



This is a Massachusetts Large Group Plan



This health plan meets Minimum Creditable Coverage standards and will satisfy the individual mandate that you have health insurance.

Massachusetts Requirement to Purchase Health Insurance: As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector Web site (www.mahealthconnector.org). This health plan meets Minimum Creditable Coverage standards that are effective January 1, 2010 as part of the Massachusetts Health Care Reform Law. If you purchase this plan, you will satisfy the statutory requirement that you have health insurance meeting these standards. This disclosure is for minimum creditable coverage standards that are effective January 1, 2010. Because these standards may change, review your health plan material each year to determine whether your plan meets the latest standards. If you have questions about this notice, you may contact the Division of Insurance by calling (617) 521-7794 or visiting its Web site at www.mass.gov/doi.

This health insurance issuer believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your policy may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, restrictions on annual limits on essential health benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 800-462-0224. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see <https://www.tuftshealthplan.com> or call 800-462-0224. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 800-462-0224 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$500 individual/\$1,500 family unauthorized medical <u>deductible</u> . If you participate in your employer's HRA, the HRA will pay for or reimburse you for certain out-of-pocket, qualified medical expenses, including <u>copays</u> or amounts under the <u>deductible</u> , if applicable, up to the balance available in your HRA.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. All authorized tier 1 and tier 2 services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$3,000 individual/\$9,000 family unauthorized medical expenses.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed charges</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.tuftshealthplan.com , "Find a doctor, hospital..." or call 800-462-0224 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in Tier 1. You pay more if you use a <u>provider</u> in Tier 2. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Steward Health Care Provider - Tier 1 (You will pay the least)	Tufts Health Plan Provider - Tier 2	Unauthorized Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Prior authorization may be required.
	<u>Preventive care/ screening/ immunization</u>	No charge for routine outpatient office visits		30% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Prior authorization may be required.
	Imaging (CT/PET scans, MRIs)	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Prior authorization is required.
If you need drugs to treat your illness or condition	Tier 1 - Generic drugs	\$10 <u>copay</u> /prescription (retail); \$20 <u>copay</u> /prescription (CVS/Caremark mail order or at a CVS/Pharmacy); <u>deductible</u> does not apply		Not covered	Retail <u>copay</u> is for up to a 30-day supply; mail order <u>copay</u> is for up to a 90-day supply. After 1 initial fill plus 2 refills for long-term medications, must switch to mail/90-day supply at CVS/Pharmacy or 2 retail <u>copays</u> apply for each 30-day supply at retail. Contraceptive coverage is generally excluded.
	Tier 2 - Preferred brand and some generic drugs	\$30 <u>copay</u> /prescription (retail); \$60 <u>copay</u> /prescription (CVS/Caremark mail order or at a CVS/Pharmacy); <u>deductible</u> does not apply			
	Tier 3 - Non-preferred brand drugs	\$45 <u>copay</u> /prescription (retail); \$135 <u>copay</u> /prescription (CVS/Caremark mail order or at a CVS/Pharmacy); <u>deductible</u> does not apply			
More information about <u>prescription drug coverage</u> is available at www.caremark.com This is a Massachusetts Large Group <u>Plan</u>	<u>Specialty</u> drugs	Limited to a 30-day supply with appropriate tier copay (see above) when purchased at a designated specialty pharmacy		Not covered	Limited to a 30-day supply. Must be obtained at a designated specialty pharmacy. Some drugs require prior authorization to be covered. Some drugs have quantity limitations. Some <u>specialty drugs</u> may also be covered under your medical benefit.

		What You Will Pay			
Common Medical Event	Services You May Need	Steward Health Care Provider - Tier 1 (You will pay the least)	Tufts Health Plan Provider - Tier 2	Unauthorized Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	\$150 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Some surgeries require prior authorization in order to be covered.
	Physician/surgeon fees	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copay</u> /visit; <u>deductible</u> does not apply			<u>Copay</u> waived if admitted.
	<u>Emergency medical transportation</u>	No charge; <u>deductible</u> does not apply			Some <u>emergency transportation</u> requires prior authorization to be covered
	<u>Urgent care</u>	PCP - \$20 <u>copay</u> /visit; <u>Specialist</u> - \$30 <u>copay</u> /visit; <u>deductible</u> does not apply	PCP - \$25 <u>copay</u> /visit; <u>Specialist</u> - \$40 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Services with unauthorized <u>providers</u> inside the service area are covered subject to <u>deductible</u> and <u>coinsurance</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 <u>copay</u> /admission; <u>deductible</u> does not apply	\$250 <u>copay</u> /admission; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Maximum of two <u>copays</u> per member per calendar year. Prior authorization may be required.
	Physician/surgeon fees	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Prior authorization may be required.
	Inpatient services	\$100 <u>copay</u> /admission; <u>deductible</u> does not apply	\$250 <u>copay</u> /admission; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Maximum of two <u>copays</u> per member per calendar year. Prior authorization may be required.
If you are pregnant	Office Visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	\$100 <u>copay</u> /admission; <u>deductible</u> does not apply	\$250 <u>copay</u> /admission; <u>deductible</u> does not apply	30% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Steward Health Care Provider - Tier 1 (You will pay the least)	Tufts Health Plan Provider - Tier 2	Unauthorized Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge; <u>deductible</u> does not apply		30% <u>coinsurance</u>	Prior authorization is required.
	<u>Rehabilitation services</u>	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Short-term physical and occupational therapy unlimited visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	<u>Habilitation services</u>	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Short-term physical and occupational therapy unlimited visits for each type of service per year. No set limit on speech therapy. Prior authorization may be required.
	<u>Skilled nursing care</u>	No charge; <u>deductible</u> does not apply		30% <u>coinsurance</u>	Limited to 100 days per year. Prior authorization is required.
	<u>Durable medical equipment</u>	No charge; <u>deductible</u> does not apply		30% <u>coinsurance</u>	Prior authorization may be required.
	<u>Hospice services</u>	No charge; <u>deductible</u> does not apply		30% <u>coinsurance</u>	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	30% <u>coinsurance</u>	Limited to one visit every 12 months with an EyeMed vision care <u>provider</u> .
	Children's glasses	Not covered		Not covered	Discounts may apply through EyeMed Vision Care.
	Children's dental check-up	Not covered		Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care/custodial care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Services that are not in keeping with teachings of the Catholic church
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care (spinal manipulation)
- Hearing aids (age 21 or younger only)
- Infertility treatment (coverage for diagnosis and some treatment per guidelines and in keeping with teaching of the Catholic church)
- Routine eye care (Adult) - (EyeMed Network only)

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/ebsa/healthreform> and Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <https://www.cciio.cms.gov>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <https://www.HealthCare.gov> or call 1-800-318-2596. If you are a Massachusetts resident, contact the Massachusetts Health Connector at <https://www.mahealthconnector.org>.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Tufts Health Plan Member Services at 800-462-0224. Or you may write to us at Tufts Health Plan, Appeals and Grievances Department, 705 Mt. Auburn St., P.O. Box 9193, Watertown, MA 02471-9193. You may also contact the Plan Administrator at Roman Catholic Archdiocese of Boston Health Benefit Trust/Plan Administrator, 66 Brooks Drive, Braintree, MA 02184. Additionally, a consumer assistance program can help you file your appeal. Contact: MA: Health Care for All, One Federal Street, Boston, MA 02110, 1-800-272-4232, <https://www.massconsumerassistance.org>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-462-0224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-462-0224.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-462-0224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-462-0224.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* —————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall tier 2 deductible \$0
- Tier 2 OB/GYN copayment \$25
- Tier 2 hospital (facility) copayment \$250
- Tier 2 plan coinsurance 0%

This EXAMPLE event includes services like:
OB/GYN office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$600

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

- The plan's overall tier 2 deductible \$0
- Tier 2 primary care physician copayment \$25
- Tier 2 hospital (facility) copayment \$250
- Tier 2 plan coinsurance 0%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,860

Mia's Simple Fracture (in-network emergency room visit and follow up care)

- The plan's overall tier 2 deductible \$0
- Tier 2 specialist copayment \$40
- Tier 2 emergency room copayment \$100
- Tier 2 plan coinsurance 0%

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$300

The plan would be responsible for the other costs of these EXAMPLE covered services.

ADDENDUM

DISCRIMINATION IS AGAINST THE LAW

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Tufts Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Tufts Health Plan at 800-462-0224.

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator Legal Dept.

705 Mt. Auburn St. Watertown, MA 02472

Phone: 888-880-8699 ext. 48000, [TTY number — 800-439-2370 ext. 711]

Fax: 617-972-9048, Email: OCRCordinator@tufts-health.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

For no cost translation in English, call the number on the top of page 1.

- Arabic** للحصول على خدمة الترجمة المجانية باللغة العربية، يرجى الاتصال على الرقم المدون بالجزء العلوي من الصفحة رقم 1
- Chinese** 若需免費的中文版本，請撥打第1頁頂端的電話號碼。
- French** Pour demander une traduction gratuite en français, composez le numéro indiqué en haut de la page 1.
- German** Um eine kostenlose deutsche Übersetzung zu erhalten, rufen Sie bitte die Telefonnummer oben auf Seite 1 an.
- Greek** Για δωρεάν μετάφραση στα Ελληνικά, καλέστε τον αριθμό που αναγράφεται στην κορυφή της σελίδας 1.
- Haitian Creole** Pou jwenn tradiksyon gratis nan lang Kreyòl Ayisyen, rele nimewo ki sou kat ID ou.
- Italian** Per la traduzione in italiano senza costi aggiuntivi, è possibile chiamare il numero indicato nella parte superiore di pagina 1.
- Japanese** 日本語の無料翻訳については1ページ目の一番上にある番号に電話してください。
- Khmer** សម្រាប់សេវាកម្រិតដោយឥតគិតថ្លៃជាភាសាខ្មែរសូមទូរស័ព្ទទៅកាន់លេខដែលនៅផ្នែកខាងលើនៃទំព័រទី 1។
- Korean** 한국어 무료 통역을 원하시면, 1페이지 맨 위에 번호로 전화 하십시오.
- Laotian** ສໍາລັບການແປບໍ່ມາສາລາວທີ່ບໍ່ໄດ້ສອຄ່າໃຊ້ຈ່າຍ, ໃຫ້ໂທຫາເບີໂທທີ່ຢູ່ດ້ານເທິງຂອງໜ້າທີ 1.
- Navajo** Doo báááh ilíní da Diné k'ehjí álnéehgo, hodiilnih béésh bee haní'é binumber díí naaltsoos bikáá' wódahti.
- Persian** برای ترجمه رایگان به فارسی، به شماره تلفن مندرج در بالای صفحه 1 زنگ بزنید
- Polish** Aby uzyskać bezpłatne tłumaczenie w języku polskim, należy zadzwonić na numer zamieszczony u góry strony 1.
- Portuguese** Para tradução grátis para português, ligue para o número no topo da página 1.
- Russian** Для получения услуг бесплатного перевода на русский язык позвоните по номеру, указанному сверху на стр. 1.
- Spanish** Por servicio de traducción gratuito en español, llame al número indicado en la parte superior de la página 1.
- Tagalog** Para sa walang bayad na pagsasalin sa Tagalog, tawagan ang numero na nasa itaas ng unang pahina.
- Vietnamese** Để có bản dịch tiếng Việt không phải trả phí, gọi theo số trên đầu trang 1.

