

Above & Beyond





Top Rated* Health Plan in the Country

*Tufts Health Plan was rated 5 out of 5 among health insurance plans in the National Committee for Quality Assurance's (NCQA) Private Health Insurance Plan Ratings 2015–2016.

Tufts Health Plan delivers more

Let's face it: One size does not fit all when it comes to health plans. The advantages of a quality health plan that's tailored to your unique needs can never be overstated—both for your company and your employees. That's why at Tufts Health Plan, we believe in being nimble. We focus on providing more to you—our clients—and more to our members, their families and caregivers.

Our dedicated team of nearly 2,600 employees service over 1 million members throughout Massachusetts and Rhode Island. We are committed to the diverse communities we serve because we live here, we work here, we get our care here—just like you.

We strive every day to deliver not just a product, but a relationship. In essence, we design a plan that works for you and your employees by identifying the financial, health and wellness goals unique to your population. Working with you and your health insurance broker, we can tailor a health benefits strategy that aligns with your business objectives, optimizes affordability and promotes wellness for long-term cost control.

By putting members first, we improve every life we touch through access to high-quality, affordable health care.

Our success is underscored by our being the top rated health plan in the country. **With Tufts Health Plan, you get more.**

**More quality.
More value.
More peace of mind.**



Let us get to know you. We promise we'll be a source for new ideas, better health care and a healthier work force.

We're here for you, your employees and their families

Savings matter, but quality does too. Our role is to manage health care costs while providing access to exceptional care.

Our unwavering commitment to quality health care is underwritten through our Coordinated Care Model, which seeks to change provider and member behavior through aligned financial incentives. We believe this approach, along with innovative plan design, is the most effective way to manage overall health care costs and, ultimately, deliver lower plan premiums.

Our Coordinated Care Model supports favorable rates for you and seamless quality health care access for your employees and their families. It includes:

- 1) An expansive relationship with health care providers built on collaboration and performance-based incentives directly linked to better health outcomes
- 2) An integrated care management approach that helps reduce preventable health care costs and improve well-being through education and personalized intervention
- 3) Flexible consumer-directed health plan options aimed at lowering costs, supporting choice and encouraging informed health care decision-making

Bottom line? Better health equals better savings. We aim to provide access to both.


An exceptional member experience for your employees and their families

Tufts Health Plan's direct focus on taking care of each member is the way we do business. Our efforts to enhance the member experience, collaborate with providers and support each other make all the difference.

Understanding how your health plan works can help your employees get more from their benefits. We take every opportunity to educate, engage and empower your employees with personalized care, individualized service, interactive tools, tailored communication, experienced member specialists and more. By encouraging personal responsibility, we make your job easier.

Tools for empowering members

- ✓ Interactive member welcome kit
- ✓ EmpowerMe—treatment cost estimator tool
- ✓ Mobile provider search tool
- ✓ Personalized Mytuftshealthplan mobile site
- ✓ Customized multichannel employee education

A green watering can is shown pouring water onto a cluster of bright yellow flowers. The background is a soft-focus green, suggesting a garden setting. The watering can is positioned in the upper right, and the water is captured mid-pour, creating a dynamic splash over the flowers.

We engage with members like never before through our award winning member e-kit by:

- ▶ Creating Quick Response (QR) codes and USB flash drives
- ▶ Educating members innovatively on their health plan benefits
- ▶ Linking to helpful online resources and tools

Don't choose a health plan. Design one.

We take great care in understanding your business challenges and vision for the future. Whether you're fully insured or self-funded, our goal is the same—to deliver personalized solutions, on budget, that work for your organization and have a long-term impact on costs.



Plan designs

Consumer-directed health plans (CDHP)

Traditional plans

Our suite of traditional products provides high-quality comprehensive coverage for medical, behavioral health and pharmacy services with low member cost-share and access to our Standard network of more than 25,000 high-quality providers and 90 hospitals.

Deductible plans

Our Advantage plans provide traditional coverage with a front-end deductible that can be paired with a Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA) to help offset expenses for members.

Tiered network plans

Want maximum value while accentuating choice and accountability for employees? With our Your Choice plans, members have cost-sharing incentives to select high-value providers that offer quality care at a lower cost.

Limited network plans

We offer flexible limited network plans that include the same benefits as our traditional and CDHPs, but costs are reduced through a smaller network of providers.

National coverage plans

Multistate employers based in Massachusetts may need options that provide coverage for employees who live outside of the Tufts Health Plan regional service area. For those employers, we offer plans with access to quality health care nationwide.

Retiree plans

Tufts Health Plan can also meet the needs of your retired employees for quality coverage in an affordable manner. We offer both Medicare supplement and Medicare Advantage plans with additional pharmacy coverage for individuals enrolled in Medicare coverage Parts A and B.



More ways to save

With our consultative approach, we'll help you save more through flexible cost-share differentials for popular benefits like office visits, pharmacy, in-patient hospital stays and day surgery.

Your Plan Your Way

Our methodology supports predictable and sustainable health care costs through flexible plan designs and funding options.



Pharmacy choices

When it comes to drug coverage, our pharmacy management programs effectively help contain costs while managing quality. Our 3-tier copayment plan encourages use of lower-cost generic and preferred brand medications. Add a 4th tier to help manage high-cost specialty drugs. Supercharge your tiered copayment coverage by adding our value-based pharmacy program that eliminates or reduces member cost sharing for specific medications related to the treatment of common chronic conditions.



Funding options

From fully insured to defined contribution to self-funded—all funding options include our full spectrum of member and client management services and our menu of integrated health, wellness and care management packages.

Self-funding

Our self-funding options provide employers opportunity to achieve sustainable cost control and significant savings. Self-funding insulates employers from the ACA health insurer fee impact through simplified TPA-like fees.

Level Monthly Funding

Are you a midsize employer looking to transition from fully insured to self-funded? Paying a fixed monthly fee to Tufts Health Plan will provide predictability of cash flow and the opportunity to earn a year-end credit if annual claims are lower than projected.

Defined contribution

Tufts Health Plan's RightChoice funding option simplifies plan administration for fully insured employers and provides up to five affordable plan options for employees. By simply contributing a set dollar amount to employees' health care benefits, employers can more accurately predict health care expenses and realize more savings, while offering greater flexibility and choice.



Tufts Health Plan is always considering new funding options. For more information, please contact your broker.

Recognized for quality

Momentum—your health and wellness program

With Tufts Health Plan Momentum, you have the reassurance of knowing that your employees and their families will be taken care of from “apple a day” wellness to “what if” life-changers. We do this with Momentum: Tufts Health Plan’s program aimed at protecting the health of your population, as well as your bottom line, from rising health care costs.

Integrated health and care management

- Wellness and prevention
- Health coaching
- Behavioral health
- Substance abuse
- Condition management
- Complex care
- Maternity care
- Transition-to-home
- Gaps in care alerts
- Nurse24SM multilingual help line
- Utilization management programs

Momentum pulls together our holistic approach to integrated health management with advanced technology to promote good health and wellness across the spectrum. By targeting the right people at the right time, we’re able to connect them with the right level of care and support to match their needs. We believe our personalized approach enables us to build strong and trusting relationships with our members, which in turn produces better outcomes—whether their goal is to stay healthy, get healthier or achieve well-being.

Momentum doesn’t stop at the hospital, clinic or rehab door, either. Our transition-of-care program helps ensure that whatever care our members need, the transition between providers, facilities, caregivers and programs will be as seamless as possible—with the same nurse care manager.

Momentum⁺ worksite wellness

When it comes to wellness, your goal is to keep employees healthy, happy and productive. Our goal is to help you achieve just that with our flexible Momentum⁺ worksite wellness programs.

Our certified wellness consultants can help you energize your work force and reward employee engagement in healthy activities. You can engage your work force and encourage success by providing incentive rewards such as group premium reductions, HRA/HSA funding, extra vacation time and gift cards.

Our participation-based programs give employees freedom to decide for themselves how to build their own healthy momentum and prioritize wellness goals at their own pace. This approach increases the likelihood of success and lifelong adoption of healthier habits.

Wellness discounts

- Nutrition and weight management
- Fitness reimbursement
- Vision care and eyewear
- Quitting tobacco
- Stress reduction
- Healthy living
- And more



Online health and wellness resource center at tuftshealthplan.com/momentum

Visit your online health and wellness resource center for downloadable communication and education tools to help you support a culture of health and drive engagement in programs that can optimize well-being for your employees and increase productivity for your company. Need ideas for a worksite wellness program? Download our do-it-yourself kits, worksheets and templates to get started.



Wellness leader

We're the first health plan in the Northeast to receive the Wellness & Health Promotion Accreditation from the NCQA.

Meeting the nation's highest standards for value and quality underscores our commitment to and leadership in health and wellness.



Why switch to Tufts Health Plan?

We're the top rated health plan in the country, with:

- BETTER control of administrative costs
- BETTER management of care
- BETTER outcomes and increased efficiency

Plus, when you team up with us, you're getting the highest quality, attentive collaboration and unparalleled commitment. Thank you for considering Tufts Health Plan. We invite you to learn more at tuftshealthplan.com.

Simple Switch Program

Simplicity is an underrated trait—and we're in pursuit. When you switch to Tufts Health Plan, you'll have peace of mind knowing your transition will be a seamless process—for you, your employees and their families.

We call it our Simple Switch Program, and it will take care of you and your population before, during and after enrollment.

In addition, you'll have the confidence of knowing that throughout the transition you'll have an expert team and resources to provide unparalleled support every step of the way and beyond.

Designated implementation team

Your dedicated implementation team of client service managers, member and behavioral specialists, nurse care managers, and pharmacists works together to help ensure a smooth transition for you and seamless care for your employees and their families.



Before enrollment

Resources to build awareness and familiarize employees with Tufts Health Plan

During enrollment

Education and personal outreach to smoothly onboard every member

After enrollment

Tools and services to engage members and help ensure they're receiving the right care and support

Dedicated client management team for you

From the word “yes,” you have an experienced team delivering a full range of support and best-in-class client management. This team works closely with you to make certain you get the help you need, when you need it. Through continuous consultative support, we deliver a successful client experience by:

- Coordinating open enrollment and on-site health fairs
- Managing onboarding and implementation
- Providing day-to-day service with timely response
- Delivering ongoing plan performance monitoring and reporting (claims, trends, utilization patterns and cost drivers)
- Consulting and plan renewal, which includes assessing the overall plan and wellness initiatives



Choosing a health plan is an important decision. With Tufts Health Plan, you're teaming up with the top rated health plan in the country.



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