

Product Overview and Member ID Card Guide



This guide offers overviews and sample member ID card images for some Tufts Health Plan's products. For a comprehensive list of plan offerings, visit the [Our Plans](#) section on the public provider website. The available provider network varies by product. Visit our [Provider Directory](#) and search by product for the latest network listing.

Note: Services and subsequent payment are pursuant to the member's benefit plan document. Member eligibility, benefit, and cost share responsibilities should be verified prior to initiating services by logging on to the secure [Provider Portal](#) or by contacting [Provider Services](#).

Plan Types

HMO — With an HMO plan, high-quality health care is coordinated through a primary care physician (PCP). The PCP coordinates the member's care and must submit a referral for specialty care.

PPO — A PPO plan allows members to receive care from any doctor without the need for a referral from a PCP. This gives the member flexibility to see any provider you choose, both in-network and out-of-network.

POS — POS members must select a PCP. They may seek care with specialists with or without a PCP referral. Specialist care without a referral incurs a greater member cost share. Members may also seek care out-of-network at a higher cost.

EPO — Similar to HMO, EOP members must select a PCP and obtain referrals for specialty care. EPO members do not have out-of-network benefits.

Tiered Plans — A tiered plan groups providers into "tiers" based on both cost and quality. Members have the choice to lower their costs by seeking care in a lower cost tier.

Limited Network — Members are required to obtain care with a provider in a limited network of providers in order to manage costs.

Commercial Products


Lifespan Premier Choice

This is a tiered plan available as HMO or PPO.

Members follow 2 tiers:

- **Tier 1:** Most services with any provider within the Lifespan health system network.
- **Tier 2:** Tufts Health Plan providers not in the Lifespan health system network.

PPO members may choose to use the unauthorized level of their benefits by seeking care outside of the network and would be responsible for their unauthorized deductible and coinsurance.





Lifespan Premier Choice

Lifespan Premier Choice HMO
Commercial Plans
tuftshealthplan.com
2 TIER


GROUP NAME
TEST A. MEMBER
ID#: 999999001 01 Group#: 9999E000

Copayments	Office Visit	Specialist
ER: \$250	Tier 1: \$30	Tier 1: \$45
Preventive: \$0	Tier 2: \$60	Tier 2: \$75

Additional copayments & deductibles may apply.




Member Services: 800.682.8059



RxBin: 610011
RxPCN: IRX
RxGROUP: THPRX

Navigator™ by Tufts Health Plan

This is a tiered PPO plan (tier updates occur Jan. 1). In-network hospitals are grouped into inpatient tiers in three categories of care: pediatric, obstetric, and adult medical/surgical care. Members have access to both in-network and out-of-network coverage without referrals.



Commercial Plans


tuftshealthplan.com

GROUP NAME
TEST A. MEMBER
ID#: 999999001 01 Group#: 9999E000


NAVIGATOR

Copayments
Preventive: \$0
OV: \$20
ER: \$100
SPEC: \$60

Additional copayments, deductibles & coinsurance may apply.




Member Services: 800.423.8080



RxBin: 610011
RxPCN: IRX
RxGROUP: THPRX

Tufts Health Plan Select Network

This is a limited network plan available as HMO or EPO. Members must choose a PCP and only see specialists who participate in the Select Network. Appropriately authorized in-plan medically necessary services are covered at 100% minus the applicable copayment or coinsurance. There is no coverage for unauthorized non-emergency care.




Select Network HMO Plan

Commercial Plans
tuftshealthplan.com
LIMITED NETWORK


GROUP NAME
TEST A. MEMBER
ID#: 999999001 01 Group#: 9999E000

Copayments
Preventive: \$0
OV: \$25
ER: \$150

Additional copayments, deductibles & coinsurance may apply.



Member Services: 800.462.0224




RxBin: 610011
RxPCN: IRX
RxGROUP: THPRX

Your Choice Plan Option

Your Choice is available as a two-tiered or three-tiered option (tier updates occur Jan. 1). Hospitals, PCPs, and specialists are tiered at the provider organization level. Appropriately authorized in-plan medically necessary covered services are covered at 100% minus the applicable member cost share.

For HMO and EPO plans, there is no coverage for unauthorized non-emergency care.

For POS and PPO plans, members can choose to use the unauthorized level of their benefits by seeking care outside the Tufts Health Plan network without a referral and would then be responsible for their unauthorized deductible and coinsurance.




Your Choice HMO

Commercial Plans
tuftshealthplan.com
2 TIER


CARD GROUP NAME
TEST MEMBER037
ID#: 999999037 01 Group#: 9999900E

Copayments	Office Visit	Specialist
ER: \$150	Tier 1: \$20	Tier 1: \$35
Preventive: \$0	Tier 2: \$50	Tier 2: \$70

Additional copayments & deductibles may apply.



Member Services: 800.462.0224



RxBin: 610011
RxPCN: IRX
RxGROUP: THPRX

Senior Products

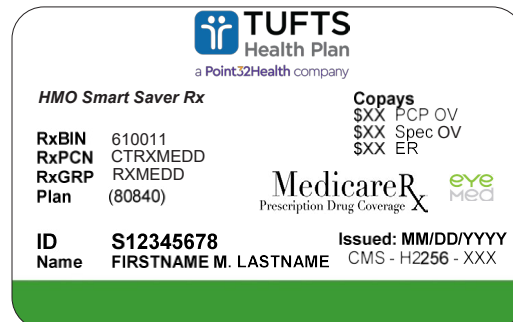
Tufts Medicare Preferred HMO

Tufts Medicare Preferred HMO is a Medicare Advantage Plan (also known as Medicare Part C) offered under the CMS Medicare Advantage program.

Members are covered for preventive services at no cost. Other member cost share amounts vary based on plan design and service type.

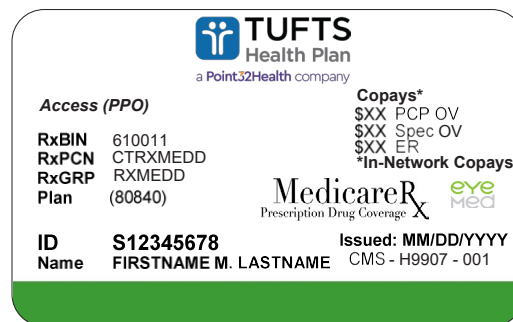
Depending on plan type, members may also receive coverage for Part D drugs.

Members also receive coverage for services not covered by original Medicare, such as annual physicals, routine eye exams, routine eyewear, and more.



Tufts Medicare Preferred Access (PPO)

Tufts Health Plan now offers a Medicare Advantage PPO product, Tufts Medicare Preferred Access (PPO), to individuals in Massachusetts. With the addition of a PPO option alongside Tufts Medicare Preferred HMO, Medicare eligible individuals will have more choice when selecting a product to meet their unique needs.

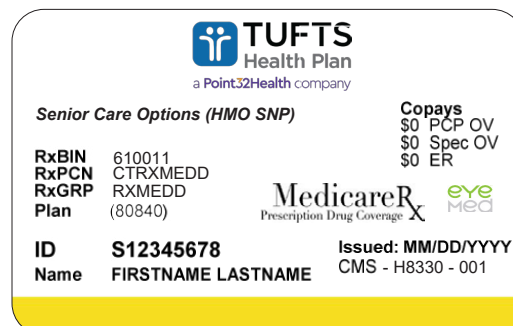


Tufts Health Plan Senior Care Options

This HMO plan is for members who are eligible for MassHealth Standard and are age 65 and older. Each member is assigned a Care Manager who helps coordinate the members care along with the PCP and specialists.

Coverage includes all services covered by MassHealth Standard (Medicaid) and Medicare. Members will have no out-of-pocket expenses for covered services and for prescription drugs in our formulary or select over-the-counter drugs prescribed by the member's provider.

Members also receive coverage for services not covered by original Medicare, such as annual physicals, routine eye exams, routine eyewear, and more.



Tufts Health Public Plan Products

Tufts Health Direct

A focused-network plan for individuals and small groups. This is a qualified health plan (QHP) governed by the Health Connector and the Massachusetts Division of Insurance (DOI). Coverage includes office visits and screenings, wellness visits for infants and children, hospital care, treatment for mental health and substance use, and prescription drug coverage.



ID #: N0000000101
TEST MEMBER001
Cost sharing:
OV: \$20 / \$40
Preventive: \$0
ER: \$150
RX: \$10 / \$25 / \$50
RX Mail: \$20 / \$50 / \$150

	Med INN	Rx INN
IND Ded:	\$0	\$0
IND MOOP:	\$3,000	\$3,000
FAM Ded:	\$0	\$0
FAM MOOP:	\$6,000	\$6,000

Tufts Health Direct
A focused-network plan for individuals and small groups
Tufts Health Public Plans, Inc.

Plan: DIRECT PLATINUM



Optum Rx®

RxBIN: 610011
RxPCN: IRX
RxGRP: RXHIX
Rx #: 800-799-1012

Tufts Health One Care

This is a Medicare and Medicaid plan for individuals ages 21 to 64. Each member is assigned a Care Manager who helps coordinate the members care along with the PCP and specialists. The plan is governed by MassHealth in the Executive Office of Health and Human Services (EOHHS) and the Centers for Medicare and Medicaid Services (CMS).



Member name: TEST MEMBER
Member ID: 0000N000101
Care coordinator phone: 833-904-2273

MEMBER CANNOT BE CHARGED

PCP/Specialist: \$0
ER: \$0
RX: \$0

H7419 Plan Benefit Package #1

Tufts Health One Care
A managed care plan that contracts with both Medicare and MassHealth.
Tufts Health Public Plans, Inc.



RxBIN: 610011
RxPCN: CTRXMEDD
RxGRP: RXMEDD
RxID: 0000N000101

Tufts Health RITogether

This is a Rhode Island Medicaid plan governed by the Rhode Island EOHHS. Members must reside in Rhode Island and seek care from providers in the Tufts Health RITogether Network. Coverage includes all Rhode Island Medicaid covered benefits. There is no cost sharing for medical services.



Member ID #: R0110000002
Rhode Island Health ID #: 1000000002
Member: TEST MEMBER
Plan type: RITE CARE

Tufts Health RITogether
A Rhode Island Medicaid Plan
Tufts Health Public Plans, Inc.

Optum Rx®

RxBIN: 610011
RxPCN: IRX
RxGRP: RXMCDRI
Rx #: 800-732-9157

Tufts Health Together

This is a MassHealth plan for individuals under 65 governed by MassHealth in the EOHHS. There are four plan levels: Standard, CommonHealth, Family Assistance, and Care Plus. Coverage includes all MassHealth covered benefits. There is no member cost share for medical services. Referral requirements vary.



Member ID #: #####A####01
MassHealth ID #: 10000000001
Member: TEST MEMBER
Plan type: MASSHEALTH XXXXXXXX

Tufts Health Together
A MassHealth Plan
Tufts Health Public Plans, Inc.

Optum Rx®

RxBIN: 610011
RxPCN: IRX
RxGRP: RXMCDMA
Rx #: 800-572-0316

Tufts Health Public Plan Products (cont.)

Tufts Health Together with UMass Memorial Health

This is a MassHealth plan for individuals under 65 governed by MassHealth in the EOHHS. Coverage includes all MassHealth covered benefits. There is no member cost share for medical services. Members have access to the Tufts Health Together with UMass Memorial Health (UMMH) network. Referral requirements vary.



Tufts Health Together with UMass Memorial Health
A MassHealth Plan

Member ID #: #####A####03

MassHealth ID #: 100000000003

Member: TEST MEMBER

Plan type: MASSHEALTH XXXXXXXX

Optum Rx®

RxBIN: 610011

RxPCN: IRX

RxGRP: RXMCDMA

Rx #: 800-572-0316

Tufts Health Together with CHA

This is a MassHealth plan for individuals under 65 governed by MassHealth in the EOHHS. Coverage includes all MassHealth covered benefits. There is no member cost share for medical services. Members have access to the Tufts Health Together with Cambridge Health Alliance (CHA) network. Referral requirements vary.



Tufts Health Together with CHA
A MassHealth Plan

Member ID #: #####A####05

MassHealth ID #: 100000000005

Member: TEST MEMBER

Plan type: MASSHEALTH XXXXXXXX

Optum Rx®

RxBIN: 610011

RxPCN: IRX

RxGRP: RXMCDMA

Rx #: 800-572-0316