

**Employer Group:
Tufts Medicare Preferred HMO Prime Rx
Plan Highlight Sheet**

**TUFTS  Health Plan
Medicare Preferred**

2015 Partial List of Benefit Allowances and Member Cost Sharing

Effective January 1, 2015 – December 31, 2015

Please refer to the **2015 Employer Group HMO Prime Summary of Benefits** booklet for further information.

PREMIUMS

Plan Premium	See your employer for premium amount.
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SERVICE AREA

Counties of Residence	Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
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COPAYMENTS

Primary Care Physician (PCP) Office Visits	\$10 per visit, except \$0 copay for annual physical
Specialist Office Visits	\$15 per visit
Emergency Room	\$50 per visit (waived if admitted within 24 hours)
Annual Routine Eye Exam	\$15 per visit
Outpatient Services/Surgery	\$50 per day
Ambulance Services	\$50 copay for Medicare-covered ambulance benefits per day
Outpatient Rehabilitation Services	\$15 copay for Medicare-covered Occupational, Physical and Speech/Language therapies.
Acute Inpatient Hospital Deductible (Note: Deductible only applies to the first acute inpatient hospital admission of the calendar year, and does not apply to inpatient mental health admissions)	\$300 per calendar year

ALLOWANCES

Annual Eyewear Benefit	\$150 per year towards eyewear at an EyeMed participating provider, or \$90 per year at non-participating providers.
Annual Wellness Allowance	\$150 per year toward fitness club membership, instructional fitness classes, nutritional counseling and/or wellness programs such as memory fitness activities
Hearing Aids	Up to \$500 toward purchase or repair every three (3) years
Weight Management Programs	\$150 per year towards program fees for weight loss programs such as WeightWatchers, Jenny Craig, Nutrisystem, or a hospital-based weight loss program

OUT-OF-POCKET MAXIMUM

\$3,400 per calendar year excluding plan premiums and prescription drug copayments.

PRESCRIPTION DRUG COVERAGE

NOTE: See Comprehensive Formulary for limitations and exclusions

No annual dollar limit on prescriptions.

Deductible Stage

There is a \$320 Medicare Part D deductible which is satisfied by your copayments and the Wrap coverage*. See cost share under the Initial Coverage Stage below.

Initial Coverage Stage

You stay in this stage until your year-to-date "total drug costs" (your payments plus payments by the Part D plan and Wrap* plan's) total \$2,960. During this stage:

- You pay the appropriate copayment based on the tier of drug that you obtain.
- Tufts Medicare Preferred HMO Plan will pay for 75% of the cost of the drug.
- The Wrap will pay the balance of the cost after your copayment up to 25% of the cost of the drug.

You pay the following copayments:

Retail Pharmacy	Tier 1	Tier 2	Tier 3
30-day supply	\$10	\$25	\$50
60-day supply	\$20	\$50	\$100
90-day supply	\$30	\$75	\$150

Mail-Order	Tier 1	Tier 2	Tier 3
30-day supply	\$7	\$17	\$33
60-day supply	\$14	\$33	\$67
90-day supply	\$20	\$50	\$100

Coverage Gap Stage

(1) For generic drugs on Tier 1 and Tier 2, **you pay the Tier 1 and Tier 2 copayments.** The Wrap* will pay the balance of the cost of the generic drug until you move into the Catastrophic Stage.

(2) For brand name drugs, **you pay the brand name Tier 2 or Tier 3 co-payments.** The Wrap* will pay the balance of the cost of the brand name drug after your co-payment and the 50% manufacturer's discount until you move into the Catastrophic Stage.

Catastrophic Coverage Stage

After your annual out-of-pocket costs reach \$4,700, you pay the following for your prescription drugs:

- \$2.65 per prescription for generic drugs (including brand drugs treated like generics) and
- \$6.60 per prescription for brand drugs
- The Wrap* will pay the balance of the cost after your copayment up to 5% of the cost of the drug.

*In 2015, Tufts Health Plan will include Wrap coverage in conjunction with your Part D drug coverage. Depending on which benefit stage you are in, the Wrap covers a portion of the cost of the drug. **This Wrap is additional coverage to your Tufts Medicare Preferred HMO Plan and is offered through Tufts Insurance Company. Please refer to the table above for how the Wrap works in the different stages.**

Tufts Health Plan Medicare Preferred is an HMO plan with a Medicare Contract. Enrollment in Tufts Health Plan Medicare Preferred depends on contract renewal.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan.

Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/coinsurance may change on January 1 of each year.

This information is available for free in other languages. Please contact our Customer Relations number at 1-800-701-9000 for additional information.

Esta información está disponible sin costo en otros idiomas. Para obtener más información, comuníquese a nuestro número de relaciones al cliente al 1-800-701-9000.