftshealthplan.com/providers/pdf/payment_policies/Preventive_services.pdf</a>.</p>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Infertility services (including up to five attempted ART procedures) <b>(AR)</b>  Page 50	<p><b>Office Visit:</b> \$20 <i>PCP Copayment</i>, \$30/\$60/\$90 <i>Specialist Copayment</i></p> <p><b>All other services:</b> <i>Authorized Deductible</i>, then covered in full.</p>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Maternity care office visits (includes prenatal & postpartum care)  Page 51	<p><b>Maternity care office visits:</b></p> <ul style="list-style-type: none"> <li>• Routine maternity care: Covered in full.</li> <li>• Non-routine maternity care: \$20 <i>PCP Copayment</i>, \$30/\$60/\$90 <i>Specialist Copayment</i></li> </ul> <p><b>Routine maternity-related laboratory tests:</b> Covered in full (not subject to the <i>Authorized Deductible</i>)</p> <p><b>Maternity-related diagnostic tests (i.e., ultrasounds and non-routine lab tests):</b> <i>Authorized Deductible</i>, then covered in full.</p>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care, continued:</b>		
Outpatient medical care		
Allergy injections ☞ Page 51	Covered in full (not subject to the <i>Authorized Deductible</i> ).	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Allergy testing ☞ Page 51	\$20 <i>PCP Copayment</i> , \$30/\$60/\$90 <i>Specialist Copayment</i>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Chemotherapy ☞ Page 51	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Diagnostic or preventive screening procedures ☞ Page 51	<p><b>Colon or colorectal cancer screening:</b> Covered in full (not subject to the <i>Authorized Deductible</i>).</p> <p><b>Diagnostic procedure only (i.e., endoscopies or colonoscopies associated with symptoms):</b> Covered in full (not subject to the <i>Authorized Deductible</i>).</p> <p><b>Diagnostic procedures with treatment/surgery (i.e. polyp removal):</b> Covered as <i>Day Surgery</i> admissions - \$250 <i>Copayment</i> (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers), up to the <i>Day Surgery Copayment Limit</i>; then <i>Authorized Deductible</i>.</p>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Diagnostic imaging ☞ Page 51	<p><b>General imaging:</b> <i>Authorized Deductible</i>, then covered in full.</p> <p><b>MRI/MRA, CT/CTA, PET and nuclear cardiology (AR):</b> \$100 <i>Copayment</i> per day, then subject to <i>Authorized Deductible</i></p> <p><b>Limit of one Copayment per day, even if you visit more than one Provider.</b> Please call Member Services if you are charged more than one <i>Copayment</i> per day so we can adjust your claim.</p>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Diagnostic testing (AR) ☞ Page 51	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care, continued:</b>		
<b>Outpatient medical care, continued</b>		
EKG testing ☞ Page 51	Covered in full (not subject to the <i>Authorized Deductible</i> ).	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Human leukocyte antigen testing ☞ Page 51	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Laboratory tests <b>(AR)</b> ☞ Page 51	<i>Authorized Deductible</i> , then covered in full.  <b>Note:</b> Under the ACA, laboratory tests performed as part of preventive care are covered in full at the <i>Authorized Level of Benefits</i> and are not subject to the <i>Authorized Deductible</i> . For more information about which services are considered preventive, see <a href="http://tuftshealthplan.com/providers/pdf/payment_policies/Preventive_Services.pdf">tuftshealthplan.com/providers/pdf/payment_policies/Preventive_Services.pdf</a>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Mammograms ☞ Page 52	Covered in full (not subject to the <i>Authorized Deductible</i> ).	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Neuropsychological testing for a medical condition <b>(AR)</b> ☞ Page 52	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Nutritional counseling ☞ Page 52	\$20 <i>PCP Copayment</i> , \$30/\$60/\$90 <i>Specialist Copayment</i>  <b>Limit of one initial evaluation and 3 treatment visits per Contract Year (Authorized and Unauthorized Levels combined)</b>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>
Office visits to diagnose and treat illness or injury, including consultations ☞ Page 52	\$20 <i>PCP Copayment</i> , \$30/\$60/\$90 <i>Specialist Copayment</i>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

**Part 1 - Benefit Overview, Continued**

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care, continued:</b>		
<b>Outpatient medical care, continued</b>		
Outpatient surgery in a physician's office  Page 52	\$20 PCP Copayment, \$30/\$60/\$90 Specialist Copayment	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Pap smears (cytology examinations)  Page 52	<b>Routine annual Pap smears (cytology examinations):</b> Covered in full (not subject to the <i>Authorized Deductible</i> ).  <b>Diagnostic Pap smears:</b> Authorized Deductible, then covered in full.	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Radiation therapy and x-ray therapy  Page 52	Authorized Deductible, then covered in full.	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Smoking cessation counseling services  Page 52	Covered in full.	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Treatment of speech, hearing and language disorders  Page 52		
Voluntary second or third surgical opinions  Page 52	\$20 PCP Copayment, \$30/\$60/\$90 Specialist Copayment	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)
Preventive health care - Adults (age 18 and over)  Page 53	Covered in full (not subject to the <i>Authorized Deductible</i> ).  <b>Note:</b> Under the ACA, preventive care services for adults are covered in full at the <i>Authorized Level of Benefits</i> and are not subject to the <i>Authorized Deductible</i> . For more information about which services are considered preventive, see <a href="http://tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf">tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf</a> . Member cost-sharing does apply to diagnostic tests or diagnostic laboratory tests ordered as part of a preventive services visit.	Unauthorized Deductible & 20% of the Reasonable Charge (plus any balance)

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Outpatient Care, continued:</b>		
Preventive health care - Children (under age 18)  Page 53	Covered in full (not subject to the <i>Authorized Deductible</i> ).  <b>Note:</b> Under the ACA, preventive care services for children are covered in full at the <i>Authorized Level of Benefits</i> and are not subject to the <i>Authorized Deductible</i> . For more information about which services are considered preventive, see <a href="http://tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf">tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf</a> . <i>Member</i> cost-sharing does apply to diagnostic tests or diagnostic laboratory tests ordered as part of a preventive services visit.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Routine annual gynecological exam  Page 54	Covered in full (not subject to the <i>Authorized Deductible</i> ).  <b>Note:</b> Under the ACA, preventive gynecological services are covered in full and are not subject to the <i>Authorized Deductible</i> . For more information about which services are considered preventive, see <a href="http://tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf">tuftshealthplan.com/providers/pdf/payment_policies/preventive_services.pdf</a> . <i>Member</i> cost-sharing does apply to diagnostic tests or diagnostic laboratory tests ordered as part of a preventive services visit.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
Short-term physical therapy (PT) & occupational therapy (OT) services <b>(AR)</b>  Page 54	\$20 <i>Copayment</i>  <b>Limit of 30 visits per Contract Year for each type of therapy.</b> <b>Note:</b> Limit does not apply to the treatment of autism spectrum disorders.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)
<i>Urgent Care</i> in a free-standing <i>Urgent Care Center</i>  Page 54	\$20 <i>Copayment</i> for care in a free-standing <i>Urgent Care Center</i> .  <b>Note:</b> <i>Copayments</i> for <i>Urgent Care</i> services in all other locations vary depending upon type of <i>Provider</i> ( <i>PCP</i> vs. <i>Specialist</i> ) and the location (i.e, <i>Provider's</i> office, <i>Limited Service Medical Clinic</i> , <i>Urgent Care Center</i> , or <i>Emergency</i> room) in which you receive services.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance).
Vision care services, including: <ul style="list-style-type: none"> <li>• <b>Routine eye exam</b>   Page 54</li> <li>• <b>Eye examinations and necessary treatment of a medical condition</b>   Page 54</li> </ul>	<b>Routine eye exam:</b> \$20 <i>Copayment</i> <b>Limit of one routine eye exam in each 24-month period</b> <b>Note:</b> Services must be received from an EyeMed network provider. See page 54 for more information about this benefit and its limits.  <b>Eye examinations and necessary treatment of a medical condition:</b> \$20 <i>PCP Copayment</i> , \$30/\$60/\$90 <i>Specialist Copayment</i>	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge</i> (plus any balance)

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP *Provider*, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

**Part 1 - Benefit Overview, Continued**

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Oral health services</b>		
Emergency care  Page 55	<b>Treatment in an <u>Emergency room</u>:</b> \$100 Copayment (waived if admitted as an <i>Inpatient</i> ), then <i>Authorized Deductible</i> applies.	<b>Treatment in an <u>Emergency room</u>:</b> \$100 Copayment (waived if admitted as an <i>Inpatient</i> ), then <i>Authorized Deductible</i> applies (plus any balance)
Oral surgery for dental treatment (AR)  Page 55	<b>Day Surgery:</b> \$250 Copayment (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers) per person per <i>Day Surgery</i> admission up to the <i>Day Surgery Copayment Limit</i> ; then <i>Authorized Deductible</i> applies.  <b>Inpatient care:</b> \$275 (Tier 1)/\$500 (Tier 2)/\$1500 (Tier 3) <i>Inpatient Copayment</i> (see " <i>Inpatient Care</i> " below), then <i>Authorized Deductible</i> .	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)
Oral surgery for non-dental medical treatment (AR)  Page 55	<b>Office visit:</b> \$20 PCP Copayment, \$30/\$60/\$90 Specialist Copayment  <b>Day Surgery:</b> \$250 Copayment (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers) per person per <i>Day Surgery</i> admission, up to the <i>Day Surgery Copayment Limit</i> ; then <i>Authorized Deductible</i> .  <b>Inpatient care:</b> \$275 (Tier 1)/\$500 (Tier 2)/\$1500 (Tier 3) <i>Inpatient Copayment</i> (see " <i>Inpatient Care</i> " below), then <i>Authorized Deductible</i>	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)
<b>Day Surgery</b>		
<i>Day Surgery</i> (including physician and surgeon services) (AR)  Page 55	\$250 Copayment (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers) per person per <i>Day Surgery</i> admission up to the <i>Day Surgery Copayment Limit</i> ; then <i>Authorized Deductible</i> applies.	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)

**The Member is required to notify Tufts Health Plan of any hospital admission to a hospital that is not a Tufts HP Hospital, or an admission that is not authorized by his or her PCP, or must pay a \$500 Notification Penalty for that admission.**

(AR) – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

**Part 1 – Benefit Overview, Continued**

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits*
	Member's Cost	Member's Cost
<b>Inpatient Care:</b>		
Acute hospital services (including room and board, physician and surgeon services, surgery, and related services) <b>(AR)</b> ☞ Page 56	<p><i>Inpatient Copayment Tier 1 (\$275), Inpatient Copayment Tier 2 (\$500) or Inpatient Copayment Tier 3 (\$1500), up to the Inpatient Care Copayment Limit; then Authorized Deductible applies.</i></p> <p><b>Note:</b> See Part 9 (pages 95-100) for the Navigator <i>Inpatient Hospital Tiers</i></p>	<p><i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i></p>
Bone marrow transplants for breast cancer, hematopoietic stem cell transplants, and human solid organ transplants <b>(AR)</b> ☞ Page 56		
Cleft lip or cleft palate treatment and services for <i>Children</i> ☞ See "Other Health Services" on page 59.		
Maternity care ☞ Page 56		
Patient care services provided as part of a qualified clinical trial for the treatment of cancer or other life-threatening diseases or conditions ☞ Page 58		
Reconstructive surgery and procedures <b>(AR)</b> ☞ Page 59		
<i>Inpatient</i> services for enrolled newborn <i>Children</i> who stay in the hospital beyond the mother's discharge ☞ Page 57	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible &amp; 20% of the Reasonable Charge (plus any balance)</i>

**The Member is required to notify Tufts Health Plan of any hospital admission to a hospital that is not a Tufts HP Hospital, or an admission that is not authorized by his or her PCP or must pay a \$500 Notification Penalty for that admission.**

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

**Part 1 - Benefit Overview, Continued**

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Other Health Services:</b>		
Ambulance services (AR) ☞ Page 59	Authorized Deductible, then covered in full.	Authorized Deductible and then covered in full up to the Reasonable Charge.
Cleft lip or cleft palate treatment and services for Children ☞ Page 59	<p><b>Medical or facial surgery:</b></p> <ul style="list-style-type: none"> <li><i>Inpatient services:</i> \$275 <i>Inpatient Copayment Tier 1</i>/ \$500 <i>Inpatient Copayment Tier 2</i>/\$1500 <i>Inpatient Copayment Tier 3</i>, up to the <i>Inpatient Care Copayment Limit</i> (page 27); then <i>Authorized Deductible</i></li> <li><i>Day Surgery:</i> \$250 <i>Copayment</i> (applies to all covered <i>Day Surgery</i> services, including those performed at free-standing surgical centers) per person per <i>Day Surgery</i> admission, up to the <i>Day Surgery Copayment Limit</i>; then <i>Authorized Deductible</i></li> </ul> <p><b>Note:</b> See Part 9 on pages 95-100 for the Navigator <i>Inpatient Hospital Copayment Tiers</i> and for information on <i>Inpatient Copayments</i> for newborn <i>Children</i>.</p> <p><b>Oral surgery:</b> Covered to the same extent as other covered surgical procedures.</p> <p><b>Dental surgery or orthodontic treatment and management:</b> Covered in full (not subject to the <i>Authorized Deductible</i>).</p> <p><b>Preventive and restorative dentistry:</b> Covered in full (not subject to the <i>Authorized Deductible</i>).</p> <p><b>Speech therapy and audiology services:</b> \$20 <i>Copayment</i></p> <p><b>Nutrition services:</b> \$20 <i>PCP Copayment</i>, \$30/\$60/\$90 <i>Specialist Copayment</i></p>	<p><b>Dental surgery, orthodontic treatment and management, or preventive and restorative dentistry:</b> Covered in full.</p> <p><b>All other services:</b> <i>Unauthorized Deductible</i> and 20% of the <i>Reasonable Charge</i> (plus any balance).</p>

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining his prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits	Unauthorized Level of Benefits
	Member's Cost	Member's Cost
<b>Other Health Services, continued:</b>		
Extended care facility services in: <b>(AR)</b> <ul style="list-style-type: none"> <li>▪ Skilled nursing facility</li> <li>▪ Rehabilitation hospital</li> <li>▪ Chronic hospital</li> </ul> <p> Page 60</p>	<p><b>Skilled nursing facility*:</b> <i>Authorized Deductible</i>, then 20% of the <i>Reasonable Charge</i>.</p> <p><b>Rehabilitation hospital or chronic hospital:</b> <i>Authorized Deductible</i>, then covered in full.</p> <p><b>*Limit of 45 days per Member per Contract Year in a skilled nursing facility (Authorized and Unauthorized Levels combined).</b></p> <p><b>Note:</b> Members are required to notify <i>Tufts Health Plan</i> prior to any admission to non-<i>Tufts HP</i> facilities, or the <i>Member</i> must pay a \$500 <i>Notification Penalty</i> (see page 30).</p>	<p><i>Unauthorized Deductible</i> &amp; 20% of the <i>Reasonable Charge</i> (plus any balance)</p> <p><b>Note:</b> The cost of services provided in a skilled nursing facility at the <i>Unauthorized Level of Benefits</i> cannot be used to satisfy the <i>Unauthorized Out-of-Pocket Limit</i>.</p>
Home health care <b>(AR)</b>  Page 60	<i>Authorized Deductible</i> , then covered in full.	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)
Hospice care  Page 60	<i>Authorized Deductible</i> , then covered in full	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)
Injectable, infused or inhaled medications <b>(AR)</b>  Page 61	<i>Authorized Deductible</i> , then covered in full	<i>Unauthorized Deductible</i> & 20% of the <i>Reasonable Charge</i> (plus any balance)
<u>Medical appliances and Equipment, including:</u>  <i>Durable Medical Equipment</i> (including <i>Prosthetic Devices</i> ) <b>(AR)</b>  Page 62  Eyeglasses/contact Lenses (only the first pair after cataract surgery)  Page 63  Hearing aids  Page 63	<p><b><u>Durable Medical Equipment (including Prosthetic Devices) (AR):</u></b> <i>Authorized Deductible</i>, then covered in full</p> <p><b><u>Eyeglasses/contact lenses:</u></b> <i>Authorized Deductible</i>, then covered in full</p> <p><b>Hearing aids:</b></p> <ul style="list-style-type: none"> <li>• <i>Members 21 and under:</i> One hearing aid per ear per prescription change covered in full (not subject to the <i>Authorized Deductible</i>). <b>Limit of \$2,000 per ear per Member every 36 months (Authorized and Unauthorized Levels combined).</b></li> <li>• <i>Members 22 and over:</i> First \$500 covered in full (not subject to the <i>Authorized Deductible</i>), then 20% of the next \$1,500 (plus any balance). <b>Limit of \$1,700 per Member every 24 months (Authorized and Unauthorized combined).</b></li> </ul>	<p><b><u>Durable Medical Equipment (including Prosthetic Devices) (AR):</u></b> <i>Unauthorized Deductible</i> &amp; 20% of the <i>Reasonable Charge</i> (plus any balance)</p> <p><b><u>Eyeglasses/contact lenses:</u></b> 20% of the <i>Reasonable Charge</i> (not subject to the <i>Unauthorized Deductible</i>)</p>

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-*Tufts HP Provider*, you are responsible for obtaining his prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

## Part 1 - Benefit Overview, Continued

Covered Services	Authorized Level of Benefits		Unauthorized Level of Benefits	
	Member's Cost		Member's Cost	
<b>Other Health Services, continued:</b>				
Personal Emergency Response System (hospital-based)  Page 64	20% of charges.  <b>Limit of \$50 for installation and \$40 per month for rental charges for hospital-based systems.</b>			
Private duty nursing care (Inpatient and Outpatient) (AR)  Page 64	<i>Authorized Deductible</i> , then covered in full.  <b>Limit of \$8,000 per Member per Contract Year (Authorized and Unauthorized Levels combined).</b>	<i>Unauthorized Deductible</i> & 20% of the Reasonable Charge (plus any balance)		
Scalp hair prostheses or wigs for cancer or leukemia patients  Page 64	Covered in full (not subject to the <i>Authorized Deductible</i> )			
Special medical formulas, including: Low protein foods  Page 64 Nonprescription enteral formulas (AR)  Page 64 Special medical formulas (AR)  Page 64	<i>Authorized Deductible</i> , then covered in full	<b>Low protein foods:</b> <i>Unauthorized Deductible</i> & 20% of the Reasonable Charge (plus any balance)  <b>Nonprescription enteral formulas (AR) and special medical formulas (AR):</b> <i>Unauthorized Deductible</i> , then covered in full.		

**(AR)** – These services may require approval by an *Authorized Reviewer* prior to treatment for coverage at both the *Authorized* and *Unauthorized Levels of Benefits*. When you receive care from a non-Tufts HP Provider, you are responsible for obtaining this prior approval from an *Authorized Reviewer*. If prior approval is not received, the Navigator Plan will not cover those services and supplies. For more information, call Member Services.

### Prescription Drug Benefit (see pages 65-72)

For information about your *Copayments* for covered prescription drugs, see the “Prescription Drug Benefit” section in Part 5.

### Mental Health, Substance Use Disorder, & EAP Benefits (see pages 101-122)

Benefits administered by Beacon Health Options. For information, see the “Mental Health, Substance Use Disorder, and Enrollee Assistance Programs” section, visit [beaconhealthoptions.com/gjc](http://beaconhealthoptions.com/gjc) or call 855-750-8980.

## Part 2 – Plan and Benefit Information

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### Your Cost for Medical Services

You are responsible for paying the costs described below for *Covered Services* you receive at the *Authorized* and *Unauthorized Levels of Benefits*. For more information about the *Covered Services* subject to these costs, please see Part 5.

#### **Authorized Level of Benefits**

*Covered Services* are covered at the *Authorized Level of Benefits* only when the *Covered Services* are provided or authorized by your *Tufts HP PCP*.

If *Tufts HP* determines that a *Covered Service* is not available from a *Tufts HP Provider*, you may receive *Covered Services* at the *Authorized Level of Benefits* from a non-*Tufts HP Provider* (with the approval of a *Tufts HP Authorized Reviewer*), up to the *Reasonable Charge*. You will be responsible for any charges in excess of the *Reasonable Charge*.

#### **Copayments**

- *Emergency Care: Emergency room* (waived if admitted) ..... \$100 per visit

#### **Notes:**

- If you register in an *Emergency room*, but leave without receiving care, an *Emergency Room Copayment* (and then the *Authorized Deductible*) may apply.
- A *Day Surgery Copayment* may apply if *Day Surgery* services are received.
- If you are admitted to an *Inpatient* mental health facility after being seen at the *Emergency Room*, please call the *Tufts Health Plan Member Services Department* to request that your *Emergency Room Copayment* be waived, or to request an adjustment of the claim.
- *Authorized Level of Benefits:*
  - Office Visit.....\$20 *PCP Copayment*, \$30/\$60/\$90 *Specialist Copayment*; see page 14

**Note:** You may be charged an *Office Visit Copayment* for certain *Outpatient* services listed as “covered in full” in the *Benefit Overview table* (see pages 12-25) if these services are provided in conjunction with an office visit.

- *Inpatient Services* ..... Varies by service and hospital tier; see Part 9
- *Day Surgery*..... \$250 per admission

#### ***Day Surgery Copayment Limit (Authorized Level of Benefits only)***

Each individual *Member* is responsible for paying a limit of four *Day Surgery Copayments* per *Contract Year*. (The *Contract Year* runs from July 1 to the following June 30.) When you have paid four *Day Surgery Copayments*, no more *Day Surgery Copayments* will be charged in that *Contract Year*.

The *Day Surgery Copayment Limit* consists of *Authorized Day Surgery Copayments* only. It does not include *Deductibles*, *Coinsurance*, other *Copayments*, or payments you make for non-*Covered Services* or care received at the *Unauthorized Level of Benefits*.

**Note:** Italicized words are defined in Part 8.

## Your Cost for Medical Services, continued

### **Authorized Level of Benefits, continued**

#### ***Inpatient Care Copayment Limit (Authorized Level of Benefits only)***

Each individual *Member* is responsible for paying a limit of one *Inpatient Copayment* per *Contract Year* quarter. (The *Contract Year* quarters are: July/August/September, October/November/December, January/February/March, and April/May/June.) The *Inpatient Care Copayment* is waived if you are readmitted within 30 days of discharge, if both admissions are in the same *Contract Year*. Contact the *Tufts Health Plan Member Services Department* if you are billed so that we can adjust your claim.

The quarterly *Inpatient Care Copayment* includes only *Inpatient care Copayments* at the *Authorized Level of Benefits*. It does not include *Deductibles*, *Coinsurance*, other *Copayments*, or payments you make for non-Covered *Services*.

#### ***Individual Authorized Deductible***

A \$300 *Deductible* applies to each *Member* per *Contract Year*. This is the amount that you must first pay for for *Covered Services* before the *Navigator Plan* will pay for certain *Covered Services* at the *Authorized Level of Benefits*.

The *Authorized Deductible* accumulates separately from the *Unauthorized Deductible* under this Medical and Prescription Drug Plan. It also **does not** apply to care from In-Network *Providers* for mental health and substance use disorder services, as described under the separate Mental Health, Substance Use Disorder, and EAP Plan later in this *Member Handbook*.

#### ***Family Authorized Deductible***

Your \$900 family *Deductible* is met once any combination of family *Members* reaches \$900 in a *Contract Year*. No family *Member* will pay more than their individual *Deductible* per *Contract Year*.

**Note:** The *Authorized Deductible* applies to: *Day Surgery*, *Emergency room*, *Inpatient hospital*, and many *Outpatient services*, when they are received at the *Authorized Level of Benefits*. It also applies to all services and supplies categorized as "Other Health Services", except for hearing aids, Personal Emergency Response Systems, scalp hair prostheses or wigs for cancer and leukemia patients, and chiropractic services (spinal manipulation). See the "Benefit Overview" in Part 1 for more information.

#### ***Coinsurance***

There is no *Coinsurance* for most *Covered Services* provided by a *Tufts HP Provider*. Except as shown in Part 1 (see "Benefit Overview" on pages 12-25), the *Member* pays the applicable *Deductible* and/or *Copayment* for all *Covered Services* provided by a *Tufts HP Provider*. The *Plan* will cover the remaining charges for *Covered Services*.

#### ***Individual Authorized Out-of-Pocket Limit***

An individual \$5,000 *Out-of-Pocket Limit* applies to each *Member* per *Contract Year* for *Covered Services* you receive at the *Authorized Level of Benefits*. The *Authorized Deductible*, *Coinsurance*, and *Copayments* apply to this *Out-of-Pocket Limit*. Once you satisfy the *Individual Out-of-Pocket Limit*, all *Covered Services* you receive at the *Authorized Level of Benefits* are covered in full up to the *Reasonable Charge* for the rest of that *Contract Year*.

The *Authorized Out-of-Pocket Limit* accumulates separately from the *Unauthorized Out-of-Pocket Limit*. Your *Copayments* for prescription drugs and for in-network mental health and substance use disorder services (described in the separate Mental Health, Substance Use Disorder, and EAP Plan later in this *Member Handbook*), also count towards this *Out-of-Pocket Limit*.

## Your Cost for Medical Services, continued

### Authorized Level of Benefits, continued

#### **Family Authorized Out-of-Pocket Limit**

A \$10,000 Family *Out-of-Pocket Limit* applies per family per *Contact Year* for *Covered Services* you receive at the *Authorized Level of Benefits*. All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Limits* are applied toward the Family *Out-of-Pocket Limit*. Once the Family *Out-of-Pocket Limit* has been met during each *Contract Year*, all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Limits* for the remainder of that *Contract Year*.

**Note:** You cannot use the following services and supplies to satisfy this *Out-of-Pocket Limit*:

- Any service or supply that does not qualify as a *Covered Service*. This includes any services that require the approval of an *Authorized Reviewer* prior to treatment for which you do not obtain such approval.
- Any amount you pay for *Covered Services* received at the *Unauthorized Level of Benefits*.

### Unauthorized Level of Benefits

*Covered Services* are covered at the *Unauthorized Level of Benefits* when you receive them from a *Tufts HP Provider* without your *PCP's* authorization, or from a non-*Tufts HP Provider*. These *Covered Services* are subject to a *Deductible* and *Coinsurance*, and are covered at a lower level than *Covered Services* provided at the *Authorized Level of Benefits*.

**Notes:** Each time you receive care at the *Unauthorized Level of Benefits* from a non-*Tufts HP Provider*, you must submit a claim form to *Tufts Health Plan*. (You are not required to submit claim forms for care you receive from *Tufts HP Providers*.) You may be required to notify *Tufts Health Plan* and/or obtain prior authorization for certain *Covered Services*. If you do not notify *Tufts Health Plan* and/or obtain prior authorization for these certain *Covered Services*, you will incur additional costs. Please see "Inpatient Notification" on pages 39-41 and the "Important Notes" on page 46 for more information.

For more information, contact the Member Services Department at 800-870-9488.

#### **Coinsurance**

Except as shown in Part 1 (see "Benefit Overview" on pages 12-25), the *Member* pays 20% *Coinsurance* for all *Covered Services* provided by a *Tufts HP Provider* without the authorization of his or her *Tufts HP PCP*, or for all *Covered Services* provided by a Non-*Tufts HP Provider*. The *Plan* will cover the remaining charges for *Covered Services*, up to the *Reasonable Charge*. (The *Member* is responsible for any charges in excess of the *Reasonable Charge*.)

#### **Individual Unauthorized Deductible**

A \$450 individual *Unauthorized Deductible* applies to each *Member* per *Contract Year* for all *Covered Services* you receive at the *Unauthorized Level of Benefits*, including out-of-network mental health and substance use disorder services that are covered under the separate Mental Health, Substance Use Disorder, and EAP Plan described later in this *Member Handbook*. This is the amount you must first pay for *Covered Services* before the *Navigator Plan* will pay for any *Covered Services* at the *Unauthorized Level of Benefits*. Costs in excess of the *Reasonable Charge* do not count towards the Individual *Deductible*.

The *Unauthorized Deductible* accumulates separately from the *Authorized Deductible* under this Medical and Prescription Drug Plan.

## Your Cost for Medical Services, continued

### **Unauthorized Level of Benefits, continued**

#### **Family Unauthorized Deductible**

Your \$900 Family *Unauthorized Deductible* is met once any combination of family *members* reaches \$900 in a *Contract Year* for all *Covered Services* obtained at the *Unauthorized Level of Benefits*. No family *Member* will pay more than their individual *Deductible* that year for the corresponding time period.

This *Deductible* includes out-of-network mental health and substance use disorder services that are covered under the separate Mental Health, Substance Use Disorder, and EAP Plan described later in this *Member Handbook*. Costs in excess of the *Reasonable Charge* do not count towards the Family *Deductible*.

**Note:** The *Deductible* does not apply to *Outpatient Emergency* care and *Urgent Care* you receive in a hospital *Emergency* room or physician's office; Personal Emergency Response Systems (PERS); hearing aids; scalp hair prostheses or wigs for cancer or leukemia patients; and the first pair of eyeglass lenses and/or contact lenses needed after cataract surgery. See the "Benefit Overview" in Part 1 for more information.

#### **Individual Unauthorized Out-of-Pocket Limit**

An individual \$3,000 *Unauthorized Out-of-Pocket Limit* applies to each *Member* per *Contract Year* for *Covered Services* you receive at the *Unauthorized Level of Benefits*. The *Unauthorized Out-of-Pocket Limit* accumulates separately from the *Authorized Out-of-Pocket Limit*. The *Unauthorized Deductible* and *Coinsurance* apply to this *Out-of-Pocket Limit*. Once you satisfy the Individual *Out-of-Pocket Limit*, all *Covered Services* you receive at the *Unauthorized Level of Benefits* are covered in full up to the *Reasonable Charge* for the rest of that *Contract Year*. Once you have met your *Out-of-Pocket Limit* each *Contract Year*, you continue to pay for any costs in excess of the *Reasonable Charge*.

The *Unauthorized Deductible*, *Coinsurance* for *Covered Services* obtained at the *Unauthorized Level of Benefits*, and out-of-network mental health and substance use disorder services (described in the separate Mental Health, Substance Use Disorder, and EAP Plan later in this *Member Handbook*) apply toward your *Out-of-Pocket Limit*.

#### **Family Out-of-Pocket Limit**

A \$10,000 Family *Out-of-Pocket Limit* applies per family *Contact Year* for *Covered Services* you receive at the *Unauthorized Level of Benefits*. All amounts any enrolled *Members* in a family pay toward their Individual *Out-of-Pocket Limits* are applied toward the Family *Out-of-Pocket Limit*. Once the Family *Out-of-Pocket Limit* has been met during each *Contract Year*, all enrolled *Members* in a family will thereafter have satisfied their Individual *Out-of-Pocket Limits* for the remainder of that *Contract Year*.

**Note:** You cannot use the following services and supplies to satisfy this *Out-of-Pocket Limit*:

- Any service or supply that does not qualify as a *Covered Service*, including any services that require the approval of an *Authorized Reviewer* prior to treatment for which you do not obtain such approval
- Charges that exceed the *Reasonable Charge* for services received at the *Unauthorized Level of Benefits*
- Any amount you pay for prescription drugs
- The amount you pay as a *Notification Penalty* or any other reduction or denial of benefits when you fail to notify *Tufts Health Plan* when required under the Navigator Plan (see pages 39-41 for more information)
- Any *Copayment* or other amount you pay for *Covered Services* received at the *Authorized Level of Benefits*.

## Your Cost for Medical Services, continued

### Unauthorized Level of Benefits, continued

#### **Notification Penalty**

You must pay the *Notification Penalty* listed below for failure to notify *Tufts Health Plan* of a hospitalization or hospital transfer in accordance with Part 3.

- **Authorized Level of Benefits:**

There is no *Notification Penalty* for a hospitalization at a *Tufts HP Hospital* or a hospital transfer to a *Tufts HP Hospital*. Your *Tufts HP Provider* will notify *Tufts Health Plan* of the procedure for you.

- **Unauthorized Level of Benefits:**

You must pay a \$500 *Notification Penalty* for failure to notify *Tufts Health Plan* of a hospitalization or hospital transfer when (1) the hospitalization or transfer is not authorized by your *Tufts HP PCP*, or (2) the hospitalization is at or the transfer is to a hospital that is not a *Tufts HP Hospital*, in accordance with Part 3. For more information, please see “*Inpatient Notification*” in Part 3 (pages 39-41).

**Note:** This *Notification Penalty* cannot be used to meet the *Deductibles* or *Out-of-Pocket Limits* described earlier in this section.

## Part 3 – How Your Health *Plan* Works

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### How the *Plan* Works

#### Eligibility for Benefits

When you need health care services, you may choose to obtain these services either from or authorized by your *Tufts HP PCP (Authorized Level of Benefits)* or from any health care *Provider* without your *PCP's* authorization (*Unauthorized Level of Benefits*). Your choice will determine the level of benefits you receive for your health care services.

The *Plan* covers only the services and supplies described as *Covered Services* in Part 5. There are no pre-existing condition limitations under this plan. You are eligible to use your benefits as of your *Effective Date*.

In accordance with federal law (45 CFR § 148.180), *Tufts Health Plan* does not:

- Adjust premiums based on genetic information;
- Request or require genetic testing; or
- Collect genetic information from individuals prior to, or in connection with enrollment in a plan, or at any time for underwriting purposes.

#### **Medically Necessary services and supplies**

The *Plan* will pay for *Covered Services* and supplies when they are *Medically Necessary*, as determined by *Tufts Health Plan*. *Covered Services* must be provided or authorized by your *Tufts HP PCP* to be covered at the *Authorized Level of Benefits*. *Covered Services* obtained from any other health care *Provider* without your *PCP's* authorization will be covered at the *Unauthorized Level of Benefits*.

**Important: The Navigator Plan will not pay for services or supplies which are not *Covered Services*, even if they are provided by your *Tufts HP PCP*, a *Tufts HP Provider* or any other *Provider*.**

### **Authorized Level of Benefits**

#### **Outpatient Care**

Each *Member* must choose a *Primary Care Provider (PCP)* in order to receive care at the *Authorized Level of Benefits*. The *PCP* is responsible for providing or authorizing all of your health care services at the *Authorized Level of Benefits*. Except for *Emergency* care, if you do not choose a *PCP*, or if you receive care from any *Provider* without the authorization of your *PCP*, this care will be covered at the *Unauthorized Level of Benefits*.

If your care is provided or authorized by your *Tufts HP PCP*, or if you seek care at a *Limited Service Medical Clinic* or *Urgent Care Center* that participates with *Tufts Health Plan*, you are entitled to coverage for *Covered Services* at the *Authorized Level of Benefits*.

When a *Tufts HP Provider* provides your care, you do not have to submit any claim forms. The claim forms are submitted to *Tufts Health Plan* by the *Tufts HP Provider*.

You will be required to pay a *Copayment* for certain *Covered Services* you receive at the *Authorized Level of Benefits*. For more information about your *Copayments*, please see “Benefit Overview” and “Plan and Benefit Information” earlier in this *Member Handbook*. In order to obtain coverage at the *Authorized Level of Benefits*, you must live in or near the *Service Area* so that you can access *Tufts HP Providers*. Otherwise, your coverage will be at the *Unauthorized Level of Benefits*.

**Note: Italicized words are defined in Part 8.**

## **Authorized Level of Benefits,** continued

### **Outpatient care,** continued

If your *PCP* cannot provide the services you need, he or she will refer you to another *Tufts HP Provider*. If the services you need are not available from any *Tufts HP Providers*, your *PCP*, after obtaining approval from an *Authorized Reviewer*, will refer you to a *Provider* not affiliated with *Tufts HP*. Your *PCP* is responsible for completing a referral form and sending it to the specialist prior to your visit for specialty care. In order to expedite matters, sometimes your *PCP* will give you the referral form to deliver to the specialist. Your *PCP* must authorize, in advance, any referral that a specialist may make to another *Provider*. A *PCP* may authorize a standing referral for specialty health care provided by a *Tufts HP Provider*.

**Note:** A referral to a specialist must be obtained from your *PCP* **before** you receive any *Covered Services* from that specialist. If you do not obtain a referral **prior** to receiving services, the services will be covered at the *Unauthorized Level of Benefits*.

### **Selecting a PCP**

In order to receive coverage at the *Authorized Level of Benefits*, you must select a *PCP*. *Tufts HP* must receive notice of your selection. *PCPs* provide routine health care (including routine physical examinations), coordinate your care with other *Tufts HP Providers* and authorize referrals for other *Covered Services*. *PCPs* are doctors of internal medicine, family/general practice or pediatrics, physician assistants, or nurse practitioners.

At the time you enroll, you can select a *PCP* from among those listed in the *Directory of Health Care Providers*. Each family member may choose a different *PCP* to manage his or her care. You should choose a *PCP* who is at a location convenient to you. Once you have chosen a *PCP* who is part of the *Tufts HP* network, you must inform *Tufts HP* of your choice in order to be eligible for all *Covered Services*. If you need assistance in choosing a *PCP*, call the *Tufts HP* Member Services Department.

If you do not select a *PCP* at the time you fill out the member application form, you can do so at any time by finding one in the *Directory of Health Care Providers* and reporting your choice to the *Tufts HP* Member Services Department.

You do not need to select a *PCP* in order to receive in-network coverage for *Inpatient* mental health and *Inpatient* substance use disorder services. You will receive coverage for these services as long as the services are provided or authorized in accordance with the rules described under “Mental Health, Substance Use Disorder, and Enrollee Assistance Programs”, beginning on page 101.

#### **Notes:**

- Under certain circumstances required by law, if your *Provider* is not in the *Tufts HP* network, you will be covered for a short period of time for services provided by that *Provider*. A Member Specialist can give you more information. Please see “Continuity of Care” later in this chapter for more information.
- For additional information about a *PCP* or specialist, contact the Massachusetts Board of Registration in Medicine at 800-377-0550 or [mass.gov/massmedboard](http://mass.gov/massmedboard). The Board of Registration provides information about physicians licensed to practice in Massachusetts.

### **Changing Your PCP**

In order to change your *PCP*, select a new *PCP* from the *Directory of Health Care Providers* and report your selection to the *Tufts HP* Member Services Department. Your new *PCP* is not considered your *PCP* until you have reported your selection to the *Tufts HP* Member Services Department.

### **Canceling Appointments**

The *Plan* will not pay for missed appointments which you did not cancel in advance (usually at least 24 hours). If the *Tufts HP Provider's* office policy is to charge for missed appointments that were not canceled in advance, you will have to pay the charges.

## **Authorized Level of Benefits,** continued

### **Changes to Tufts HP Provider network**

Tufts HP offers Members an extensive network of physicians, hospitals, and other Providers throughout the Service Area. Although Tufts HP works to ensure the continued availability of Tufts HP Providers, our network of Providers may change during the year.

This can happen for many reasons, including a Provider's retirement, the Provider's moving out of the Service Area, or his or her failure to continue to meet Tufts HP's credentialing standards. This can also happen if Tufts HP and the Provider are unable to reach agreement on a contract.

If you have any questions about the availability of a Provider, please call Member Services.

### **When Referrals are Not Required at the Authorized Level of Benefits**

The following Covered Services do not require a referral or prior authorization from your Primary Care Provider in order for you to obtain coverage at the Authorized Level of Benefits. Except as detailed earlier in this chapter, or for Emergency care, you must receive these services from a Tufts HP Provider in order to obtain coverage at the Authorized Level of Benefits.

- Emergency care. (**Note:** If you are admitted as an Inpatient, you or someone acting for you must call your PCP or Tufts HP within 48 hours after receiving care. Notification from the attending physician satisfies this requirement.)
- Mammograms at the following intervals:
  - One baseline at 35-39 years of age
  - One every year at age 40 and older
  - As otherwise Medically Necessary
- Care in a Limited Service Medical Clinic, if available
- Care in an Urgent Care Center, if available
- Pregnancy terminations
- Routine eye exams
- Medical treatment provided by an optometrist
- Dental surgery, orthodontic treatment and management, or preventive and restorative dentistry, when provided for the treatment of cleft lip or cleft palate for Children under age 18
- Chiropractic services (spinal manipulation)
- The following specialty care provided by a Tufts HP 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, including any Medically Necessary follow-up obstetric or gynecological care as a result of that exam

### **Inpatient Care**

At the Authorized Level of Benefits, the Navigator Plan has three different Copayment Levels for Inpatient hospital stays at Tufts HP Hospitals. Copayments vary based on which hospital you choose. If you are admitted as an Inpatient, you or someone acting on your behalf must notify your PCP or Tufts HP of the admission within 48 hours in order for the services to be covered at the Authorized Level of Benefits.

Part 9 provides a list of the Tufts HP Hospitals and their Copayment Levels.

**Note:** Inpatient hospital Copayments are based on the hospital's quality and efficiency ratings.

## **Authorized Level of Benefits**, continued

### **Non-Tiered Hospitals**

Some *Tufts HP Hospitals* and services are not grouped in the *Copayment* Levels. These include:

- Hospitals that primarily provide specialty services (i.e., Dana Farber Cancer Institute, Massachusetts Eye and Ear Infirmary, and New England Baptist Hospital), which have a **\$500 Copayment** per admission
- Hospitals with fewer than 30 *Tufts HP Member* admissions per year, which have a **\$500 Copayment** per admission— see Part 9, pages 95-100, for details
- *Tufts HP Hospitals* located outside of Massachusetts, which have a **\$500 Copayment** per admission
- Covered transplant services for *Members* at the *Authorized Level of Benefits* at *Tufts Health Plan's* designated transplant network. **These services are subject to a \$275 Copayment per admission.** Any additional *Inpatient* admission to a *Tufts HP Hospital* for *Covered Services* related to the transplant procedure(s) is subject to the applicable *Inpatient Hospital Copayment* in the “Navigator *Inpatient Hospital Copayment* List.” Please see pages 95-100 of this Navigator *Member Handbook* for those *Copayment* amounts in effect as of July 1, 2016.

In addition, there are other services that are not included under these *Copayment* Levels. These include *Day Surgery*; certain care for newborn *Children*; and rehabilitation, extended care, and skilled nursing services at a skilled nursing facility, rehabilitation hospital, or chronic care facility. For information about your costs and limits for these services, please see “Benefit Overview” and Part 9 in this *Member Handbook*.

### **Inpatient Notification for services authorized by your PCP**

As long as your *Inpatient* admission or procedure is authorized by your *Tufts HP PCP*, you are not responsible for notifying *Tufts Health Plan* about the admission or procedure. Your *Tufts HP Provider* will notify *Tufts Health Plan* about the admission or procedure for you. See “*Inpatient Notification*” on pages 39-41 for more information.

### **Covered Services Not Available from a Tufts HP Provider**

If *Tufts Health Plan* determines that a *Covered Service* is not available from a *Tufts HP Provider*, with *Tufts Health Plan's* prior approval, you may go to a non-*Tufts HP Provider* and receive *Covered Services* at the *Authorized Level of Benefits* up to the *Reasonable Charge*. You are responsible for any charges in excess of the *Reasonable Charge*.

## **Unauthorized Level of Benefits**

### **Unauthorized Level of Benefits**

If your care is not provided or authorized by your *Tufts HP PCP*, you are entitled to coverage for *Covered Services* at the *Unauthorized Level of Benefits*. If you choose to obtain care at the *Unauthorized Level of Benefits*, (or if you have not chosen a *PCP*), you pay a *Deductible* and *Coinsurance* for certain *Covered Services*. The *Member* is responsible for any charges in excess of the *Reasonable Charge*. For more information about your *Member* costs for medical services, see “*Plan and Benefit Information*” at the front of this *Member Handbook*.

Please note that you must submit a claim form for each service that is not authorized or provided by your *Tufts HP PCP*. For information on filing claim forms, see pages 77 and 82.

### **Inpatient Notification by You**

If you receive *Inpatient* services that were not authorized by your *Tufts HP PCP*, you must notify *Tufts Health Plan* of these services within 48 hours of seeking or receiving care. If you do not notify *Tufts Health Plan*, you will be subject to a *Notification Penalty*. See “*Inpatient Notification*” on pages 39-41 for more information.

### **Covered Services outside of the 50 United States**

*Emergency* care services provided to you outside of the 50 United States qualify as *Covered Services*. In addition, *Urgent Care* services provided to you while traveling outside of the 50 United States also qualify as *Covered Services*. However, any other service, supply or medication provided to you outside of the 50 United States is excluded under this plan.

**Note:** Services provided in U.S. territories are considered to be provided outside of the United States.

## 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* to obtain *Covered Services* at the *Authorized 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 your *PCP* disenrolls, *Tufts HP* 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 Member Services at 800-870-9488 or visit [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic). 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* website at [tuftshealthplan.com](http://tuftshealthplan.com) to choose a *PCP*.

### If you are enrolling as a new *Member*

If your *Provider* is not included in one of the *Group Insurance Commission's* health plans at the time of your enrollment as a new *Member*, you may continue to see him or her if:

- **Undergoing Treatment.** If you are undergoing a course of treatment, you may continue to see your *Provider* for *Covered Services* for up to 30 days from your *Effective Date* and receive the *Covered Services* at the *Authorized Level of Benefits*.
- **Pregnancy.** If you are in your second or third trimester of pregnancy, you may continue to see your *Provider* to obtain *Covered Services* at the *Authorized Level of Benefits* through your first postpartum visit.
- **Terminal Illness.** If you are terminally ill, you may continue to see your *Provider* to obtain *Covered Services* at the *Authorized Level of Benefits* as long as necessary.

### Conditions for coverage of continued treatment

As a condition for continued coverage of *Covered Services* at the *Authorized Level of Benefits*, *Tufts Health Plan* may require your *Provider* to agree to:

- Accept reimbursement from *Tufts Health Plan* at the rates applicable prior to notice of disenrollment as payment in full, and not to impose *Member* cost sharing in an amount exceeding the cost sharing that could have been imposed prior to the *Provider's* disenrollment
- Adhere to the quality assurance standards of *Tufts Health Plan* and to provide *Tufts HP* with any necessary medical information
- Adhere to *Tufts Health Plan's* policies and procedures, including those regarding referrals, prior authorization, and providing services pursuant to a treatment plan approved by *Tufts HP*.

## Emergency Care

### To Receive *Emergency Care*

If you are experiencing an *Emergency*, you should seek care at the nearest *Emergency* facility. 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.

### *Outpatient Emergency Care*

If you receive *Emergency* services but are not admitted as an *Inpatient*, the services will be covered at the *Authorized Level of Benefits*. You will be required to pay a *Copayment*, then the *Deductible* for each *Emergency* room visit.

If you receive *Emergency Covered Services* from a non-*Tufts HP Provider*, the *Plan* will pay up to the *Reasonable Charge*. You pay the applicable *Copayment*, then the *Authorized Deductible*.

**Note:** You or someone acting for you must call your *PCP* or *Tufts HP* within 48 hours of receiving care. You are encouraged to contact your *PCP* so he or she can provide or arrange for any follow-up care that you may need.

## **Emergency Care**, continued

### **Inpatient Emergency Care**

If you receive *Emergency* services and are admitted as an *Inpatient* (in either a *Tufts HP Hospital* or a *non-Tufts HP Hospital*), you or someone acting for you must notify your *Tufts HP PCP* within 48 hours of seeking care in order to be covered at the *Authorized Level of Benefits*. (Notification from the attending physician satisfies this requirement.) Otherwise, coverage for these services will be provided at the *Unauthorized Level of Benefits*.

Also, if you are admitted as an *Inpatient* to a hospital that is not a *Tufts HP Hospital* after receiving *Emergency* care, that admission will be subject to *Inpatient Copayment Tier 1* (a \$275 *Copayment* per admission). In addition, you or someone acting for you must notify your *PCP* of the admission within 48 hours after you are admitted for *Inpatient Emergency* care or you will be charged a \$500 *Notification Penalty*. *Inpatient* notification guidelines are described on pages 39-41.

In addition, if you are admitted to a facility which is not a *Tufts HP Hospital*, and your *PCP* determines that transfer is medically appropriate, he/she may transfer you to a *Tufts HP Hospital* or another appropriate facility. If you choose to remain in the facility to which you were originally admitted after your *PCP* has determined that transfer is medically appropriate, coverage for your *Inpatient* stay will revert to the *Unauthorized Level of Benefits*.

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

### **Methods of payment to Tufts HP Providers**

*Tufts Health Plan's* goal in compensating *Providers* is to encourage preventive care and active management of illnesses. *Tufts Health Plan* strives to be sure that the financial reimbursement system we use encourages appropriate access to care and rewards *Providers* for taking the best care of our *Members*. *Tufts Health Plan* uses a variety of mutually agreed upon methods to compensate *Tufts HP Providers*.

The *Directory of Health Care Providers* indicates the method of payment for each *Provider*. Regardless of the method of payment, *Tufts Health Plan* expects 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, which can be both harmful and costly to *Members*.

*Tufts Health Plan* reviews the quality of care provided to *Members* through its Quality of Health Care Program. You should feel free to ask your *Provider* specific questions about how he or she is paid.

### **Member Identification Card**

The *Plan* gives each *Member* a Member Identification card (*Member ID card*). Your *Member ID card* identifies your health care plan and your individual Member Identification Number.

When you receive your *Member ID card*, check it carefully. If any information is incorrect, call Member Services at 800-870-9488.

Please remember to carry your card with you at all times and bring it to your medical appointments. When you receive services, you must tell the office staff that you are a *Navigator Member*.

**Note:** If you do not identify yourself as a *Member*, and, as a result, your *PCP* and/or the *Plan* does not manage your care, then the *Plan* may not pay for the services provided. If this occurs, the *Covered Services* you receive from that *Tufts HP Provider* may be covered at the *Unauthorized Level of Benefits*.

## Utilization Management

The purpose of the *Tufts HP* utilization management program is to evaluate whether health care services provided to *Members* are *Medically Necessary* and provided in the most appropriate and efficient manner. Under this program, *Tufts Health Plan* sometimes uses prospective, concurrent, and retrospective review of health care services.

Type of Review	Timeframe for Determinations*
Prospective (Pre-service) <ul style="list-style-type: none"> <li><i>Tufts Health Plan</i> determines whether the proposed treatment is <i>Medically Necessary</i></li> </ul>	Within two (2) working days of receiving all necessary information, but no later than 15 days from receipt of the request
Concurrent <ul style="list-style-type: none"> <li><i>Tufts Health Plan</i> monitors the course of treatment as it occurs and determines when it is no longer <i>Medically Necessary</i></li> </ul>	Determination is made prior to treatment being reduced or terminated. This allows you to appeal an adverse determination.
Retrospective (Post-Service) <ul style="list-style-type: none"> <li><i>Tufts Health Plan</i> evaluates care after it has been provided, and to more accurately determine the appropriateness of health care services provided to <i>Members</i></li> </ul>	30 days
Urgent care review	72 hours

If your request for coverage is denied, you have the right to file an appeal. See Part 6 for information on how to file an appeal.

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

**Notes:** *Members* can call the Member Services Department at 800-870-9488 to determine the status or outcome of utilization review decisions.

Utilization review for behavioral health (mental health and substance use disorder) services is conducted by Beacon Health Options. See the “Mental Health, Substance Use Disorder, and Enrollee Assistance Programs” section later in this *Member Handbook* or call Beacon at 855-750-8980.

## Care Management

Some *Members* with severe illnesses or injuries may warrant care management intervention under *Tufts Health Plan's* case management program.

Severe illness and injuries may include, but are 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
- Severe traumatic injury

Under this program, *Tufts Health Plan*

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

If a *Member* is identified by *Tufts Health Plan* as an appropriate candidate for care management or is referred to the program, *Tufts HP* may contact *Members* and their *Providers* to:

- Discuss a treatment plan
- Established prioritized goals
- Explore potential alternative services or supplies.

*Members* and their *Tufts HP Providers* will be contacted if *Tufts Health Plan* identifies alternatives to the *Member's* current treatment plan that qualify as *Covered Services*, are cost effective, and are appropriate for the *Member*.

### Individual case management (ICM)

In certain circumstances, *Tufts Health Plan* may authorize an individual case management ("ICM") plan for a *Member* with severe illnesses or injuries. The goal of the ICM plan is to identify and arrange for the most appropriate type, level, and setting of health care services and supplies for the *Member*.

Under the ICM plan, *Tufts Health Plan* may authorize coverage for alternative services and supplies that do not otherwise constitute *Covered Services* for that *Member*. This will occur only if *Tufts Health Plan*, at its sole discretion, determines 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*
  - Provided directly to the *Member* with the condition
  - In place of more expensive treatment that is a *Covered Service*.
- The *Member* and an *Authorized Reviewer* agree to the alternative treatment program
- The *Member* continues to show improvement in his or her condition, as determined periodically by an *Authorized Reviewer*.

When *Tufts Health Plan* authorizes an ICM plan, the *Covered Service* that the ICM plan will replace will also be indicated. The benefit available for the ICM plan will be limited to the benefit that the *Member* otherwise 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*. If, at any time, these services and supplies fail to satisfy any of the conditions described above, the *Plan* may modify or terminate coverage for the services or supplies provided under the ICM plan.

## **Authorized Reviewer Approval**

Certain *Covered Services* require prior approval from an *Authorized Reviewer*. These services are identified by **(AR)** in the “Benefit Overview”.

If you receive these services from or authorized by your *Tufts HP PCP*, your *PCP* is responsible for obtaining approval from *Tufts Health Plan*.

If your services are not provided or authorized by your *Tufts HP PCP*, you are responsible for obtaining prior approval from *Tufts HP*. If you fail to obtain prior approval, the Navigator Plan will not cover those services and supplies. In addition, if you receive services that *Tufts HP* determines are not *Covered Services*, you will be responsible for the cost of those services.

For more information about how to obtain this prior approval, please call Member Services at 800-870-9488.

If a request for coverage is denied, you have a right to appeal. Please see Part 6, “How to File a Claim and *Member Satisfaction Process*”, for information on how to file an appeal.

**Services that you receive in an *Emergency* do not require prior approval from an *Authorized Reviewer*.**

## **Inpatient Notification (formerly known as pre-registration)**

### ***Inpatient Notification***

*Inpatient* notification is a process that makes *Tufts Health Plan* aware of all *Inpatient* hospital admissions and transfers to another hospital. We will evaluate the anticipated hospital stay, and, in certain cases, will also:

- Evaluate your proposed medical care
- Verify whether that care is *Medically Necessary*
- Assess the need for a care management program after discharge
- Recommend an alternative treatment setting.

### **Important note about *Inpatient* notification**

The *Inpatient* notification to *Tufts Health Plan* by your *Provider* does not guarantee that the *Plan* will cover the health care services you receive. Even if *Tufts Health Plan* is notified of an *Inpatient* admission or hospital transfer, the *Plan* is not obligated to cover any services or supplies for any person who:

- Fails to meet eligibility rules
- Receives services or supplies that are not *Covered Services*
- Receives care that is not *Medically Necessary*, as determined by *Tufts Health Plan*

### **When *Covered Services* are Authorized by your *Tufts HP PCP***

When your *Tufts HP PCP* is directing your care, he or she is responsible for notifying *Tufts Health Plan* of your *Inpatient* admission or transfer. In this case, you do not need to notify us of the admission or transfer.

## ***Inpatient Notification***, continued

### **When Covered Services are not Authorized by your Tufts HP PCP**

When your care is not authorized by your *Tufts HP PCP*, you, the *Member*, are responsible to notify *Tufts Health Plan* of any *Inpatient* admission or transfer.

**Important:** If you do not notify *Tufts Health Plan*, you will be required to pay a \$500 *Notification Penalty* for the care you receive in addition to the *Deductible* and *Coinsurance*. Please carefully read the following description of the *Inpatient* notification process that you must complete when your *Tufts HP PCP* is not directing your care.

### **How to Notify Tufts Health Plan of a Hospital Admission or Transfer**

You must call the Member Services Department at 800-870-9488 to notify *Tufts Health Plan* about your hospital admission or transfer.

You, or someone acting on your behalf, will need to provide the following information:

- The patient name, address, and phone numbers (work and home)
- The *Member's* identification number (from your member ID)
- The admitting physician's name, address, and phone number
- The admitting hospital's name, address, and phone number
- The *Member's* diagnosis and proposed procedure;
- The proposed admission and discharge dates

### **When to notify Tufts Health Plan**

You must notify *Tufts Health Plan* of the following services within the following time limits:

- For elective hospital admissions or transfers -You must notify *Tufts Health Plan* at least seven (7) days prior to hospitalization or transfer. After you notify us, we will consult with your physician and then:
  - Notify you or your physician of the determination of the admission, including the anticipated hospital stay; or
  - Recommend alternative treatment settings.
- For urgent or emergent admissions – For an urgent admission, you must notify *Tufts Health Plan* as soon as possible, but no later than one business day after the admission. An urgent admission is one which requires prompt medical intervention but one in which there is a reasonable opportunity to notify *Tufts Health Plan* prior to, or at the time of, admission. Notification for an *Emergency* admission should be completed within one business day following the admission. For a definition of *Emergency*, see Appendix A.
- For delivery of a newborn Child - Notification to *Tufts Health Plan* for delivery of your newborn *Child* should occur within 30 days of your due-date.
- For Inpatient hospital care for a newborn Child - You must immediately notify *Tufts Health Plan* of the hospital stay of your newborn *Child*, if the newborn *Child* remains a hospital *Inpatient* for more than 48 hours after birth (following a vaginal delivery) or 96 hours after birth (following a cesarean delivery), and his or her care is not provided or authorized by his or her *Tufts HP PCP*.

**Note:** If your newborn *Child* is a hospital *Inpatient* for less than 48 hours after birth, you do not need to pre-register *Inpatient* hospital care for that *Child*.

## ***Inpatient Notification***, continued

### **When Covered Services are not Authorized by your Tufts HP PCP, continued**

#### ***Notification Penalty***

You must notify *Tufts Health Plan* of your *Inpatient* hospital admission or a transfer for care that is not authorized by your *Tufts HP PCP*, as described above. If you fail to meet any of the *Inpatient* notification requirements described in this Part 3, you must pay a \$500 *Notification Penalty*. This *Notification Penalty* is in addition to any *Deductible* and *Coinsurance* that you are required to pay for that care.

#### **After you notify *Tufts Health Plan* of a hospital admission**

After you call with the required information, your physician or the hospital will be notified of the decision made by *Tufts Health Plan*.

#### **Changes to hospital admission information**

Notification of your hospital admission is valid only for the diagnosis, procedure, admission date, and medical facility specified at the time of the notification. You must notify *Tufts Health Plan* about any delays, changes, or cancellations of your proposed hospital admission.

A separate notification to *Tufts Health Plan* must be obtained for:

- A new date for your hospital admission
- Readmission or a new admission as a hospital *Inpatient*
- Transfer to another facility

**Important Note:** You must notify *Tufts Health Plan* about these changes before your hospital admission begins. If you fail to do this, you will be required to pay a \$500 *Notification Penalty* for that admission.

### **Extending *Inpatient* Hospital Care**

You or someone acting for you (for example, your physician) may contact *Tufts Health Plan* to request an extension of your *Inpatient* hospital care beyond the originally determined stay. This is true whether or not your *Tufts HP PCP* authorized this care.

*Tufts Health Plan* will review your request to extend your *Inpatient* hospital care. As a part of this review, your physician or hospital may be asked to provide additional information about your medical condition. If *Tufts Health Plan* determines that an extension of your *Inpatient* hospital care is *Medically Necessary*, additional hospital days may be authorized for you.

**Important Note:** *Tufts Health Plan* may determine that your *Inpatient* hospital care is no longer *Medically Necessary*. In this case, *Tufts Health Plan* will notify you that the *Plan* will not pay for any additional hospital days. You will be responsible for paying all hospital and physician charges, if you choose to remain as a hospital *Inpatient* beyond the length of stay initially authorized by *Tufts Health Plan*.

## Part 4 - Enrollment and Termination Provisions

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### Enrollment

#### When to enroll

As a *Subscriber*, you may enroll yourself and your eligible *Dependents*, if any, for this coverage. You must apply to the *GIC* for enrollment in the *Plan*. To obtain the appropriate forms, active employees should contact their *GIC* Coordinator, and retirees should contact the *GIC*.

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

- Within 10 days of your hire date as an eligible new employee
- During the *Annual Enrollment Period*
- Within 60 days of the date your *Dependent* is first eligible for this coverage.

You must complete an enrollment form to enroll or add *Dependents* in a *Family Plan*. Additional documentation may be required, as follows:

- Newborns and *Dependent Children* (including stepchildren) under age 26: copy of hospital announcement letter (for a newborn) or the *Child's* certified birth certificate
- Adopted *Children*: photocopy of proof of placement letter or adoption
- Foster *Children* ages 19-26: photocopy of proof of placement letter or court order
- *Spouses*: copy of certified marriage certificate

Enrollment is subject to the provisions of Massachusetts General Laws, Chapter 32A, the *GIC* Rules and Regulations, and applicable federal law.

#### Special Enrollment Condition

If you declined to enroll your spouse or *Dependents* when first eligible, you and your eligible *Dependents* may be enrolled within 60 days of a qualifying status change event ("qualifying events") or during the *GIC's Annual Enrollment Period*. Qualifying events include the following:

- Your coverage under the other health coverage ends involuntarily
- Your marriage or divorce
- The birth, adoption, or placement for adoption of your *Dependent Child*
- The employee or *Dependent* is eligible under a state Medicaid plan or state children's health insurance program (CHIP), and the Medicaid or CHIP coverage is terminated
- The employee or *Dependent* becomes eligible for a premium assistance subsidy under a state Medicaid plan or CHIP.

To obtain *GIC* enrollment and change forms, active employees should contact the *GIC* Coordinator at their workplace, and retirees should contact the *GIC*. Enrollment and change forms are also available on the *GIC's* website at [mass.gov/gic](http://mass.gov/gic).

#### Additional Information about Newborn *Children*

The *Plan* will cover your newborn *Child* from birth under a *Family Plan*, provided the *Subscriber* enrolls the newborn *Child* within 60 days after birth.

If the *Subscriber* does not enroll the newborn *Child* within 31 days after birth, the Navigator *Plan* will only cover that newborn *Child* at birth for an initial 31-day period. During this period, the Navigator *Plan* will only cover *Routine Nursery Care* for up to 48 hours (in the case of a vaginal delivery) or up to 96 hours (in the case of a caesarean delivery).

To continue coverage for the newborn *Child* after this 31-day period, **the *Subscriber* must apply to enroll the *Child* within 60 days after birth.**

**Note:** Italicized words are defined in Part 8.

## **Enrollment**, continued

### ***Handicapped Child***

Coverage is available under a *Family Plan* for a *Handicapped Child* over the age of 25, provided that the *Child* was either mentally or physically handicapped so as not to be capable of earning his or her own living before age 19. Contact the *GIC* at 617-727-3210, ext. 5, for an application to continue coverage for a *Handicapped Child*.

Coverage may also be available under age 26 for *Children* who become handicapped at age 19 or older. Contact the *GIC* for information.

## ***Effective Date***

### **New employees**

Coverage begins on the first day of the month following 60 days or two (2) calendar months of employment, whichever comes first.

### **Persons applying during an Annual Enrollment Period**

Coverage begins each year on July 1.

### **Spouses and Dependents**

Coverage begins on the later of:

- The date your own coverage begins, or
- The date that the *GIC* has determined your *Spouse* or *Dependent* is eligible.

### **Surviving Spouses**

Upon application, you will be notified by the *GIC* of the date your coverage begins.

### **Residence in Service Area Requirement**

Every individual covered by a *Family Plan* must reside in the *Service Area* for at least 9 months of the year, **except for full-time students**. Please contact the *GIC* at 617-727-2310, ext. 1 if your *Dependent(s)* do not reside in the *Plan's Service Area*.

## **Termination**

### **Subscribers**

Your coverage ends on the earliest of:

- The end of the month in which you cease to be eligible for coverage
- The date of death
- The date the surviving *Spouse* (or covered former *Spouse*) remarries
- The end of the month covered by your last contribution toward the cost of coverage
- The date the *Plan* terminates
- The date a *Subscriber* becomes eligible for Medicare and retires (or is already retired). Contact the *GIC* for more information about the options to continue health care coverage in one of the *GIC's* Medicare health plans.
- The date the *Subscriber* moves out of the *Service Area*. In order to remain enrolled in the Navigator *Plan*, the *Subscriber* must remain in the *Service Area* for 9 months in each calendar year.

### **Dependents**

A *Dependent's* coverage ends on the earliest of:

- The date the *Subscriber's* coverage under the *Plan* ends
- The end of the month covered by your last contribution toward the cost of coverage
- The date you become ineligible to have a *Spouse* or *Dependent* covered
- The end of the month in which the *Dependent* ceases to qualify as a *Dependent*
- The date the *Handicapped Child* marries
- The date the covered divorced *Spouse* remarries (or the date the *Subscriber* marries)
- The date of the *Spouse* or *Dependent's* death
- The date the *Plan* terminates
- The date the *Spouse* of a retired *Subscriber* becomes eligible for Medicare. Contact the *GIC* for more information about the options to continue health care coverage in one of the *GIC's* Medicare health plans.

## Continuation of Coverage

### Option to Continue Coverage for *Dependents* Age 26 and Over

*Dependent Children* age 26 and over are no longer eligible for coverage under this *Plan*. *Dependents* age 26 and over who are full-time students at accredited educational institutions may continue to be covered. However, you must pay 100% of the individual premium. The student must also submit an application to the *GIC* no later than 30 days after his or her 26<sup>th</sup> birthday. If this application is submitted late, your *Dependent Child* may apply during the *GIC*'s annual enrollment period. Full-time students age 26 and over are not eligible for continued coverage if there has been a two-year break in their *GIC* coverage.

### Continuing Coverage for Surviving *Spouses* and *Dependent Children*

In the event of the death of the *Subscriber*, the surviving *Spouse* and/or eligible *Dependent Children* may be able to continue coverage. For more information on eligibility for survivors and orphans, contact the *GIC*.

To continue coverage, you must submit an enrollment form to the *GIC* within 30 days of the covered employee or retiree's death. You must also make the required contribution toward the cost of the coverage. Coverage will end on the earliest of:

- The end of the month in which the survivor dies
- The end of the month covered by your last contribution payment for coverage
- The date the coverage ends
- The date the *Plan* terminates
- For *Dependents*: the end of the month in which the *Dependent* would otherwise cease to qualify as a dependent
- The date the surviving *Spouse* remarries

### Option to Continue Coverage after a Change in Marital Status

Your former *Spouse* will not cease to qualify as a *Dependent* under the *Plan* solely because a judgment of divorce or separate support is granted. Massachusetts law presumes that he or she continues to qualify as a *Dependent*, unless the divorce judgment states otherwise.

**If you get divorced, you must notify the *GIC* within 60 days** and send the *GIC* a copy of the following sections of your divorce decree: Divorce Absolute Date, Signature Page, and Health Insurance Provisions. **If you or your former *Spouse* remarries, you must also notify the *GIC*.** If you fail to report a divorce or remarriage, *Tufts Health Plan* and the *GIC* have the right to seek recovery of health claims paid or premiums owed for your former *Spouse*.

Under M.G.L. Ch. 32A as amended and the *GIC*'s regulations, your former *Spouse* will no longer qualify as a dependent after the earliest of these dates:

- The end of the period in which the judgment states he or she must remain eligible for coverage
- The end of the month covered by the last contribution toward the cost of coverage
- The date he or she remarries
- The date you remarry. If your former *Spouse* is covered as a dependent on your remarriage date, and the divorce judgment gives him or her the right to continue coverage, coverage will be available at full premium cost (as determined by the *GIC*) under a divorced *Spouse* rider. Alternatively, your former *Spouse* may enroll in COBRA coverage.

### Family Members of *Subscribers* Enrolled in Medicare

When a retired *Subscriber* turns 65 years of age and becomes eligible to enroll in the Medicare Program (Parts A and B), the *Subscriber's* family *Members* who are under age 65 may stay on the *Plan* provided that the *Subscriber* enrolls in one of the *GIC's* *Tufts Health Plan* Medicare plans.

## COBRA Coverage

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is a federal law under which certain former employees, retirees, spouses, former spouses and dependent children have the right to temporarily continue their existing group health coverage at group rates when group coverage otherwise would end due to certain life events, called 'Qualifying Events.' If you elect COBRA coverage, you are entitled to the same coverage being provided under the *GIC's* plan to similarly situated employees or dependents. The *GIC* administers COBRA coverage.

For more information about COBRA coverage, please see "Group Insurance Commission Notices" beginning on page 123.

## **Coverage under an *Individual Contract***

Under certain circumstances, a person whose *Group Insurance Commission* coverage is ending has the option to convert to an *Individual Contract*. Please note that conversion to non-group health coverage may offer less comprehensive benefits and higher member cost-sharing than either COBRA coverage or plans offered under the Health Insurance Marketplaces in many states.

### **If you live in Massachusetts**

If your *Group Insurance Commission* coverage ends, you may be eligible to enroll in coverage under an *Individual Contract* offered either directly by *Tufts Health Plan* or through the Commonwealth Health Insurance Connector Authority (“the Connector”). For more information, call Member Services or contact the Connector by phone at 877-MA-ENROLL or on its website at [mahealthconnector.org](http://mahealthconnector.org).

### **If you live outside Massachusetts**

If your *Group Insurance Commission* coverage ends, you are not eligible to enroll in coverage under an *Individual Contract* offered either directly by *Tufts Health Plan* or through the Commonwealth Health Insurance Connector Authority. Please contact your state insurance department for information about coverage options that are available to you in your state.

### **For more information**

Please call Member Services at 800-870-9488.

## Part 5 - Covered Services

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### ***Covered Services***

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

- Listed as *Covered Services* in this Part 5
- *Medically Necessary*, as determined by *Tufts Health Plan*
- Consistent with applicable 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 to you at **tuftshealthplan.com** or by calling Member Services at 800-870-9488
- Obtained within the 50 United States (U.S. territories are excluded), except for *Emergency* or *Urgent Care* services while traveling
- Provided to treat an injury, illness or pregnancy, or are preventive care services
- With respect to care at the *Authorized Level of Benefits*: provided or authorized in advance by your *PCP*, except in an *Emergency* or for care at a *Limited Service Medical Clinic* or *Urgent Care Center* that participates with *Tufts Health Plan*
- Approved by an *Authorized Reviewer* (if applicable)

#### **Important Notes:**

- Certain *Covered Services* require the prior approval of an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*. (See "Benefit Overview" for the services that require prior approval.)
  - If these services are from or authorized by your *Tufts HP PCP*, your *PCP* is responsible for obtaining approval from *Tufts Health Plan*.
  - If your services are not provided or authorized by your *Tufts HP PCP*, you are responsible for obtaining prior approval from *Tufts HP*. If you fail to obtain prior approval, the Navigator Plan will not cover those services and supplies. For more information about obtaining this prior approval, please call Member Services at 800-870-9488.
- All claims are subject to retrospective review from an *Authorized Reviewer* to ensure that they are for the *Covered Services* described in Part 5. The *Plan* will only pay claims that are for *Covered Services*.
- *Inpatient* notification: You must notify *Tufts Health Plan* of any *Inpatient* services you receive at the *Unauthorized Level of Benefits*. Please see "*Inpatient Notification*" in Part 3 (pages 39-41) for more information.
- At the *Authorized Level of Benefits*: you may be charged an *Office Visit Copayment* for certain *Outpatient* services listed as "covered in full" in the "Benefit Overview", if these services are provided in conjunction with an office visit.

**Note:** Italicized words are defined in Part 8.

## **Covered Services,** Continued

**YOUR COSTS FOR COVERED SERVICES:** For information about your costs (i.e., *Copayments*, *Coinsurance*, and *Deductibles*) for the *Covered Services* listed below, see the “Benefit Overview” starting on page 12. Information about the day, dollar, and visit limits under this plan can be found in the “Benefit Overview” and in certain *Covered Services* listed below.

### **Emergency Care**

In an *Emergency*, you should call 911 for Emergency medical assistance (or the local number for Emergency medical services) and seek care at the nearest Emergency facility.

No *PCP* referral is required for receiving *Emergency* care. However, you or someone acting for you should call your *PCP* or *Tufts HP* within 48 hours after receiving care so your *PCP* can provide or arrange for any follow-up care that you may need.

If you receive *Emergency* services but are not admitted as an *Inpatient*, the services will be covered up to the *Reasonable Charge*. You will be required to pay a *Copayment*, then the *Deductible* for each *Emergency* room visit. *Emergency Covered Services* from a non-*Plan Provider* are subject to the applicable *Copayment* and *Authorized Deductible* (up to the *Reasonable Charge*). If you receive a bill for these services from a non-*Plan Provider*, please contact Member Services at 800-870-9488.

#### **Notes:**

- The *Emergency Room Copayment* is waived if you are admitted as an *Inpatient*, or if the *Emergency* room visit results in an immediate *Day Surgery*. It may apply if you register in an *Emergency* room but leave without receiving care. The *Emergency Room Copayment* applies to *Observation* services. Call Member Services at 800-870-9488 for more information.
- If you are admitted as an *Inpatient* after receiving *Emergency* care, you or someone acting for you must notify *Tufts Health Plan* within 48 hours of seeking care to be covered. (Notification from the attending physician satisfies this requirement.)
- If you are admitted to an *Inpatient* mental health facility after being seen at the *Emergency Room*, the *Emergency Room Copayment* will be waived. *Members* must call the *Tufts Health Plan* Member Services Department to request this waiver or to have the claim adjusted.

## **Covered Services, Continued**

### **Outpatient care**

#### **Autism spectrum disorders – diagnosis and treatment (requires prior approval at both the *Authorized* and *Unauthorized Levels of Benefits*)**

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.

Coverage is provided, in accordance with Massachusetts law, for the diagnosis and treatment of autism spectrum disorders.

*Covered Services* include:

- Habilitative or rehabilitative care: professional, counseling, and guidance services and treatment programs that are necessary to develop, maintain, and restore the functioning of the individual. These programs may include, but are not limited to, applied behavior analysis (ABA) supervised by a Board-Certified Behavior Analyst. For purposes of this benefit, ABA includes the design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior. These services are covered as described under the "Mental Health, Substance Use Disorder, and Enrollee Assistance Programs" benefit (pages 101-122), administered by Beacon Health Options.
- Prescription medications (see "Prescription Drug Benefit" on pages 65-72)
- Psychiatric and psychological care (see "Mental Health, Substance Use Disorder, and Enrollee Assistance Programs" benefit on 101-122)
- Therapeutic care, including services provided by licensed or certified speech therapists, occupational therapists, physical therapists, or social workers (see "*Outpatient* medical care" and "Short term physical and occupational therapy services" on pages 52 and 54). Please note that benefit limits for physical and occupational therapy do not apply when these services are provided for the treatment of autism spectrum disorders.

#### **Cardiac rehabilitation**

The *Plan* covers services for the *Outpatient* treatment of documented cardiovascular disease that: (1) Meet the standards promulgated by the Massachusetts Commissioner of Public Health; and (2) Are initiated within 26 weeks after diagnosis of cardiovascular disease.

The *Plan* covers only the following services:

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

#### **Notes:**

- Once treatment has been initiated, the *Member* can receive covered cardiac rehabilitation services for up to 6 months from the date of the first visit.
- For *Members* with *angina pectoris*, only one course of cardiac rehabilitation services will qualify as *Covered Services*.
- The *Plan* does not cover the program phase that maintains rehabilitated cardiovascular health.

#### **Chiropractic services**

Spinal manipulation, when provided by a chiropractor.

Limited to one spinal manipulation evaluation and a total of 20 visits per *Member* in a *Contract Year* (*Authorized* and *Unauthorized Levels* combined).

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

## **Covered Services,** Continued

### **Outpatient Care - continued**

#### **Clinical trials for the treatment of cancer or other life-threatening diseases or conditions**

As required by applicable law, patient care services provided as part of a qualified clinical trial conducted to prevent, detect, or treat cancer or other life-threatening diseases or conditions are covered to the same extent as those *Outpatient* services would be covered if the *Member* did not receive care in a qualified clinical trial.

**Contraceptives** – See “Family Planning Procedures, Services, and Contraceptives” on page 49.

#### **Coronary Artery Disease Program**

A Coronary Artery Disease secondary prevention program assists *Members* with documented coronary artery disease in making necessary lifestyle changes to reduce your cardiac risk factors. This benefit is available, when *Medically Necessary*, at designated programs to *Members* who meet the clinical criteria established for this program.

For more information about this program, *Members* should call Member Services at 800-870-9488.

#### **Diabetes self-management training and educational services**

*Outpatient* self-management training and educational services, including medical nutrition therapy, used to diagnose or treat insulin-dependent diabetes, non-insulin dependent diabetes, or gestational diabetes.

##### **Notes:**

- *Tufts Health Plan* will only cover these services at the *Authorized Level of Benefits* when they are provided by a *Tufts HP Provider* who is a certified diabetes health care provider.
- Medical nutritional therapy provided under this benefit is not subject to any visit limit described in the “Nutritional counseling” benefit on page 52.

#### **Dialysis**

*Outpatient* dialysis treatment, including hemodialysis and peritoneal dialysis, is covered. Home peritoneal dialysis is a *Covered Service*. Home hemodialysis is covered only when provided under the direction of a general or chronic disease hospital or free-standing dialysis facility.

#### **Early intervention services for a *Dependent Child***

Early intervention services include occupational, physical and speech therapy, nursing care and psychological counseling. These services must be provided by early intervention programs that meet the standards established by the Massachusetts Department of Public Health.

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

#### **Family planning procedures, services, and contraceptives**

Covered family planning procedures include tubal ligation, sterilization, and pregnancy termination. Family planning services include medical examinations, birth control counseling, and genetic counseling.

The following contraceptives are available, when provided by a physician and administered in that physician’s office:

- Cervical caps
- Implantable contraceptives (e.g., Implanon® (etonorgestrel), levonorgestrel implants)
- IUDs
- Depo-Provera or its generic equivalent.

**Note:** *Tufts HP* covers certain contraceptives, such as oral contraceptives, over-the-counter female contraceptives, and diaphragms, under your Prescription Drug Benefit.

## **Covered Services**, Continued

### **Outpatient Care - continued**

#### **Infertility services (may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

Infertility occurs when a female *Member* has been unable to conceive or produce conception, during a period of: (1) one year if age 35 or younger, or (2) during a period of six months if over the age of 35. If a woman conceives but is unable to carry the pregnancy to live birth, the period of time she attempted to conceive prior to achieving that pregnancy will be included in the calculation of the one-year or six-month period, as applicable.

Covered infertility services, which may require prior approval from an *Authorized Reviewer* (as noted by **(AR)** below), include:

- Diagnostic procedures and tests
- Procurement, processing, and long-term (longer than 90 days) banking of sperm when associated with active infertility treatment
- Artificial insemination (intrauterine or intracervical) **(AR)**
- Cryopreservation of eggs (less than 90 days) **(AR)**
- Procurement and processing of eggs or inseminated eggs or banking of inseminated eggs when associated with active infertility treatment **(AR)**
- Assisted Reproductive Technology (“ART”) procedures, including:
  - I.V.F. (in-vitro fertilization and embryo transfer) **(AR)**
  - D.O. (donor oocyte) **(AR)**
  - F.E.T. (frozen embryo transfer) **(AR)**
  - Z.I.F.T. (zygote intra-fallopian transfer) **(AR)**
  - Assisted hatching **(AR)**
  - G.I.F.T. (gamete intra-fallopian transfer) **(AR)**
  - I.C.S.I. (intracytoplasmic sperm injection) **(AR)**

Donor sperm is only covered when the partner has a diagnosis of male factor infertility.

Oral and injectable drug therapies used in the treatment of infertility associated with the *Covered Services* below are covered only when the *Member* has been approved for associated infertility services. (See the “Prescription Drug Benefit” section for your *Copayment* amounts.)

**Note:** Artificial insemination and the ART procedures described above will only be considered *Covered Services* for *Members* with infertility who meet the eligibility criteria of both *Tufts HP* (based on the *Member’s* medical history) and the *Plan’s* contracted Infertility Services providers. Services at both the *Authorized* and *Unauthorized Levels of Benefits* must be approved in advance by an *Authorized Reviewer*. The procurement and processing of donor sperm, eggs, or inseminated eggs, or the banking of sperm or inseminated eggs, will be covered to the extent such costs are not covered by the donor’s health care coverage, if any.

## **Covered Services**, continued

### **Outpatient Care – continued**

#### **Maternity care**

Covered Services include prenatal care, exams, and tests, and postpartum care provided in a physician's office.

**Notes:** You will be reimbursed for up to three visits with a lactation consultant per pregnancy. Please contact the *Tufts Health Plan* Member Services Department for information on how to be reimbursed for these services.

Maternity related tests (i.e., ultrasounds, diagnostic testing, and non-routine laboratory tests) are subject to the *Deductible*. However, in accordance with the ACA, routine laboratory tests associated with maternity care at the *Authorized Level of Benefits* are covered in full and not subject to the *Deductible*. Please call Member Services at 800-870-9488 for further information.

#### **Outpatient medical care**

- Allergy testing (including antigens) and treatment, and allergy injections.

**Note:** Allergy treatment provided to you at the *Authorized Level of Benefits* is subject to an Office Visit *Copayment* when received as part of an office visit. However, there may not be a *Copayment* if the sole purpose of your visit is to receive allergy treatment (for example, an allergy shot).

- Chemotherapy.

- Diagnostic or preventive screening procedures (including, for example, colonoscopies, endoscopies, sigmoidoscopies, and proctosigmoidoscopies)

**Note:** Please see page 17 of the “Benefit Overview” for information about your *Copayments* for these procedures.

- Diagnostic imaging, including:

- General imaging (such as x-rays and ultrasounds)
- MRI/MRA, CT/CTA, and PET tests and nuclear cardiology (**may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Level of Benefits***)

**Note:** Please call Member Services at 800-870-9488 with questions about specific imaging services.

- Diagnostic testing, including, but **not limited to**, sleep studies and diagnostic audiological testing (**may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits***).

**Note:** Please call Member Services at 800-870-9488 with questions about specific tests.

- EKG testing;

- 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; or any combination consistent with the rules and criteria established by the Massachusetts Department of Public Health.

- Laboratory tests, including, but not limited to, blood tests, urinalysis, throat cultures, glycosolated hemoglobin (A1c) tests, genetic testing, and urinary protein/microalbumin and lipid profiles

**Note:** Laboratory tests must be ordered by a licensed *Provider* and be performed at a licensed laboratory.

**Some lab tests (e.g., genetic testing) may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*.** In addition, please note that, in compliance with the ACA, laboratory tests performed as part of preventive care are covered in full at the *Authorized Level of Benefits*.

## **Covered Services,** Continued

### **Outpatient Care – continued**

#### **Outpatient medical care (continued)**

- Mammograms at the following intervals:
  - One baseline at 35-39 years of age
  - One every year at age 40 and older
  - As otherwise *Medically Necessary*
- Neuropsychological testing for a medical condition (**may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits***).  
**Note:** Neuropsychological testing for a mental health condition is **not** covered under the Medical and Prescription Drug Benefit section of your Navigator Plan. For information about this testing, please refer to the “Mental Health, Substance Use Disorder, and EAP Services” section (pages 101-122) of this Member Handbook, which describes the benefits administered by Beacon Health Options.
- Nutritional counseling, including nutritional counseling for an eating disorder, when given outside of an approved home health care plan. **Coverage is provided for one initial evaluation and a total of 3 treatment visits per *Contract Year*.**  
**Note:** This visit limit does not apply to *Outpatient* nutritional counseling provided as part of:
  - An approved home health care plan (see “Home health care” on page 60)
  - Treatment for an eating disorder
  - Diabetes self-management training and educational services (see page 49)
- Office visits to diagnose and treat illness or injury.  
**Note:** This includes consultations, *Medically Necessary* evaluations and related health care services for acute or *Emergency* gynecological conditions, and visits to a *Limited Service Medical Clinic*.
- *Outpatient* surgery in a physician’s office.
- Pap smears (cytology examinations) - one annual screening for women age 18 and older, or as otherwise *Medically Necessary*;
- Radiation therapy and x-ray therapy.
- Smoking cessation counseling services. These services may be provided through the QuitWorks program, or by physicians, nurse practitioners, physician assistants, nurse midwives, or *Tobacco Cessation Counselors*. This benefit includes individual, group, and telephonic smoking cessation counseling services that (1) are provided in accordance with current guidelines established by the United States Department of Health and Human Services; and (2) meet the requirements of the ACA.  
**Note:** Coverage is also provided for prescription and over-the-counter smoking cessation agents. For more information, see the “What is Covered” provision within the “Prescription Drug Benefit” section later in this chapter.
- Treatment of speech, hearing and language disorders (**may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits***).  
Services include speech therapy; and short-term cognitive retraining or cognitive rehabilitation services, if provided to restore function lost or impaired as the result of an accidental injury or sickness. For these services to be covered, measurable improvement must be anticipated in a reasonable and predictable period of time for the particular diagnosis and phase of recovery.
- Voluntary second or third surgical opinions.

## **Covered Services, Continued**

### **Outpatient Care – continued**

#### **Preventive health care – Adults (age 18 and over)**

Preventive care services for *Members* age 18 and over include routine physical examinations, including appropriate immunizations and lab tests as recommended by the physician. They also include immunizations and lab tests, when not rendered as part of a routine physical exam

Please visit [tuftshhealthplan.com/providers/pdf/payment\\_policies/preventive\\_services.pdf](https://tuftshhealthplan.com/providers/pdf/payment_policies/preventive_services.pdf) for more information about which services are considered preventive.

**Note:** Any *Medically Necessary* follow-up care resulting from a routine physical exam is subject to an *Office Visit Copayment* at the *Authorized Level of Benefits*, as described under “Office visits to diagnose and treat illness or injury” (page 52).

#### **Preventive health care – Children (under age 18)**

Preventive care services for *Children* from the date of birth until age 18, include:

- Physical examination, including limited developmental testing with interpretation and report
- History
- Measurements
- Sensory screening, including hearing exams and screenings
- Neuropsychiatric evaluation
- Developmental screening and assessment at the following intervals:
  - Birth until age 6 months: 6 visits
  - Age 6 months until age 18 months: 6 visits
  - Age 18 months until age 3: 6 visits
  - Age 3 until age 18: 1 visit per *Contract Year*
- Hereditary and metabolic screening at birth
- Appropriate immunizations and tuberculin tests
- Hematocrit, hemoglobin, or other appropriate blood tests
- Urinalysis as recommended by the physician
- Newborn auditory screening tests, as required by state law

Please visit [tuftshhealthplan.com/providers/pdf/payment\\_policies/preventive\\_services.pdf](https://tuftshhealthplan.com/providers/pdf/payment_policies/preventive_services.pdf) for more information about which services are considered preventive.

**Note:** Any *Medically Necessary* follow-up care resulting from a routine physical exam is subject to an office visit *Copayment* at the *Authorized Level of Benefits*, as described under “Office visits to diagnose and treat illness or injury” (page 52). Diagnostic tests or diagnostic laboratory tests ordered as part of a routine physical exam are subject to the *Deductible*.

## **Covered Services,** Continued

### **Outpatient Care – continued**

#### **Routine annual gynecological exams**

Includes any follow-up obstetric or gynecological care determined to be *Medically Necessary* as a result of that exam.

Please visit [tuftshealthplan.com/providers/pdf/payment\\_policies/preventive\\_services/pdf](https://tuftshealthplan.com/providers/pdf/payment_policies/preventive_services/pdf) for more information about which services are considered preventive.

**Note:** Any *Medically Necessary* follow-up care resulting from a routine annual gynecological exam is subject to an *Office Visit Copayment* at the *Authorized Level of Benefits*, as described under “Office visits to diagnose and treat illness or injury” on page 52. Diagnostic tests or diagnostic laboratory tests ordered as part of a routine physical exam are subject to the *Deductible*.

#### **Short term physical and occupational therapy services (may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

Physical and occupational therapy services, including cognitive rehabilitation or cognitive retraining, are covered for up to 30 visits per calendar year for each type of therapy. 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* must determine that the *Member's* condition is subject to significant improvement as a direct result of these therapies.

**Notes:** This benefit limit does not apply when these services are provided for the treatment of autism spectrum disorders.

Massage therapy may be covered as a treatment modality only when administered 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* and prior authorization guidelines (if applicable).

#### ***Urgent Care in an Urgent Care Center***

*Urgent Care* refers to services provided when your health is not in serious danger, but you need immediate medical attention for an unforeseen illness or injury. To find an *Urgent Care Center* (a medical facility, clinic, or medical practitioner's office) in the *Plan's* network, please visit [tuftshealthplan.com](https://tuftshealthplan.com) and click on “Find a Doctor”.

**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*.

#### **Vision care services**

Covered vision care services include:

- Routine eye exams (one each 24-month period). Exams must be received from a *Provider* in the EyeMed Vision Care network to be covered at the *Authorized Level of Benefits*. Please go to [tuftshealthplan.com](https://tuftshealthplan.com) or contact Member Services at 800-870-9488 for more information.
- Eye examinations and necessary treatment of a medical condition

## **Covered Services**, Continued

### **Oral health services** (may require prior approval from an *Authorized Reviewer*)

#### **Emergency Dental Care**

Benefits are provided for treatment rendered by a dentist within 72 hours of an accidental external injury to the mouth and sound natural teeth. This treatment is limited to initial first aid (trauma care), reduction of swelling, pain relief, covered non-dental surgery and non-dental diagnostic x-rays.

**Note:** Repair or restoration of teeth is not a *Covered Service*.

#### **Oral Surgery for Dental Treatment in an *Inpatient* or *Day Surgery* setting**

Benefits are provided only if the *Member* is (1) seven years or younger (2) has a serious medical condition (including, but not limited to, hemophilia and heart disease) that makes it essential that he or she be admitted to a general hospital as an *Inpatient* or to a *Day Surgery* unit or ambulatory surgical facility for the dental care to be performed safely. Covered procedures in an *Inpatient* or *Day Surgery* setting include:

- Extraction of seven or more permanent, sound natural teeth
- Gingivectomies (including osseous surgery) of two or more gum quadrants
- Excision of radicular cysts involving the roots of three or more teeth
- Removal of one or more bone impacted teeth

**Note:** The above services are not covered when performed in an office setting.

#### **Oral surgical procedures for non-dental medical treatment**

Oral surgical procedures for non-dental medical treatment (i.e., the reduction of a dislocated or fractured jaw or facial bone, surgical treatment of cleft lip or cleft palate for *Children* under the age of 18, and removal or excision of benign or malignant tumors) are covered to the same extent as are other covered surgical procedures.

#### **Day Surgery** (may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)

Covered *Day Surgery* services include *Outpatient* surgery done under anesthesia in an operating room of a facility licensed to perform surgery, and associated physician and surgeon services. You must be expected to be discharged the same day and be shown on the facility's census as an *Outpatient*.

**Note:** If you are admitted to a *Tufts HP Hospital* immediately following *Day Surgery*, the *Day Surgery Copayment* will be waived. You will instead be required to pay the applicable *Inpatient Copayment* for that hospital admission. Call Member Services at 800-870-9488 for more information.

## Covered Services, Continued

### Inpatient care

**Important Note:** At the *Authorized Level of Benefits*, Members will only be responsible for one *Inpatient Copayment* if readmitted within 30 days of discharge. Please call Member Services to arrange to have the second *Copayment* waived.

#### Acute hospital services

- Semi-private room (private room when *Medically Necessary*)
- Physician's and surgeon's services while hospitalized
- Surgery (**AR**) (requires prior approval from an **Authorized Reviewer** at both the **Authorized** and **Unauthorized Levels of Benefits**)
- Anesthesia
- Nursing care
- Intensive care/coronary care
- Diagnostic tests, imaging, and lab services
- Radiation therapy
- Dialysis
- Physical, occupational, speech, and respiratory therapies
- *Durable Medical Equipment* and appliances
- Drugs

#### **Bone Marrow Transplants for Breast Cancer, Hematopoietic Stem Cell Transplants, and Human Solid Organ Transplants (requires prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

Bone marrow transplants for *Members* diagnosed with metastatic breast cancer who meet the criteria established by the Massachusetts Department of Public Health.

*Covered Services* also include hematopoietic stem cell transplants and human solid organ transplants. The *Plan* pays for charges incurred by the donor in donating the organ to the *Member*, but only to the extent that charges are not covered by any other health insurer. This includes evaluation and preparation of the donor, surgery, and recovery services when those services relate directly to donating the organ to the *Member*.

#### **Notes:**

- The *Plan* **covers** a *Member's* human leukocyte antigen (HLA) testing. See page 51 in "*Outpatient care*" for more information.
- The *Plan* **does not cover** the following services related to bone marrow and human organ transplants:
  - Transportation costs for the donated stem cells or solid organ
  - Donor charges for *Members* who donate stem cells or solid organs to non-*Members*
  - Search costs for matching or for laboratory testing, either (1) to identify a donor for a recipient who is a *Member*, or (2) for a *Member* being considered as a potential stem cell or solid organ donor (whether or not the recipient is a *Member*)

#### **Maternity care**

The following *Covered Services* are available to a mother and her newborn *Child*, regardless of whether or not there is an early discharge (less than 48 hours following a vaginal delivery or 96 hours following a caesarean delivery):

- Hospital and delivery services
- Newborn hearing screening test
- Well newborn *Child* care in hospital
- *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
- One home visit by a registered nurse, physician, or certified nurse midwife, and additional home visits licensed health care *Provider*, when *Medically Necessary*
- Parent education, assistance, and training in breast and bottle feeding
- The performance of any necessary and appropriate clinical tests

**Covered Services**, continued

**Inpatient care**, continued

**Benefits for Newborn *Children* at Time of Delivery**

Massachusetts law requires a newborn *Child's Routine Nursery Care* to be covered under the maternity coverage benefits of the mother's health plan. If the mother is not a *Member* under the *Plan* and has no other maternity coverage benefits, the *Plan* will cover *Medically Necessary* care that the newborn *Child* may require (either *Routine Nursery Care* or other care) if that newborn *Child* is enrolled in the *Plan*.

See Part 4 for information about enrolling a newborn *Child* in the *Plan*.

The *Plan* will pay for *Medically Necessary* care as follows:

IF the mother is...	AND the newborn <i>Child</i> is...	THEN the <i>Plan</i> covers...
A <b>Member</b> whose delivery was performed or authorized by her <i>Tufts HP PCP</i>	Enrolled	<i>Routine Nursery Care</i> at the <i>Authorized Level of Benefits</i>  Other <i>Medically Necessary</i> care <ul style="list-style-type: none"> <li>• At the <i>Authorized Level of Benefits</i> if from or authorized by <i>Child's Tufts HP PCP</i>; and</li> <li>• At the <i>Unauthorized Level of Benefits</i> if not provided or authorized by the <i>Child's Tufts HP PCP</i>.</li> </ul>
	Not enrolled	<i>Routine Nursery Care</i> only
<b>Not a Member</b> under the <i>Plan</i> and has <b>no other maternity coverage benefits</b>	Enrolled (e.g., by the other parent, who is a <i>Subscriber</i> )	<i>Routine Nursery Care</i> : <ul style="list-style-type: none"> <li>• At the <i>Authorized Level of Benefits</i> if from or authorized by the <i>Child's Tufts HP PCP</i>, and at a <i>Tufts HP Hospital</i>; and</li> <li>• At the <i>Unauthorized Level of Benefits</i> if not provided at a <i>Tufts HP Hospital</i></li> </ul> Other <i>Medically Necessary</i> care: <ul style="list-style-type: none"> <li>• At the <i>Authorized Level of Benefits</i> if form or authorized by the <i>Child's Tufts HP PCP</i>; and</li> <li>• At the <i>Unauthorized Level of Benefits</i>, if not provided or authorized by the <i>Child's Tufts HP PCP</i></li> </ul>
	Not enrolled	Not covered

## **Covered Services**, continued

### **Inpatient care**, continued

#### **Patient care services provided as part of a qualified clinical trial for the treatment of cancer or other life-threatening diseases or conditions**

As required by applicable law, patient care services provided as part of a qualified clinical trial conducted to prevent, detect, or treat cancer or other life-threatening diseases or conditions are covered to the same extent as those *Inpatient* services would be covered if the *Member* did not receive care in a qualified clinical trial.

Coverage is subject to all pertinent provisions of the *Plan*, including, but not limited to, use of *Tufts HP Providers*, utilization review and provider payment methods.

In this context, patient care service means health care items or services provided to an individual enrolled in a qualified clinical trial that are consistent with the patient's diagnosis and the clinical trial's study protocol, and that would otherwise be covered benefits under the *Plan*.

The following services are covered under this benefit:

- (1) All medically necessary services for treatment of your condition, consistent with the study protocol of the clinical trial, and for which coverage is otherwise available under the *Plan*
- (2) The allowed cost, as determined by the *Plan*, of investigational drugs or devices approved for us in the qualified clinical trial if they are not paid for by its manufacturer, distributor or provider. This is true regardless of whether the Food and Drug Administration has approved the drug or device for use in treating the patient's particular condition.

"Patient care services" do not include any of the following:

- Investigational drugs or devices that do not meet the criteria in (2) above
- Non-health care services that a patient may be required to receive as a result of participation in the clinical trial.
- Costs associated with managing the research of the clinical trial.
- Costs that would not be covered for non-investigational treatments.
- Any items, services or costs that are reimbursed or provided by the sponsor of the clinical trial.
- Services that are inconsistent with widely accepted and established national or regional standards of care.
- Services that are provided primarily to meet the needs of the trial, including, but not limited to, tests, measurements and other services that are typically covered but are being provided at a greater frequency, intensity or duration under the clinical trial.
- Services or costs that are not covered under the *Plan*.

## **Covered Services**, continued

### **Inpatient care**, continued

#### **Reconstructive surgery and procedures (may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

- Services required to repair or restore a bodily function that is impaired as a result of a congenital defect (including treatment of cleft lip or cleft palate for *Children* under the age of 18), birth abnormality, traumatic injury, or covered surgical procedure (**AR**)
- the following services in connection with mastectomy:
  - Reconstruction of the breast affected by the mastectomy
  - Surgery and reconstruction of the other breast to produce a symmetrical appearance
  - Prosthesis (covered as described under “Medical Appliances and Equipment” on page 62) and treatment of physical complications of all stages of mastectomy.
  - Removal of breast implants when there is documented rupture of a silicone implant, auto-immune disease or infection

**Notes:** *Cosmetic* surgery is not covered.

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

## **Other Health Services**

#### **Ambulance services (may require prior approval from an *Authorized Reviewer*)**

The following ambulance services are *Covered Services*.

- Ground, sea, and helicopter ambulance transportation for *Emergency* care.
- Airplane ambulance services (e.g., Medflight) (**requires prior approval from an *Authorized Reviewer***)
- Non-emergency, *Medically Necessary* ambulance transportation between covered facilities (**may require prior approval from an *Authorized Reviewer***).
- Non-emergency ambulance transportation for *Medically Necessary* care when the *Member's* medical condition prevents safe transportation by any other means (**may require prior approval from an *Authorized Reviewer***).

**Note:** Please note that the *Plan* does not cover transportation by chair car or wheelchair van. If you are treated by Emergency Medical Technicians (EMTs) or other ambulance staff but refuse to be transported to the hospital or other medical facility, you may be responsible for the costs of this treatment.

#### **Cleft lip or cleft palate treatment and services for *Children* under age 18**

The following *Covered Services* must be prescribed by the treating physician or surgeon, who must certify that the services are *Medically Necessary* and are required because of the cleft lip or cleft palate:

- **Medical and facial surgery:** Covered as described under “*Day Surgery*”, “*Acute hospital services*”, and “*Reconstructive surgery and procedures*” earlier in this chapter. This includes surgical management and follow-up care by plastic surgeons.
- **Oral surgery:** Covered as described under “*Oral surgical procedures for non-dental medical treatment*” in the “*Oral Health Services*” benefit earlier in this chapter. This includes surgical management and follow-up care by oral surgeons.
- **Dental surgery or orthodontic treatment and management**
- **Preventive and restorative dentistry** to ensure good health and adequate dental structures for orthodontic treatment or prosthetic management therapy.
- **Speech therapy and audiology services:** Covered as described under “*Treatment of speech, hearing and language disorders*” earlier in this chapter.
- **Nutrition services:** Covered as described under “*Nutritional counseling*” earlier in this chapter.

## **Covered Services**, continued

### **Other Health Services – continued**

#### **Extended Care (requires prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

The *Plan* covers the following *Covered Services* in an extended care facility (skilled nursing facility, rehabilitation hospital, or chronic hospital) for:

- Skilled nursing services (limit of 45 days per *Member* in a *Contract Year*)
- Chronic disease services
- Rehabilitative services

#### **Home health care (requires prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Levels of Benefits*)**

The *Plan* covers home health care services to homebound *Members*. To be considered homebound, you do not have to be bedridden. However, you must usually be unable to leave the home without a considerable and taxing effort. You may be considered homebound if your absences from the home are infrequent, for periods of relatively short duration, or to receive medical treatment.

The following services are *Covered Services* when provided by an accredited home health agency under a physician's written order:

- Home visits by a *Tufts HP* physician;
- Skilled nursing care and physical therapy; and
- The following services, if determined to be a *Medically Necessary* component of skilled nursing or physical therapy:
  - Speech therapy,
  - Occupational therapy,
  - Medical/psychiatric social work,
  - Nutritional consultation,
  - *Durable Medical Equipment* (see "Medical Appliances and Equipment" on page 62)
  - The services of a part-time home health aide.

**Note:** Home health services for physical and occupational therapies following an injury or illness are covered only if provided to restore lost or impaired function, as described under "Short term physical and occupational services" on page 54. However, those home health care services are not subject to the 30-visit limit.

#### **Hospice care services**

The *Plan* will cover the following hospice care services for terminally ill *Members* with a life expectancy of 6 months or less:

- Physician services
- Nursing care provided by or supervised by a registered professional nurse
- Social work services
- Volunteer services
- Counseling services (including bereavement counseling services for the *Member's* family or a primary care person for up to one year following the *Member's* death).

"Hospice care services" are a coordinated licensed program of services provided to a terminally ill *Member*. Such services can be provided at home; on an *Outpatient* basis; and on a short-term *Inpatient* basis, to control pain and manage acute and severe clinical problems that cannot medically be managed at home.

## **Covered Services**, continued

### **Other Health Services – continued**

#### **Injectable, infused or inhaled medications (may require prior approval from an *Authorized Reviewer*)**

The *Plan* covers injectable, infused or inhaled medications that are: (1) required for and are an essential part of an office visit to diagnose and treat illness or injury; or (2) administered at home by a home infusion *Provider*.

Medications include, but are not limited to, total parenteral nutrition therapy, chemotherapy, and antibiotics.

#### **Notes:**

- Quantity limits may apply.
- The *Plan* has designated home infusion *Providers* for a select number of specialty pharmacy products and drug administration services, including, but not limited to, medications used to treat hemophilia, pulmonary arterial hypertension, immune deficiency, and enzyme replacement therapy. These *Providers* offer clinical drug therapy management, nursing support, and care coordination to *Members* with acute and chronic conditions. Please contact Member Services at 800-870-9488 or visit [tuftshealthplan.com](http://tuftshealthplan.com) for more information.
- Coverage includes the components required to administer these medications, including, but not limited to, hypodermic needles and syringes, *Durable Medical Equipment*, supplies, pharmacy compounding, and delivery of drugs and supplies.
- Some injectable, infused, or inhaled medications may be covered under your *Tufts HP* pharmacy benefit. These medications, which are listed on the *Tufts HP* website as covered under the pharmacy benefit, are not covered under the “Injectable, infused or inhaled medications” benefit. For more information, call Member Services or visit [tuftshealthplan.com](http://tuftshealthplan.com).

## Covered Services, Continued

### Other Health Services – continued

#### Medical Appliances and Equipment

##### (1) ***Durable Medical Equipment***

*Durable Medical Equipment* includes devices or instruments of a durable nature that are:

- Reasonable and necessary to sustain a minimum threshold of independent daily living
- Made primarily to serve a medical purpose
- Not useful in the absence of illness or injury;
- Able to withstand repeated use
- Intended to be used in the home.

To be eligible for coverage, the equipment must be the most appropriate available amount, supply or level of service for the *Member*, considering potential benefits and harms to that individual.

Equipment that *Tufts Health Plan* determines to be non-medical in nature and used primarily for non-medical purposes (even though it may have some limited medical use) will not be considered *Durable Medical Equipment* and will not be covered under this benefit.

The following examples of covered and non-covered items are for illustration only. Please call Member Services at 800-870-9488 with questions about whether a particular piece of equipment is covered.

**Note:** You may be responsible for paying a *Deductible* or *Coinsurance* towards the cost of *Durable Medical Equipment* covered at the *Unauthorized Level of Benefits*. To determine whether your *Durable Medical Equipment* benefit is subject to *Member Cost Sharing* at the *Unauthorized Level of Benefits*, please see the "Benefit Overview" section earlier in this *Member Handbook* or call Member Services at 800-870-9488.

##### **Examples of covered items (list is not all-inclusive):**

- *Prosthetic Devices* (such as artificial legs, arms, eyes, or breasts) **(may require prior approval from an Authorized Reviewer at both the Authorized and Unauthorized Levels of Benefits)**
  - Breast prostheses provided in connection with a mastectomy do not require the prior approval of an *Authorized Reviewer*.
  - Coverage for breast prostheses and prosthetic arms and legs (in whole or in part) is provided for the most appropriate *Medically Necessary* model, and includes coverage for the cost of repairs.
- Purchase of a manual or electric (non-hospital grade) breast pump, or the rental of a hospital grade electric breast pump for pregnant or post-partum *Members* (when prescribed by a *Provider*)
- Gradient stockings (up to three pairs per *Contract Year*)
- Devices that extract oxygen from the air (for example, stationary and portable oxygen concentrators)
- Orthotic devices (such as knee and back braces)
- Blood glucose monitors, including voice synthesizers for blood glucose monitors for use by the legally blind
- Oral appliances for the treatment of sleep apnea
- Hospital beds, wheelchairs, power/electric wheelchairs, crutches, and walkers

*Tufts Health Plan* 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 *Tufts Health Plan* to provide such equipment.

(continued on next page)

## **Covered Services**, Continued

### **Other Health Services – continued**

#### **Medical appliances and equipment, continued**

##### **Examples of excluded items (list is not all-inclusive):**

- Articles of special clothing, except for gradient pressure support aids for lymphedema or venous disease and clothing necessary to wear a covered device (e.g., mastectomy bras and stump socks)
- Bed-related items, including, but not limited to, bed cradles, bed trays, bed pans, over-the-bed tables, and bed wedges
- Car/van modifications
- Comfort or convenience devices, including, but not limited to, air conditioners, air purifiers, and dehumidifiers
- Dentures
- Exercise equipment
- Fixtures to real property (e.g., ceiling lifts, elevators, ramps, stair climbers)
- Foot orthotics and arch supports, except for therapeutic/molded shoes and shoe inserts for a *Member* with severe diabetic foot disease
- Heating pads
- Home blood pressure apparatus (manual) with cuff and stethoscope
- Hot tubs, Jacuzzis, shower chairs, swimming pools, or whirlpools
- Hot water bottles
- Mattresses, except for mattresses used in conjunction with a hospital bed and ordered by a physician. Commercially available standard mattresses (e.g., Tempur-Pedic® or Posturepedic® mattresses), even if used in conjunction with a hospital bed, are not covered.
- Saunas
- Self-monitoring devices, except for certain devices that *Tufts Health Plan* determines would provide a *Member* with the ability to detect or prevent the onset of a sudden life-threatening condition
- Thermal therapy devices
- Wheelchair trays

#### **(2) Other Medical Appliances and Equipment**

- The first pair of eyeglass lenses (frames are not covered) or contact lenses following cataract surgery
- Contact lenses, including the fitting of the lenses, when required to treat keratoconus
- Hearing aids, including the fitting of the hearing aid, are covered when prescribed by a physician and obtained from a hearing aid supplier.
  - *Children 21 and under*: the *Plan* provides full coverage for hearing aid evaluations, the fitting and adjusting of hearing aids, and supplies (including ear molds) for one hearing aid per ear per prescription change. Limit of \$2,000 per ear every 36 months.
  - *Members 22 and over*: the *Plan* covers the first \$500 in full and 80% of the next \$1,500, up to a limit of \$1,700 per *Member* every 24 months. The *Member* is responsible for paying 20% of charges from \$500-\$2,000 (plus any balance).

When there is a pathological change in the *Member's* hearing or the hearing aid is lost, benefits for a replacement hearing aid are also covered subject to the benefit limit.

**Note:** Over-the-counter replacement hearing aid batteries are not covered.

## **Covered Services**, Continued

### **Other Health Services -- continued**

#### **Personal Emergency Response Systems (PERS)**

*Covered Services* are provided only for installation and rental charges for a hospital-based Personal Emergency Response System when:

- The system is used as an alternative to reduce or divert *Inpatient* admissions.
- The *Member* is homebound and medically at risk, as determined by *Tufts Health Plan*.
- The *Member* is alone for at least four (4) hours each day, five (5) days a week and is functionally impaired.

*Covered Services* do not include the purchase of a Personal Emergency Response System.

**Note:** Covered PERS benefits are limited to a total of \$50 per *Member* for installation charges and \$40 per *Member* each month for rental of the system. The Navigator Plan pays 80% of the charges up to these maximum allowed installation and rental charges. You are responsible for paying the remaining 20% of those charges, as well as any additional fees or charges for the system.

#### **Private duty nursing**

*Inpatient* private duty nursing services qualify as *Covered Services* when:

- The *Member* is a Hospital *Inpatient* for the treatment of a medical condition,
- The health care facility's regular nursing staff could not perform the services, due to the frequency and complexity of the skilled nursing care
- The services are *Medically Necessary*, as determined by *Tufts Health Plan*

Private duty nursing services provided in the *Member's* home qualify as *Covered Services* when:

- The administration of treatment and the evaluation of the patient's response to the treatment require the skills of a registered nurse, due to the frequency and complexity of the skilled nursing care.
- The services are *Medically Necessary*, as determined by *Tufts Health Plan*.
- The services are approved by an *Authorized Reviewer*.

**Note:** Covered private duty nursing services (whether as an *Inpatient*, at home, or both) are limited to a total of \$8,000 per *Member* in a *Contract Year* (*Authorized* and *Unauthorized Levels* combined).

#### **Scalp hair prostheses or wigs**

*Covered Services* include scalp hair prostheses or wigs worn for hair loss due to (1) alopecia areata, alopecia totalis, or permanent loss of scalp hair due to injury; or (2) the treatment of any form of cancer or leukemia.

#### **Special medical formulas**

This benefit includes special medical formulas, nonprescription enteral formulas, and low protein foods, when prescribed by a physician to treat the below conditions:

- Special Medical Formulas (**may require prior approval from an *Authorized Reviewer* at both the *Authorized* and *Unauthorized Level of Benefits***)
  - Phenylketonuria
  - Tyrosinemia
  - Homocystinuria
  - Maple syrup urine disease
  - Propionic acidemia
  - Methylmaloric acidemia
- Nonprescription enteral formulas (**may require prior approval from an *Authorized Reviewer***)
  - Malabsorption caused by Crohn's disease
  - Ulcerative colitis
  - Gastroesophageal reflux or gastrointestinal motility
  - Chronic intestinal pseudo-obstruction
  - Inherited diseases of amino acids and organic acids
  - *Medically Necessary* formulas, including infant formula for milk or soy protein intolerance; formula for premature infants; and supplemental formulas for growth failure
- Low Protein Foods, when given to treat inherited diseases of amino acids and organic acids

## **Covered Services**, Continued

### **Prescription Drug Benefit**

#### **Introduction**

This section describes the prescription drug benefit. The following topics are included in this section to explain your prescription drug coverage:

- How Prescription Drugs Are Covered
- Prescription Drug Coverage Table
- What is Covered
- What is Not Covered
- *Tufts HP* Pharmacy Management Programs
- Filling Your Prescription

#### **How Prescription Drugs Are Covered**

Prescription drugs will be considered *Covered Services* only if they comply with the *Tufts Health Plan* Pharmacy Management Programs section described below and are:

- Listed below under *What is Covered*
- Approved by the United States Food and Drug Administration (FDA)
- Provided to treat an injury, illness, or pregnancy
- *Medically Necessary*.

For a current list of covered drugs as well as a list of non-covered drugs, please go to *Tufts Health Plan's* website at [tuftshealthplan.com](http://tuftshealthplan.com) or call the Member Services Department at 800-870-9488.

**Covered Services, Continued**

**Prescription Drug Benefit, continued**

<b>PRESCRIPTION DRUG COVERAGE TABLE*</b>	
<b>Description</b>	<b>Coverage</b>
<p>DRUGS OBTAINED AT A RETAIL PHARMACY Up to a 30-day supply of covered prescription drugs</p>	<p><b><u>Tier 1 drugs:</u></b> \$10 Copayment <b><u>Tier 2 drugs:</u></b> \$30 Copayment <b><u>Tier 3 drugs:</u></b> \$65 Copayment</p>
<p>DRUGS OBTAINED THROUGH THE TUFTS HP DESIGNATED SPECIALTY PHARMACY: Up to a 30-day supply of covered specialty drugs</p>	<p><b><u>Tier 1 drugs:</u></b> \$10 Copayment <b><u>Tier 2 drugs:</u></b> \$30 Copayment <b><u>Tier 3 drugs:</u></b> \$65 Copayment</p>
<p>MAINTENANCE MEDICATIONS OBTAINED AT A CVS/PHARMACY OR THROUGH THE TUFTS HP DESIGNATED MAIL SERVICE PHARMACY: Up to a 90-day supply of most maintenance medications</p>	<p><b><u>Tier-1 drugs:</u></b> \$25 Copayment <b><u>Tier-2 drugs:</u></b> \$75 Copayment <b><u>Tier 3 drugs:</u></b> \$165 Copayment</p>

**\*If the retail cost of your prescription is less than your Copayment, then you are only responsible for the actual retail cost.**

## Covered Services, Continued

### Prescription Drug Benefit, continued

#### PRESCRIPTION DRUG COVERAGE TABLE, continued

##### Notes:

- If you use a retail pharmacy that is not a *Tufts HP* designated pharmacy, you will be required to pay for the entire cost of the drug up front and then contact *Tufts HP* for reimbursement. You will be responsible only for the *Member Cost Sharing Amount*.
- Tier 1 includes many generic drugs. However, generic drugs may be placed on any of the three tiers. Generic versions of drugs that are priced significantly lower than the brand-name version of the drug are usually placed on Tier 1. However, in situations where the generic price remains very close to the brand-name price, the generic may be placed on Tier 2. In addition, generic drugs that are both high-cost and offer no clinical advantage over other generics in the therapeutic category may be placed on Tier 3.
- In Massachusetts, and in many other states, when your physician prescribes a brand-name drug that has a generic equivalent, you will receive the generic drug and pay the applicable Tier *Copayment*. However, regardless of where you fill your prescription, if your physician requests that you receive the covered brand-name drug only, **you will pay the *Copayment* applicable to the generic drug plus the difference between the cost of the generic drug and the cost of the covered brand-name drug.** Please note that in most cases, there may be a significant difference in price between the brand-name drug and the generic drug, resulting in a significant difference in what you are required to pay.
- The *Plan* has set up a program for maintenance medications, called the “Maintenance Choice” program. This program is described in more detail on page 70.
- Under the Affordable Care Act, the plan covers the following in full:
  - Oral contraceptives, diaphragms, and other hormonal contraceptives that by law require a prescription, and FDA-approved over-the-counter female contraceptives (e.g., female condoms or contraceptive spermicides) prescribed by a licensed *Provider* and dispensed at a pharmacy pursuant to a prescription.
  - Oral fluoride for *Children* under age 6
  - Folic acid for women between the ages of 13 and 44
  - Prescription and over-the-counter smoking cessation agents.
- Orally administered anticancer medications used to kill or slow the growth of cancerous cells are covered in full.

## **Covered Services**, Continued

### **Prescription Drug Benefit**, continued

#### **What is Covered under this Prescription Drug Benefit**

The Navigator Plan covers the following under this Prescription Drug Benefit:

- Prescribed drugs that by law require a prescription and are not listed under “What is Not Covered” (below)
- Hormone replacement therapy for peri and post-menopausal women
- Diabetes supplies, including insulin, insulin pens, and insulin needles and syringes; oral diabetes medications (hypoglycemics); and urine glucose and ketone monitoring strips
- Acne medications for *Members 25* and under.
- Oral contraceptives, diaphragms, and other hormonal contraceptives (e.g., patches, rings) that legally require a prescription and that are mandated benefits under the Affordable Care Act.
  - See “Family Planning” on page 49 of this Navigator *Member Handbook* for information about other contraceptive drugs and devices that qualify as *Covered Services* under the Affordable Care Act.
- Fluoride for *Children*.
- Injectables and biological serum, except as covered under “Injectable medications” on page 61. *Medically Necessary* hypodermic needles and syringes required to inject these medications are also covered.
- Prefilled sodium chloride for inhalation (both prescription and over-the-counter (with a prescription))
- Off-label use of FDA-approved prescription drugs used in the treatment of cancer or HIV/AIDS, provided that at least one of the following recognizes the drug for such treatment
  - One of the standard reference compendia
  - The medical literature
  - The Massachusetts Commissioner of Insurance
- Compounded medications, if, by law, at least one active ingredient requires a prescription. Please call Member Services at 800-870-9488 to confirm coverage for a specific compound medication or kit.
- Prescription and over-the-counter (with a prescription) smoking cessation agents
- Over-the-counter drugs included in the list of covered drugs on the *Tufts HP* Web site.

**Note:** Certain prescription drug products may be subject to one of the **Pharmacy Management Programs** described below.

## **Covered Services**, Continued

### **Prescription Drug Benefit**, Continued

#### **What is Not Covered under this Prescription Drug Benefit**

The Navigator Plan does not cover the following under this Prescription Drug Benefit:

- Homeopathic medications
- Drugs that, by law, do not require a prescription (unless listed as covered in the “What is Covered” section above)
- Drugs that are not listed on the “Tufts Health Plan Prescription Drug List”
  - For additional information, see “Pharmacy Management Programs” and “Notes” later in this chapter, or call Member Services at 800-870-9488.
- Vitamins and dietary supplements (except prescription prenatal vitamins, vitamins as required by the Affordable Care Act, and fluoride for *Children*)
- Topical and oral fluorides for adults.
- Medications for the treatment for idiopathic short stature.
- *Experimental* drugs
- Prescriptions filled at pharmacies other than *Tufts Health Plan* designated pharmacies, except for *Emergency* care.
- Drugs for asymptomatic onchomycosis, 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 *Tufts Health Plan’s* established quantity limitations.
- Compounded medications, if no active ingredients legally require a prescription. Some exceptions may apply. For more information, call Member Services at 800-870-9488 or [tuftshealthplan.com](http://tuftshealthplan.com).
- Prescriptions filled through an internet pharmacy, unless it is a Verified Internet Pharmacy Practice Site certified by the National Association of Boards of Pharmacy.
- Oral non-sedating antihistamines.
- Prescription medications that are available over-the-counter.
  - Both the specific medication and the entire class of prescription medications may not be covered.
- Prescription medications packaged with non-prescription products.
- Prescription medications when therapeutically equivalent medications with the same active ingredient (or a modified version of an active ingredient) are available over-the-counter.
  - Both the specific medication and the entire class of prescription medications may not be covered.
  - Excluded medications include, but are not limited to: topical acne medications with benzoyl peroxide  $\leq$  10%; and H<sub>2</sub> blockers with nizatidine, famotidine, cimetidine, or ranitidine. For a complete list of these excluded medications, visit [tuftshealthplan.com](http://tuftshealthplan.com) or call Member Services at 800-870-9488.
- Certain drugs and products are not covered under your prescription drug benefit but may be covered elsewhere under the *Plan*. These services include:
  - Cervical caps, IUDs, implantable contraceptives (e.g., Implanon® (etonogestrel), levonorgestrel implants), Depo-Provera (may be provided under your *Outpatient* care benefit – see “Family planning procedures, services, and contraceptives” on page 49)
  - Non-drug products such as therapeutic or other prosthetic devices, appliances, supports, or other non-medical products (may be provided as described in “Medical Appliances and Equipment” on page 62)
  - Immunization agents (may be provided under “Preventive health care” on page 53)

## 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, *Tufts Health Plan* has developed the following Pharmacy Management Programs:

- **Quantity Limitations Program** - *Tufts Health Plan* limits the quantity of selected medications that *Members* can receive in a given time period, for cost, safety and/or clinical reasons.
- **Prior Authorization Program** - *Tufts Health Plan* restricts the coverage of certain drug products that have a narrow indication for usage, may have safety concerns and/or are extremely expensive, requiring the prescribing physician to obtain prior approval from *Tufts Health Plan* for such drugs.
  - **Step Therapy PA Program** – Step therapy is an automated form of prior authorization which uses previous claims history for approval at the pharmacy. Step therapy programs help encourage the use of clinically proven appropriate, cost-effective therapies first, before other, possibly more expensive treatments may be covered.
- **Designated Specialty Pharmacy Program** - *Members* must obtain some medications from Caremark Specialty Pharmacy, which specializes in providing specific medications for the treatment of complex diseases and offers clinical support services from nurses. Caremark Specialty Pharmacy can dispense up to a 30-day supply of medication at one time, and delivers them 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 designated specialty drugs. Medications may be added to this program from time to time.
- **Non-Covered Drugs with Suggested Alternatives** - While *Tufts Health Plan* covers over 4,500 drugs, a small number of drugs (less than 1%) are not covered 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 on the *Tufts Health Plan* website. All of the alternative drug products are approved by the U.S. Food and Drug Administration (FDA) and 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 visit [tuftshealthplan.com](http://tuftshealthplan.com) or call *Member Services* at 800-870-9488.
- **New-To-Market Drug Evaluation Process** - New-to-market drug products are reviewed for safety, clinical effectiveness, and cost by *Tufts Health Plan's* Pharmacy and Therapeutics Committee. *Tufts Health Plan* then makes a coverage determination based on the Committee's recommendation. **New drug products will not be covered until this process is completed – usually within 6 months of the product's availability.**
- **Maintenance Choice Program** - Under the Maintenance Choice program, you can choose where to obtain maintenance medications for chronic conditions (i.e., hypertension, diabetes or asthma). You may obtain a 30-day supply of maintenance medication from any retail pharmacy, or a 90-day supply from either the *Tufts Health Plan* designated mail order pharmacy, or from a CVS/pharmacy. The *Copayments* for a 90-day supply of these medications from the mail order or CVS/pharmacy provide cost savings over obtaining three 30-day supplies from retail pharmacies.

If you do choose to obtain your maintenance medications through a retail pharmacy, you will be able to get the initial 30-day prescription and then one 30-day refill at that pharmacy. **If you want to continue filling your prescription at this pharmacy in 30-day supplies, you must opt out of the Maintenance Choice program by calling CVS CareMark at 888-424-6618.** If you do not opt out of the program before refilling your prescription for a second time, you will be required to pay the full cost of the prescription. Please note that if you do opt out of the program, you will only be able to obtain up to a 30-day supply of the maintenance medication each time you refill it, and will pay higher costs than in the Maintenance Choice program.

## **Covered Services**, Continued

### **Prescription Drug Benefit**, Continued

#### ***Tufts Health Plan Pharmacy Management Programs***, continued

##### **Notes:**

- If your physician feels it is *Medically Necessary* for you to take medications that are restricted under any of the **Pharmacy Management Programs** described above, he or she may submit a request for coverage. We will approve the request if it meets our guidelines for coverage and will provide you with notification of our coverage determination within 72 (seventy-two) hours after receiving the request. If *Tufts Health Plan* approves a request is made to cover medications that are part of the “New-to-Market Drug Evaluation Process” program or the “Non-Covered Drugs with Suggested Alternatives” program, the medications will generally be covered on Tier-3.
- The *Tufts Health Plan* website lists covered drugs and their tiers. *Tufts Health Plan* may change a drug’s tier during the year. For example, if a brand drug’s patent expires, *Tufts Health Plan* may (a) move the brand drug from Tier-2 to Tier-3; or (b) add the brand drug to our list of non-covered drugs (see the website at **[tuftshealthplan.com](http://tuftshealthplan.com)**) when a generic alternative becomes available. (Many generic drugs are available on Tier-1.)
- If you have questions about your prescription drug benefit, would like to know the tier of a particular drug, or would like to know if your medication is part of a Pharmacy Management Program, check **[tuftshealthplan.com](http://tuftshealthplan.com)**, or call Member Services at 800-870-9488.

## **Covered Services, Continued**

### **Prescription Drug Benefit, Continued**

#### **Filling Your Prescription**

##### **Where to Fill Prescriptions**

You can fill your prescriptions at any pharmacy; however, *Tufts Health Plan* designated pharmacies will only charge you the *Member Cost Sharing Amount* at the time you fill your prescription. For the majority of prescriptions, *Tufts Health Plan* designated pharmacies include most pharmacies in Massachusetts and additional pharmacies nationwide. For a select number of drug products, you must fill your prescription through a small number of specially designated pharmacies. (For more information about *Tufts Health Plan's* special designated pharmacy program, see "Pharmacy Management Programs" earlier in this Prescription Drug Benefit section or call Member Services.)

**Notes:** Your prescription drug benefit is honored only at *Tufts Health Plan* designated pharmacies. For information about where to fill your prescriptions or reimbursement for prescription drug claims at non-*Plan* designated pharmacies, please call Member Services at 800-870-9488.

**Filling Prescriptions for Maintenance Medications - *Tufts HP*** offers you three choices for filling your prescription for maintenance medications:

- Directly from a *Tufts HP* designated retail pharmacy for up to a 30-day supply;
- Directly from a CVS/ pharmacy for up to a 90-day supply; or
- Mailed to you through a *Tufts HP* designated mail services pharmacy for up to a 90-day supply (applies to most, but not all, maintenance medications). *Tufts HP* designated mail services pharmacies may not offer:
  - Medications for short-term medical conditions
  - Certain controlled substances and other prescribed drugs subject to exclusions or restriction
  - Medications that are part of the *Plan's* Quantity Limitations or Special Designated Pharmacy programs.

For more information about maintenance medications, please see the "Maintenance Choice Program" above.

**Note:** Your *Copayments* for maintenance medications are shown in the Prescription Drug Coverage Table on page 66.

## Exclusions from Benefits

The *Plan* does not cover a service, supply, or medications that is:

- Not Medically Necessary, as determined by *Tufts Health Plan*
- Not a *Covered Service*
- Not essential to treat an injury, illness, or pregnancy, except for preventive care services
- Able to be safely and effectively provided to you via a (a) less intensive level of service, supply, setting, or medication or (b) more cost-effective alternative
- Primarily for personal comfort or convenience
- Obtained outside of the 50 United States. The only exceptions to this rule are for *Emergency* care services or *Urgent Care* services while traveling
- *Custodial Care*
- Related to non-covered services
- Charges for missed appointments that you do not cancel in advance, if the *Provider's* office policy is to charge for such appointments
- A drug, device, medical treatment or procedure (collectively "treatment") that is *Experimental or Investigative*, or for any related treatments

**Note:** This exclusion does not apply to the following services, as per Massachusetts law: bone marrow transplants for breast cancer; patient care services provided pursuant to a qualified clinical trial; or the off-label use of prescription drugs to treat cancer or HIV/AIDS.

- Drugs, medicines, materials or supplies for use outside the hospital or any other facility, except as described earlier in Part 5.
- Medications and other products that can be purchased without a prescription, except as described earlier in Part 5.
- Laboratory tests ordered by a *Member* (online or through the mail), even if performed at a licensed laboratory.
- Provided by an immediate family member (by blood or marriage), even if the relative is a *Tufts HP Provider* and the services are authorized by your own *PCP*. If you are a *Tufts HP Provider*, you cannot provide or authorize services for yourself, be your own *PCP*, or be the *PCP* of a member of your immediate family (by blood or marriage).
- Required by a third party (i.e., employer, insurance company, school or court) and not otherwise *Medically Necessary*.
- Services for which you are not legally obligated to pay or 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
- 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 determine 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
- Charges or claims incurred as a result, in whole or in part, of fraud or misrepresentation (e.g., claims for services not actually rendered and/or able to be validated)
- Facility charges or related services for a non-Covered Service
- Dental care and treatment, except as provided under "Oral health services" on page 55. Exclusions include, but are not limited to, preventive dental care; periodontal treatment; orthodontics; dental supplies; dentures; restorative services including, but not limited to, crowns, fillings, root canals, and bondings; alteration of teeth; care related to deciduous (baby) teeth; splints and oral appliances (except for sleep apnea), including those for TMJ disorders.

**Note:** This exclusion does not apply to the treatment of cleft lip or cleft palate for *Members* under 18, as described under "Cleft lip or cleft palate treatment and services for *Children*" earlier in this chapter.

## Exclusions from Benefits, continued

- Surgical removal or extraction of teeth, except as provided under “Oral health services” on page 55
- Cosmetic (i.e., meant to change or improve appearance) surgery, procedures, supplies, medications or appliances, except as provided under “Reconstructive surgery and procedures” on page 59

**Note:** Breast reconstruction following a *Medically Necessary* mastectomy is covered, as described in “Reconstructive surgery and procedures” on page 59.

- Rhinoplasty, except as provided under “Reconstructive surgery and procedures” on page 59; liposuction; the removal of tattoos; 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
- Costs associated with home births or services provided by a doula.
- Circumcisions performed in any setting other than a hospital, *Day Surgery* facility, or a physician’s office.
- Infertility services, infertility medications, and associated reproductive technologies (such as IVF, GIFT and ZIFT) for *Members* who do not meet the definition of Infertility as described in the “Infertility services” benefit on page 50. Exclusions include, but are not limited to:

- *Experimental* infertility procedures
- The costs of surrogacy, including: (1) all costs (including, but not limited to, costs for drugs necessary to achieve implantation, embryo transfer, and cryo-preservation of embryos) incurred by a fertile woman to achieve a pregnancy as a surrogate or gestational carrier for an infertile *Member*; (2) use of donor egg and a gestational carrier; and (3) costs for maternity care if the surrogate is not a *Member*.

**Notes:** 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.

- Reversal of voluntary sterilization.
- Long-term (longer than 90 days) sperm or embryo cryopreservation not associated with active infertility treatment

**Note:** *Tufts HP* may authorize short-term (less than 90 days) cryopreservation of sperm, oocytes, or embryos for certain medical conditions that may impact a *Member’s* future fertility. Prior approval from an *Authorized Reviewer* is required.

- Donor recruitment fee for donor egg or donor sperm
  - Donor sperm and associated laboratory services in the absence of diagnosed male factor infertility in the partner.
  - Costs associated with donor recruitment and compensation
  - Infertility services that are necessary for conception as a result of voluntary sterilization or after an unsuccessful reversal of a voluntary sterilization
  - Drugs for anonymous or designated egg donors that are directly related to a stimulated Assisted Reproductive Technology (ART) cycle, unless the ART service has been approved by an *Authorized Reviewer* and the *Member* is the sole recipient of the donor’s eggs.
- Reversal of gender reassignment surgery.
  - Reversal of voluntary sterilization.
  - Over-the-counter contraceptive agents, except as described in the “Prescription Drug Benefit” earlier in this chapter.
  - The purchase of an electric, hospital-grade breast pump; donor breast milk.
  - Human organ transplants, except as described on page 56. Expenses for transportation and lodging in connection with human organ transplants are not covered.
  - Services provided to a non-*Member*, except as described earlier in Part 5 for the following:
    - Organ donor charges under “Bone Marrow Transplants for Breast Cancer, Hematopoietic Stem Cell Transplants, and Human Solid Organ Transplants” (see page 56)
    - Bereavement counseling services under “Hospice care services” (see page 60);
    - Procurement and processing of donor sperm, eggs, or embryos under “Infertility services” (to the extent such costs are not covered by the donor’s health coverage, if any).

## Exclusions from Benefits, continued

- Acupuncture, except for acupuncture detoxification for substance use disorder; biofeedback, except for the treatment of urinary incontinence; hypnotherapy; psychoanalysis; neuromuscular stimulators and related supplies; electrolysis; chiropractic services, except as described in “Chiropractic services” on page 48; chiropractic services (spinal manipulation) for *Members* age 12 and under; any type of thermal therapy device; *Inpatient* and *Outpatient* weight-loss programs and clinics; exercise classes; relaxation therapies; massage therapies, except as described under “Short term physical and occupational therapy services” earlier in this chapter; services by a personal trainer; cognitive rehabilitation programs or cognitive retraining programs, except as described earlier in this chapter. 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, and all services, procedures, labs and supplements associated with this type of medicine
- Any service, program, supply, or procedure performed in a non-conventional setting (including, but not limited to, spas/resorts; educational, vocational, or recreational settings; Outward Bound; or wilderness, camp or ranch programs), even if performed or provided by licensed *Providers* (including, but not limited to, nutritionists, nurses or physicians)
- Blood, blood donor fees, blood storage fees, blood substitutes, blood banking, cord blood banking, and blood products
  - **Note:** This exclusion does not apply to the following blood services and products:
    - Blood processing
    - Blood administration
    - Monoclonal and recombinant Factor products for Factor VIII deficiency (classic hemophilia), Factor IX deficiency (Christmas factor deficiency), and von Willebrand disease (prior approval by an *Authorized Reviewer* is required)
    - Intravenous immunoglobulin for treatment of severe immune disorders, certain neurological conditions, infectious conditions, and bleeding disorders (**prior approval by an *Authorized Reviewer* is required**)
- Devices and procedures intended to reduce snoring including, but not limited to, laser-assisted uvulopalatoplasty, somnoplasty, and snore guards
- Multi-purpose general electronic devices, including, but not limited to, laptop computers, desktop computers, personal assistive devices (PADs), tablets, and smartphones. All accessories for multi-purpose general electronic devices, including USB devices and direct connect devices (e.g., speakers, microphones, cables, cameras, batteries, etc.). Internet and modem connection/access including, but not limited to, Wi-Fi®, Bluetooth®, Ethernet and all related accessories.
- Examinations, evaluations or services for educational or developmental purposes, including physical therapy, speech therapy, and occupational therapy, except as provided earlier in Part 5. 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 that is not caused by an underlying medical illness or condition.
- Eyeglasses, lenses or frames; or refractive eye surgery (including radial keratotomy) for conditions which can be corrected by means other than surgery. Except as described in “Medical Appliances and Equipment” on page 62, the Navigator Plan will not pay for eyeglasses, contact lenses or contact lens fittings.
- Hearing aids or hearing aid fittings, except as described under "Medical appliances and equipment" on page 62.
- Methadone maintenance or methadone treatment related to substance use disorders. These services are covered under the mental health and substance use disorder benefit offered by Beacon Health Options (described later in this document).

## Exclusions from Benefits, Continued

- Routine foot care, such as: 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; foot orthotics or fittings; or casting and other services related to foot orthotics or other support devices for the feet.

**Note:** This exclusion does not apply to routine foot care for *Members* diagnosed with diabetes. It also does not apply to therapeutic/molded shoes and shoe inserts for a *Member* with severe diabetic foot disease when (1) the need for therapeutic shoes and inserts has been certified by the *Member's* treating doctor, and (2) the shoes and inserts are prescribed by a *Provider* who is a podiatrist or other qualified doctor; and are furnished by a *Provider* who is a podiatrist, orthotist, prosthetist, or pedorthist.

- Transportation, including, but not limited to, transportation by chair car, wheelchair van, or taxi, except as described in "Ambulance services" on page 59.
- Lodging related to receiving any medical service, including lodging related to obtaining gender reassignment surgery or related services.

## Part 6 – How to File a Claim and the Member Satisfaction Process

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### How to File a Claim

#### ***Tufts HP Providers***

When you obtain care from a *Tufts HP Provider*, you do not have to submit claim forms. The *Tufts HP Provider* will submit claim forms for you. *Tufts HP* will make payment directly to the *Tufts HP Provider*.

#### ***Non-Tufts HP Providers***

As described below, when you obtain care from a *Non-Tufts HP Provider*, it may be necessary to file a claim form. Claim forms are available from *Tufts HP* (see “To Obtain Claim Forms” below).

#### **Hospital Admission or Day Surgery**

When you receive care from a hospital that is a *Non-Tufts HP Hospital*, have the hospital complete a claim form. The hospital should submit the claim form directly to *Tufts HP*. If you are responsible for any portion of the hospital bill, *Tufts HP* will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe the *Non-Tufts HP Hospital*.

#### **Outpatient Medical Expenses**

When you receive medical care from a *Non-Tufts HP Provider*, you are responsible for completing claim forms. (Check with the *Non-Tufts HP Provider* to determine if he or she will submit the claim form directly to *Tufts HP* for you or whether you will be required to submit the claim form directly to *Tufts HP* yourself.)

- If you sign the appropriate section on the claim form, *Tufts HP* will make payment directly to the *Non-Tufts HP Provider*. If you are responsible for any portion of the bill, *Tufts HP* will send you an explanation of benefits statement. The explanation of benefits will tell you how much you owe to the *Non-Tufts HP Provider*.
- If you do not sign the appropriate section on the claim form, *Tufts HP* will make the appropriate payment directly to you. If you have not already done so, you will be responsible for paying the *Non-Tufts HP Provider* for the services rendered. If you are responsible for paying any portion of the bill above what the *Plan* pays, an explanation of benefits statement will be sent to you. The explanation of benefits statement will tell you how much you owe to the *Non-Tufts HP Provider*.

#### **To Obtain Claim Forms**

Claim forms are available by calling the *Tufts HP* Member Services Department at 800-462-0224.

#### **Where to Send Medical Claim Forms**

Send completed claim forms to:

*Tufts Health Plan*  
POS Claims  
P.O. Box 9171  
Watertown, MA 02471-9171

Separate claim forms should be submitted for each family member. If you have any questions about filing forms, call Member Services at 800-870-9488.

#### **Pharmacy Expenses**

If you obtain a prescription at a non-designated or out-of-network 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 or through our website at [tuftshealthplan.com](http://tuftshealthplan.com).

**Note:** Italicized words are defined in Part 8.

## Member Appeals Process

*Tufts Health Plan* (“*Tufts HP*”) has a Member Satisfaction Process to address your concerns promptly. This process addresses:

- Internal Inquiry;
- Member Grievance Process; and
- Appeals:
  - Internal Member Appeals, and
  - Expedited Appeals.

All grievances and appeals should be sent to *Tufts HP* at the following address:

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

All calls should be directed to the Member Services Department at **800-870-9488**. Alternatively, you may submit your grievance or appeal at the address listed above.

### Internal Inquiry

Call the Member Services Department at 800-870-9488 to discuss concerns you may have regarding your health care. Every effort will be made to resolve your concerns. If your concerns cannot be explained or resolved, or if you tell a Member Specialist that you are not satisfied with the response you have received from *Tufts HP*, we will notify you of any options you may have, including the right to have your inquiry processed as a grievance or appeal. If you choose to file a grievance or appeal, you will receive written acknowledgement and written resolution in accordance with the timelines outlined below.

### Grievances

A grievance is a formal complaint about actions taken by *Tufts HP* or a *Tufts HP 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 *Tufts HP* as soon as possible to explain your concern. Grievances may be filed either verbally or in writing. If you choose to file a grievance verbally, please call a *Tufts HP* Member Specialist, who 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 and send it to the address provided at the beginning of this section. Your explanation should include:

- Your name and address;
- Your Member ID number;
- A detailed description of your concern (including relevant dates, any applicable medical information, and *Provider* names); and
- Any supporting documentation.

**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 Grievance

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

## Member Appeals Process, continued

### Administrative Grievance Timeline

- If you file your grievance in writing, *Tufts HP* will notify you by mail, within five (5) business days after receiving your letter, that your letter has been received and provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance.
- If you file your grievance verbally, we will send you a written confirmation of our understanding of your concern within forty-eight (48) hours. We will also include the name, address, and telephone number of the person coordinating the review.
- *Tufts HP* will review your grievance and will send you a letter regarding the outcome within thirty (30) calendar days of receipt.
- The time limits in this process may be waived or extended upon mutual written agreement between you or your authorized representative and *Tufts HP*.

### Clinical Grievances

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

If you file your grievance in writing, we will notify you by mail, within five (5) business days after receiving your letter, that your letter has been received and provide you with the name, address, and telephone number of the Appeals and Grievances Analyst coordinating the review of your grievance. If you file your grievance verbally, we will send you written confirmation of our understanding of your concerns within 48 hours. We will also include the name, address, and telephone number of the person coordinating the review.

*Tufts HP* will review your grievance and will notify you in writing regarding the outcome, as allowed by law, within 30 calendar days of receipt. The review period may be extended up to an additional 30 days if additional time is needed to complete the review of your concern. You will be notified in writing if the review timeframe is extended.

### Internal Member Appeals

Requests for coverage that was denied as specifically excluded in this Navigator *Member Handbook* (or subsequent updates) or for coverage that was denied based on *medical necessity* determinations are reviewed as appeals through *Tufts Health Plan's* Internal Appeals Process. You may file a request yourself or you may designate someone to act on your behalf in writing. You have 180 days from the date you were notified of the denial of benefit coverage or claim payment to file your appeal.

- (i) You can submit a verbal appeal of a benefit coverage decision to the Member Services Department, who will forward it to the Appeals and Grievances Department. You can also submit a written appeal to the address listed above under "Grievances". *Tufts HP* encourages you to submit your appeal in writing to accurately reflect your concerns. Your letter should include:
- Your complete name and address
  - Your ID number
  - A detailed description of your concern
  - Copies of any supporting documentation

You may also submit your appeal in person at the address listed at the beginning of this chapter.

(continued on next page)

## Member Appeals Process, continued

### Internal Member Appeals, continued

- (ii) Within forty-eight (48) hours following *Tufts Health Plan's* receipt of your verbal or written appeal, a *Tufts Health Plan* Appeals and Grievances Analyst will send you an acknowledgment letter, a summary of our understanding of your concerns, and, if appropriate, a request for authorization for the release of your medical and treatment information related to your appeal.

Once you have signed and returned the authorization for the release of medical and treatment information to *Tufts Health Plan*, an Appeals and Grievances Analyst will document the date of receipt and coordinate the investigation of your appeal. In the event that you do not sign and return the authorization for the release of medical and treatment information to *Tufts Health Plan* within 30 calendar days of the day you requested a review of your case, *Tufts HP* may, in its discretion, issue a resolution of the appeal without reviewing some or all of your medical records.

- (iii) The *Tufts Health Plan* Benefits Committee will review appeals concerning specific benefits and exclusions and make determinations. The *Tufts Health Plan* Appeals Committee will make utilization management (*medical necessity*) decisions. If your appeal involves an adverse determination (*medical necessity* determination), it will be reviewed by a medical director and/or a practitioner in the same or in a similar specialty that typically manages the medical condition, performs the procedure, or provides the treatment that is under review. The medical director and/or practitioner will not have previously reviewed your case.
- (iv) The Appeals and Grievances Analyst will notify you in writing of the Committee's decision within no more than 30 calendar days of the receipt of your appeal. A copy of the decision will be sent to your physician, unless you request otherwise. A determination of claim denial will set forth:
- *Tufts Health Plan's* understanding of the request
  - The reason(s) for the denial
  - The specific contract provisions on which the denial is based
  - The clinical rationale for the denial, if the appeal involves a *medical necessity* determination.

*Tufts Health Plan* maintains records of each inquiry made by a *Member* or by that *Member's* designated representative.

### Expedited (Fast) Appeals

*Tufts HP* recognizes that there are urgent circumstances that require a quicker turnaround than the thirty (30) calendar days allotted for the standard Appeals Process. *Tufts HP* will expedite an appeal when your health may be in serious jeopardy or, in the opinion of your treating *Provider* (the practitioner responsible for the treatment or proposed treatment), you may experience pain that cannot be adequately controlled while you wait for a decision on your appeal.

If your request meets the guidelines for an expedited (fast) appeal, it will be reviewed by a Medical Affairs Department Physician, Psychological Testing Reviewer, and/or practitioner in the same (or in a similar) specialty that typically manages the medical condition, performs the procedure or provides the treatment that is under review. This Medical Affairs Department Physician, Psychological Testing Reviewer, and/or practitioner will not have previously reviewed your case.

Your review will generally be conducted within two (2) business days, but not later than 72 hours (whichever is less) after *Tufts HP's* receipt of the request. If your appeal meets the guidelines for an expedited appeal, you may also file a request for a simultaneous external review as described below.

## Member Satisfaction Process, continued

### External Review

For certain types of claims, you or your authorized representative have the right to request an independent, external review of our Appeals decision. Should you choose to do so, send your request within four months of your receipt of written notice of the denial of your appeal to:

Tufts Health Plan  
Appeals & Grievances Department  
705 Mt. Auburn Street  
Watertown, MA 02471-9193  
(fax) 617-972-9509

In some cases, *Members* may have the right to an expedited (fast) external review. An expedited external review may be appropriate in urgent situations. An urgent situation is one in which your health may be in serious jeopardy, or, in the opinion of your physician, you may experience pain that cannot be adequately controlled while you wait for a decision on your appeal. Additionally, if *Tufts Health Plan* has not met all of our major procedural requirements (as listed above under internal appeals) for matters subject to external review, you can immediately file an external appeal.

If you request an external review, an independent organization will review the decision and provide you with a written determination. If this organization decides to overturn the appeal decision, the service or supply will be covered under the *Plan*.

**If You Have Questions or Need Help Submitting a Grievance or Appeal**, please call the Member Services Department at 800-870-9488 for assistance.

## 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 *Tufts HP* Member Services Department.

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

- A completed, signed Member Reimbursement Medical Claim Form, which can be obtained from the *Tufts HP* website or by contacting the *Tufts HP* Member Services Department
- The documents listed on the Member Reimbursement Medical Claim Form

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

**Note:** You must contact *Tufts HP* regarding your bill(s) or send your bill(s) to *Tufts HP* within 24 months from the date of service. If you do not submit them in this timeframe, the bill cannot be considered for payment. Most completed reimbursement requests are processed within 30 days. Incomplete requests and requests for services rendered outside of the United States may take longer.

If you receive *Covered Services* from a *Non-Network Provider*, the *Plan* will pay up to the *Reasonable Charge* for the services. You are responsible for any amounts in excess of the *Reasonable Charge*, as well as any applicable *Deductible*, *Coinsurance*, and/or *Copayments*.

#### **Important Note:**

We will directly reimburse you for *Covered Services* you receive from most *Non-Network Providers* within our *Service Area*. Some examples of these types of *Providers* include *Emergency* room specialists and radiologists, pathologists, and anesthesiologists who work in hospitals.

You will be responsible for paying the *Provider* for those *Covered Services*.

If you receive *Covered Services* from a *Non-Network Provider* outside of the *Service Area*, in most instances, we will directly reimburse the *Non-Network Provider*.

For more information, call Member Services at 800-870-9488 or visit [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic).

The *Plan* reserves the right to be reimbursed by the *Member* for payments made due to *Tufts HP*'s error.

## Limitation on Actions

You cannot file a lawsuit against either Navigator or *Tufts Health Plan* for any claim under this health care program more than two (2) years after the Navigator *Plan* denies the claim, unless you do it within two (2) years from the time the cause of action arose. For example, if you want to file a lawsuit because you were denied coverage under the Navigator *Plan*, you must first complete our *Member* Satisfaction Process and then file your lawsuit within two years of first being sent a notice of the denial. Going through our *Member* Satisfaction Process does not extend the time limit for filing a lawsuit beyond two years after the date you were first denied coverage.

## Part 7 - Other *Plan* Provisions

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### Subrogation

#### The *Plan's* right of subrogation

Whether you are an enrolled *Subscriber* or *Dependent*, 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.

The *Plan* may cover health care costs for which a Third Party is responsible. In this case, the *Plan* may require that Third Party to repay the full amount of all such benefits provided by the *Plan*. The *Plan's* right of recovery applies 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
- Any other payments from a source intended to compensate you for Third Party injuries

The *Plan* has the right to recover those costs in your name, with or without your consent, directly from that person or company. The *Plan's* rights have priority, except as otherwise provided by law. The *Plan* can recover against the total amount of any recovery, regardless of whether:

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

#### Personal Injury Protection/Med Pay

You may be entitled to benefits under your own or another individual's automobile coverage, regardless of fault. These benefits are commonly referred to as Personal Injury Protection (PIP) and Medical Payments (MedPay) benefits. The *Plan's* coverage is secondary to both PIP and MedPay benefits. If the *Plan* pays benefits before PIP or MedPay benefits have been exhausted, the *Plan* may recover the cost of those benefits as described above.

#### The *Plan's* right of reimbursement

This provision applies in addition to the rights described above. If you use your legal right to recover money by a lawsuit, settlement or otherwise, and you recover money, the *Plan* has the right to be reimbursed up to the amount of any payment received by you. In this case, you must repay the *Plan* for the cost of health care services, medications, and supplies that it paid or will pay, up to the total amount of your recovery. 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 compensate you fully for the illness or injury.

This right of reimbursement applies when we have provided health care benefits for expenses when (1) a Third Party is responsible, and (2) you have recovered any amounts. 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
- Any other payments from a source intended to compensate you when a Third Party is responsible

**Note:** Italicized words are defined in Part 8.

## **Subrogation**, continued

### **Member cooperation**

You further agree:

- To provide prompt written notification 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 the *Plan* and *Tufts Health Plan* and provide the *Plan* and *Tufts Health Plan* with requested information
- To do whatever is necessary to secure our rights of subrogation and reimbursement under the *Plan*
- To assign the *Plan* 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 the *Plan* paid or will pay for your illness or injury
- To give the *Plan* a first priority lien on any recovery, settlement, or judgment or other source of compensation that any Third Party may have. 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 the *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 the *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 neither the *Plan* nor *Tufts Health Plan* are 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
- That in the event you or your representative fails to cooperate with *Tufts Health Plan*, you shall be responsible for all benefits provided by the *Plan* in addition to costs and attorney's fees incurred by the *Plan* and *Tufts Health Plan* in obtaining repayment.

### **Workers' compensation**

Employers provide workers' compensation insurance for their employees 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. The *Plan* will not provide coverage for any injury or illness for which it determines that the *Member* is entitled to benefits pursuant to any workers' compensation statute or equivalent employer liability, or indemnification law. (This is true whether or not the employer has obtained workers' compensation coverage as required by law).

If the *Plan* pays for the costs of health care services or medications for any work-related illness or injury, the *Plan* has 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 the *Plan* for any work-related illness or injury, please contact the Liability and Recovery Department at 888-880-8699, x. 21098.

### **Subrogation Agent**

*Tufts Health Plan* may contract with a third party to administer subrogation recoveries. In such case, that subcontractor will act as *Tufts Health Plan's* agent.

### **Constructive Trust**

By accepting benefits from the *Plan* (whether the payment of such benefits is made to you directly or made on your behalf, for example, to a *Provider*), 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. Failure to hold such funds in trust will be deemed a breach of your fiduciary duty to the *Plan*.

## Coordination of Benefits

### Benefits under other plans

You may have benefits under other plans for hospital, medical, dental or other health care expenses.

The Navigator Plan has a coordination of benefits program (COB) that prevents duplication of payment for the same health care services. We will coordinate benefits payable for *Covered Services* with benefits payable by other plans, consistent with state law.

### Primary and secondary plans

The *Plan* will coordinate benefits by determining:

- Which plan (Navigator or your other plan(s)) has to pay first when you make a claim; and
- Which plan (Navigator or your other plan(s)) has to pay second.

These determinations will be made according to applicable state law and Division of Insurance regulations.

### Right to receive and release necessary information

When you complete your membership application, you must include information on your membership application about other health coverage you have. After you enroll, you must notify *Tufts Health Plan* of new coverage or termination of other coverage. *Tufts Health Plan* may ask for and give out information needed to coordinate benefits.

You agree to provide information about other coverage and cooperate with *Tufts HP's* COB program.

### Right to recover overpayment

The *Plan* may recover, from you or any other person or entity, any payments made that are greater than payments it should have made under the COB program. The *Plan* will recover only overpayments actually made.

### For more information

For more information about COB, call the Liability and Recovery Department at 888-880-8699, x. 21098.

## Use and Disclosure of Medical Information

### Use and disclosure of medical information

For information about how *Tufts Health Plan* uses and discloses your medical information, please contact the Member Services Department. Information is also available on the *Tufts Health Plan* website at [tuftshealthplan.com](http://tuftshealthplan.com).

For information about how the *GIC* uses and discloses your medical information, please contact the *GIC*.

## **Additional Plan Provisions**

### ***Tufts Health Plan and Providers***

*Tufts Health Plan* arranges for health care services. *Tufts Health Plan* does not provide health care services. *Tufts Health Plan* has agreements with *Providers* practicing in their private offices throughout the *Service Area*. These *Providers* are independent. They are not Navigator's or *Tufts Health Plan's* employees, agents or representatives. *Providers* are not authorized to change this *Member Handbook*, or assume or create any obligation for either Navigator or *Tufts Health Plan*.

Neither Navigator nor *Tufts Health Plan* is liable for the conduct of any *Provider*, including acts, omissions, representations, or any other behavior.

### **Acceptance of the terms of the Agreement**

By enrolling in Navigator, *Subscribers* agree, on behalf of themselves and their enrolled *Dependents*, to all the terms and conditions of the Agreement between the *GIC* and *Tufts Health Plan*, including this *Member Handbook*.

### **Payments for coverage**

Navigator is a self-funded plan. This means that the *GIC* is responsible for funding *Covered Services* for *Members* in accordance with the terms of the *Plan*.

### **Changes to this *Member Handbook***

The *GIC* may change this *Member Handbook*. Changes do not require any *Member's* consent. Notice of changes will be sent to *Subscribers* and will include the effective date of the change. The *Plan* is responsible for notifying you of changes. Changes will apply to all benefits for services received on or after the effective date.

### **Notice**

Notice to *Members*: When *Tufts Health Plan* sends a notice to you, it will be sent to your last address on file with the *Group Insurance Commission*. For this reason, it is important for *Members* to keep their address current with the *GIC*.

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

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

### **No Third Party Rights**

The *Plan* grants rights to *Members*. It is not deemed to create rights in any third parties.

### **When this *Member Handbook* is Issued and Effective**

This *Member Handbook* is issued and effective July 1, 2016 and supersedes all previous *Member Handbooks*.

### **Circumstances beyond *Tufts HP's* reasonable control**

*Tufts Health Plan* is not responsible for a failure or delay to arrange for the provision of services due to circumstances beyond the reasonable control of *Tufts HP*. Such circumstances include, but are not limited to: major disaster, epidemic, war, riot, and civil insurrection. In such circumstances, *Tufts HP* will make a good faith effort to arrange for the provision of services.

## Part 8 - Terms and Definitions

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### Terms and Definitions

This section defines the terms used in this *Member Handbook*.

#### **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.

#### **Annual Enrollment Period**

The period each year when the *Group Insurance Commission* allows eligible persons to apply for and change coverage under Navigator and any other health plans the *GIC* offers.

#### **Authorized Level of Benefits**

The level of benefits that a *Member* receives when care is provided or authorized by his or her *PCP*. See Part 3 for more information.

#### **Authorized Reviewer**

*Authorized Reviewers* review and approve certain services and supplies to *Members*. *Authorized Reviewers* are either *Tufts Health Plan's Chief Medical Officer* (or equivalent) or someone he or she names to perform this function.

#### **Child (Children)**

The *Subscriber's* or *Spouse's Child* by birth, stepchild, or *Adoptive Child*, or any other *Child* for whom the *Subscriber* or *Spouse* has legal guardianship until the end of the month following their 26<sup>th</sup> birthday.

#### **Coinsurance**

The percentage of costs you must pay for certain *Covered Services*

- For services provided by a non-*Tufts HP Provider*, your share is a percentage of the *Reasonable Charge* for those services. You are responsible for costs in excess of the *Reasonable Charge*.
- For services provided by a *Tufts HP Provider*, your share is the lesser of:
  - A percentage of the applicable *Tufts Health Plan* fee schedule amount for those services; or
  - A percentage of the *Tufts HP Provider's* actual charges for those services.

#### **Contract Year**

The 12-month period in which benefit limits and *Deductibles* are calculated. The *Contract Year* (sometimes referred to as a plan year) runs from July 1<sup>st</sup> through June 30<sup>th</sup> and is designated by the *Group Insurance Commission*.

#### **Copayment**

Fees you pay for certain *Covered Services* provided or authorized by your *Tufts HP PCP*. *Copayments* are paid to the *Provider* when you receive care unless the *Provider* arranges otherwise. *Copayments* are not applied towards any *Deductible* or *Coinsurance*.

## Terms and Definitions, Continued

### **Copayment Tier 1 Specialist**

A Massachusetts *Tufts HP Provider* who is a specialist (either adult or pediatric) and is rated as **excellent** (★★★) based on quality and cost-efficiency standards in one of the following 13 specialties: cardiology; dermatology; endocrinology; gastroenterology; general surgery; neurology; obstetrics/gynecology; ophthalmology; orthopedics; otolaryngology; pulmonology; rheumatology; and urology.

### **Copayment Tier 2 Specialist**

A Massachusetts *Tufts HP Provider* who is a specialist (either adult or pediatric) and is rated as **good** (★★) based on quality and cost-efficiency standards in one of the following 13 specialties: cardiology; dermatology; endocrinology; gastroenterology; general surgery; neurology; obstetrics/gynecology; ophthalmology; orthopedics; otolaryngology; pulmonology; rheumatology; and urology.

### **Copayment Tier 3 Specialist**

A Massachusetts *Tufts HP Provider* who is a specialist (either adult or pediatric) and is rated as **standard** (★) based on quality and cost-efficiency standards in one of the following 13 specialties: cardiology; dermatology; endocrinology; gastroenterology; general surgery; neurology; obstetrics/gynecology; ophthalmology; orthopedics; otolaryngology; pulmonology; rheumatology; and urology.

### **Cosmetic Services**

Services performed solely for the purposes of improving appearance, which appearance is not the result of accidental injury, congenital anomaly or a previous surgical procedure or disease.

### **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 the *Plan* will pay. They must be:

- Described in Part 5 of this *Member Handbook* (see pages 46-76)
- *Medically Necessary*, as determined by *Tufts Health Plan*
- In some cases, approved by an *Authorized Reviewer*

**Note:** *Covered Services* include any surcharges on the plan such as the Massachusetts Health Safety Net Trust Fund or New York Health Care Reform Act surcharges, or later billed charges under provider network agreements, such as supplemental provider payments or access fee arrangements.

### **Custodial Care**

- Care provided primarily to assist in the activities of daily living, such as 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
- Routine maintenance of colostomies, ileostomies, and urinary catheters
- Adult and pediatric day care

**Note:** *Custodial Care* is not covered by the *Plan*.

## Terms and Definitions, Continued

### **Day Surgery**

Any surgical procedure(s) provided to a *Member* at a facility licensed by the state to perform surgery, and with an expected departure the same day. For hospital census purposes, the *Member* is an *Outpatient*, and not an *Inpatient*.

### **Deductible**

The amount incurred by the *Member* for *Covered Services* before any payments are made under this *Member Handbook*. *Copayments* do not count towards any *Deductible*, nor do costs in excess of the *Reasonable Charge* for services received at the *Unauthorized Level of Benefits*. See "Benefit Overview" at the front of this *Member Handbook* 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 and does not reflect any later adjustments, payments, or rebates that are not calculated on an individual claim basis.

### **Dependent**

The *Subscriber's Spouse*, former *Spouse*, *Child*, stepchild, eligible foster child, or *Handicapped Child*.

### **Developmental**

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:

- *Tufts HP Provider* physicians and their affiliated *Tufts HP Hospital*
- Hospitals in the *Tufts Health Plan* network (*Tufts HP Hospitals*)
- Certain other *Tufts HP Providers*

**Note:** This booklet is updated from time to time to show changes in *Providers* affiliated with *Tufts Health Plan*. For information about the *Providers* listed in the *Directory of Health Care Providers*, please call Member Services or check the website at [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic).

### **Durable Medical Equipment**

Devices or instruments of a durable nature that are:

- *Medically Necessary*
- Prescribed by a physician
- Reasonable and necessary to sustain a minimum threshold of independent daily living
- Made primarily to serve a medical purpose
- Not useful in the absence of illness or injury
- Able to withstand repeated use
- Used in the home

### **Effective Date**

The date, according to *Tufts Health Plan's* 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, behavioral, related to substance use disorder, or mental, characterized by symptoms of sufficient severity 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*, another person, or a pregnant *Member's* unborn child;
- Serious impairment to bodily functions;
- Serious dysfunction of any bodily organ or part; or
- With respect to a pregnant woman who is having contractions, inadequate time to safely transfer to another hospital before delivery, or a threat to the safety of the *Member* or her unborn child if they were transferred 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 worsening.

### **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
- The treatment, or the "informed consent" form used for 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
- 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
- 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
- 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 Plan**

Coverage for a *Subscriber* and his or her *Dependents*.

### **Group Insurance Commission (GIC)**

The Massachusetts state agency that provides health insurance for state and *Participating Municipality* employees, retirees, and their *Dependents*.

### **Handicapped Child**

The *Subscriber's Child* who:

- Became permanently, physically or mentally disabled before age 19
- Is incapable of supporting himself or herself due to disability
- Was covered under the *Subscriber's Family Plan* immediately before reaching age 19 and who receives approval from the *GIC* to continue coverage under the *Family Plan*.

### **Individual Contract**

An agreement between *Tufts Health Plan* and the *Subscriber* under which *Tufts HP* agrees to provide individual coverage, and the *Subscriber* agrees to pay a premium to *Tufts HP*

## **Terms and Definitions, Continued**

### ***Individual Plan***

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 a day by that facility

### ***Inpatient Copayment Tier 1***

The *Copayment* you are responsible for paying for an *Inpatient* admission in a *Tufts HP* Hospital that has received an **excellent** quality and efficiency rating.

### ***Inpatient Copayment Tier 2***

The *Copayment* you are responsible for paying for an *Inpatient* admission in a *Tufts HP* Hospital that has received a **good** quality and efficiency rating.

### ***Inpatient Copayment Tier 3***

The *Copayment* you are responsible for paying for an *Inpatient* admission in a *Tufts HP* Hospital that has received a **standard** quality and efficiency rating.

### ***Inpatient Notification (formerly known as “Preregistration”)***

*Tufts Health Plan’s* process of validating all information required for all *Inpatient* admissions and transfers. *Inpatient Notification* is not a guarantee of payment. See Part 3 for more information.

### ***Limited Service Medical Clinic***

A walk-in medical clinic licensed to provide limited services, generally based in a retail store. Care is provided by a nurse practitioner. A *Limited Service Medical Clinic* offers an alternative to certain emergency room visits for a patient who needs less urgent care or is not able to visit his or her *Primary Care Provider* due to scheduling or other challenges. The services at a *Limited Service Medical Clinic* are only available to patients 24 months or older.

A *Limited Service Medical Clinic* does not provide *Emergency* or wound care, or treatment for injuries. It is not appropriate for people who need x-rays or stitches or who have life-threatening conditions. *Members* experiencing these conditions should go to an *Emergency* room.

### ***Medically Necessary***

A service or supply that is consistent with generally accepted principles of professional medical practice, as determined by whether it is:

- The most appropriate available supply or level of service for the *Member* in question considering potential benefits and harms to that individual
- Known to be effective, based on scientific evidence, professional standards and expert opinion, in improving health outcomes
- Based on scientific evidence, for services and interventions not in widespread use.
- In determining coverage for *Medically Necessary Services*, *Tufts HP* uses *Medical Necessity* coverage guidelines which are: developed with input from practicing physicians in the *Tufts HP Service Area* and 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.

### ***Medical Supplies and Equipment***

Items prescribed by a physician and which are *Medically Necessary* to treat disease and injury.

### ***Member***

A person enrolled in the Navigator Plan. Also referred to as "you"

## Terms and Definitions, Continued

### **Member Handbook**

This document, including any future amendments, which describe the Navigator Plan

### **Non-Tufts HP Provider**

A *Provider* who does not have an agreement with *Tufts HP* to provide *Covered Services* to *Members*

### **Notification Penalty (formerly known as “Preregistration Penalty”)**

The amount a *Member* will be required to pay if he or she does not follow the *Inpatient Notification* guidelines described in Part 3. The *Notification Penalty* does not count toward *Coinsurance*, *Deductibles*, or the *Out-of-Pocket Limit*. The *Notification Penalty* is shown in “Benefit Overview” at the front of this *Member Handbook*.

### **Observation**

The use of hospital services to treat and/or evaluate a condition that should result in either a discharge within forty-eight (48) 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*.

### **Outpatient**

A patient who receives care other than on an *Inpatient* basis. This includes services provided in:

- A physician's office
- A *Day Surgery* or ambulatory care unit
- An *Emergency* room or outpatient clinic

**Note:** You are also an *Outpatient* when you are in a facility for *Observation*.

### **Out-of-Pocket Limit**

The *Out-of-Pocket Limit* is the maximum amount of money paid by a *Member* during a *Contract Year* for *Covered Services*.

An *Out-of-Pocket Limit* consists of the *Deductible*, *Coinsurance* and *Copayments* at the *Authorized Level of Benefits*, and consists of the *Deductible* and *Coinsurance* at the *Unauthorized Level of Benefits*. It does not include any *Notification Penalties*, costs for health care services that are not *Covered Services*, costs in excess of the *Reasonable Charge*, or services or supplies listed in the “Note” for the “*Out-of-Pocket Limit*” provisions on page 29.

### **Participating Municipality**

A city, town or district of the Commonwealth of Massachusetts that participates in the health coverage offered by the *Group Insurance Commission*

### **Plan**

Navigator by Tufts Health Plan™, the *Group Insurance Commission*'s self-funded plan administered by *Tufts Health Plan*, which provides you with the benefits described in this *Member Handbook*

### **Primary Care Provider (also referred to as PCP or Tufts HP PCP)**

The *Tufts HP* physician, physician assistant, or nurse practitioner who has an agreement with *Tufts HP* to provide primary care and to authorize, when appropriate, the provision of other *Covered Services* to *Members*. *Members* choose *PCPs* from among those listed in the *Directory of Health Care Providers*, subject to the *PCP*'s availability.

### **Prosthetic Devices**

*Medically Necessary* items (i.e., breast prostheses and artificial limbs) prescribed by a physician that replace all or part of a bodily organ or limb.

## Terms and Definitions, Continued

### **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, physician assistants, certified nurse midwives, certified registered nurse anesthetists, nurse practitioners, optometrists, podiatrists, licensed speech-language pathologists, and licensed audiologists.

The Navigator Plan will only cover services of a *Provider*, if those services are listed as *Covered Services* in Part 5 of this *Member Handbook* (see pages 46-76) and within the scope of the *Provider's* license.

### **Reasonable Charge**

For care received at the *Authorized Level of Benefits* from a *Tufts HP Provider*, the *Reasonable Charge* is based upon *Tufts HP's* contracted rate with the *Tufts HP Provider* (applicable *Authorized Deductible* and *Coinsurance* or *Copayment* will apply).

For care received from a *Non-Tufts HP Provider*, the *Reasonable Charge* is the lesser of the:

- Amount charged by the *Non-Tufts HP Provider*, or
- Amount that *Tufts Health Plan* determines to be reasonable, based upon nationally accepted means and amounts of claims payment. Nationally accepted means and amounts of claims payment 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.

### **Routine Nursery Care**

Routine care given to a well newborn *Child* immediately following birth until discharge from the hospital.

### **Service Area**

The geographical area approved by the Massachusetts Commissioner of Insurance within which *Tufts Health Plan* has developed a network of *Providers* to give *Members* adequate access to *Covered Services*

### **Spouse**

The *Subscriber's* legal spouse, according to the law of the state in which you reside

### **Subscriber**

The person who:

- Is an employee, a non-Medicare eligible retired employee, or non-Medicare eligible surviving spouse of an employee or retiree of the Commonwealth of Massachusetts or a *Participating Municipality*
- Enrolls in Navigator and signs the membership application form on behalf of himself or herself and any *Dependents*
- In whose name the premium contribution is paid

### **Tobacco Cessation Counselor**

*Providers* who are not physicians but who have completed at least eight (8) hours of instruction in tobacco cessation from an accredited institute of higher learning. Tobacco cessation counselors must work under the supervision of a physician.

### **Tufts Health Plan or Tufts HP**

Total Health Plans, Inc., a Massachusetts Corporation d/b/a Tufts Health Plan. Tufts Health Plan enters into arrangements with groups or payers underwriting health benefit plans to make available a network of *Providers* and to provide certain administrative services to the health benefit plans including, but not limited to, processing claims for benefits and performing preregistration. *Tufts HP* does not insure the Navigator Plan.

### **Tufts HP Hospital**

A hospital that has an agreement with *Tufts Health Plan* to provide certain *Covered Services* to *Members*. *Tufts HP Hospitals* are independent. They are not owned by *Tufts Health Plan*. *Tufts HP Hospitals* are not agents or representatives of *Tufts Health Plan*, and their staffs are not *Tufts Health Plan's* employees.

## Terms and Definitions, Continued

### **Tufts HP Provider**

A *Provider* with whom *Tufts Health Plan* has an agreement to provide *Covered Services* to *Members*. *Tufts HP Providers* are not employees, agents or representatives of *Tufts Health Plan*.

### **Unauthorized Level of Benefits**

The level of benefits that a *Member* receives when care is not provided or authorized by his or her *Tufts HP PCP*. See "Benefit Overview" at the front of this *Member Handbook* and Part 3 earlier in this *Member Handbook* for more information.

### **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 provided after the *Urgent* condition has been treated and stabilized and the *Member* is safe for transport is not considered *Urgent Care*.

### **Urgent Care Center**

A medical facility (or clinic or medical practitioner office) that offers an alternative to certain emergency room visits for *Members* who are not able to visit their *Primary Care Provider* or health care *Provider* in a timely enough manner as warranted by their condition or symptoms. To find an *Urgent Care Center* in our network, please visit our website [attufthealthplan.com](http://attufthealthplan.com), and click on "Find a Doctor".

### **You, Your**

This term has the following meaning in this *Member Handbook*, regardless of whether it is capitalized: the *Member*.

## Part 9 – Navigator Plan *Inpatient* Hospital Copayment Levels

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Under the Navigator Plan, *Copayments* for *Inpatient* hospital stays at *Tufts HP Hospitals* are grouped into three *Inpatient Hospital Copayment Tiers*, which are based upon the **quality and cost-efficiency rating** for these services. (You can call Member Services for more information about hospital groupings.)

- *Tufts HP Hospitals* with an **excellent quality and cost-efficiency rating** are grouped in ***Inpatient Copayment Tier 1***. *Inpatient* services at a *Tufts HP Hospital* included in *Inpatient Copayment Tier 1* are subject to a **\$275 Copayment** per admission\*.
- *Tufts HP Hospitals* with a **good quality and cost-efficiency rating** are grouped in ***Inpatient Copayment Tier 2***. *Inpatient* services at a *Tufts HP Hospital* included in *Inpatient Copayment Tier 2* are subject to a **\$500 Copayment** per admission\*.
- *Tufts HP Hospitals* with a **standard quality and cost-efficiency rating** are grouped in ***Inpatient Copayment Tier 3***. *Inpatient* services at a *Tufts HP Hospital* included in *Inpatient Copayment Tier 3* are subject to a **\$1500 Copayment** per admission\*.

\*Subject to the *Inpatient Care Copayment Limit* listed in the “*Inpatient Care Copayment Limit*” provision on page 26 of this Navigator *Member Handbook*.

### **Important Note:**

These *Copayment Levels* do not apply to:

- Specialized hospitals (including the Massachusetts Eye and Ear Infirmary, the New England Baptist Hospital, or the Dana Farber Cancer Institute)
- *Tufts HP Hospitals* with fewer than 30 *Tufts HP Member* admissions per year
- *Tufts HP Hospitals* located outside of Massachusetts.

**Your care at these *Tufts HP Hospitals* is subject to a \$500 Copayment per admission (subject to the *Inpatient Care Copayment Limit* listed in the “*Inpatient Care Copayment Limit*” provision on page 26 of this Navigator *Member Handbook*).**

There are other services for which the *Inpatient Hospital Copayment Tiers* do not apply at the *Authorized Level of Benefits*. These include:

- Services for newborn *Children* who stay in the hospital beyond the mother's discharge **are subject to the *Authorized Deductible*, then covered in full.**
- Covered transplant services for *Members* **are subject to a \$275 Copayment per admission\*** when performed at a facility in *Tufts Health Plan's* designated transplant network. Any additional *Inpatient* admission to a *Tufts HP Hospital* for *Covered Services* related to the transplant procedure(s) is subject to the applicable *Inpatient Hospital Copayment*. Please see pages 95-100 of this Navigator *Member Handbook* for those *Copayment* amounts in effect as of July 1, 2016.
- *Copayments* are waived for readmissions within 30 days of discharge in the same *Contract Year*. If you are billed an *Inpatient Copayment* for a readmission within 30 days of discharge within the same *Contract Year*, please call Member Services to have your claim adjusted.

\*Subject to the *Inpatient Care Copayment Limit* listed in the “*Inpatient Care Copayment Limit*” provision on page 26 of this Navigator *Member Handbook*.

The Navigator *Inpatient Hospital Copayment List*, which appears in the following table, lists hospitals and their applicable *Copayments*.

## Navigator *Inpatient Hospital Copayment List*

### Eastern Massachusetts

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Anna Jaques Hospital	<b>\$275</b>
Beth Israel Deaconess Hospital – Milton Hospital	<b>\$275</b>
Beth Israel Deaconess Hospital – Needham	<b>\$275</b>
Beth Israel Deaconess Hospital – Plymouth	<b>\$275</b>
Beth Israel Deaconess Medical Center	<b>\$275</b>
Boston Children’s Hospital	\$500 (NL*)
Boston Medical Center	<b>\$275</b>
Brigham and Women’s Faulkner Hospital	\$500
Brigham and Women’s Hospital	\$1500
Cambridge Hospital (part of Cambridge Health Alliance)	<b>\$275</b>
Cape Cod Hospital	<b>\$275</b>
Dana-Farber Cancer Institute	\$500 (NL*)
Emerson Hospital	\$500
Falmouth Hospital	<b>\$275</b>
Hallmark Health Systems (Lawrence Memorial or Melrose Wakefield Hospitals)	\$500
Lahey Hospital and Medical Center	<b>\$275</b>
Lawrence General Hospital	\$1500
Lowell General Hospital	<b>\$275</b>
Martha’s Vineyard Hospital	\$500 (NL*)
Massachusetts Eye and Ear Infirmary	\$500 (NL*)
Massachusetts General Hospital	\$1,500
Metrowest Medical Center - Framingham	<b>\$275</b>

NL\* These hospitals are not grouped in a *Copayment* level because they: (1) are a specialized hospital, (2) have fewer than 30 *Tufts HP Member* admissions per year, or (3) are a network hospital outside of Massachusetts.

*Members* are encouraged to contact their treating *Provider* or the hospital directly if they have questions about the services available at a specific hospital.

Please note that the status and *Copayment* levels of our network of *Providers* listed above are in effect as of July 1, 2016. For the most up-to-date status, please contact Member Services at 800-870-9488.

## Navigator *Inpatient Hospital Copayment List*, continued

### Eastern Massachusetts, continued

Hospital Name	<i>Inpatient Copayment</i>
Metrowest Medical Center – Leonard Morse	<b>\$275</b>
Mount Auburn Hospital	<b>\$275</b>
Nantucket Cottage Hospital	\$500 (NL*)
New England Baptist Hospital	\$500 (NL*)
Newton-Wellesley Hospital	\$500
North Shore Medical Center (Salem or Union Campuses)	\$500
Northeast Hospital Corporation (Addison Gilbert or Beverly Hospitals)	<b>\$275</b>
Signature Healthcare Brockton Hospital	<b>\$275</b>
Southcoast Hospitals Group – Charlton Memorial Hospital	\$1,500
Southcoast Hospitals Group – St. Luke’s Hospital	\$500
Southcoast Hospitals Group – Tobey Hospital	\$500
South Shore Hospital	\$500
Steward Carney Hospital	<b>\$275</b>
Steward Good Samaritan Medical Center	<b>\$275</b>
Steward Holy Family Hospital	<b>\$275</b>
Steward Holy Family Hospital at Merrimack Valley	<b>\$275</b>
Steward Milton Hospital and Medical Center	<b>\$275</b>
Steward Norwood Hospital	<b>\$275</b>
Steward Saint Anne’s Hospital	<b>\$275</b>
Steward St. Elizabeth’s Medical Center	<b>\$275</b>
Sturdy Memorial Hospital	<b>\$275</b>
Tufts Medical Center	<b>\$275</b>
Winchester Hospital	<b>\$275</b>

NL\* These hospitals are not grouped in a *Copayment* level because they: (1) are a specialized hospital, (2) have fewer than 30 *Tufts HP Member* admissions per year, or, (3) are a *Network Hospital* outside of Massachusetts. *Members* are encouraged to contact their treating *Provider* or the hospital directly if they have questions about the services available at a specific hospital.

Please note that the status and *Copayment* levels of our network of *Providers* listed above are in effect as of July 1, 2016. For the most up-to-date status, please contact Member Services at 800-870-9488

## Navigator *Inpatient* Hospital Copayment List, continued

### Central Massachusetts

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Athol Memorial Hospital	\$500 (NL*)
Clinton Hospital	\$500 (NL*)
Harrington Memorial Hospital	<b>\$275</b>
HealthAlliance Hospital	<b>\$275</b>
Heywood Hospital	<b>\$275</b>
Marlborough Hospital	<b>\$275</b>
Milford Regional Medical Center	<b>\$275</b>
Steward Nashoba Valley Medical Center	<b>\$275</b>
St. Vincent Hospital	\$500
UMass Memorial Medical Center	\$1,500

### Western Massachusetts

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Baystate Franklin Medical Center	<b>\$275</b>
Baystate Mary Lane Hospital	<b>\$275</b>
Baystate Medical Center	<b>\$275</b>
Baystate Noble Hospital	<b>\$275</b>
Baystate Wing Hospital	<b>\$275</b>
Berkshire Medical Center	<b>\$275</b>
Cooley Dickinson Hospital	\$1,500
Fairview Hospital	<b>\$275</b>
Holyoke Medical Center	<b>\$275</b>
Mercy Medical Center	<b>\$275</b>

NL\* These hospitals are not grouped in a *Copayment* level because they: (1) are a specialized hospital, (2) have fewer than 30 *Tufts HP Member* admissions per year, or (3) are a *Network Hospital* outside of Massachusetts. *Members* are encouraged to contact their treating *Provider* or the hospital directly if they have questions about the services available at a specific hospital.

Please note that the status and *Copayment* levels of our network of *Providers* listed above are in effect as of July 1, 2016. For the most up-to-date status, please contact Member Services at 800-870-9488.

## Navigator *Inpatient* Hospital Copayment List, continued

### Maine

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Maine Medical Center	\$500 (NL*)
Southern Maine Medical Center	\$500 (NL*)
York Hospital	\$500 (NL*)

### New Hampshire

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Alice Peck Day Hospital	\$500 (NL*)
Androscoggin Valley Hospital	\$500 (NL*)
Catholic Medical Center	\$500 (NL*)
Cheshire Medical Center	\$500 (NL*)
Concord Hospital	\$500 (NL*)
Cottage Hospital	\$500 (NL*)
Dartmouth-Hitchcock Medical Center	\$500 (NL*)
Elliot Hospital	\$500 (NL*)
Exeter Hospital	\$500 (NL*)
Franklin Regional Hospital	\$500 (NL*)
Frisbie Memorial Hospital	\$500 (NL*)
Huggins Hospital	\$500 (NL*)
Lakes Region General Hospital	\$500 (NL*)
Littleton Regional Hospital	\$500 (NL*)
Memorial Hospital	\$500 (NL*)
Monadnock Community Hospital	\$500 (NL*)
New London Hospital	\$500 (NL*)
Parkland Medical Center	\$500 (NL*)
Portsmouth Regional Hospital	\$500 (NL*)
Southern New Hampshire Regional Medical Center	\$500 (NL*)
Speare Memorial Hospital	\$500 (NL*)
St. Joseph Hospital	\$500 (NL*)
Upper Connecticut Valley Hospital	\$500 (NL*)
Valley Regional Hospital	\$500 (NL*)
Weeks Medical Center	\$500 (NL*)
Wentworth-Douglass General Hospital	\$500 (NL*)

NL \* These hospitals are not grouped in a *Copayment* level because they: (1) are a specialized hospital, (2) have fewer than 30 *Tufts HP Member* admissions per year or, (3) are a *Network Hospital* outside of Massachusetts. *Members* are encouraged to contact their treating *Provider* or the hospital directly if they have questions about the services available at a specific hospital.

Please note that the status and *Copayment* levels of our network of *Providers* listed above are in effect as of July 1, 2016. For the most up-to-date status, please contact Member Services at 800-870-9488.

## Navigator *Inpatient Hospital Copayment List*, continued

### Rhode Island

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Kent Hospital	\$500 (NL*)
Landmark Medical Center	\$500 (NL*)
Memorial Hospital of RI	\$500 (NL*)
Miriam Hospital	\$500 (NL*)
Newport Hospital	\$500 (NL*)
Rhode Island Hospital – including Hasbro Children’s Hospital	\$500 (NL*)
Roger Williams Hospital	\$500 (NL*)
South County Hospital	\$500 (NL*)
St. Joseph Hospital – including Fatima Hospital	\$500 (NL*)
Westerly Hospital	\$500 (NL*)
Women and Infants Hospital of Rhode Island	\$500 (NL*)

### Vermont

<b>Hospital Name</b>	<b><i>Inpatient Copayment</i></b>
Brattleboro Memorial Hospital	\$500 (NL*)
Mount Ascutney Hospital	\$500 (NL*)
Southwestern Vermont Medical Center	\$500 (NL*)

NL \* These hospitals are not grouped in a *Copayment* level because they: (1) are a specialized hospital, (2) have fewer than 30 *Tufts HP Member* admissions per year or, (3) are a *Network Hospital* outside of Massachusetts. *Members* are encouraged to contact their treating *Provider* or the hospital directly if they have questions about the services available at a specific hospital.

Please note that the status and *Copayment* levels of our network of *Providers* listed above are in effect as of July 1, 2016. For the most up-to-date status, please contact Member Services at 800-870-9488.

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# Beacon Health Options

## Mental Health, Substance Use Disorder, and Enrollee Assistance Programs

### *Description of Benefits*



## PART A -- HOW TO USE THIS PLAN

As a *member* of this plan, you are automatically enrolled in the mental health and substance abuse benefits program, as well as the Enrollee Assistance Program (EAP), administered by Beacon Health Options (Beacon). Beacon offers easy access to a wide variety of services, including assistance with day-to-day and acute mental health and substance use disorder treatment. Beacon's comprehensive coverage ranges from traditional and intensive outpatient services to acute residential treatment and inpatient care.

Beacon's *member*-driven and provider-centric approach seeks to improve your well-being and functioning as quickly as possible. Our primary goal is to offer you and your family "the right care, in the right setting, for the right amount of time" through our network of high quality, skilled providers.

### How to Contact Beacon Health Options

<b>Phone</b>	855-750-8980	<b>TDD:</b> 866-727-9441
<b>Website</b>	<a href="http://beaconhealthoptions.com/gic">beaconhealthoptions.com/gic</a> (If prompted, type in plan/access code GIC)	The website offers wellness articles, a Beacon <i>provider</i> directory, benefits information, and other helpful tools.
<b>Hours of Operation</b>	<b>For specific benefits or claims questions:</b> Call a customer service representative Monday through Friday from 8 a.m. to 7 p.m., Eastern Time (ET).  <b>For clinical support:</b> A qualified <i>Beacon clinician</i> will answer your call 24 hours a day, seven days a week, to verify your coverage and refer you to a specialized EAP resource or an <i>in-network provider</i> .	

### How to Get Optimal Benefits

Taking two important steps will help you to receive the highest level of benefits and lower your out-of-pocket expenses:

**Step 1: Use a provider or facility that is part of the Beacon Health Options network.**

**Step 2: Call Beacon Health Options to obtain a referral for EAP services or to obtain *prior authorization* for *non-routine* outpatient and inpatient care.** For a list of *non-routine services*, see the "Definitions of Beacon Health Options Behavioral Health Terms".

***In-network providers*** -- Beacon has a comprehensive network of experienced providers all of whom have our rigorous credentialing process. These *in-network providers* offer you the highest level of quality care for mental health, substance use disorder, and EAP services.

***Out-of-network providers*** -- Your benefits will be lower if you receive care from a provider or facility that is not part of Beacon's network. These reduced benefits are called *out-of-network benefits*.

**Note: Benefits will be denied if your care is not considered a *covered service*.**

We encourage you to call Beacon at 855-750-8980 (TDD: 1-866-727-9441) before you begin to use your mental health, substance use disorder, or EAP services. A qualified *Beacon clinician* will answer your call 24 hours a day, seven days a week, to assist you with both routine and urgent matters. Our *clinicians* can verify your coverage and refer you to an *in-network provider* who matches your specific request (e.g., provider location, gender, or fluency in a second language). *Beacon clinicians* can also provide you with a referral for brief counseling, or legal, financial, or dependent care assistance through your EAP. Customer service representatives are also available from 8 a.m. to 7 p.m., Eastern Time (ET) to help you with specific benefits or claims questions<sup>1</sup>.

**Note: Italicized words in this section are defined in Part C.**

## Referral/Prior Authorization for EAP and Non-Routine Services

You must obtain prior authorization for *non-routine outpatient services* and inpatient care requests. You must also obtain a referral from Beacon for EAP services. *Beacon clinicians* are available 25 hours a day, seven days a week at 855-750-8980 (TDD: 866-727-9441) to provide referrals and *prior authorization*.

After you obtain *prior authorization*, you can then call the provider of your choice directly to schedule an appointment. Beacon maintains an extensive database at [beaconhealthoptions.com/gic](http://beaconhealthoptions.com/gic), where you can search for *in-network providers*. You can also call Beacon for assistance finding an *in-network provider*.

If you (or your provider) do not call Beacon to obtain *prior authorization* or a referral, your benefits may be reduced or not paid at all.

## Emergency Care

You should seek emergency care if you (or your covered dependents) need immediate clinical attention because you present a significant risk to yourself or others.

- In a life-threatening emergency, you should seek care immediately at the closest emergency facility.
- Beacon will not deny emergency care. However, **you, a family member or your provider must notify Beacon within 24 hours of an emergency admission.**

Although a representative may call on your behalf, it is always your responsibility to make certain that Beacon has been notified of an emergency admission. Your benefits may be reduced or denied if you do not notify Beacon.

**Note:** If you call Beacon seeking non-life threatening emergency care, Beacon will connect you with appropriate services within six (6) hours.

## Urgent Care

You should seek urgent care if you have a condition that may become an emergency if it is not treated quickly. In such situations, our providers will have appointments to see you within 48 hours of your initial call to Beacon. Contact Beacon at 855-750-8980 if you need assistance finding an *in-network provider* with urgent care appointment availability.

## Routine Care

Routine care is appropriate if you have a condition that presents no serious risk, and is not likely to become an emergency. *In-network providers* will have appointments to see you within ten days of your initial call to Beacon for routine care. Contact Beacon at 855-750-8980 if you need assistance finding an *in-network provider* with appointment availability.

## Confidentiality

When you use your EAP, mental health and substance use disorder benefits under this plan, you consent to release necessary clinical records to Beacon for *case management* and benefit administration. Information from your clinical records will be provided to Beacon only to the extent necessary to administer and manage the care provided when you use your benefits, and in accordance with state and federal laws. All of your records, correspondence, claims and conversations with Beacon staff are kept **completely confidential** in accordance with federal and state laws. No information may be released to your supervisor, employer or family without your written permission, and no one will be notified when you use your EAP, mental health and substance use disorder benefits. However, if you inform Beacon that you are seriously considering harming yourself or others, Beacon is legally required to notify emergency services to ensure your safety, even without your permission.

## Coordination of Benefits (COB)

You and your dependents may be entitled to receive benefits from more than one plan. When this occurs, your plans use *coordination of benefits (COB)* to determine coverage for your mental health and substance use disorder benefits. All benefits under this plan are subject to *COB*. Beacon may request information from you about other health insurance coverage in order to process your claim correctly.

<sup>1</sup>Supervisors monitor random calls to Beacon Health Options' customer services department as part of Beacon's quality control program.

## PART B – BENEFITS

### BENEFITS EXPLAINED

#### Your *Member* Costs

**Deductible** – A *deductible* is the amount you must pay each plan year before Beacon starts to pay for your out-of-network behavioral health (mental health and substance use disorder) services. You have a *deductible* for \$450 per individual or \$900 *per family for out-of-network* behavioral health treatment. The most you'll owe for any one family member is \$450, until the family as a whole reaches the \$900 *deductible* limit. This *deductible* is shared between all covered medical and out-of-network behavioral health services.

**Copayments (copays)** – *Copays* are a set amount you pay when you get certain mental health or substance use disorder services. You have two different types of *copays* for behavioral health services under this plan:

- **Per-occurrence copays** – These are *copays* you pay every time you have a particular services. Outpatient visits all have per-occurrence *copays*.
- **Quarterly copays** – You pay quarterly *copays* only once per quarter, no matter how many times you get that service during the quarter. There are quarterly *copays* for inpatient and intermediate mental health and substance use disorder care. (The quarters are: July/August/September, October/November/December, January/February/March, and April/May/June.)

**Coinsurance** – *Coinsurance* is your share of the cost of a covered service when that service isn't covered at 100%. Your provider is responsible for billing you for *coinsurance*.

**Out-of-Pocket Limit** – The *out-of-pocket limit* is the maximum amount you will pay in *coinsurance*, *deductibles*, and *copays* for your medical, mental health and substance use disorder care in one plan year. When you have met your *out-of-pocket limit*, all care will be covered at 100% of the *allowed amount* until the end of the year.

You have two separate *out-of-pocket limits*: an **out-of-pocket limit for in-network services**, and an **out-of-pocket limit for out-of-network services**. Neither limit includes the following:

- Charges for out-of-network care that exceeds the maximum number of days or visits
- Charges for care that is not a covered service
- Charges in excess of Beacon's *allowed amounts*

#### In-Network Benefits

Covered in-network services are paid at 100%, after *copays* (see the "Benefits Chart" below). If you receive multiple outpatient behavioral health services on the same day, from the same provider, you will only pay one *copay*. (The higher *copay* will apply.)

**In-network** care is not subject to the *deductible*.

The **out-of-pocket limit for in-network services** \$5,000 for one person or \$10,000 for the entire family, shared with your in-network medical and pharmacy expenses. Only *copays for covered in-network services* count towards this limit. This cost of treatment that is subject to exclusions does not count toward the *out-of-pocket limit*. Once you reach your in-network *out-of-pocket limit* in a year, all covered in-network services you receive are covered at 100% until the end of that plan year.

## Out-of-Network Benefits

**Out-of-network benefits are paid at a lower level than in-network benefits and are subject to *deductibles, copays, and coinsurance*.** Out-of-network benefits are paid based on *allowed amounts*, which are Beacon's "reasonable and customary" fees, a percentage of Medicare, or negotiated fee maximums. *Allowed amounts* are subject to change at any time without notice. If your *out-of-network provider* or facility charges more than these *allowed amounts*, **you may be balance billed** (asked to pay for charges above the *allowed amount*). Beacon does not cover balance bills.

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Beacon's *in-network providers* must accept the Plan's *allowed amounts*, so you won't be balance billed as long as you use providers in the Beacon network. Call Beacon at 855-750-8980 (TDD: 866-727-9441) for help finding an *in-network provider*.

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You have a **deductible** of \$450 for one person or \$900 for the entire family for out-of-network mental health and substance use disorder treatment.

**The *out-of-pocket limit for out-of-network services*** is \$5,000 for one person and \$10,000 for the entire family. Your out-of-network *out-of-pocket limit* is shared your out-of-network medical expenses. The only charges that satisfy the out-of-network *out-of-pocket limit* are the *deductible, copays* and *coinsurance* for out-of-network *covered services*. Once each covered *member* reaches his or her out-of-network *out-of-pocket limit* in a plan year, all covered out-of-network services that person receives are covered at 100% of the *allowed amount* until the end of that year.

➤ **Important!** Once you have met your annual *out-of-pocket limit*, you continue to pay for any costs in excess of *allowed amounts*.

The following chart outlines your costs for mental health, substance use disorder, and EAP services.

### BENEFITS CHART: MENTAL HEALTH, SUBSTANCE USE DISORDER, AND EAP

<b>COVERED SERVICES</b>	<b>In-Network</b>	<b>Out-of-Network<sup>1</sup></b>
<b>Deductible</b>	None	<i>Deductible:</i> \$450 for one person, or \$900 for the entire family.  Shared with applicable medical expenses
<b>Out-of-Pocket Limit</b>	\$5,000 for one person, or \$10,000 for the entire family  Shared with applicable medical and pharmacy expenses.	\$5,000 for one person, or \$10,000 for the entire family  Shared with applicable medical expenses.
<b>Inpatient Care<sup>1</sup></b>		
<b>Mental Health</b> General hospital Psychiatric hospital  <b>Substance Abuse</b> General hospital or substance use disorder facility	\$200 per calendar quarter <sup>2</sup> .	80% coverage of the <i>allowable amount</i> Subject to <i>deductible</i> .
<b>Intermediate Care<sup>1</sup></b>  Including, but not limited to, 24-hour <i>intermediate care</i> facilities, e.g. crisis stabilization, day/partial hospitals, structured outpatient treatment programs	\$200 inpatient care <i>copay</i> per quarter <sup>2</sup> .	80% coverage of the <i>allowed amount</i> Subject to <i>deductible</i> .

<sup>1</sup>You must obtain *prior authorization* for most inpatient, intermediate, and hospital care. Please see chart titled, What This Plan Pays: Summary of Covered Services” (Part B) or call Beacon at 855-750-8980 for details. You must notify Beacon within 24 hours of emergency admissions to receive maximum benefits.

<sup>2</sup>Waived if readmitted within 30 days with a maximum of one inpatient/*intermediate care copay* per quarter.

Benefits Chart: Mental Health, Substance Use Disorder, and EAP (continued)

Covered Services	In-Network	Out-of-Network <sup>1</sup>
<b>Outpatient Care — Mental Health, Substance Use Disorder and Enrollee Assistance Program (EAP)</b>		
<b>Individual and Family Therapy<sup>3</sup></b>	\$20 <i>copay</i>	80% coverage of the <i>allowed amount</i> Subject to <i>deductible</i>
<b>Specialty Outpatient Services</b> Autism Spectrum Disorder services, ECT, TMS, psychiatric VNA, neuropsychological/psychological testing, acupuncture detox, and DBT	\$20 <i>copay</i>	80% coverage of the <i>allowed amount</i> Subject to <i>deductible</i>
<b>Group Therapy</b> Including Autism Spectrum Disorder group therapy visits	\$15 <i>copay</i>	80% coverage of the <i>allowed amount</i> Subject to <i>deductible</i>
<b>Medication Management</b>	\$15 <i>copay</i>	80% coverage of the <i>allowed amount</i> Subject to <i>deductible</i>
<b>Drug Screening (Urine)</b> (In conjunction with <i>in-network</i> substance use disorder treatment)	No <i>copay</i>	No coverage
<b>Enrollee Assistance Program (EAP)</b>  Including, but not limited to, depression, marital issues, family problems, alcohol and drug use, and grief.  Also includes referral services – legal, financial, and child and elder care  <b>Note:</b> All EAP services require you to obtain a referral from Beacon. Failure to do so results in loss of coverage.	<b>Counseling:</b> Up to 3 visits per <i>member</i> per year, with no <i>copay</i> . <b>Legal:</b> 30 minute consultation with a local independent attorney and 25% off the hourly rate for service beyond the initial consultation.  <b>Financial:</b> <ul style="list-style-type: none"> <li>30-minute phone consultation with a financial counselor for assistance with issues such as credit repair, debt management, and budgeting.</li> <li>30-minute phone consultation with a local, independent financial planner, and 15% off his/her standard rate for preparing a financial plan.</li> </ul> <b>Child and elder care:</b> Access to referrals in your area  <b>Domestic violence resources:</b> Access to a confidential hotline and supportive services	No coverage
<b>Provider Eligibility:</b> Provider must be independently licensed in their specialty area or working under the supervision of an independently licensed clinician in a facility or licensed clinic. Some examples include: MD psychiatrist, PhD, PsyD, EdD, LICSW, LMHC, LMFT, RNCS, BCBA		

<sup>3</sup>You receive up to 26 medically necessary individual/family therapy visits per *member*, per plan year without *prior authorization*. *Prior authorization* is required for individual/family visits (including therapy done in conjunction with medical management) beyond 26 per benefit year.

## BENEFITS CHART: MENTAL HEALTH, SUBSTANCE USE DISORDER, AND EAP<sup>1</sup>

The Plan pays for the services listed in the chart below. All services must meet medical necessity criteria to be covered.

Service	Applicable Copay/Co-insurance Type (see grid above for copay amounts)	Prior Authorization Required?
Acupuncture Detoxification	Individual/Family Therapy	<b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> No <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization required.</i>
Acute Inpatient Psychiatric Services	Inpatient Care	Yes
Acute Residential Treatment	<i>Intermediate Care</i>	Yes
Adolescent Acute Inpatient Detoxification and Rehabilitation for Substance Use Disorders	Inpatient Care	<b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization required.</i>
Adult Crisis Stabilization Unit (CSU)	<i>Intermediate Care</i>	Yes
Ambulatory Detoxification	Medication Management	<b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> No. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization required.</i>
Applied Behavioral Analysis (ABA)	Individual/Family Therapy	Yes
Clinical Stabilization Services (CSS) for Substance Use Disorder (Level 3.5)	<i>Intermediate Care</i>	<b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization required.</i>
Community Based Acute Treatment (CBAT)	<i>Intermediate Care</i>	Yes
Community Support Programs (CSP)	<i>Intermediate Care</i>	Yes
Day Treatment	<i>Intermediate Care</i>	Yes
Dialectical Behavioral Therapy (DBT)	Individual/Family Therapy	Yes
Drug Screening (Urine) <i>In conjunction with substance use disorder treatment</i>	No copay (covered in-network only)	No

Service	Applicable Copay/Co-insurance Type (see grid above for copayment amounts)	Authorization Required?
Dual Diagnosis Acute Treatment (DDAT)	<i>Intermediate Care</i>	<p><b>In-Network:</b> No <i>prior authorization</i> required for 1<sup>st</sup> three days of treatment. Subsequent days require authorization.</p> <p><b>Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours.</p> <p><b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required.</p>
Electroconvulsive Therapy (ECT)	Individual/Family Therapy	Yes
Emergency Service Programs (ESP)	No <i>copay</i>	No
Enrollee Assistance Program (EAP)	No <i>copay</i>	Yes (referral)
Family Stabilization Team (FST)	<i>Intermediate Care</i>	Yes
Group Therapy	Group Therapy	No
Individual/Family Therapy (conducted in the provider's office/facility, or, when appropriate, in a <i>member's</i> home)	Individual/Family Therapy	<i>Prior authorization</i> is required for more than 26 visits per plan year
Inpatient Substance Use Disorder Services-Medically Managed (Level 4 detox)	Inpatient Care	<p><b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours.</p> <p><b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required.</p>
Intensive Outpatient Programs (IOP) for mental health	<i>Intermediate Care</i>	<p><b>In-Network:</b> No, for first 6 units within 14 days. Authorization required for subsequent units.</p> <p><b>Out-of-Network:</b> <i>Prior authorization</i> required.</p>
Intensive Outpatient Programs (IOP) for Substance Use Disorder	<i>Intermediate Care</i>	<p><b>In-Network:</b> No, for first 6 units within 14 days. Authorization required for subsequent units.</p> <p><b>Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours.</p> <p><b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required.</p>
Medication Management	Medication Management	No
Methadone Maintenance	No <i>copay</i>	No

<b>Service</b>	<b>Applicable Copay/Co-insurance Type (see grid above for copayment amounts)</b>	<b>Authorization Required?</b>
Observation	Inpatient Care	Yes
Partial Hospitalization Programs (PHP) for Mental Health	<i>Intermediate Care</i>	Yes
Partial Hospitalization Programs (PHP) for Substance Use Disorder	<i>Intermediate Care</i>	<b>MA DPH Licensed Provider:</b> Notification of admission required within 48 hours. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required.
Psychiatric Visiting Nurse services	Individual/Family Therapy	Yes
Psychological and Neuropsychological Testing	Individual/Family Therapy	Yes
Residential Detoxification-Medically Monitored/Acute Treatment Services (Level 3.7 Detox)	<i>Intermediate Care</i>	<b>In-Network, or Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required
Structured Outpatient Addictions Programs (SOAP)	<i>Intermediate Care</i>	<b>In-Network:</b> No authorization required for initial 20 units in 45 days per <i>member</i> . Authorization required for subsequent units. <b>Out-of-Network, MA DPH Licensed Provider:</b> Notification of admission required within 48 hours. <b>Out-of-Network, Non-MA DPH Licensed Provider:</b> <i>Prior authorization</i> required.
Substance Use Disorder Assessment and Referral	No copay	No
Transcranial Magnetic Stimulation (TMS)	Individual/Family Therapy	Yes
Transitional Care Unit (TCU)	<i>Intermediate Care</i>	Yes

<sup>1</sup>These services are subject to certain exclusions, which are found under "What's Not Covered – Exclusions" (Part B). Failure to obtain *prior authorization*, when required, may result in no coverage. All services must be deemed *covered services* and all charges are subject to the Plan's *allowed amount* for that service.

## COVERED SERVICES

### Routine Services

Routine outpatient services (listed below) do not require *prior authorization*:

- Outpatient therapy (individual/family therapy including therapy done in conjunction with medication management ), up to 26 visits per *member*, per year.
- Group therapy that is 45 to 50 minutes in duration
- Medication management
- Methadone maintenance
- In-network urine drug screening as a medically necessary part of substance use disorder treatment
- Emergency service programs (ESP)

**Note:** Outpatient therapy visits beyond 26 per benefit year are defined as *non-routine* and require *prior authorization*.

**Routine out-of-network outpatient care** is paid at 80% of the *allowed amount*. *Out-of-network* outpatient care is subject to the *deductible*.

If you receive multiple outpatient behavioral health services on the same day, from the same provider, you will be charged one *copay*. (The higher *copay* will apply.)

### Non-Routine (Specialty) Outpatient Services

**You must obtain *prior authorization* for most *non-routine* outpatient care.** Please see table “*What This Plan Pays: Summary of Covered Services*” for details on authorization requirements. Only *routine* services do not require *prior authorization*. Failure to obtain *prior authorization* for non-routine outpatient care may result in no coverage.

**Note:** Please see “*Definitions of Beacon Health Options Behavioral Health Terms*” (Part C), for a full listing of *non-routine* services.

If you receive multiple outpatient behavioral health services on the same day, from the same provider, you will be charged one *copay*. (The higher *copay* will apply).

**Autism Spectrum Disorders:** The plan will cover medically necessary services provided for the diagnosis and treatment of autism spectrum disorders. Coverage is pursuant to the requirements of the plan and to Massachusetts law, including without limitation (1) professional services, including care by appropriately credentialed, licensed or certified psychiatrists, psychologists, social workers, and board certified behavior analysts; and (2) habilitative/rehabilitative care, including, but not limited to, Applied Behavior Analysis (ABA) by a board certified behavior analyst as defined by law.

Beacon’s specialized autism care managers can provide any necessary *prior authorization* and help you locate an *in-network* provider. Please **call Beacon at 855-750-8980 to speak to an autism case manager.**

- **Applied Behavioral Analysis Services (ABA):** Coverage for ABA-related services is based on medical necessity criteria. **You must obtain *prior authorization* for all ABA services.** Failure to obtain *prior authorization* may result in no coverage. *Covered services* include:
  - Skills assessment by a Board Certified Behavioral Analyst (BCBA) or qualified licensed clinician
  - Conjoint supervision of paraprofessionals by a BCBA or qualified licensed clinician with clients present
  - Treatment planning conducted by a BCBA or qualified licensed clinician
  - Direct ABA services by a BCBA, licensed clinician, or paraprofessional (if appropriately supervised)

- **Psychiatric Services for Autism Spectrum Disorders** -- Psychiatric services for autism spectrum disorders are focused on treating maladaptive/stereotypic behaviors that pose a danger to self, others and/or property, and impair daily functioning:
  - Diagnostic evaluations and assessment
  - Treatment planning
  - Referral services
  - Medication management
  - Inpatient/24-hour supervisory care (**prior authorization required**)
  - Partial hospitalization/Day treatment (**prior authorization required**)
  - Intensive Outpatient Treatment (**prior authorization required**)
  - Services at an Acute Residential Treatment Facility (**prior authorization required**)
  - Individual, family, therapeutic group, and provider-based case management services
  - Psychotherapy, consultation, and training sessions for parents and paraprofessional and resource support to family
  - Crisis intervention
  - Transitional care (**prior authorization required**)

**Psychological/Neurological Testing** -- You must obtain *prior authorization* for psychological testing, and for neuropsychological testing for mental health conditions. Failure to obtain *prior authorization* may result in no coverage. Neuropsychological testing for medical conditions is covered under the medical component of your plan.

**Drug Screening (Urine)** – In-network urine drug screening is covered when it is a medically necessary part of substance use disorder treatment. (Screening that is conducted as part of methadone treatment is billed as part of the methadone services.)

- Urine drug screening must be done by certified *in-network providers*. Beacon does not provide coverage for *out-of-network providers* or laboratories, or for *in-network providers* who are not certified.
- Urine drug screens completed by laboratories or *out-of-network providers* may be covered by the medical component of your plan. Contact Tufts Health Plan at 800-870-9488 for information about coverage under the medical component of your plan.

### **Intermediate Care**

In-network *intermediate care* in a general or psychiatric hospital or a substance use disorder facility is covered at 100%, after a \$200 *copay* per quarter. The *copay* is waived if you are readmitted within 30 days of discharge. *Out-of-network intermediate care* is paid at 80% of the *allowed amount*. *Out-of-network intermediate care* is subject to the *deductible*.

**You or your provider must obtain *prior authorization* for *intermediate care*.** Failure to obtain *prior authorization* may result in no coverage.

### **Inpatient Care**

In-network inpatient care in a general or psychiatric hospital or a substance use disorder facility is covered at 100%, after a \$200 *copay* per quarter. The *copay* is waived if you are readmitted within 30 days of discharge. *Out-of-network intermediate care* is paid at 80% of the *allowed amount*. *Out-of-network intermediate care* is subject to the *deductible*.

**You or your provider must obtain *prior authorization* for *intermediate care*.** Failure to obtain *prior authorization* may result in no coverage.

## Enrollee Assistance Program (EAP)

**The Enrollee Assistance Program (EAP) is an *in-network* only benefit.**

Beacon's **EAP** can help with the following types of problems:

1. Breakup of a relationship
2. Divorce or separation
3. Becoming a stepparent
4. Helping children adjust to new family members
5. Death of a friend or family member
6. Communication problems
7. Conflicts in relationships at work
8. Legal difficulties
9. Financial difficulties
10. Childcare or eldercare needs
11. Aging
12. Traumatic events

Call 855-750-8980 (TDD: 866-727-9441) to use your EAP benefit. A *Beacon clinician* will refer you to a trained EAP provider and/or other specialized resource (e.g., attorney, dependent care service) in your community. The *Beacon clinician* may recommend mental health and substance use disorder services if the problem seems to require help that is more extensive than EAP services can provide.

**You must call to receive a referral from Beacon for all EAP services.** Failure to obtain a referral may result in no coverage.

Covered services include:

**EAP Counseling Visits** -- You have access to up to three EAP counseling visits per *member*, per year, with an *in-network* licensed provider. EAP counseling visits can help with problems affecting work/life balance or daily living, such as marital problems, stress at work, or difficulties adjusting to life changes. These visits are covered at 100%.

**Legal Services** -- Legal assistance services confidential access to a local attorney to help you answer legal questions, prepare legal documents and help solve legal issues. The following free or discounted services are provided through your legal benefit:

- Free referral to a local attorney
- Free 30-minute consultation (phone or in-person) per legal matter
- 25% off the attorney's hourly rate (if the attorney charges by the hour) for services beyond the initial consultation
- Free online legal information, including common forms and wills kits

**Financial Counseling and Planning** -- Your financial counseling and planning benefit includes:

- A 30-minute initial phone consultation with a financial counselor for assistance with issues such as credit repair, debt management and budgeting.
- A 30-minute initial phone consultation with a local, independent financial planner, and 15% off of his or her standard rate for preparing a financial plan.

**Child/Elder Care Referral Service** -- Beacon's EAP can help you locate a child or elder care provider. You will receive a packet that contains informational literature, links to federal and private agencies, and a list of independent referrals in your area. There is no cost to this referral service.

**Domestic Violence Resources and Assistance** -- You have 24/7 access to a confidential, toll-free hotline that provides crisis intervention, safety planning, supportive listening and help connecting to appropriate resources. Beacon's EAP can also provide referrals to a wide range of supportive services, including specialized counseling, temporary emergency housing, and legal assistance.

### **Employee Assistance Program for Agency Managers and Supervisors**

The Group Insurance Commission offers an Employee Assistance Program for managers and supervisors of agencies and municipalities, which offers:

- Critical incident response services (also available to non-managers and supervisors)
- Confidential consultations
- Resources for dealing with employee problems such as low morale, disruptive workplace behavior, mental illness and substance use disorder
- Team trainings on topics such as stress management and coping with challenging workplace behaviors.

### ***Case Management***

Beacon's clinical case managers are available to support you and your family. Case managers will:

- Help determine the appropriate treatment for you
- Review your case using objective and evidence-based clinical criteria
- Help coordinate services among multiple providers
- Work with providers to support your needs
- Provide available resources
- Work with your medical plan to help coordinate benefits and services
- Provide psychoeducation
- Encourage the development of a care plan to help with transitions in care

If you would like help dealing with your behavioral health situation, call Beacon at 855-750-8980 (TDD: 866-727-9441) and ask to speak with a case manager.

## WHAT'S NOT COVERED — EXCLUSIONS

This plan does not cover services, supplies or treatment relating to the below exclusions. The exclusions apply even if the services, supplies or treatment are recommended or prescribed your provider, or if they are the only available options for your condition.

Excluded services include:

- Services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders (DSM)*.
- Prescription drugs or over-the-counter drugs and treatments (**Note:** These supplies may be covered under the prescription drug component of your plan.)
- Services or supplies for mental health/substance use disorder treatment that, in Beacon's reasonable judgment, fits any of the following descriptions:
  - Is not consistent with the symptoms and signs for diagnosis and treatment of the behavioral disorder, psychological injury or substance use disorder
  - Is not consistent with prevailing national standards of clinical practice for the treatment of such conditions
  - Is not consistent with prevailing professional research, which would demonstrate that the service or supplies will have a measurable and beneficial health outcome
  - Typically does not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective; or that are consistent with Beacon's level-of-care clinical criteria, clinical practice guidelines, or best practices as modified from time to time.Beacon may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information.
- Services, supplies or treatments that are considered unproven, investigational, or experimental because they do not meet generally accepted standards of medical practice in the United States. The fact that a service, treatment or device is the only available treatment for a particular condition will not result in it being a *covered service* if it is considered unproven, investigational or experimental.
- Custodial care, unless necessary for acute stabilization or to return you to your baseline level of individual functioning. Care is considered custodial when it:
  - is primarily intended for detention in a protected, controlled environment
  - Is chiefly designed to assist in the activities of daily living, or cannot reasonably be expected to restore you to a level of functioning that would enable you to function outside a structured environment. (This applies to *members* for whom there is little expectation of improvement, despite any and all treatment attempts.
- Neuropsychological testing solely to determine a diagnosis of attention-deficit hyperactivity disorder (**Note:** Neuropsychological testing for medical conditions is covered under the medical component of your plan.)
- Urine drug screening is excluded when:
  - Conducted as part of your participation in methadone treatment, which is billed as part of the methadone services
  - Completed by *out-of-network providers*, laboratories, or *in-network providers* who are not certified.
- Examinations or treatment, when:
  - Required solely for purposes of career, education, housing, sports or camp, travel, employment, insurance, marriage, or adoption; or
  - Ordered by a court except as required by law; or
  - Conducted for purposes of medical research; or
  - Required to obtain or maintain a license of any type.**Note:** The above examinations or treatment may be covered if they are: (1) otherwise considered covered behavioral health services, and (2) determined by Beacon to be medically necessary.
- Herbal medicine, or holistic or homeopathic care, including herbal drugs or other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.
- Biofeedback
- Equestrian or pet therapy
- Any service, program, supply, or procedure performed in a non-conventional setting (including, but not limited to, spas/resorts; therapeutic/residential schools, educational, vocational, or recreational settings; daycare or preschool settings; Outward Bound; or wilderness, camp or ranch programs), even if performed or provided by licensed providers (including, but not limited to, nutritionists, nurses or physicians)
- Multiple charges for the same service or procedure, on the same date
- Facility charges for covered outpatient services

- Nutritional counseling. (**Note:** These services are covered under the medical component of your plan.
- Weight reduction or control programs, special foods, food supplements, liquid diets, diet plans or any related products or supplies.)
- Services or treatment rendered by unlicensed providers, including pastoral counselors (except as required by law), or services or treatment outside the scope of a provider's licensure.
- Personal convenience or comfort items, including, but not limited to, TVs, telephones, computers, beauty or barber services, exercise equipment, air purifiers, or air conditioners.
- Light boxes and other equipment, including durable medical equipment, whether associated with a behavioral or non-behavioral condition.
- Private duty nursing services while you are confined in a facility.
- Surgical procedures including, but not limited to, gender reassignment surgery. (**Note:** The medical component of your plan provides coverage for many surgical procedures, including gender reassignment surgery.)
- Smoking cessation related services and supplies. (**Note:** These services and supplies are covered under the medical and prescription drug components of your plan.)
- Travel or transportation expenses, unless Beacon has requested and arranged for you to be transferred by ambulance from one facility to another.
- Services performed by a provider who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself.
- Services performed by a provider with the same legal residence as you.
- Mental health and substance use disorder services that you have no legal responsibility to pay, or that would not ordinarily be charged in the absence of coverage under the plan.
- Charges in excess of any specified plan limitations.
- Charges for missed appointments.
- Charges for record processing except as required by law.
- Services provided under another plan.
- Services or treatment that must be purchased or provided through other arrangements under federal, state or local law. This includes, but is not limited to, coverage required by workers' compensation, no-fault auto insurance, no-fault auto insurance, or similar legislation. Benefits will not be paid if you could have elected workers' compensation or coverage under a similar law (or could have it elected for you).
- Treatment or services received prior to your eligibility for coverage under the plan or after your coverage under the plan ends.
- Behavioral health services received as a result of war or any act of war (declared or undeclared) or caused during service in the armed forces of any country when you are legally entitled to other coverage.

# PART C – DEFINITIONS, APPEALS, COMPLAINTS, AND GRIEVANCES

## Definitions of Beacon Health Options Behavioral Health Terms

- **Allowed Amounts** – The maximum amount Beacon will reimburse for services or treatment. Beacon's allowed amounts can be based on "reasonable and customary" fees, a percentage of Medicare, or negotiated fee maximums. If your *out-of-network provider* or facility charges more than these *allowed amounts*, you may be responsible for difference, in addition to any amount not covered by the benefit. Out-of-network rates or allowed amounts are not contracted rates and are subject to change at any time without notification.
- **Appeal** – A formal request for Beacon to reconsider any adverse determination or denial of coverage for admissions, continued stays, levels of care, procedures or services. Appeals can occur either concurrently or retrospectively.
- **Beacon Health Options (Beacon) Clinician** – A licensed master's level or registered nurse behavioral health clinician who provides *prior authorization* for EAP, mental health and substance use disorder services. Beacon clinicians have three or more years of clinical experience; Certified Employee Assistance Professionals (CEAP) certification or eligibility; and a comprehensive understanding of the full range of EAP services for employees and employers.
- **Case Management** – Beacon's clinical case manager can help support you and your family by helping to determine the appropriate treatment; reviewing your case; coordinating benefits and services; providing available resources; working with your providers; encouraging development of a care plan; and/or providing psychoeducation.
- **Coinsurance** -- The amount you pay for certain services under Beacon. The amount of *coinsurance* is a percentage of the total amount for the service; the remaining percentage is paid by Beacon. The provider is responsible for billing the *member* for the remaining percentage.
- **Complaint** – A verbal or written statement of dissatisfaction to Beacon concerning a perceived adverse administrative action, decision, or policy.
- **Continuing review or concurrent review** – A clinical case manager works closely with the provider to determine the appropriateness of continued care, review the current treatment plan and progress, and discuss your future care needs.
- **Coordination of Benefits (COB)** – You and your dependents may be entitled to receive benefits from more than one plan. When this occurs, your plans use coordination of benefits (COB) to determine the order and proportion of coverage for your mental health and substance use disorder benefits. COB regulations determine which insurer has primary responsibility for payment and pays first, and which insurer has secondary responsibility for any charges not covered by the primary plan.
- **Copayment (copay)** – A set amount you pay when you get certain mental health or substance use disorder services.
- **Cost-Sharing** The amount you pay for the cost of services. This includes any applicable copays, co-insurance, and deductibles.
- **Covered Services** – Services and supplies provided for the purpose of preventing, diagnosing or treating a behavioral disorder, psychological injury or substance use disorder. Covered services are described in "What This Plan Pays". The items under "What's Not Covered – Exclusions" are **not** covered services.

- **Deductible** – A set amount you pay for certain mental health and substance use disorder services each plan year before Beacon starts paying for those services. Your deductible starts on July 1 each year.
- **Intermediate Care** – Care that is more intensive than traditional outpatient treatment but less intensive than 24-hour hospitalization. This includes, but is not limited to, partial hospitalization programs and residential detoxification.
- **In-network Provider** – A provider who participates in the Beacon network.
- **Member** – An person who is enrolled in this plan through the Group Insurance Commission.
- **Non-Routine** - Specialty services that require *prior authorization*. Non-routine services include:
  - Individual/family outpatient therapy visits (including therapy conducted in conjunction with medication visits) beyond 26 visits per *member* in a year.
  - Intensive outpatient treatment programs provided by a non-Massachusetts DPH-licensed provider.
  - Electroconvulsive treatment (ECT) (**Note:** Professional anesthesia services are covered under the medical component of your plan.)
  - Psychological testing
  - Neuropsychological testing for a mental health condition
  - Applied Behavior Analysis (ABA)
  - Transcranial Magnetic Stimulation (TMS)
  - Acupuncture detoxification provided by a non-Massachusetts DPH-licensed provider
  - Ambulatory detoxification provided by a non-Massachusetts DPH-licensed provider
  - Community support programs
  - Day treatment
  - Dialectical Behavioral Therapy (DBT)
  - Enrollee Assistance Program (EAP)
  - Family stabilization team (FST)
  - Psychiatric visiting nurse services
- **Out-of-Network Provider** – A provider who does not participate in the Beacon network.
- **Out-of-Pocket Limit** – The maximum amount you will pay in *coinsurance, deductibles, and copays* for your medical, mental health, and substance use disorder care in one plan year. When you have met your out-of-pocket limit, all care will be covered at 100% of the *allowed amount* until the end of the year. This limit does not include charges for out-of-network care that exceeds the maximum number of covered days or visits, charges for care that is not a covered service, and charges in excess of Beacon's *allowed amounts*.
- **Prior authorization** – The process of contacting Beacon prior to seeking non-routine mental health or substance use disorder care, or for a referral to Enrollee Assistance Program (EAP) services. All prior authorization is performed by *Beacon clinicians*.
- **Routine Services** -- A customary service that does not require *prior authorization*. Routine services include outpatient therapy (individual/family) up to 26 visits per member in a year, including therapy done in conjunction with medication management visits; group therapy of 45 to 50 minutes in duration; medication management; methadone maintenance; in-network urine drug screening as a medically necessary part of substance use disorder treatment; and emergency service programs (ESP). Outpatient therapy visits over 26 per year are considered non-routine and require *prior authorization*.

## Filing Claims

*In-network providers* and facilities will file your claim for you. You are financially responsible for in-network *copays*. *Out-of-network providers* are not required to process claims on your behalf; you may have to submit the claims yourself. You are responsible for all *deductibles*, *copays*, and *coinsurance*. **If you are required to submit the claim yourself**, you can send completed CMS 1500 claim form, along with the *out-of-network provider's* itemized bill, with your name, address and GIC ID number to the following address:

**Beacon Health Options  
500 Unicorn Park Drive  
Suite 103  
Woburn, MA 01801**

You may also submit a claim for reimbursement through our online portal: [mybeacon.beaconhs.com](https://mybeacon.beaconhs.com) or on a completed Member Reimbursement claim form, along with proof of payment, to the following address:

**Beacon Health Options  
GIC Member Reimbursements  
PO Box 527  
Woburn, MA 01801**

The CMS 1500 form is available from your provider or at [beaconhealthoptions.com/gic](https://beaconhealthoptions.com/gic). The Member Reimbursement claim form can be found at [beaconhealthoptions.com/gic](https://beaconhealthoptions.com/gic) (if prompted, type in access code GIC). Beacon must receive all claims within 24 months of the date of service for you or your dependents. You must have been eligible for coverage on the date you received care, and treatment must be medically necessary. All claims are confidential.

## Complaints

We encourage you to speak with a Beacon customer service representative if you are not satisfied with any aspect of our program. You can reach Beacon at 855-750-8980 (TDD 866-727-9441) Monday through Friday from 8 a.m. to 7 p.m., Eastern Time (ET). Beacon's *member services* representatives can resolve most inquiries during your initial call. Inquiries that require further research are reviewed by representatives of the appropriate departments at Beacon, including clinicians, claims representatives, administrators, and other managers who report directly to senior corporate officers. We will respond to all inquiries within three (3) business days.

We want to hear from you. Your comments will help us correct any problems and provide better service to you and your dependents. If the resolution of your inquiry is unsatisfactory to you, you have the right to file a formal written *complaint* within 60 days of the date of our telephone call or letter of response. Beacon will respond to all formal *complaints* in writing within 30 days.

To submit a formal written *complaint* regarding a mental health or substance use disorder concern, please contact:

**Ombudsperson  
Beacon Health Options  
500 Unicorn Park Drive, Suite 103  
Woburn, MA 01801**

Formal written *complaints* should include any information you feel is relevant. Please specify the dates of service and any additional contact you have had with Beacon.

## **Appeals**

### **Your Right to an Internal Appeal**

You, your treating provider or someone acting on your behalf, has the right to request an *appeal* of Beacon's benefit decisions. You may request an *appeal* by following the steps below.

**Note:** If your care needs are urgent (meaning that a delay in making a treatment decision could significantly increase your health risks or affect your ability to regain maximum functioning), please see the section below titled "How to Initiate an Urgently Needed Determination (Urgent Appeal)."

### **How to Initiate a First Level Appeal (Non-Urgent Appeal)**

Your *appeal* request must be submitted to Beacon within **180 calendar days** of your receipt of the notice of the coverage denial.

Written requests should be submitted to the following address:

**Beacon Health Options  
Appeals Department  
500 Unicorn Park Drive, Suite 103  
Woburn, MA 01801  
855-750-8980  
Fax: 781-994-7636**

*Appeal* requests must include:

- The *member's* name and identification number
- The date(s) of service(s)
- The *provider's* name
- The reason you believe the claim should be paid
- Any documentation or other written information to support your request for claim payment.

### **The Appeal Review Process (Non-Urgent Appeal)**

If you request an appeal review of a denial of coverage, the review will be conducted by someone who was not involved in the initial coverage denial, and who is not a subordinate to the person who issued the initial coverage denial.

- For a non-urgent *appeal* review, a *Beacon clinician* will review the denial and notify you of the decision, in writing, within 15 calendar days of your request.
- For an appeal review of a denial of coverage that already has been provided to you, Beacon will review the denial and will notify you in writing of Beacon's decision within 30 calendar days of your request.

You may bypass Beacon's internal review process and request an external review by an independent review organization, which will review your case and make a final decision, if:

- Beacon exceeds the time requirements for making a determination and providing notice of the decision; or
- Beacon continues to deny the payment, coverage or service requested.

### **Independent External Review Process (Non-Urgent Appeal)**

You have the right to request an external review by an Independent Review Organization (IRO) of a decision made to not provide you a benefit or pay for an item or service (in whole or in part). Beacon is required by law to accept the determination of the IRO in this external review process.

You, your provider or someone you consent to act for you (your authorized representative) can make this request. Requests must be made in writing within 180 calendar days of receipt of your non-coverage determination notice.

Written requests for independent external review should be submitted to the following address:

**Beacon Health Options  
Appeals Department  
500 Unicorn Park Drive, Suite 103  
Woburn, MA 01801  
855-750-8980  
Fax: 781-994-7636**

Independent External Review requests must include:

- Your name and identification number
- The dates of service that were denied
- Your provider's name
- Any information you would like to have considered, such as records related to your current treatment, co-existing conditions or any other relevant information you believe supports your *appeal*.

If you request an independent external review, Beacon will complete a preliminary review within five business days to determine if your request is complete and is eligible for an independent external review.

Additional information about this process, and your *member* rights and *appeal* information, is available at [beaconhealthoptions.com/gic](http://beaconhealthoptions.com/gic) (if prompted, type in plan/access code GIC), or by speaking with a Beacon representative.

### **How to Initiate an Urgently Needed Determination (Urgent Appeal)**

Generally, an urgent situation is one in which your health may be in serious jeopardy or your physician believes that a delay in making a treatment decision could significantly increase the risk to your health or affect your ability to regain maximum function. If you believe your situation is urgent, contact Beacon immediately to request an urgent review. If your situation meets the definition of urgent, the review will be conducted on an expedited basis.

If you are requesting an urgent review, you may also request that a separate urgent review be conducted at the same time by an independent third party. You, your provider, or someone you consent to act for you (your authorized representative) may request a review. Contact Beacon if you would like to name an authorized representative on your behalf to request a review of the decision.

For an urgent review, Beacon will make a determination and will notify you verbally and in writing within 72 hours of your request. If Beacon continues to deny the payment, coverage, or service requested, you may request an external review by an independent review organization that will review your case and make a final decision. This process is outlined in the "Independent External Review Process (Urgent Appeal)" section that follows.

### **Independent External Review Process (Urgent Appeal)**

You have a right to request an external review by an Independent Review Organization (IRO) of a decision made to not provide you a benefit or pay for an item or service (in whole or in part). Beacon is required by law to accept the determination of the IRO in this external review process.

Requests can be made by you, your provider, or someone you consent to act for you (your authorized representative). Requests must be made in writing within 180 calendar days of receipt of your non-coverage determination notice.

Written requests for independent external review should be submitted to the following address:

**Beacon Health Options  
Appeals Department  
500 Unicorn Park Drive, Suite 103  
Woburn, MA 01801  
855-750-8980  
Fax Number: 781-994-7636**

Independent External Review requests must include:

- Your name and identification number
- The dates of service that were denied
- Your provider's name
- Any information you would like to have considered, such as records related to the current conditions of treatment, co-existent conditions or any other relevant information.

If you request an independent external review, Beacon will complete a preliminary review immediately for an urgent request to determine if your request is complete and is eligible for an independent external review.

You can find additional information about this process and your *member* rights and *appeal* information [beaconhealthoptions.com/gic](https://beaconhealthoptions.com/gic) (if prompted, type in access code GIC). You can also call 855-750-8980 (TDD: 866-727-9441) to speak with a Beacon representative.

# Group Insurance Commission Notices

## **GROUP HEALTH CONTINUATION COVERAGE UNDER COBRA GENERAL NOTICE**

This notice explains your COBRA rights and what you need to do to protect your right to receive it. You will receive a COBRA notice and application if the Group Insurance Commission (GIC) is informed that your current GIC coverage is ending due either to (1) end of employment, (2) reduction in hours of employment; (3) death of employee/retiree; (4) divorce or legal separation; or (5) loss of dependent child status. This COBRA notice contains important information about your right to temporarily continue your health care coverage in the Group Insurance Commission's (GIC's) health plan through a federal law known as COBRA. If you elect to continue your coverage, COBRA coverage will begin on the first day of the month immediately after your current GIC coverage ends.

You must complete the GIC COBRA Election Form and return it to the GIC by no later than 60 days after your group coverage ends by sending it by mail to the Public Information Unit at the GIC at P.O. Box 8747, Boston, MA 02114 or by hand delivery to the GIC, 19 Staniford Street, 4<sup>th</sup> floor, Boston, MA 02114. If you do not submit a completed election form by this deadline, you will lose your right to elect COBRA coverage.

**WHAT IS COBRA COVERAGE?** The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is a federal law under which certain former employees, retirees, spouses, former spouses and dependent children have the right to temporarily continue their existing group health coverage at group rates when group coverage otherwise would end due to certain life events, called 'Qualifying Events.' If you elect COBRA coverage, you are entitled to the same coverage being provided under the GIC's plan to similarly situated employees or dependents. The GIC administers COBRA coverage.

**WHO IS ELIGIBLE FOR COBRA COVERAGE?** Each individual entitled to COBRA (known as a "Qualified Beneficiary") has an *independent right* to elect the coverage, regardless of whether or not other eligible family members elect it. Qualified Beneficiaries may elect to continue their group coverage that otherwise would end due to the following life events:

**If you are an employee of the Commonwealth of Massachusetts or municipality covered by the GIC's health benefits program, you have the right to choose COBRA coverage if**

- You lose your group health coverage because your hours of employment are reduced; or
- Your employment ends for reasons other than gross misconduct.

**If you are the spouse of an employee covered by the GIC's health benefits program, you have the right to choose COBRA coverage for yourself if you lose GIC health coverage for any of the following reasons (known as "qualifying events"):**

- Your spouse dies;
- Your spouse's employment with the Commonwealth or participating municipality ends for any reason other than gross misconduct or his/her hours of employment are reduced; or
- You and your spouse legally separate or divorce.

**If you have dependent children who are covered by the GIC's health benefits program, each child has the right to elect COBRA coverage if he or she loses GIC health coverage for any of the following reasons (known as "qualifying events"):**

- The employee-parent dies;
- The employee-parent's employment is terminated (for reasons other than gross misconduct) or the parent's hours or employment are reduced;
- The parents legally separate or divorce; or
- The dependent ceases to be a dependent child under GIC eligibility rules

**HOW LONG DOES COBRA COVERAGE LAST?** By law, COBRA coverage must begin on the day immediately after your group health coverage otherwise would end. If your group coverage ends due to employment termination or reduction in employment hours, COBRA coverage may last for up to 18 months. If it ends due to any other qualifying events listed above, you may maintain COBRA coverage for up to 36 months.

**If you have COBRA coverage due to employment termination or reduction in hours, your family members' COBRA coverage may be extended** beyond the initial 18-month period up to a *total* of 36 months (as measured from the initial qualifying event) if a second qualifying event – the insured's death or divorce - occurs during the 18 months of COBRA coverage. **You must notify the GIC in writing within 60 days of the second qualifying event and before the 18-month COBRA period ends in order to extend the coverage.** Your COBRA coverage may be extended to a total of 29 months (as measured from the initial qualifying event) if any qualified beneficiary in your family receiving COBRA coverage is disabled during the first 60 days of your 18-month COBRA coverage. **You must provide the GIC with a copy of the Social Security Administration's disability determination within 60 days after you receive it and before your initial 18 month COBRA period ends in order to extend the coverage.**

**COBRA coverage will end before the maximum coverage period ends** if any of the following occurs:

- The COBRA cost is not paid *in full* when due (see section on paying for COBRA);
- You or another qualified beneficiary become covered under another group health plan that does not impose any pre-existing condition exclusion for the qualified beneficiary's pre-existing covered condition covered by COBRA benefits;
- You are no longer disabled as determined by the Social Security Administration (if your COBRA coverage was extended to 29 months due to disability);
- The Commonwealth of Massachusetts or your municipal employer no longer provides group health coverage to any of its employees; or
- Any reason for which the GIC terminates a non-COBRA enrollee's coverage (such as fraud).

**The GIC will notify you in writing if your COBRA coverage is to be terminated before the maximum coverage period ends. The GIC reserves the right to terminate your COBRA coverage retroactively if you are subsequently found to have been ineligible for coverage.**

**HOW AND WHEN DO I ELECT COBRA COVERAGE?** Qualified beneficiaries must elect COBRA coverage within 60 days of the date that their group coverage otherwise would end or within 60 days of receiving a COBRA notice, whichever is later. A qualified beneficiary may change a prior rejection of COBRA election any time until that date. **If you do not elect COBRA coverage within the 60-day election period, you will lose all rights to COBRA coverage.**

In considering whether to elect COBRA coverage you should take into account that you have special enrollment rights under federal law, including the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a spouse's plan) within 30 days after your GIC coverage ends due to a qualifying event. You will also have the same special enrollment right at the end of COBRA coverage if you get continuation coverage for the maximum time available to you.

**HOW MUCH DOES COBRA COVERAGE COST?** Under COBRA, you must pay 102% of the applicable cost of your COBRA coverage. If your COBRA coverage is extended to 29 months due to disability, your cost will increase to 150% of the applicable full cost rate for the additional 11 months of coverage. COBRA costs will change periodically; current COBRA rates are included with this notice.

**HOW AND WHEN DO I PAY FOR COBRA COVERAGE?** If you elect COBRA coverage, you must make your first payment for COBRA coverage within 45 days after the date you elect it. **If you do not make your first payment for COBRA coverage within the 45-day period, you will lose all COBRA coverage rights under the plan.**

Your first payment must cover the cost of COBRA coverage from the time your coverage would have ended up to the time you make the first payment. **Services cannot be covered until the GIC receives and processes this first payment, and you are responsible for making sure that the amount of your first payment is enough to cover this entire period.** After you make your first payment, you will be required to pay for COBRA coverage for each subsequent month of coverage. These periodic payments are due usually around the 15<sup>th</sup> of each month. The GIC will send monthly bills, specifying the due date for payment and the address to which payment is to be sent for COBRA coverage, but **you are responsible for paying for the coverage even if you do not receive a monthly statement.** Payments should be sent to the GIC's address on the bill.

After the first payment, you will have a 30-day grace period beyond the due date on each monthly bill in which to make your monthly payment. Your COBRA coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. **If you fail to make a periodic payment before the end of the grace period for that payment, you will lose all rights to COBRA coverage.**

**CAN I ELECT OTHER HEALTH COVERAGE BESIDES COBRA?** Yes. You have the right to enroll, within 31 days after coverage ends, in an individual health insurance 'conversion' policy with your current health plan without providing proof of insurability. Alternately, if you are a Massachusetts resident, you may purchase health insurance through the Commonwealth's Health Connector Authority, or for employees in other states, through a Health Insurance Marketplace where available. The GIC has no involvement in conversion programs, and only very limited involvement in Health Connector programs. You pay the premium to the plan sponsor for the coverage. The benefits provided under such a policy might not be identical to those provided through COBRA. You may exercise this right in lieu of electing COBRA coverage, or you may exercise this right after you have received the maximum COBRA coverage available to you.

#### YOUR COBRA COVERAGE RESPONSIBILITIES

- **You must inform the GIC of any address changes to preserve your COBRA rights;**
- **You must elect COBRA within 60 days from the date you receive a COBRA notice or would lose group coverage due to one of the qualifying events described above.** If you do not elect COBRA coverage within the 60-day limit, your group health benefits coverage will end and you will lose all rights to COBRA coverage.
- **You must make the first payment for COBRA coverage within 45 days after you elect COBRA.** If you do not make your first payment for the entire COBRA cost due within that 45-day period, you will lose all COBRA coverage rights.
- **You must pay the subsequent monthly cost for COBRA coverage in full by the end of the 30-day grace period after the due date on the bill.** If you do not make payment in full by the end of the 30-day grace period after the due date on the bill, your COBRA coverage will end.
- **You must inform the GIC within 60 days of the later of either (1) the date of any of the following, or (2) the date on which coverage would be lost because of any of the following events:**
  - The employee's job terminates or his/her hours are reduced;
  - The insured dies;
  - The insured becomes legally separated or divorced;
  - The insured or insured's former spouse remarries;
  - A covered child ceases to be a dependent under GIC eligibility rules;
  - The Social Security Administration determines that the employee or a covered family member is disabled; or
  - The Social Security Administration determines that the employee or a covered family member is no longer disabled.

**If you do not inform the GIC of these events within the time period specified above, you will lose all rights to COBRA coverage.** To notify the GIC of any of the above events within the 60 days for providing notice, send a letter to the Public Information Unit at Group Insurance Commission, P. O. Box 8747, Boston, MA 02114.

If you have questions about COBRA coverage, contact the GIC's Public Information Unit at 617/727-2301, ext. 1 or write to the Unit at P.O. Box 8747, Boston, MA 02114. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration's website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or call their toll free number at 866-444-3272. For more information about health insurance options available through a Health Insurance Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov) or, in Massachusetts visit, [www.mahealthconnector.org](http://www.mahealthconnector.org).

# Important Notice from the Group Insurance Commission (GIC) About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Plan and your options under Medicare's prescription drug coverage. This information can help you decide whether or not to join a non-GIC Medicare drug plan. If you are considering joining a non-GIC plan, you should compare your current coverage – particularly which drugs are covered, and at what cost – with that of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage can be found at the end of this notice.

**FOR MOST PEOPLE, THE DRUG COVERAGE THAT YOU CURRENTLY HAVE THROUGH YOUR GIC HEALTH PLAN IS A BETTER VALUE THAN THE MEDICARE DRUG PLANS.**

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

1. Medicare prescription drug coverage became available to everyone with Medicare in 2006. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The GIC has determined that the prescription drug coverage offered by your plan is, on average for all participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare Part D drug plan.

## **When can you join a Medicare Part D drug plan?**

You can join a non-GIC Medicare drug plan when you first become eligible for Medicare and each subsequent year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two month Special Enrollment Period to join a non-GIC Medicare drug plan.

## **What happens to your current coverage if you decide to join a non-GIC Medicare drug plan?**

- If you enroll in another Medicare prescription drug plan or a Medicare Advantage plan with or without prescription drug coverage, you will be disenrolled from the GIC-sponsored CVS Caremark plan. If you are disenrolled from CVS Caremark, you will lose your GIC medical, prescription drug, and behavioral health coverage.
- If you are the insured and decide to join a non-GIC Medicare drug plan, both you and your covered spouse/dependents will lose your GIC medical, prescription drug, and behavioral health coverage.
- If you have limited income and assets, the Social Security Administration offers help paying for Medicare prescription drug coverage. Help is available online at [socialsecurity.gov](http://socialsecurity.gov) or by phone at 800-772-1213 (TTY: 800-325-0778).

## **When will you pay a higher premium (penalty) to join a Medicare drug plan?**

You should also know that if you drop or lose your current coverage with a GIC plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

**For more information about this notice or your current prescription drug coverage ...**

Contact the GIC at 617-727-2310, ext. 1.

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**Note:** You will receive this notice each year and if this coverage through the Group Insurance Commission changes. You may request a copy of this notice at any time.

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**For more information about your options under Medicare prescription drug coverage ...**

More detailed information about Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [medicare.gov](http://medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the *Medicare & You* handbook for the telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227); TTY users should call 877-486-2048.

If you have limited income and assets, extra help paying for Medicare prescription drug coverage is available. For information about the Extra Help program, visit Social Security online at [socialsecurity.gov](http://socialsecurity.gov) or call 800-772-1213 (TTY: 800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join on of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# NOTICE OF GROUP INSURANCE COMMISSION PRIVACY PRACTICES

Effective September 3, 2013

**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.**

By law, the GIC must protect the privacy of your personal health information. The GIC retains this type of information because you receive health benefits from the Group Insurance Commission. Under federal law, your health information (known as “protected health information” or “PHI”) includes what health plan you are enrolled in and the type of health plan coverage you have. This notice explains your rights and our legal duties and privacy practices.

The GIC will abide by the terms of this notice. Should our information practices materially change, the GIC reserves the right to change the terms of this notice, and must abide by the terms of the notice currently in effect. Any new notice provisions will affect all protected health information we already maintain, as well as protected health information that we may receive in the future. We will mail revised notices to the address you have supplied, and will post the updated notice on our website at [mass.gov/gic](http://mass.gov/gic).

## **Required and Permitted Uses and Disclosures**

We use and disclose protected health information (“PHI”) in a number of ways to carry out our responsibilities. The following describes the types of uses and disclosures of PHI that federal law requires or permits the GIC to make *without* your authorization:

**Payment Activities:** The GIC may use and share PHI for plan payment activities, such as paying administrative fees for health care, paying health care claims, and determining eligibility for health benefits.

**Health Care Operations:** The GIC may use and share PHI to operate its programs that include evaluating the quality of health care services you receive, arranging for legal and auditing services (including fraud and abuse detection); and performing analyses to reduce health care costs and improve plan performance.

**To Provide You Information on Health-Related Programs or Products:** Such information may include alternative medical treatments or programs or about health-related products and services, subject to limits imposed by law as of September 23, 2013

**Other Permitted Uses and Disclosures:** The GIC may use and share PHI as follows:

- to resolve complaints or inquiries made by you or on your behalf (such as appeals);
- to enable business associates that perform functions on our behalf or provide services if the information is necessary for such functions or services. Our business associates are required, under contract with us, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract. Our business associates are also directly subject to federal privacy laws;
- for data breach notification purposes. We may use your contact information to provide legally-required notices of unauthorized acquisition, access or disclosure of your health information;
- to verify agency and plan performance (such as audits);
- to communicate with you about your GIC-sponsored benefits (such as your annual benefits statement);
- for judicial and administrative proceedings (such as in response to a court order);
- for research studies that meet all privacy requirements; and
- to tell you about new or changed benefits and services or health care choices.

**Required Disclosures:** The GIC **must** use and share your PHI when requested by you or someone who has the legal right to make such a request on your behalf (your Personal representative), when requested by the United States Department of Health and Human Services to make sure your privacy is being protected, and when otherwise required by law.

**Organizations That Assist Us:** In connection with payment and health care operations, we may share your PHI with our third party "Business Associates" that perform activities on our behalf, for example, our Indemnity Plan administrator. When these services are contracted, we may disclose your health information to our business associates so that they can perform the job we have asked of them. These business associates will be contractually bound to safeguard the privacy of your PHI and also have direct responsibility to protect your PHI imposed by federal law.

Except as described above, the GIC will not use or disclose your PHI without your written authorization. You may give us written authorization to use or disclose your PHI to anyone for any purpose. You may revoke your authorization so long as you do so in writing; however, the GIC will not be able to get back your health information we have already used or shared based on your permission.

### **Your rights**

You have the right to:

- Ask to see and get a copy of your PHI that the GIC maintains. You must ask for this in writing. Under certain circumstances, we may deny your request. If the GIC did not create the information you seek, we will refer you to the source (e.g., your health plan administrator). The GIC may charge you to cover certain costs, such as copying and postage.
- Ask the GIC to amend your PHI if you believe that it is wrong or incomplete and the GIC agrees. You must ask for this by in writing, along with a reason for your request. If the GIC denies your request to amend your PHI, you may file a written statement of disagreement to be included with your information for any future disclosures.
- Get a listing of those with whom the GIC shares your PHI. You must ask for this in writing. The list will not include health information that was: (1) collected prior to April 14, 2003; (2) given to you or your personal representative; (3) disclosed with your specific permission; (4) disclosed to pay for your health care treatment, payment or operations; or (5) part of a limited data set for research;
- Ask the GIC to restrict certain uses and disclosures of your PHI to carry out payment and health care operations; and disclosures to family members or friends. You must ask for this in writing. Please note that the GIC will consider the request, but we are not required to agree to it and in certain cases, federal law does not permit a restriction.
- Ask the GIC to communicate with you using reasonable alternative means or at an alternative address, if contacting you at the address we have on file for you could endanger you. You must tell us in writing that you are in danger, and where to send communications.
- Receive notification of any breach of your unsecured PHI.
- Receive a separate paper copy of this notice upon request. (An electronic version of this notice is on our website at [mass.gov/gic](http://mass.gov/gic).)

If you believe that your privacy rights may have been violated, you have the right to file a complaint with the GIC or the federal government. GIC complaints should be directed to: GIC Privacy Officer, P.O. Box 8747, Boston, MA 02114. Filing a complaint or exercising your rights will not affect your GIC benefits. To file a complaint with the federal government, you may contact the United States Secretary of Health and Human Services. To exercise any of the individual rights described in this notice, or if you need help understanding this notice, please call (617) 727-2310, extension 1 or TTY for the deaf and hard of hearing at (617)-227-8583.

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## THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the 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. The GIC has more generous guidelines for benefit coverage that apply to persons subject to USERRA, as set forth below:

- 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 while in the military.
- Service members who elect to continue their GIC health coverage are required to pay the employee's share for such coverage.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated to GIC health coverage when you are reemployed, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

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 **866-4-USA-DOL** or visit its website at **dol.gov/vets**. An interactive online USERRA Advisor can be viewed at **dol.gov/elaws/userra.htm**. 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 or the Office of Special Counsel, as applicable, 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 about your GIC coverage, please contact the Group Insurance Commission at 617-727-2310, ext. 1.

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP program. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information visit [healthcare.gov](http://healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877-KIDS NOW** or [insurekidsnow.gov](http://insurekidsnow.gov) to find out how to apply. If you qualify, ask your State if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you are not already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor electronically at [askebsa.dol.gov](http://askebsa.dol.gov) or call **866-444-EBSA (3272)**.

**If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of January 31, 2016. Contact your State for further information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>GEORGIA – Medicaid</b>
Website: <a href="http://myalhipp.com">myalhipp.com</a> Phone: 855-692-5447	Website: <a href="http://dch.georgia.gov">dch.georgia.gov</a> Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 800-869-1150
<b>ALASKA – Medicaid</b>	<b>INDIANA – Medicaid</b>
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid">health.hss.state.ak.us/dpa/programs/medicaid</a> Phone (Outside of Anchorage): 888-318-8890 Phone (Anchorage): 907-269-6529	Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://hip.in.gov">hip.in.gov</a> Phone: 877-438-4479 All other Medicaid Website: <a href="http://indianamedicaid.com">indianamedicaid.com</a> Phone 800-403-0964
<b>COLORADO – Medicaid</b>	
Medicaid Website: <a href="http://colorado.gov/hcpf">colorado.gov/hcpf</a> Medicaid Customer Contact Center: 800-221-3943	
<b>FLORIDA – Medicaid</b>	<b>MONTANA – Medicaid</b>
Website: <a href="http://myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid">myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid</a> Phone: 866-762-2237	Website: <a href="http://medicaid.mt.gov/member">medicaid.mt.gov/member</a> Phone: 800-694-3084

<b>IOWA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
Website: dhs.state.ia.us/hipp Phone: 888-346-9562	Website: dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx Phone: 855-632-7633
<b>KANSAS – Medicaid</b>	<b>NEVADA – Medicaid</b>
Website: kdheks.gov/hcf Phone: 785-296-3512	Website: dwss.nv.gov Phone: 800-992-0900
<b>KENTUCKY – Medicaid</b>	
Website: chfs.ky.gov/dms/default.htm Phone: 800-635-2570	
<b>LOUISIANA – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 888-695-2447	Website: dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 800-852-3345, ext. 8763
<b>MAINE – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: maine.gov/dhhs/ofi/public-assistance/index.html Phone: 800-442-6003 TTY Maine relay 711	Website: njfamilycare.org/index.html CHIP Phone: 800-701-0710
<b>MASSACHUSETTS – Medicaid and CHIP</b>	
Website: mass.gov/MassHealth Phone: 800-462-1120	
<b>MINNESOTA – Medicaid</b>	<b>NEW YORK – Medicaid</b>
Website: http://mn.gov/dhs/ma/ Phone: 800-657-3739	Website: http://nyhealth.gov/health_care/medicaid Phone: 800-542831
<b>MISSOURI – Medicaid</b>	<b>NORTH CAROLINA – Medicaid</b>
Website: dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-522-2326	Website: ncdhhs.gov/dma Phone: 919-855-4100
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: insureoklahoma.org Phone: 888-365-3742	Website: nd.gov/dhs/services/medicalserv/medicaid Phone: 844-854-4825
<b>OREGON – Medicaid</b>	<b>UTAH – Medicaid and CHIP</b>
Website: oregonhealthykids.gov hijossaludablesoregon.gov Phone: 800-699-9075	Website: Medicaid: health.utah.gov/medicaid CHIP: health.utah.gov/chip Phone: 877-543-7669
<b>PENNSYLVANIA – Medicaid</b>	<b>VERMONT – Medicaid</b>
Website: dhs.pa.gov/hipp Phone: 800-692-7462	Website: greenmountaincare.org Phone: 800-250-8427

<b>RHODE ISLAND – Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: eohhs.ri.gov/Consumer/ConsumerInformation/Healthcare/HealthcareOverview.aspx Phone: 401-462-5300	Medicaid Website: coverva.org/programs_premuim_assistance.cfm Medicaid Phone: 800-432-5924  CHIP Website: coverva.org/programs_premium_assistance.cfm CHIP Phone: 855-242-8282
<b>SOUTH CAROLINA – Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: scdhhs.gov Phone: 888-549-0820	Website: hca.wa.gov/medicaid/premiumpymt/pages/index.aspx  Phone: 800-562-3022, ext. 15473
<b>SOUTH DAKOTA - Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: dss.sd.gov Phone: 888-828-0059	Website: dhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx  Phone: 877-598-5820, HMS Third Party Liability
<b>TEXAS – Medicaid</b>	<b>WISCONSIN – Medicaid and CHIP</b>
Website: gethipptexas.com Phone: 800-440-0493	Website: dhs.wisconsin.gov/publications/p1/p10095.pdf  Phone: 800-362-3002
	<b>WYOMING – Medicaid</b>
	Website: wyequalitycare.acs-inc.com Phone: 307-777-7531

To see if any other States have added a premium assistance program since January 31, 2016, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[dol.gov/ebsa](http://dol.gov/ebsa)  
866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[cms.hhs.gov](http://cms.hhs.gov)  
877-267-2323, Menu Option 4, Ext. 61565

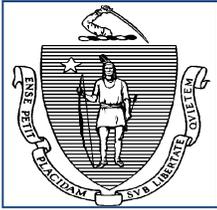
OMB Control Number 1210-0137 (expires 10/31/2016)

## 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 and/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 at [tuftshealthplan.com](http://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 website at [tuftshealthplan.com](http://tuftshealthplan.com).



## Overview of Health Insurance Marketplaces



### YOU ARE RECEIVING THIS NOTICE AS REQUIRED BY THE NEW NATIONAL HEALTH REFORM LAW (ALSO KNOWN AS THE AFFORDABLE CARE ACT OR ACA)

On January 1, 2014, the Affordable Care Act (ACA) was implemented in Massachusetts and across the nation. The ACA brought many benefits to Massachusetts and its residents, helping us expand coverage to more Massachusetts residents, making it more affordable for small businesses to offer their employees healthcare, and providing additional tools to help families, individuals and businesses find affordable coverage. This notice is meant to help you understand health insurance Marketplaces, which are required by the ACA to make it easier for consumers to compare health insurance plans and enroll in coverage. In Massachusetts, the state Marketplace is known as the Massachusetts Health Connector. While you may or may not qualify for health insurance through the Health Connector, it may still be helpful for you to read and understand the information included here.

**Overview:** There is an easy way for many individuals and small businesses in Massachusetts to buy health insurance: the Massachusetts Health Connector. This notice provides some basic information about the Health Connector, and how coverage available through the Health Connector relates to any coverage that may be offered by your employer. You can find out more by visiting: [MAhealthconnector.org](http://MAhealthconnector.org), or for non-Massachusetts residents, [Healthcare.gov](http://Healthcare.gov) or (1-800-318-2596; TTY: 1-855-889-4325).

**What is the Massachusetts Health Connector?** The Health Connector is our state's health insurance Marketplace. It is designed to help individuals, families, and small businesses find health insurance that meets their needs and fits their budget. The Health Connector offers "one-stop shopping" to easily find and compare private health insurance options from the state's leading health and dental insurance companies. Some individuals and families may also qualify for a new kind of tax credit that lowers their monthly premium right away, as well as cost sharing reductions that can lower out-of-pocket expenses. This new tax credit is enabled by §26B of the Internal Revenue Service (IRS) Code. Open enrollment for individuals and families to buy health insurance coverage through the Health Connector occurs every year. You can find out more by visiting [MAhealthconnector.org](http://MAhealthconnector.org) or calling **1-877-MA ENROLL** (1-877-623-6765).

### Can I qualify for federal and state assistance that reduces my health insurance premiums and out-of-pocket expenses through the Health Connector?

Depending on your income, you may qualify for federal and/or state tax credits and other subsidies that reduce your premiums and lower your out-of-pocket expenses if you shop through the Health Connector. You can find out more about the income criteria for qualifying for these subsidies by visiting [MAhealthconnector.org](http://MAhealthconnector.org) or calling **1-877-MA ENROLL** (1-877-623-6765).

**Does access to employer-based health coverage affect my eligibility for subsidized health insurance through the Health Connector?**

An offer of health coverage from the Commonwealth of Massachusetts, as the employer, could affect your eligibility for these credits and subsidies through the Health Connector. If your income meets the eligibility criteria, you will qualify for credits and subsidies through the Health Connector if:

- **The Commonwealth of Massachusetts does not offer coverage to you, or**
- **The Commonwealth of Massachusetts offers you coverage, but:**
  - The coverage the Commonwealth of Massachusetts provides you (not including other family members) would require you to spend more than 9.5 percent of your household income for the year; or
  - The coverage the Commonwealth of Massachusetts provides does not meet the "minimum value" standard set by the new national health reform law (which says that the plan offered has to cover at least 60 percent of total allowed costs)

If you purchase a health plan through the Health Connector instead of accepting health coverage offered by the Commonwealth of Massachusetts please note that you will lose the employer contribution (if any) for your health insurance. Also, please note that the amount that you and your employer contribute to your employer-sponsored health insurance is often excluded from federal and state income taxes. Health Connector premiums have different tax treatment.

As part of considering whether the ACA and Marketplaces will affect you as an employee it is important to understand what the Commonwealth of Massachusetts offers you.

- The Commonwealth offers benefited employees health coverage through the Group Insurance Commission. To be eligible for GIC health insurance, a state employee must work a minimum of 18 ¾ hours in a 37.5 hour workweek or 20 hours in a 40 hour workweek. The employee must contribute to a participating GIC retirement system, such as the State Board of Retirement, a municipal retirement board, the Teachers Retirement Board, the Optional Retirement Pension System for Higher Education, a Housing, Redevelopment Retirement Plan, or another Massachusetts public sector retirement system (OBRA is not such a public retirement system for this purpose. Visit [mass.gov/gic](http://mass.gov/gic) or see your GIC Coordinator for more information.
- Temporary employees, contractors, less-than-half time part time workers, and most seasonal employees are not eligible for GIC health insurance benefits. These employees may shop for health insurance through the Health Connector and may be eligible for advanced premium federal tax credits and/or state subsidies if their gross family income is at or below 400% Federal Poverty Level (which is approximately \$46,000 for an individual and \$94,000 for a family of four). Visit [MAhealthconnector.org](http://MAhealthconnector.org) or call 1-877-MA-ENROLL for more information.

If there is any confusion around your employment status and what you are eligible for, please email [healthmarketplacenotice@massmail.state.ma.us](mailto:healthmarketplacenotice@massmail.state.ma.us) or contact your HR department or GIC Coordinator.

# Index

This index lists the major benefits and limitations of the Navigator plan. Of course, it does not list everything in this *Member Handbook*. To fully understand all benefits and limitations, a *Member* must read through this *Member Handbook* carefully.

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**Need to Write or Call?**

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

**800.870.9488**

For the Enrollee Assistance Program or  
Mental Health/Substance Use Disorder Treatment,  
please call Beacon Health Options

**855.750.8980**



**Commonwealth of Massachusetts  
Group Insurance Commission**

NAVIGATOR  
by  **TUFTS**  
Health Plan

Tufts Health Plan  
705 Mt. Auburn Street  
Watertown, MA 02472

For additional information,  
please call 800.870.9488

**[tuftshealthplan.com](http://tuftshealthplan.com)**

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