Employer Group PPO Self-Funded Administrative Manual

Rhode Island

January 2021

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1 Introduction

Welcome to the Tufts Health Plan Self-Funded Provider Option (PPO) Manual. Designed to serve as a guide for administering Tufts Health Plan at your company, this manual answers questions about the Plan and explains procedures you need to know.

We think you will find Tufts Health Plan easy to administer. However, there may be instances when this manual will not contain the answer to your question. In these cases, your account representative and other Tufts Health Plan personnel are available to assist you by calling one of the following numbers:

- (617) 923-5406 Watertown, MA
- (800) 208-8013 Watertown, MA
- (800) 208-9545 Worcester, MA
- (800) 337-4447 Springfield, MA
- (401) 272-3499 Providence, RI
- (800) 455-2012 Providence, RI

About Tufts Health Plan and the Self-Funded PPO Product

Tufts Health Plan has a strong focus on quality and customer service. We offer the kind of coverage and service that our members expect: thousands of doctors from our extensive provider network, 24-hour worldwide emergency care, outstanding customer service, comprehensive benefits coverage, and a dedication to quality.

PPO members are strongly encouraged to (although not required to) select a primary care provider (PCP) from our network of contracting providers. This PCP can provide or arrange for all care for the member, with the goal of providing the member with the most appropriate treatment.

Your health benefit plan, referred to herein as the “Plan, is self-funded, meaning you, as the employer and/or plan sponsor, are responsible for the cost of the covered services your employees receive under it. The Plan has contracted with Tufts Health Plan to perform certain services, such as claims and enrollment processing. Also, Tufts Health Plan provides you access to a network of providers known as Tufts Health Plan provider network.

The PPO option allows the member to choose from two levels of coverage when obtaining medical services. The in-network level of benefits applies when a member receives care from providers within the Tufts Health Plan network. The out-of-network level of benefits applies when a member chooses to receive care from providers who are not part of the Tufts Health Plan provider network.

Changing the Member's Primary Care Provider

When a member wants to change his or her PCP, he or she can visit the Web site or call a Tufts Health Plan member services specialist at 800-462-0224 to notify the Plan of the change. The member services specialist verifies that the PCP is accepting new patients and makes the appropriate change to the member's record.

Level of Benefits

Tufts Health Plan members can obtain health care from: 1) a provider within the Tufts Health Plan provider network or 2) any other health care provider. A member's choice determines the level of benefits he/she receives for health care services.

In-Network Level of Benefits

If a member receives care from providers within the Tufts Health Plan provider network (physicians, hospitals, and other providers), the member is responsible for paying any applicable deductible, copayment, and/or coinsurance for services.

If a Tufts Health Plan member requires inpatient mental health or inpatient substance abuse services, he/she can go to any provider network facility and receive coverage at the in-network level of benefits[1].

Out-of-Network Level of Benefits

If a member chooses to receive care from providers who are not part of the Tufts Health Plan provider network, he/she pays a deductible for covered services in each benefit year if out-of-network services are covered under the member's plan. Once the deductible is satisfied, the member pays coinsurance for all covered services up to the out-of-pocket maximum. After a member reaches the out-of-pocket maximum, he/she is covered in full for usual and customary charges for all covered services in that calendar year. Members are responsible for any excess above the usual and customary charges. Finally, members may be required to submit a *Member Reimbursement Form* for each out-of-network service provided by an out-of-network provider, if the provider does not submit a claim.

In the case of inpatient mental health and inpatient substance abuse services, if a member goes to an out-of-network facility, coverage is at the out-of-network level of benefits.

Emergency Medical Coverage

Tufts Health Plan members are always covered for an emergency at the In-Network/Authorized level of benefits, no matter where they are or what time it is. Please see the benefit document for a description of an emergency.

1 A deductible may apply.

2 Administering Your Plan

This section provides information on provider access enrollment areas, enrollments, qualifying events, and forms. See *Summary of Forms* for sample forms and related information.

Tufts Health Plan's Provider Access Area

The provider access area includes:

- All of Massachusetts
- All of Rhode Island
- All of New Hampshire
- Towns in Connecticut, Maine, New York, and Vermont where contracted primary care providers (PCP) are located.

Enrollments

Eligible employees and dependents can enroll in Tufts within 30 days of their eligibility effective date. E

Members eligible for Dependent Coverage or covered under a Qualified Medical Child Support Order (QMCSO) are eligible for PPO coverage, as stated in the benefit document (see *Dependent Eligibility*). Members eligible for COBRA are eligible for PPO under the same guidelines as active employees. The employer is responsible for making decisions regarding the eligibility of employees and dependents. Tufts Health Plan reserves the right to request reasonable documentation in order to validate a member's eligibility in support of an enrollment.

Web Enrollment

Tufts Health Plan's web enrollment and roster capabilities allows you to enroll employees and perform plan administration online. Using web enrollment, you can:

- Review, verify, and submit enrollment transactions
- Add/delete dependents during qualifying events

Electronic Enrollment

Tufts Health Plan offers a HIPAA-compliant electronic data interchange (EDI) program that enables employer groups to send eligibility data electronically. Tufts Health Plan can accept either of the following:

- HIPAA-compliant transaction files (additions, terminations, and changes since the last file submission)
- Full HIPAA-compliant files with terminations (all members covered by Tufts Health Plan for that employer group)

Both file types will be updated directly into Tufts Health Plan's membership system. This automated process enables Tufts Health Plan to:

- Process most transactions without manual intervention
- Produce a confirmation report of transactions performed through this process
- Produce a report of transactions that require manual intervention and follow-up
- Confirm that the employer group's list of Tufts Health Plan enrollees is consistent with Tufts Health Plan's records

For additional information, either call 1-888-880-8699, or contact your account manager.

Paper Enrollment

To enroll an employee without using electronic means, you may submit a completed *Member Enrollment Form* to Tufts Health Plan. Incomplete or incorrectly completed forms delay the enrollment process. Once the forms are complete, you must send them to Tufts Health Plan Enrollment department within 60 days of the qualifying event[2].

If Tufts Health Plan is not notified within this 60-day time frame, the member is not eligible to enroll until the next open enrollment or upon the occurrence of another qualifying event, whichever occurs first.

Completing the Member Enrollment Form

If your employee is a new hire, the coverage effective date is the day after your plan's waiting period (if any) has been satisfied. The documents necessary to complete enrollment are described in *Qualifying Events for Adding Dependents*.

Member Section

To enroll in Tufts Health Plan, members must complete and sign the member section on the *Member Enrollment Form*.

To select a PCP, the member can refer to the Directory of Health Care Providers, or the Web site (tuftshealthplan.com), both of which list the PCPs available to members. Each family member can select a different PCP. Tufts Health Plan's member services specialists are available to assist members who have questions about selecting a PCP. If the member cannot locate a PCP, he or she can call a member services specialist, as new providers join the network every day and may not be listed in the printed directory. To find a network provider, members can refer to the Directory of Health Care Providers, contact a member services specialist, or access the Tufts Health Plan Web site (tuftshealthplan.com)

2 Qualifying events are specific events (see *Qualifying Events for Adding Dependents*) that qualify an employee to enroll.

Employer Section

You must ensure that the following information is provided on the completed *Member Enrollment Form*:

- Group number
- Date of hire
- Effective date of coverage
- Type of enrollment
- Qualifying event date
- Social Security Number of all subscribers and dependents enrolling in Tufts Health Plan

Once the form is filled out, review it for completeness. When done, sign and date the form, and submit to Tufts Health Plan.

Medicare Secondary Payer Information

The Centers for Medicare and Medicaid Services (CMS) is the federal agency that oversees the Medicare program. There are federal rules that determine who pays claims first for Medicare beneficiaries who also have group health plan coverage in addition to Medicare. These rules are known as the Medicare Secondary Payer rules.

Tufts Health Plan is required to report group and member information to CMS related to group health plan coverage. Based on this mandatory reporting, Tufts Health Plan will require a social security number for each member and a tax identification number and employer size for each employer. The employer size includes all full-time and part-time employees (regardless of benefits eligibility) and is the factor used to determine the primary payer for a Medicare beneficiary's claims, therefore, employers will be asked to validate employer size at least annually. Please contact your Account Manager if you have questions related to Medicare Secondary Payer requirements.

Qualifying Events for Adding Employees

When the following events[3] occur, employees qualify to enroll in Tufts Health Plan and must send the appropriate documents or similar electronic transaction to Tufts Health Plan to initiate the enrollment process.

Qualifying Event	Description	Necessary Documents
Open Enrollment	The open enrollment date (generally coincides with the group's anniversary date) when all eligible employees are given the opportunity to enroll or amend their current enrollment status.	• Signed and completed *Member Enrollment Form*
New Hire	A new employee who meets the employer's qualifications for health benefits.	• Signed and completed *Member Enrollment Form*

3 Qualifying events for dependents are reviewed in *Dependent Eligibility*.

Qualifying Event	Description	Necessary Documents
Rehire	An employee who is rehired and meets the employer's qualifications for health benefits.	Less than 60-day gap between the termination and rehire date: • Completed *Member Change Form* only Greater than 60-day gap between the termination and rehire date: Note: Member could have to resatisfy a waiting period, if one exists. • Signed and completed *Member Enrollment Form*
Special Enrollment	Addition of a group or a new member initiated by such events as mergers and acquisition. Tufts Health Plan's underwriting department must approve all special enrollments.	• Signed and completed *Member Enrollment Form* OR • Completed *Member Change Form*
HIPAA or Section 125 Special Enrollment	Subscriber experiences a HIPAA/Section 125 qualifying event.	• Signed and completed *Member Enrollment Form*
Loss of Coverage	Employee has lost coverage with previous insurance company.	• Signed and completed *Member Enrollment Form*
Move	Employee moves into or out of Tufts Health Plan's service area. Coverage is effective on the date the employee establishes residency in the service area. Dependents are eligible to enroll if and when they move into the service area (see *Chapter 3, Dependent Eligibility*).	• Signed and completed *Member Enrollment Form*
Full-time Status Upgrade	Employee moves from part-time to full-time employment. Effective date is the date the employee becomes full-time, assuming the employee has satisfied any applicable waiting period. If the employee has not satisfied the waiting period, the effective date is the date the employee satisfies the waiting period.	• Signed and completed *Member Enrollment Form*

Employees must complete a *Member Enrollment Form* within 30 days of these qualifying events. Employers have an additional 30 days (for a total of 60 days from the qualifying event) to submit documentation to Tufts Health Plan.

If Tufts Health Plan is not notified within this 60-day time frame, the employee is not eligible to enroll until the next open enrollment, or upon the occurrence of another qualifying event, whichever occurs first.

Tufts Health Plan only allows product changes for the following events[4]:

- Open enrollment
- Move into or out of the service area
- HIPAA/Section 125 Special Enrollment

Enrollment Transaction Forms

Member Change Form

You can use the *Member Change Form* on its own or send a similar electronic transaction to communicate to Tufts Health Plan the following changes:

- Change member's name, address, or telephone number
- Reinstatement of membership for COBRA/State Continuation of Coverage (CoC)
- Termination of coverage
- Dependent changes

Terminations

Employers are responsible to notify their employees of prospective discontinuances of coverage upon the employees termination of employment (or other applicable eligibility reason). Tufts Health Plan receives the termination from the employer and follows an agreed upon administrative process, as described below, to affect the termination. Our understanding is that such cancellation or discontinuance of coverage prospectively is allowed under federal Health Care Reform and is not considered a recision.

Employees are terminated from the Plan if they discontinue employment, drop coverage, no longer qualify for benefits, lose coverage, or are terminated by Tufts Health Plan as provided in the benefit document. Terminations can become effective on any date. Employer retroactive terminations cannot be effective more than 60 days before the date the Enrollment and Premium Billing department receives the termination request. To process a termination, Tufts Health Plan must receive a *Member Change Form* or similar electronic transaction within 60 days of the coverage end date. Coverage is continued until midnight of the termination date requested.

If Tufts Health Plan is not notified within this 60-day time frame, the member's effective date of termination is equal to 60 days prior to the date that Tufts Health Plan received the request. This includes misrepresentation of eligibility information.

NOTE: Tufts Health Plan may terminate the group's coverage for misrepresentation or fraud with a retroactive time period in excess of 60 days.

Submission Timeline (60-Day Rule)

The effective date of any change cannot be more than 60 days before the date Tufts Health Plan receives the written request. This rule applies when terminating subscribers or dependents from membership or when adding[5] new subscribers or dependents.

4 Only applies to employers offering more than one product.

Terminations Exceeding the Timeline

If a group requests a termination that exceeds the timeline of this rule, Tufts Health Plan will process the termination, but the date of termination will be equal to 60 days prior to the date that Tufts Health Plan received the request. If the termination date is changed, you will be notified. You are not entitled to any reimbursement of any premium paid for the period prior to 60 days before Tufts Health Plan received the termination notice.

Enrollments Exceeding the Timeline

If a group attempts to enroll a member with an effective date that exceeds this 60-day timeline, Tufts Health Plan will deny the request in writing.

If Tufts Health Plan is not notified within this 60-day time frame, the member is not eligible to enroll until the next open enrollment, or upon the occurrence of another qualifying event, whichever occurs first.

Summary of Forms

The following section summarizes and describes the use of the most common Tufts Health Plan forms. It is important to complete forms properly. Submitting incomplete forms delays the applicable transactions.

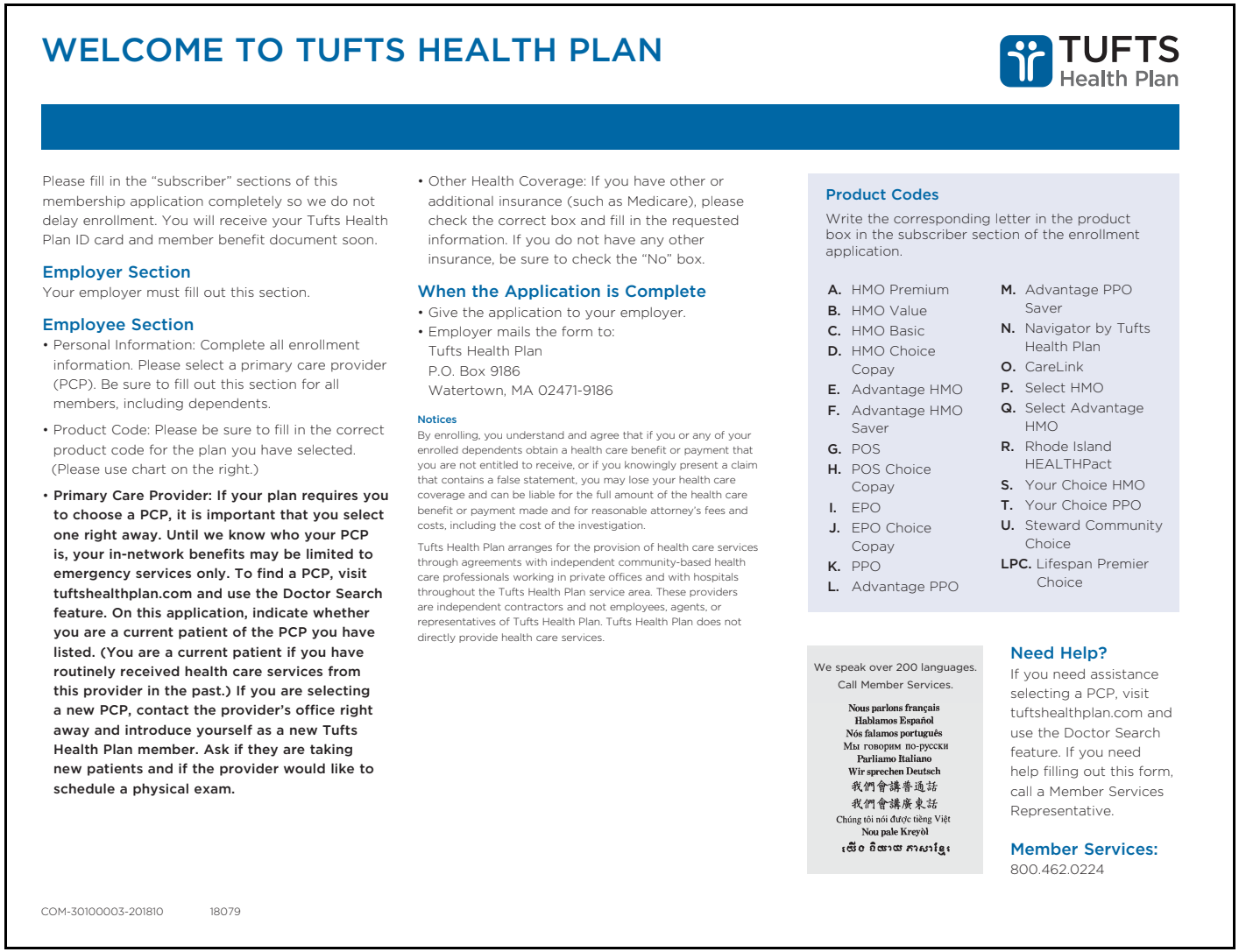
Qualifying Event	Description	Necessary Documents
Member Enrollment Form	• Enroll members in plan • Add dependents • Upgrade coverage, e.g., Individual to Family	Member section: • Complete form Employer section: • Enter group number • Enter effective coverage date, type of enrollment and date of employment • Review form for completeness • Sign and date the *Member Enrollment Form* • Submit form to Tufts Health Plan
Member Change Form	• Member name, address or telephone changes • Dependent changes • Reinstatement of membership for COBRA/COC coverage • Downgrade coverage, e.g., Family to Individual • Coverage termination	• Ensure form is complete • Ensure reason code is correct • Send form to Tufts Health Plan
CVS Caremark® Prescription Reimbursement Standard Claim Form (if your plan provides prescription coverage)	• Request reimbursement for out-of-pocket prescription expenses	• Member completes form • Send form to CVS Caremark® (the address is stated on the claim form)
Member Reimbursement Form	• To file for reimbursement for services provided by a non-Tufts Health Plan provider	Member's responsibility • Ensure that the form is complete • Send the completed form to Tufts Health Plan

5 New additions must experience a valid qualifying event.

Qualifying Event	Description	Necessary Documents
CVS Caremark® Mail Service Order Form (if your plan provides prescription coverage)	• Obtain up to a 90-day supply of maintenance medicine at one time - typically provides copayment savings to members	• Member requests doctor to write a new prescription (up to a 90-day supply, with up to three 90-day refills, if appropriate) • Complete the *Patient Profile/Mail Service Order Form* • Mail the form, the original prescription, and payment to: • CVS Caremark P.O. Box 2110 Pittsburgh, PA 15230-2100 • Prescriptions are delivered 10 to 14 days from the date the order was mailed

Sample Forms

The following pages contain samples of the most common Tufts Health Plan forms.



WELCOME TO TUFTS HEALTH PLAN

TUFTS Health Plan

Please fill in the "subscriber" sections of this membership application completely so we do not delay enrollment. You will receive your Tufts Health Plan ID card and member benefit document soon.

Employer Section

Your employer must fill out this section.

Employee Section

- Personal Information: Complete all enrollment information. Please select a primary care provider (PCP). Be sure to fill out this section for all members, including dependents.
- Product Code: Please be sure to fill in the correct product code for the plan you have selected. (Please use chart on the right.)
- **Primary Care Provider: If your plan requires you to choose a PCP, it is important that you select one right away. Until we know who your PCP is, your in-network benefits may be limited to emergency services only. To find a PCP, visit tuftshealthplan.com and use the Doctor Search feature. On this application, indicate whether you are a current patient of the PCP you have listed. (You are a current patient if you have routinely received health care services from this provider in the past.) If you are selecting a new PCP, contact the provider's office right away and introduce yourself as a new Tufts Health Plan member. Ask if they are taking new patients and if the provider would like to schedule a physical exam.**
- Other Health Coverage: If you have other or additional insurance (such as Medicare), please check the correct box and fill in the requested information. If you do not have any other insurance, be sure to check the "No" box.

When the Application is Complete

- Give the application to your employer.
- Employer mails the form to:
  Tufts Health Plan
  P.O. Box 9186
  Watertown, MA 02471-9186

Notices

By enrolling, you understand and agree that if you or any of your enrolled dependents obtain a health care benefit or payment that you are not entitled to receive, or if you knowingly present a claim that contains a false statement, you may lose your health care coverage and can be liable for the full amount of the health care benefit or payment made and for reasonable attorney's fees and costs, including the cost of the investigation.

Tufts Health Plan arranges for the provision of health care services through agreements with independent community-based health care professionals working in private offices and with hospitals throughout the Tufts Health Plan service area. These providers are independent contractors and not employees, agents, or representatives of Tufts Health Plan. Tufts Health Plan does not directly provide health care services.

Product Codes

Write the corresponding letter in the product box in the subscriber section of the enrollment application.

- **A.** HMO Premium
- **B.** HMO Value
- **C.** HMO Basic
- **D.** HMO Choice Copay
- **E.** Advantage HMO
- **F.** Advantage HMO Saver
- **G.** POS
- **H.** POS Choice Copay
- **I.** EPO
- **J.** EPO Choice Copay
- **K.** PPO
- **L.** Advantage PPO
- **M.** Advantage PPO Saver
- **N.** Navigator by Tufts Health Plan
- **O.** CareLink
- **P.** Select HMO
- **Q.** Select Advantage HMO
- **R.** Rhode Island HEALTHPact
- **S.** Your Choice HMO
- **T.** Your Choice PPO
- **U.** Steward Community Choice
- **LPC.** Lifespan Premier Choice

We speak over 200 languages.
Call Member Services.

Nous parlons français
Hablamos Español
Nós falamos português
Мы говорим по-русски
Parliamo Italiano
Wir sprechen Deutsch
我們會講普通話
我們會講廣東話
Chúng tôi nói được tiếng Việt
Nou pale Kreyòl
เรือ อิฆาย ภาษาไฺ

Need Help?

If you need assistance selecting a PCP, visit tuftshealthplan.com and use the Doctor Search feature. If you need help filling out this form, call a Member Services Representative.

Member Services:

800.462.0224

COM-30100003-201810 18079

FIGURE 1. Member Enrollment Form

MEMBER ENROLLMENT FORM

FAILURE TO COMPLETE FORM WILL CAUSE A DELAY IN ENROLLMENT.

Please print clearly or type. Please be sure application is completed in full to ensure enrollment. Employers can mail completed forms to: Tufts Health Plan • P.O. Box 9186 • Watertown, MA 02471-9186

EMPLOYER SECTION

PLEASE WRITE IN YOUR 8 DIGIT GROUP NUMBER BELOW

Group/Company Name_____ Group Number_____

Office Location_____ Date of Hire_____ Effective Date of Coverage_____

Type of Enrollment: ❑ New Hire ❑ Open Enrollment ❑ COBRA ❑ New Group ❑ Qualifying Event (MUST specify)_____ Qualifying Event Date_____

SUBSCRIBER SECTION

PRODUCT (Select corresponding letter from the list on the front page) _____ Other _____

Last Name_____ First Name_____ Middle Initial_____

Employee Social Security Number (required)_____–_____–_____ Date of Birth (MM/DD/YYYY)_____/_____/_____ Gender: ❑ Male ❑ Female

Residential Address (required) _____ City_____ State_____ ZIP_____

P.O. Box (optional) _____ City_____ State_____ ZIP_____

Email Address _____ Home/Work Telephone (_____) _____ Cell Phone (_____) _____Primary Language_____

Marital Status: ❑ Single ❑ Married ❑ Divorced ❑ Domestic Partner Type of Coverage Requested: ❑ Individual ❑ Family ❑ Other_____

Primary Care Provider First Name_____ Last Name_____ PCP/ NPI # _____ Is this your current PCP? ❑ Yes ❑ No

Members Enrolling First Name / Last Name (if different)	Sex M/F	Date of Birth (MM/DD/YEAR)	Social Security Number (required for all members)	Choose a Primary Care Provider for each member (Include first and last name.)	Check if currently used for primary care	PCP NPI #
❑ Spouse ❑ Domestic Partner			– –		❑	
Child/Dependent			– –		❑	
Child/Dependent			– –		❑	
Child/Dependent			– –		❑	
Child/Dependent			– –		❑	
Child/Dependent			– –		❑	

Please check if you are using additional membership applications for additional dependent children. ❑

Do you or someone else covered under this insurance policy have other health insurance coverage at the same time your Tufts Health Plan policy is in effect? ❑ Yes ❑ Yes (Medicare) ❑ No

Name of Health Plan_____ Name of Plan Holder_____ Health Plan Number_____ Effective Date_____

Names of Family Members Covered_____ Is Spouse Employed? ❑ Yes ❑ No If Yes, Name and Address of Employer _____

The information supplied on this form is true and complete. I authorize my employer to make necessary payroll deductions, if any, for my share of Tufts Health Plan coverage. I assign benefits to Tufts Health Plan providers, which means that Tufts Health Plan is authorized to make payments directly to Tufts Health Plan providers for services rendered to me (us). I grant Tufts Health Plan any legal right that I (we) may have to recover the cost of services for an illness or injury caused by someone else when these services have been or will be paid by Tufts Health Plan. I understand that calls to the Member Services department may be monitored for quality assurance. I understand that the benefits for which I (we) are eligible are those described in the applicable member benefit documents.

Subscriber Signature_____ Date_____ **Employer Signature** (required)_____ Telephone_____ Date_____

Member Enrollment Form (page 2)

TUFTS Health Plan

MEMBER CHANGE FORM

(Please see reverse side)

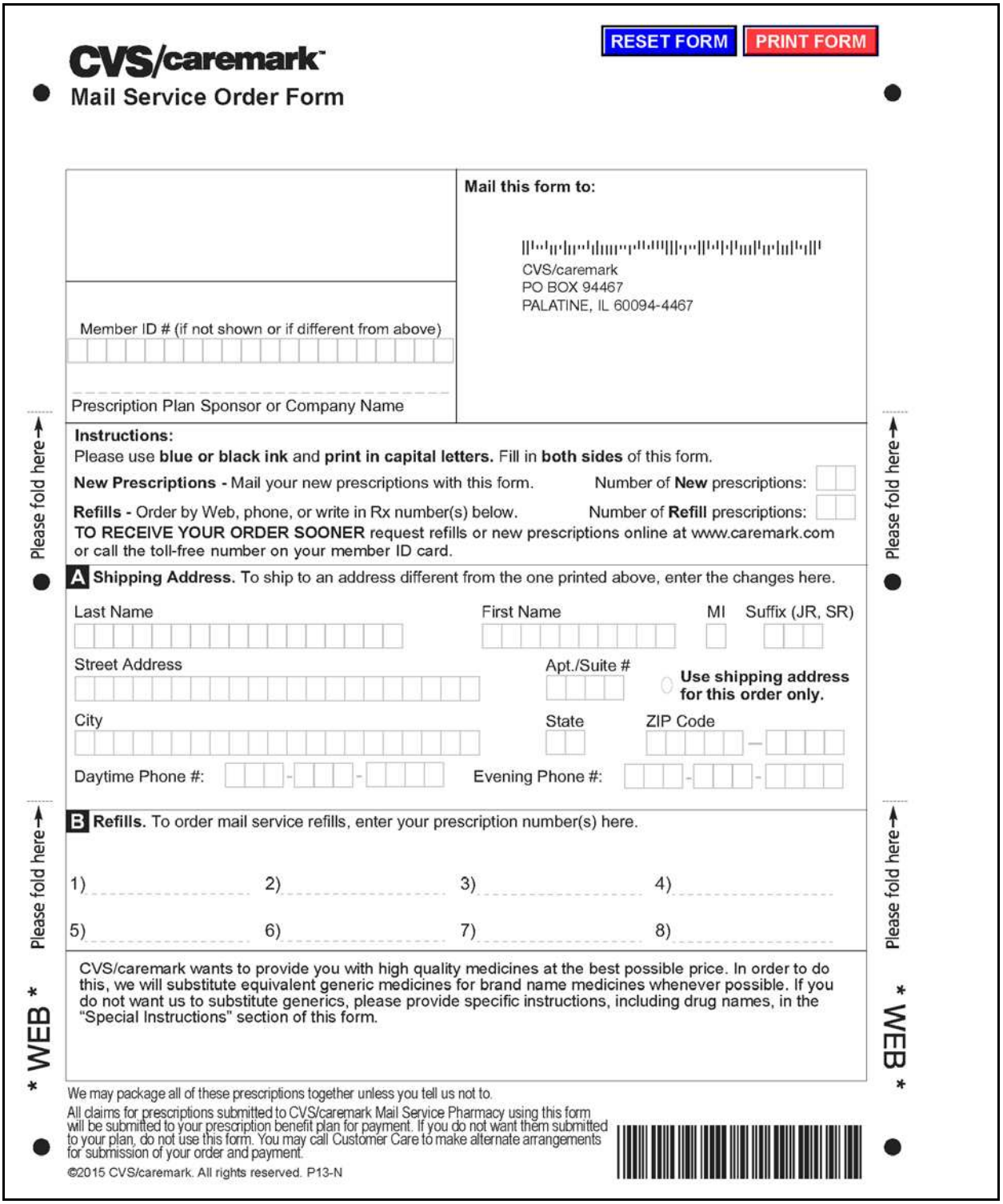
Please complete the summary and submit it with the applications and changes it reflects to:

TUFTS HEALTH PLAN
P.O. BOX 9186
WATERTOWN, MA 02471-9186
FAX 617-923-5898

Submitted By:	Date Submitted:	
Name of Employer Group:	Group Number:	Telephone Number:

1. Name of Member (Last, First, MI)	2. Member No.	3. Plan Code	4. Action Code	5. Effective Date	6. Additional Information
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					
17.					
18.					

FIGURE 2. Member Change Form



RESET FORM PRINT FORM

CVS/caremark

Mail Service Order Form

Mail this form to:

CVS/caremark
PO BOX 94467
PALATINE, IL 60094-4467

Member ID # (if not shown or if different from above)

Prescription Plan Sponsor or Company Name

Please fold here

Instructions:
Please use **blue or black ink** and **print in capital letters.** Fill in **both sides** of this form.

New Prescriptions - Mail your new prescriptions with this form. Number of **New** prescriptions:

Refills - Order by Web, phone, or write in Rx number(s) below. Number of **Refill** prescriptions:

TO RECEIVE YOUR ORDER SOONER request refills or new prescriptions online at www.caremark.com or call the toll-free number on your member ID card.

A Shipping Address. To ship to an address different from the one printed above, enter the changes here.

Last Name First Name MI Suffix (JR, SR)

Street Address Apt./Suite # **Use shipping address for this order only.**

City State ZIP Code

Daytime Phone #: Evening Phone #:

B Refills. To order mail service refills, enter your prescription number(s) here.

1) 2) 3) 4)

5) 6) 7) 8)

CVS/caremark wants to provide you with high quality medicines at the best possible price. In order to do this, we will substitute equivalent generic medicines for brand name medicines whenever possible. If you do not want us to substitute generics, please provide specific instructions, including drug names, in the "Special Instructions" section of this form.

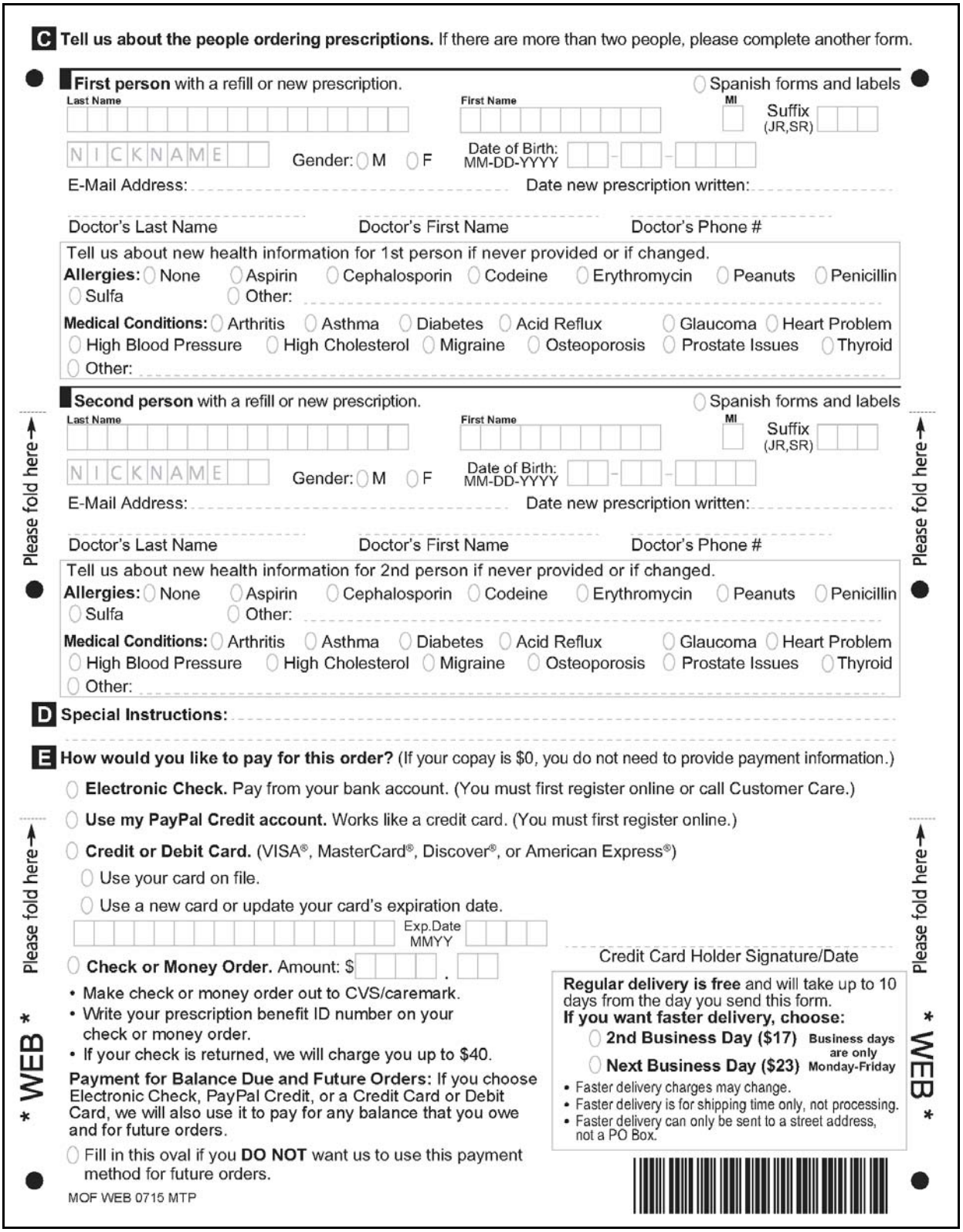
We may package all of these prescriptions together unless you tell us not to.

All claims for prescriptions submitted to CVS/caremark Mail Service Pharmacy using this form will be submitted to your prescription benefit plan for payment. If you do not want them submitted to your plan, do not use this form. You may call Customer Care to make alternate arrangements for submission of your order and payment.

Please fold here

* WEB *

FIGURE 3: CVS Caremark® Mail Service Order Form



C **Tell us about the people ordering prescriptions.** If there are more than two people, please complete another form.

First person with a refill or new prescription. ○ Spanish forms and labels

Last Name | First Name | MI | Suffix (JR,SR)

NICKNAME | Gender: ○ M ○ F | Date of Birth: MM-DD-YYYY

E-Mail Address: | Date new prescription written:

Doctor's Last Name | Doctor's First Name | Doctor's Phone #

Tell us about new health information for 1st person if never provided or if changed.

Allergies: ○ None ○ Aspirin ○ Cephalosporin ○ Codeine ○ Erythromycin ○ Peanuts ○ Penicillin ○ Sulfa ○ Other:

Medical Conditions: ○ Arthritis ○ Asthma ○ Diabetes ○ Acid Reflux ○ Glaucoma ○ Heart Problem ○ High Blood Pressure ○ High Cholesterol ○ Migraine ○ Osteoporosis ○ Prostate Issues ○ Thyroid ○ Other:

Second person with a refill or new prescription. ○ Spanish forms and labels

Last Name | First Name | MI | Suffix (JR,SR)

NICKNAME | Gender: ○ M ○ F | Date of Birth: MM-DD-YYYY

E-Mail Address: | Date new prescription written:

Doctor's Last Name | Doctor's First Name | Doctor's Phone #

Tell us about new health information for 2nd person if never provided or if changed.

Allergies: ○ None ○ Aspirin ○ Cephalosporin ○ Codeine ○ Erythromycin ○ Peanuts ○ Penicillin ○ Sulfa ○ Other:

Medical Conditions: ○ Arthritis ○ Asthma ○ Diabetes ○ Acid Reflux ○ Glaucoma ○ Heart Problem ○ High Blood Pressure ○ High Cholesterol ○ Migraine ○ Osteoporosis ○ Prostate Issues ○ Thyroid ○ Other:

Please fold here ↑ | Please fold here ↑

D **Special Instructions:**

E **How would you like to pay for this order?** (If your copy is $0, you do not need to provide payment information.)

○ **Electronic Check.** Pay from your bank account. (You must first register online or call Customer Care.)

○ **Use my PayPal Credit account.** Works like a credit card. (You must first register online.)

○ **Credit or Debit Card.** (VISA®, MasterCard®, Discover®, or American Express®)

○ Use your card on file.

○ Use a new card or update your card's expiration date.

Exp.Date MMYY

Credit Card Holder Signature/Date

○ **Check or Money Order.** Amount: $.

- Make check or money order out to CVS/caremark.
- Write your prescription benefit ID number on your check or money order.
- If your check is returned, we will charge you up to $40.

Payment for Balance Due and Future Orders: If you choose Electronic Check, PayPal Credit, or a Credit Card or Debit Card, we will also use it to pay for any balance that you owe and for future orders.

○ Fill in this oval if you **DO NOT** want us to use this payment method for future orders.

Regular delivery is free and will take up to 10 days from the day you send this form.
If you want faster delivery, choose:

○ **2nd Business Day ($17)** Business days are only Monday-Friday

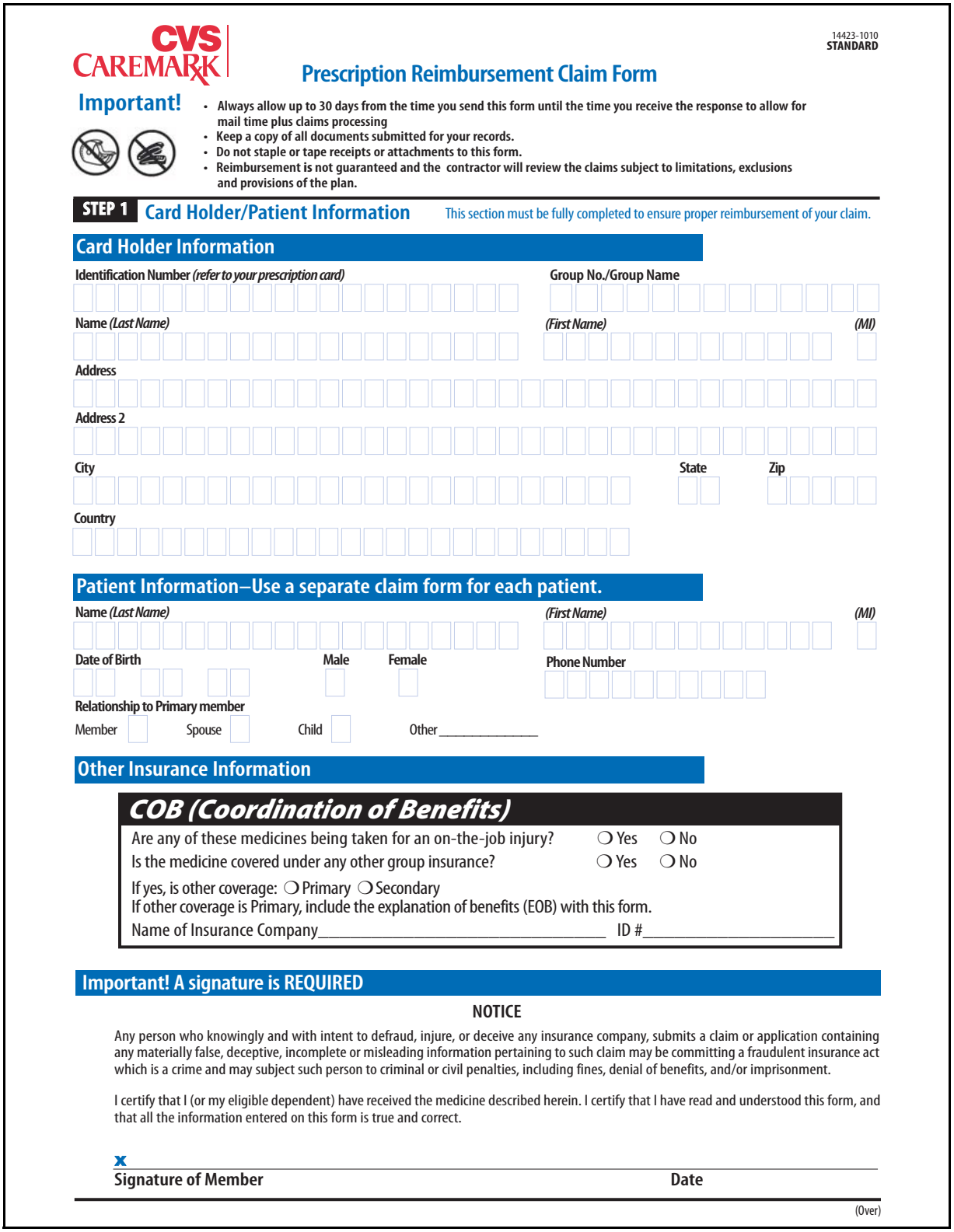
○ **Next Business Day ($23)**

- Faster delivery charges may change.
- Faster delivery is for shipping time only, not processing.
- Faster delivery can only be sent to a street address, not a PO Box.

* WEB * | * WEB *

MOF WEB 0715 MTP

FIGURE 4: CVS Caremark® Mail Order Service Form (page 2)



CVS CAREMARK

14423-1010
STANDARD

Prescription Reimbursement Claim Form

Important!

- Always allow up to 30 days from the time you send this form until the time you receive the response to allow for mail time plus claims processing
- Keep a copy of all documents submitted for your records.
- Do not staple or tape receipts or attachments to this form.
- Reimbursement is not guaranteed and the contractor will review the claims subject to limitations, exclusions and provisions of the plan.

STEP 1 Card Holder/Patient Information — This section must be fully completed to ensure proper reimbursement of your claim.

Card Holder Information

Identification Number *(refer to your prescription card)*

Group No./Group Name

Name *(Last Name)*

(First Name)

(MI)

Address

Address 2

City

State

Zip

Country

Patient Information–Use a separate claim form for each patient.

Name *(Last Name)*

(First Name)

(MI)

Date of Birth

Male

Female

Phone Number

Relationship to Primary member

Member Spouse Child Other _____

Other Insurance Information

COB (Coordination of Benefits)

Are any of these medicines being taken for an on-the-job injury? ❍ Yes ❍ No

Is the medicine covered under any other group insurance? ❍ Yes ❍ No

If yes, is other coverage: ❍ Primary ❍ Secondary

If other coverage is Primary, include the explanation of benefits (EOB) with this form.

Name of Insurance Company_____ ID #_____

Important! A signature is REQUIRED

NOTICE

Any person who knowingly and with intent to defraud, injure, or deceive any insurance company, submits a claim or application containing any materially false, deceptive, incomplete or misleading information pertaining to such claim may be committing a fraudulent insurance act which is a crime and may subject such person to criminal or civil penalties, including fines, denial of benefits, and/or imprisonment.

I certify that I (or my eligible dependent) have received the medicine described herein. I certify that I have read and understood this form, and that all the information entered on this form is true and correct.

x _____

Signature of Member **Date**

(Over)

FIGURE 5: CVS Caremark Prescription Reimbursement Claim Form

3 Dependent Eligibility

The following section presents Tufts Health Plan's policies for covering dependents. The term "dependent" includes the *Subscriber's* legal spouse, according to the law of the state in which you reside, domestic partner[6], "child", or disabled dependent. The events that qualify these dependents for enrollment are detailed below.

Spouse also includes the spousal equivalent of the *Subscriber* who is the registered domestic partner, civil union partner, or other similar legally recognized partner of the *Subscriber* who resides in a state or municipal jurisdiction that provides such legal recognition/spousal equivalent rights.

Dependent Child Policy

The Patient Protection and Affordable Care Act (also known as Federal Health Care Reform) provides coverage for adult dependent children until the age of 26.

Unless otherwise agreed to by Tufts Health Plan, a dependent's coverage terminates under the following circumstances:

- At the end of the month in which the dependent turns age 26
- When the subscriber's coverage terminates, whichever occurs first

Adopted Child Policy

Coverage for an adopted child is the same as coverage for a natural child, assuming the adopted child meets the Tufts Health Plan definition of an adopted child. Tufts Health Plan's definition of an adopted child can be found in the benefit document.

Disabled Dependent Policy

Tufts Health Plan covers a disabled natural child, stepchild, or adopted child of the subscriber or spouse, if the dependent meets the definition of disabled dependent in the benefit document.

6 Domestic partner and child"coverage can differ by employer group.

Enrollment Process

- Disabled children are covered as dependents until the end of the month in which the dependent turns age 26.
- Upon turning 26, if a dependent applies for disabled dependent status, the subscriber must complete the two-part Disabled Dependent Form.

Members may contact Member Services for more information regarding enrolling a disabled dependent. To continue coverage for a disabled dependent, the subscriber should contact Member Services approximately 30 days before the dependent's loss of dependent status.

Domestic Partners Policy

Tufts Health Plan provides domestic partner coverage to employer groups who choose to offer this option to their employees. This section explains the enrollment and eligibility guidelines pertaining to domestic partner coverage. (It is the employer's responsibility to obtain, secure, and maintain documentation of eligible domestic partner participants.)

Eligibility

This coverage applies to partners of the same sex and the opposite sex, if the following conditions are met:

- The partner must be at least years of age.
- The partner and the employee must not be married and have not been married for at least 12 consecutive months to anyone, cannot be related by blood, and must share a mutually exclusive and enduring relationship.
- The partner and the employee must have shared a common residence for at least 12 consecutive months and intend to do so indefinitely.
- The partner and the employee consider themselves life partners and share joint responsibility for their common welfare, and are financially interdependent.
- Parents, siblings, and roommates are ineligible.
- If an employee changes partners, the new partner is eligible only after the former partner has relocated from the employee's residence for a period of at least 12 months. The new partner must also meet the requirements stated above.
- The employee can only have one domestic partner at a time.
- The employee must be an active employee.

Dependent Children

Eligibility for dependent children of a domestic partner is the same as eligibility for an employee's stepchildren. The dependent children must reside in the home with the employee and the domestic partner, and the domestic partner must also be enrolled.

Enrollment/Disenrollment

Enrollment of new hires with domestic partners is the same as for all other employees. Termination procedures are also the same. The employee completes a statement of enrollment or disenrollment.

The employer's Summary Plan Description must contain a statement regarding the employee's responsibility to notify the employer when the employee-partner relationship changes or when any other change occurs that affects the eligibility of the domestic partner.

Continuation of Coverage for Domestic Partners

Domestic partners are not entitled to COBRA coverage under federal law. However, Tufts Health Plan offers COBRA-like coverage which is identical to COBRA coverage offered to spouses.

COBRA-like coverage is not available at the termination of the domestic partner relationship. COBRA-like coverage is only available to domestic partners or their dependents for those groups with domestic partner coverage for actively-at-work employees.

Other Conditions

In addition to the above eligibility and enrollment policies, Tufts Health Plan has the following requirements regarding domestic partner coverage:

- All of the group's carriers must agree to offer coverage to domestic partners on the same basis they extend coverage to spouses.
- The employer contributions must be the same for domestic partners as they are for spouses.

Changing the Type of Coverage

Members can change from individual to family coverage or add dependents by notifying their employer within 30 days of the occurrence of the following events:

- Marriage or remarriage

  NOTE: When a subscriber remarries, the ex-spouse may be able to continue coverage under COBRA.

- Loss of other health insurance that covered the subscriber or dependents

  NOTE: A letter is required from the former employer or insurance carrier.

- Birth or adoption of a child
- Section 125 ("Cafeteria Plan") qualifying event
- Qualifying event under HIPAA Special Enrollment
- Court decree requiring dependent health coverage

An employee can elect to change from family to individual coverage at any time.

The effective date of this change cannot be more than 60 days from the receipt of the change request. Terminated dependents can be reinstated only when a qualifying event occurs.

To change the employee's coverage, you and your employee must appropriately complete a Member Enrollment Form or Member Change Form, or submit a similar electronic transaction. Incomplete or inappropriately completed forms delay the enrollment process.

Qualifying Events for Adding Dependents

The following events qualify the employee to add dependents to their health care coverage. Complete the following information on the Member Enrollment Form and supply the appropriate documentation or electronic transaction within 60 days of the effective date to initiate the enrollment process.

Event	Necessary Documents
Open Enrollment	• Signed and completed *Member Enrollment Form*
Marriage and Add Domestic Partner	• Signed and completed *Member Enrollment Form*
Loss of Coverage	• Signed and completed *Member Enrollment Form*
Move into Service Area	• Signed and completed *Member Enrollment Form*
Mandated by Court Decree requiring dependent health care coverage	• Signed and completed *Member Enrollment Form* AND, UPON REQUEST, • Legal documentation mandating the subscriber to cover the dependent
Request to restrict employee/subscriber's access to a covered minor dependent's record	• Legal document specifying that the employee/subscriber has lost parental rights and indicating the personal representative to which full custody has been granted.
Adoption	• Signed and completed *Member Enrollment Form* AND, UPON REQUEST, • Legal documentation indicating when the child was placed with the subscriber for the purpose of adoption.
Birth	• Plan upgrade - signed and completed *Member Enrollment Form* OR • No plan upgrade - no written documentation is required for most groups member can simply call Member Services to add newborn.
Reinstatement of Dependent	• Signed and completed *Member Enrollment Form* AND • Dependent Certification form completed by the subscriber
Qualifying Events under HIPAA/Section 125 Special Enrollment	• Contact your account manager with any questions

4 Continuation of Coverage

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a 1985 federal law that requires companies with 20 or more employees to offer continuation of coverage to employees and their enrolled dependents who lose their employer-sponsored coverage ("qualified beneficiaries").

If you have questions regarding COBRA regulations, call the Employee Benefits Security Administration in Washington, DC (866-444-3272) and select the COBRA information message.

COBRA Policies

The following are Tufts Health Plan's policies regarding COBRA:

- Following termination[7] or reduction in work hours, the enrolled employee and eligible dependents become eligible for COBRA beginning on the first day following termination of group health benefits.
- A group member can change his or her COBRA election during a group's open enrollment period. Therefore, someone with prior COBRA, but no affiliation to Tufts Health Plan, can elect COBRA coverage with Tufts Health Plan on the open enrollment date.
- Dependents who are eligible for COBRA because they lost dependent status (e.g., aged out) cannot be put on COBRA within their former family membership. They would be eligible as an individual and must submit a Member Enrollment Form.

Length of Eligibility

The length of time an individual is eligible for COBRA depends on the reason for termination from the Plan and can vary from 18 to 36 months[8].

NOTE: Tufts Health Plan only allows for continuation of coverage for the minimum period required by law.

COBRA Administrative Steps

In addition to the administration and notification provisions required by COBRA, Tufts Health Plan requires you to do the following with respect to continuation of coverage:

7 Except for gross misconduct.

8 If members are disabled within 60 days of the COBRA qualifying event due to the loss of employment or reduction in hours, they may be eligible for 11 extra months of COBRA coverage for a total of 29 months.

Termination from Medical Coverage

When an employee or dependent becomes ineligible for group coverage, complete and submit a Member Change Form with the reason code that appropriately indicates the reason for termination.

Reinstatement

To reinstate a member due to COBRA election, you must complete a Member Change Form listing the subscriber's social security number and/or member ID, and name, plan code, effective date, and reason code 108.

Termination from COBRA

To terminate a member from COBRA, complete a Member Change Form listing the subscriber's social security number and name, plan code, effective date, and reason code 366.

Notice Requirements

When a member seeks conversion to COBRA coverage, the following conditions apply:

- Member must notify you within 60 days of COBRA notification that they elect to continue coverage through COBRA
- Member must send the first premium check to you within 45 days after signing the Member Enrollment Form or COBRA election form
- You must notify Tufts Health Plan of the member's decision to elect COBRA.

When an employee's dependent elects individual COBRA continuance, the dependent must complete a Member Enrollment Form and submit it to Tufts Health Plan's Enrollment department.

5 Billing

Your Tufts Health Plan billing invoices are sent approximately 21 days in advance of the payment due date. For example, in January you will receive the February invoice.

Payment in full is due on or before the date set forth in your Employer Group Agreement with Tufts Health Plan. Most commonly, this is the first of the month. Any premium received after that date is considered delinquent and could result in termination of coverage.

We appreciate your prompt payment of invoices so that service to your employees is not disrupted.

Premium Billing Invoices

Premium billing invoices are available both through the mail and online. Online billing allows you to review and update your billing information on Tufts Health Plan's secure Web site. Contact your account manager for additional information about registering for this service.

Online Billing

Tufts Health Plan's online billing program enables you to manage your Plan's administration online. Using this program you can:

- View online payment activity
- Make payments from checking or savings accounts
- Set up one-time payment accounts
- Establish separate payment accounts
- Print a remittance stub and mail payment to Tufts Health Plan
- Receive email notifications when your invoices are ready and available for viewing and payment

Premium Billing Policies

Tufts Health Plan does not prorate based on effective date of change. Member charges for additions, terminations, and plan changes are based on the effective date of the change and a wash rule system. Members are charged either the full month's premium or no premium for the month based on the effective date of change.

Additions to the Plan

Tufts Health Plan bills a full month's premium for each subscriber who is effective on or before the 15th day of the monthly billing cycle. Tufts Health Plan does not bill that month's premium for subscribers who are effective after the 15th day of the monthly billing cycle.

Terminations from the Plan

Tufts Health Plan bills a full month's premium for each subscriber who terminates on or after the 15th day of the monthly billing cycle. Tufts Health Plan does not bill that month's premium for subscribers who terminate before the 15th day of the monthly billing cycle.

Remittance

To ensure faster and more accurate posting of payment to your account, you must remit a check together with the returnable coupon in the return envelope enclosed with your invoice.

Wire Payment

Tufts Health Plan offers two electronic options for your premiums. You can send all Automatic Clearing House (ACH) or WIRE payments to Bank of America at the respective address below, depending on the method of payment chosen:

ACH	WIRE
Tufts Health Plan	Tufts Health Plan
P.O. Box 9224	P.O. Box 9224
Chelsea, MA 02150-9224	Chelsea, MA 02150-9224
ABA #011000138	ABA # 026009593
Account # 9924191	Account #9924191

To ensure accurate distribution of your payment, we encourage you to use CCD+ format for electronic payments by including your company's name and eight digit Tufts Health Plan group number. For further information, contact your Account Manager.

Online Payment

Remittance may be paid online from your checking or savings account. Payments can be set up at your convenience as either one-time or recurring payments. You can view all Web payment activity online and select to receive e-mail notifications of payment transactions.

Correspondence

Remittance can be submitted through the mail. To ensure faster and more accurate posting of payment to your account, you must remit a check and the returnable coupon in the return envelope enclosed with your invoice.

All other enrollment and premium billing correspondence must be sent to:

Tufts Health Plan
Commercial Enrollment/Eligibility
PO Box 9186
Watertown, MA 02471-9186

Reading the Premium Bill

This section explains the premium bill, or invoice, that Tufts Health Plan sends to your group to collect monthly premium. The first part of the bill is a two-sided invoice. Attached to the invoice is a list of subscribers and their subscriber numbers, plan types, and individual premium amounts.

Statement of Account and Returnable Coupon

At the top of the first page, the Statement of Account displays your group's current-month balance and any outstanding invoice balances. The Period Covered column defines the period to which the balance applies.

At the bottom of the first page is the returnable coupon that must be returned with your payment to ensure that Tufts Health Plan applies the payment accurately.

A check box for indicating an address or contact name change is on the coupon. If your company changes its location or its contact for Tufts Health Plan's Enrollment and Premium Billing department, mark the check box and write the new information on the reverse side.

Explanation of Invoice

The back side of the first page is the Explanation of Invoice, which contains a key to transaction types, addresses for mailing enrollment documents, toll-free and fax numbers, a box for new address or contact information, and, when needed, updates regarding billing for Tufts Health Plan.

Transaction Types

This section lists enrollment and billing transaction codes and their meanings. Examples of codes are TE (member termination) and RC (rate change). The transaction codes for your group appear on the Adjustment Detail, the last page of the bill.

Important Updates

To the right of the transaction codes is an area where important updates appear. Check this area for information on changes implemented by the Enrollment and Premium Billing departments or for other helpful information regarding your invoice and Tufts Health Plan.

Toll-Free and Fax Numbers

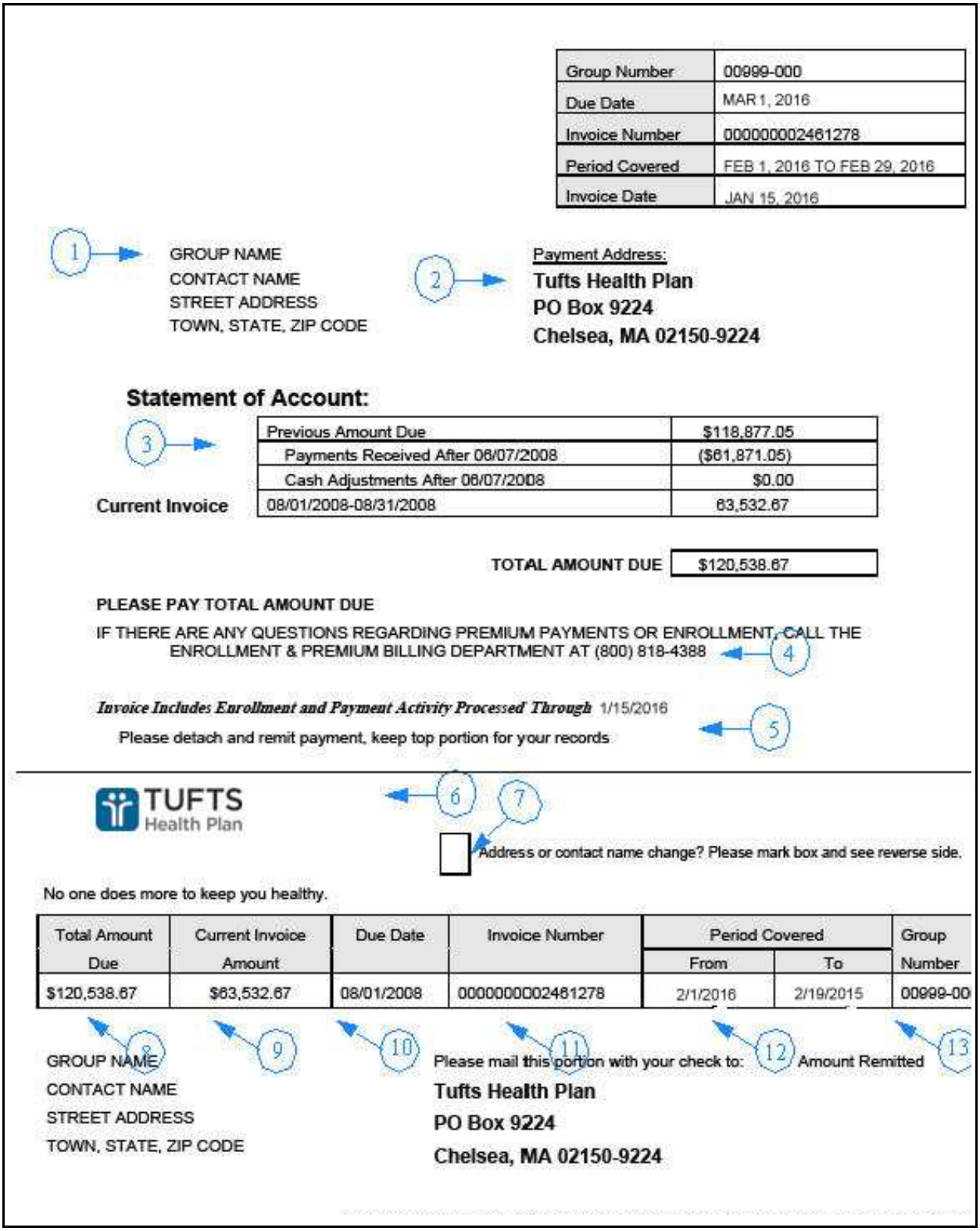
These are the numbers commonly used to reach Tufts Health Plan's Member Services and Enrollment and Premium Billing departments. This page also lists the company's Web site address tuftshealthplan.com, where you can learn more about Tufts Health Plan.

Details of Premium Bill

The following pages display a sample employer-group bill. The table below describes each section of the bill. The reference numbers correspond to the same numbers shown in the boxes on the sample bill.

Reference Number	Refers to this Section of the Bill
1	Your group's name, contact, and address
2	Tufts Health Plan's address to send payment
3	Statement of Account - the summary of what your group currently owes
4	Toll-free number to call with any questions regarding the bill
5	Date through which Tufts Health Plan has processed enrollment and payment
6	Tear-off remittance coupon
7	Check box to indicate address or contact-name change
8	Total amount owed to Tufts Health Plan, which is equal to all outstanding balances, including current period and balances remaining from prior invoices.
9	Amount owed for the current month
10	Date payment is due at Tufts Health Plan
11	Invoice number
12	Period the invoice covers
13	Your Tufts Health Plan group number
14	Codes for transaction types (see the last page of the invoice)
15	Free text section where Tufts Health Plan displays important updates
16	Addresses to which you can mail forms (this address differs from the address to which you send payments)
17	Commonly used Tufts Health Plan phone numbers
18	Commonly used Tufts Health Plan fax numbers
19	Section for indicating your group's change of contact or address

A sample invoice is provided on the following pages. Please note that this is a sample only and some funding costs or categories may not be applicable for all products. Contact your Account Manager for more information.



Group Number	00999-000
Due Date	MAR 1, 2016
Invoice Number	000000002461278
Period Covered	FEB 1, 2016 TO FEB 29, 2016
Invoice Date	JAN 15, 2016

1 → GROUP NAME
CONTACT NAME
STREET ADDRESS
TOWN, STATE, ZIP CODE

2 → Payment Address:
Tufts Health Plan
PO Box 9224
Chelsea, MA 02150-9224

Statement of Account:

3 →

Previous Amount Due	$118,877.05
Payments Received After 08/07/2008	($61,871.05)
Cash Adjustments After 08/07/2008	$0.00
Current Invoice 08/01/2008-08/31/2008	63,532.67

TOTAL AMOUNT DUE $120,538.67

PLEASE PAY TOTAL AMOUNT DUE

IF THERE ARE ANY QUESTIONS REGARDING PREMIUM PAYMENTS OR ENROLLMENT, CALL THE ENROLLMENT & PREMIUM BILLING DEPARTMENT AT (800) 818-4388 ← 4

Invoice Includes Enrollment and Payment Activity Processed Through 1/15/2016 ← 5

Please detach and remit payment, keep top portion for your records

TUFTS Health Plan ← 6

7 → ☐ Address or contact name change? Please mark box and see reverse side.

No one does more to keep you healthy.

Total Amount Due	Current Invoice Amount	Due Date	Invoice Number	Period Covered		Group Number
				From	To	
$120,538.67	$63,532.67	08/01/2008	0000000002461278	2/1/2016	2/19/2015	00999-00

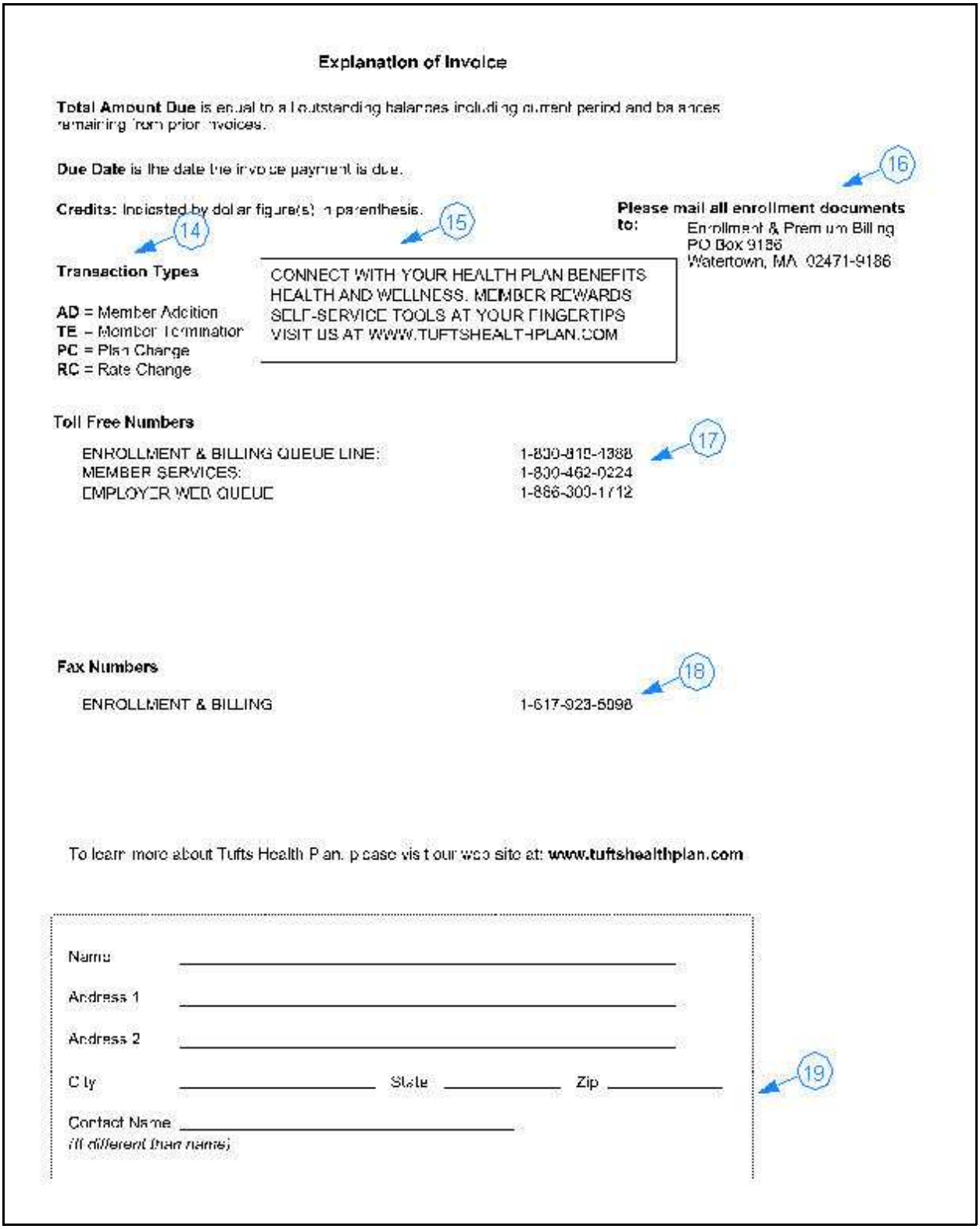
8 → GROUP NAME
CONTACT NAME
STREET ADDRESS
TOWN, STATE, ZIP CODE

9 → 10 → 11 → Please mail this portion with your check to:
Tufts Health Plan
PO Box 9224
Chelsea, MA 02150-9224

12 → Amount Remitted

13 →

FIGURE 1: Front Page of the Premium Bill



Explanation of Invoice

Total Amount Due is equal to all outstanding balances including current period and balances remaining from prior invoices.

Due Date is the date the invoice payment is due.

Credits: Indicated by dollar figure(s) in parenthesis.

Please mail all enrollment documents to:
Enrollment & Premium Billing
PO Box 9186
Watertown, MA 02471-9186

Transaction Types

AD = Member Addition
TE = Member Termination
PC = Plan Change
RC = Rate Change

CONNECT WITH YOUR HEALTH PLAN BENEFITS
HEALTH AND WELLNESS. MEMBER REWARDS
SELF-SERVICE TOOLS AT YOUR FINGERTIPS
VISIT US AT WWW.TUFTSHEALTHPLAN.COM

Toll Free Numbers

ENROLLMENT & BILLING QUEUE LINE:	1-800-818-1388
MEMBER SERVICES:	1-800-462-0224
EMPLOYER WEB QUEUE	1-866-300-1712

Fax Numbers

ENROLLMENT & BILLING	1-617-923-5098

To learn more about Tufts Health Plan, please visit our web site at: **www.tuftshealthplan.com**

Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip _____

Contact Name _____
(If different than name)

FIGURE 2: Explanation of Invoice (Page 2 of Premium Bill)

Reminder and Termination Letters

Premium reminder letters are sent to groups within five business days of the invoice due date if payment has not been posted. A reminder letter is the first notification of an overdue payment.

If payment is not immediately received, a termination letter is mailed to the group indicating the date of termination. A group can be reinstated for non-payment only once. If a group is terminated a second time for non-payment, it will not be reinstated.

This termination for non-payment of premium is not considered a “Rescission” under Federal Health Care Reform.

6 Self Insured Funding: Health Care Costs

PPO Funding invoices are issued on a weekly basis and include all health care costs applicable to your account.

Payment in full of this invoice is due as set forth in your *Administrative Services Agreement*. Most commonly, this is within one business day of notification of the amounts due.

We appreciate your prompt payment of invoices so that we may ensure the timely release of payments to our providers and members.

Funding Requirements

Bank Accounts

Tufts Health Plan will maintain a non-interest bearing checking account "Master Account," and a separate interest-bearing sub-account, "Security Deposit Account," for each ASO employer group. Employer group funds in the Master Account may be commingled with funds from other employers of group health plans. Tufts Health Plan will pay for any bank charges on the Master Account. Security Deposit Accounts do not incur bank charges.

Security Deposit

Tufts Health Plan requires a security deposit as set forth in your *Administrative Services Agreement*. Most commonly, this is an amount equal to two (2) weeks of estimated health care costs activity. Tufts Health Plan may periodically recalculate the Security Deposit to reflect actual Health Care Costs. Tufts Health Plan will establish the security deposit account at an FDIC-insured bank. A copy of the monthly bank statement will be issued to the employer group.

Funding Procedure

Weekly Process

Check runs are processed each Monday. On the Tuesday following each weekly check run, Tufts Health Plan will notify the employer group, through an agreed upon method of communication, of the amount it is responsible to pay for that week's health care costs. Invoices are available online through our Employer Portal upon email notification.

On Wednesday, within 24 hours of notification, the employer group will fund into the Master Account by an agreed upon method of funding the amount of that week’s Health Care Costs.

On Thursday, upon receipt of funding, Tufts Health Plan will release checks to providers and members. Detailed reports will be available on the Employer Portal for employer groups supporting the amount funded that week.

The funding schedule above will be appropriately adjusted to reflect Monday holidays or other events that cause a change in the weekly check run schedule.

Methods of Payment: Health Care Costs

Tufts Health Plan offers employer groups the following two funding options:

- Automated Clearing House (ACH) Debit Funding Procedure

  The employer group provides Tufts Health Plan with access to a designated client-owned checking account. Each week, upon notification, the employer group will immediately make funds available in the designated account. Tufts Health Plan will draw funds into Tufts Health Plan's Master Account equal to the amount the employer group is responsible to pay for that week's health care costs.
- Wire Transfer/ACH Credit Funding Procedure

  Each week, upon notification, the employer group agrees to wire transfers or initiates payment by ACH credit into Tufts Health Plan's Master Account, the amount it is responsible to pay for that week's health care costs.

If you fund by ACH debit, you are required to notify your Tufts Health Plan funding contact of any change in bank account information in advance so that funding of invoices is not disrupted.

Payment Instructions

- If you fund by **Federal Wire Transfer**, direct payments to:

  Citizens Bank of RI

  Riverside, RI

  ABA #011-5001-20

  Attn: Tufts Benefit Administrators

  Account #110958-991-0

  Reference: Citizens Bank of MA
- If you fund by **ACH Credit**, direct payments to:

  Citizens Bank of MA

  Boston, MA

  ABA #211-0701-75

  Attn: Tufts Benefit Administrators

  Account #110958-991-0

  NOTE: Be sure to reference you company name on all wire or ACH credit payments.

Failure to Fund

If you fail to fund invoices as set forth in the *Administrative Services Agreement*, then Tufts Health Plan will debit the security deposit account in the amount equal to fund that week's Health Care Costs. As the employer group, you must then replenish the security deposit account within three (3) business days of the initial notification of the amount due.

Failure to fund may cause suspension of further processing and payment of employer group's Health Care Costs, and/or termination.

Run Out Services

Tufts Health Plan will continue to process and pay health care costs for a period of 12 months after termination, unless otherwise agreed to by both parties. The balance in the security deposit account will be returned to employer group within 30 days after completion of the run out period.

Funding Invoices

Funding invoices are generated each Monday. Your Funding invoice will provide you with the total health care costs to be paid on your behalf that week. Your health care costs will be listed by plan type. The invoice is provided in 3 parts: funding request with total amount due, supporting cost detail, and supporting group detail.

A sample invoice is provided at the end of this chapter. Please note that this is a sample only and some funding costs or categories may not be applicable for all products. Please contact your Account Manager for more information.

Funding Request

The first page is the summary level invoice by plan type which will group associated costs into major categories, e.g., Medical, Pharmacy.

Your summary invoice will display important messages when applicable. These may be global messages to all employer groups or may be specific to your individual group.

Cost Detail

This section will list the major cost categories by plan type along with the individual costs included in that category. If applicable, an additional cost detail section will be included for corporations with your Corporation's specified invoicing groups.

Group Detail

This section will list the individual costs and the group level detail by plan type.

If applicable, the group detail section will display costs by your corporation's specific invoicing groups rather than plan type.

Online Reporting - Self Service

Your weekly funding invoice and supporting detail reports are available online through our Employer Portal. Member-level detail reporting on medical and pharmacy claims will be available in both Portable Document Format (PDF) and Microsoft® Excel™ providing you with analytical capabilities.

Two years of historical information will be available. Funding reporting not available online will be mailed.

Employer portal registration is required at tuftshealthplan.com/employers.

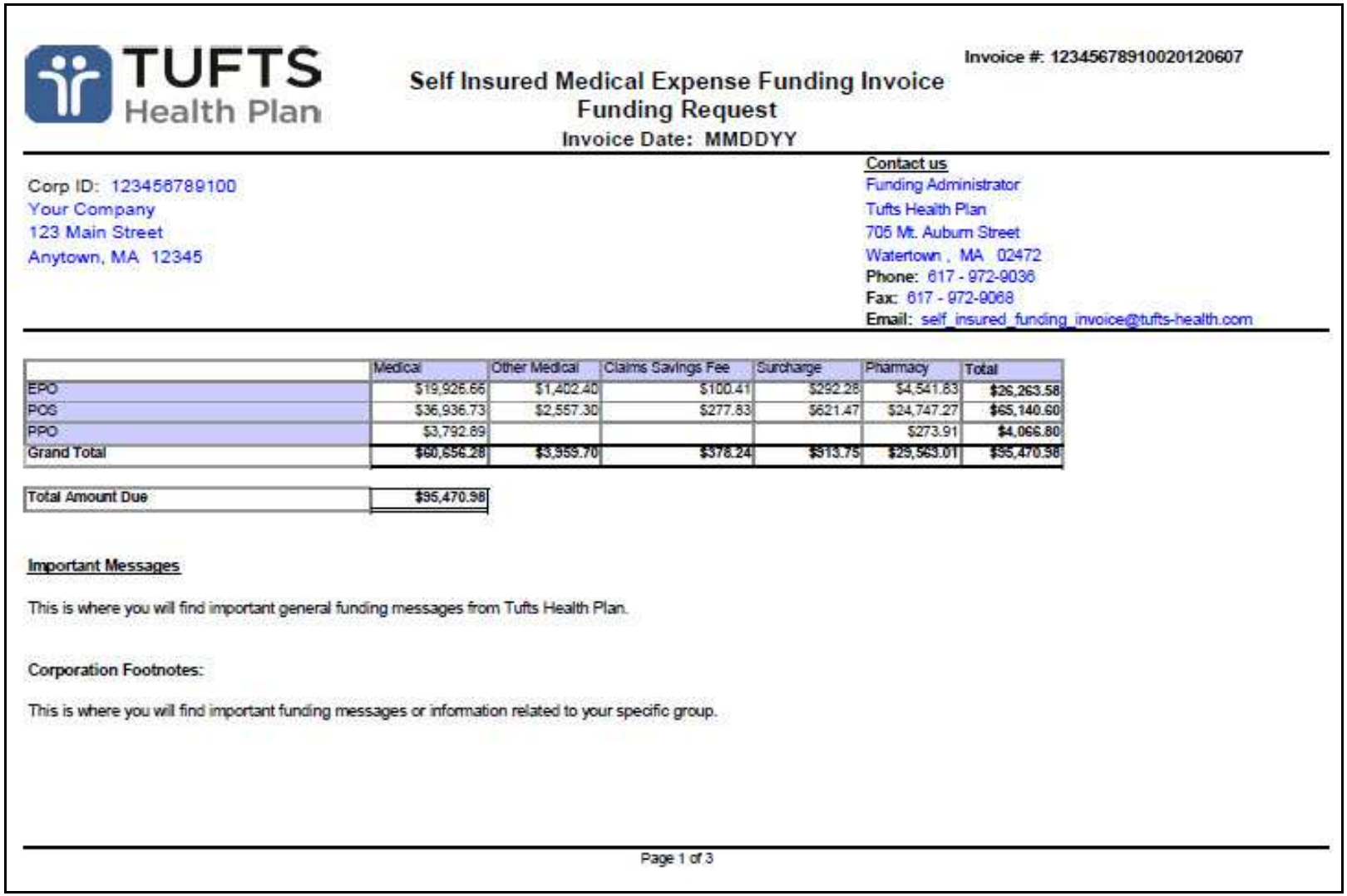
Funding Contacts

You may reach your Funding Administrator by one of the following:

Funding phone #:(617) 972-9036

Funding fax #:(617) 972-9068

Funding email: self_insured_funding_invoice@tufts-health.com



TUFTS Health Plan

Invoice #: 12345678910020120607

Self Insured Medical Expense Funding Invoice
Funding Request
Invoice Date: MMDDYY

Corp ID: 123456789100
Your Company
123 Main Street
Anytown, MA 12345

Contact us
Funding Administrator
Tufts Health Plan
705 Mt. Auburn Street
Watertown , MA 02472
Phone: 617 - 972-9036
Fax: 617 - 972-9068
Email: self_insured_funding_invoice@tufts-health.com

	Medical	Other Medical	Claims Savings Fee	Surcharge	Pharmacy	Total
EPO	$19,926.66	$1,402.40	$100.41	$292.28	$4,541.83	$26,263.58
POS	$36,936.73	$2,557.30	$277.83	$621.47	$24,747.27	$65,140.60
PPO	$3,792.89				$273.91	$4,066.80
Grand Total	$60,656.28	$3,959.70	$378.24	$913.75	$29,563.01	$95,470.98

Total Amount Due	$95,470.98

Important Messages

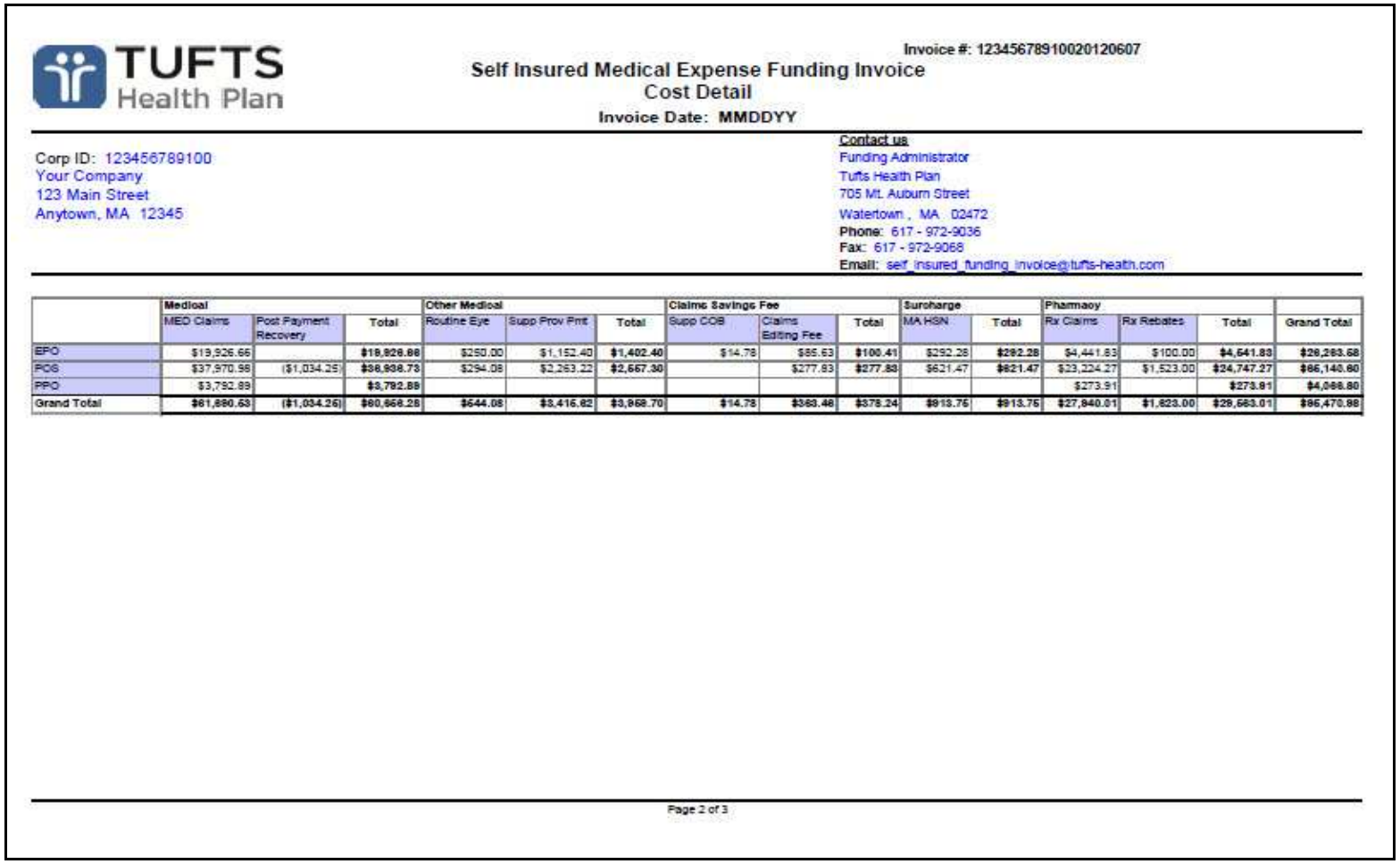
This is where you will find important general funding messages from Tufts Health Plan.

Corporation Footnotes:

This is where you will find important funding messages or information related to your specific group.

Page 1 of 3

FIGURE 1. Funding Invoice Sample



TUFTS Health Plan

Invoice #: 12345678910020120607

Self Insured Medical Expense Funding Invoice
Cost Detail

Invoice Date: MMDDYY

Corp ID: 123456789100
Your Company
123 Main Street
Anytown, MA 12345

Contact us
Funding Administrator
Tufts Health Plan
705 Mt. Auburn Street
Watertown , MA 02472
Phone: 617 - 972-9036
Fax: 617 - 972-9068
Email: self_insured_funding_invoice@tufts-health.com

	Medical			Other Medical			Claims Savings Fee			Surcharge		Pharmacy			
	MED Claims	Post Payment Recovery	Total	Routine Eye	Supp Prov Pmt	Total	Supp COB	Claims Editing Fee	Total	MA HSN	Total	Rx Claims	Rx Rebates	Total	Grand Total
EPO	$19,926.66		$19,926.66	$250.00	$1,152.40	$1,402.40	$14.78	$85.63	$100.41	$292.28	$292.28	$4,441.83	$100.00	$4,641.83	$26,263.68
POS	$37,970.98	($1,034.25)	$36,936.73	$294.08	$2,263.22	$2,557.30		$277.83	$277.83	$621.47	$621.47	$23,224.27	$1,523.00	$24,747.27	$65,140.60
PPO	$3,792.89		$3,792.89									$273.91		$273.91	$4,066.80
Grand Total	$61,690.53	($1,034.26)	$60,656.28	$544.08	$3,416.62	$3,958.70	$14.78	$363.46	$378.24	$913.75	$913.75	$27,940.01	$1,623.00	$29,663.01	$95,470.88

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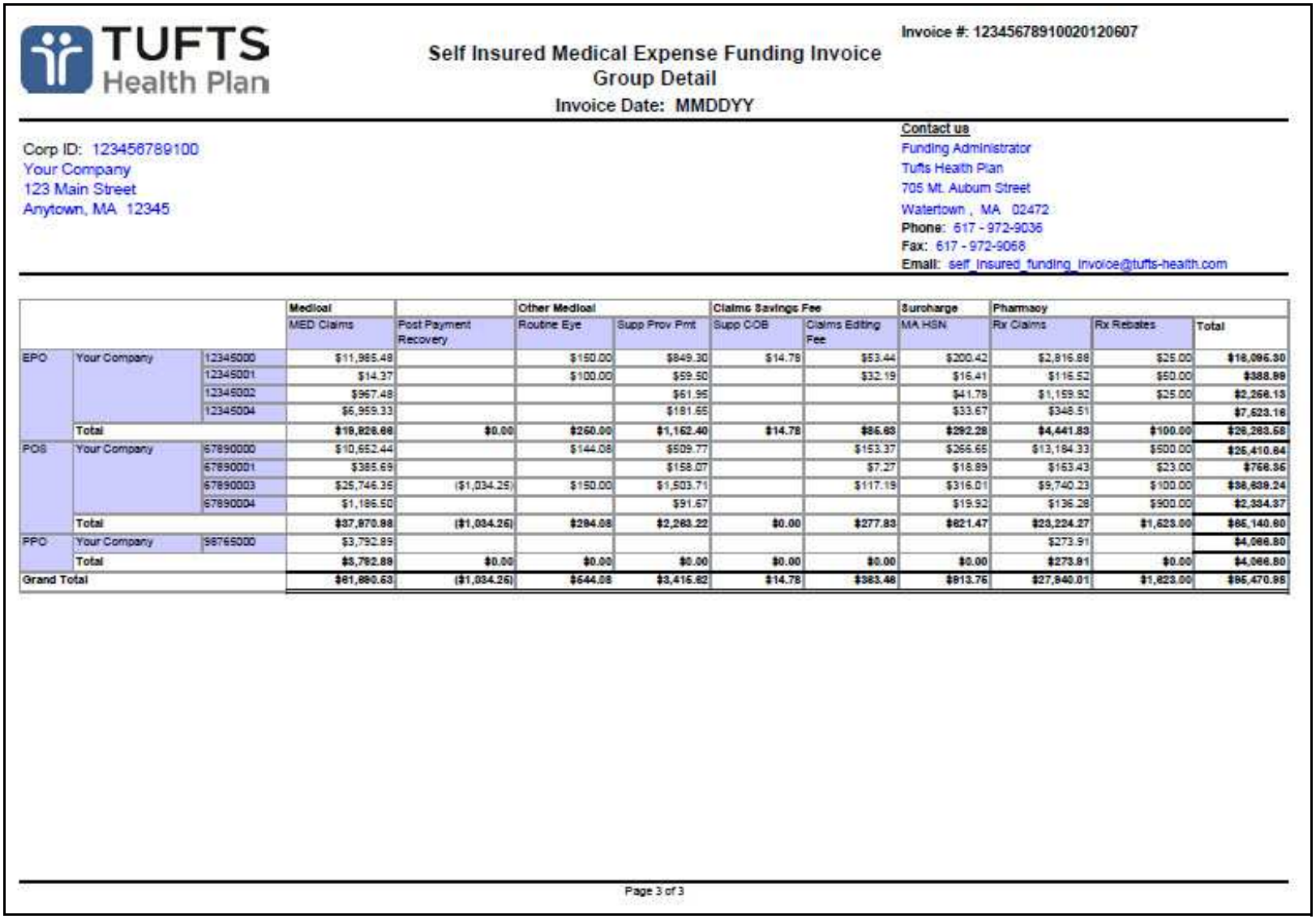
FIGURE 2. Funding Invoice Sample (page 2)



TUFTS Health Plan

Self Insured Medical Expense Funding Invoice
Group Detail
Invoice Date: MMDDYY

Invoice #: 12345678910020120607

Corp ID: 123456789100
Your Company
123 Main Street
Anytown, MA 12345

Contact us
Funding Administrator
Tufts Health Plan
705 Mt. Auburn Street
Watertown , MA 02472
Phone: 617 - 972-9036
Fax: 617 - 972-9068
Email: self_insured_funding_invoice@tufts-health.com

			Medical		Other Medical		Claims Savings Fee		Surcharge	Pharmacy		
			MED Claims	Post Payment Recovery	Routine Eye	Supp Prov Pmt	Supp COB	Claims Editing Fee	MA HSN	Rx Claims	Rx Rebates	Total
EPO	Your Company	12345000	$11,985.48		$150.00	$849.30	$14.78	$53.44	$200.42	$2,816.88	$25.00	$18,096.30
		12345001	$14.37		$100.00	$59.50		$32.19	$16.41	$116.52	$50.00	$388.99
		12345002	$967.48			$61.95			$41.78	$1,159.92	$25.00	$2,256.13
		12345004	$6,959.33			$181.65			$33.67	$348.51		$7,523.16
	Total		$19,926.66	$0.00	$250.00	$1,152.40	$14.78	$85.63	$292.28	$4,441.83	$100.00	$28,283.58
POS	Your Company	67890000	$10,652.44		$144.08	$509.77		$153.37	$266.65	$13,184.33	$500.00	$25,410.84
		67890001	$385.69			$158.07		$7.27	$18.89	$153.43	$23.00	$766.36
		67890003	$25,746.35	($1,034.25)	$150.00	$1,503.71		$117.19	$316.01	$9,740.23	$100.00	$36,639.24
		67890004	$1,186.50			$91.67			$19.92	$136.28	$900.00	$2,334.37
	Total		$37,970.98	($1,034.25)	$294.08	$2,263.22	$0.00	$277.83	$621.47	$23,224.27	$1,623.00	$65,140.80
PPO	Your Company	98765000	$3,792.89							$273.91		$4,066.80
	Total		$3,792.89	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$273.91	$0.00	$4,066.80
Grand Total			$61,890.63	($1,034.25)	$644.08	$3,415.62	$14.78	$363.46	$913.76	$27,940.01	$1,623.00	$95,470.98

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FIGURE 3. Funding Invoice Sample (page 3)

7 Member Information

Tufts Health Plan sends materials to employees and their dependents when they become Tufts Health Plan members. This section outlines these materials and the process the employees must follow if they have issues or concerns about a claim or quality of care.

Member Materials

Subscribers are furnished with the following materials once they join Tufts Health Plan

- Tufts Health Plan membership ID card (one for each member)
- Benefit document
- Online member benefits
- *Directory of Healthcare Providers* directory available on request)[9]
- Mailings of Member magazine, Well!
- CVS Caremark® Mail Service Order Form (available on request)[9]

Membership ID Card

A valid Tufts Health Plan ID card identifies the named person as a Tufts Health Plan member. The member must use this card for provider office visits, medical emergencies, prescription drug coverage, and access to many of the wellness and fitness benefits.

Benefit Document

The benefit document provides members with detailed information about their medical coverage and is part of their employer's contract with Tufts Health Plan.

Secure Online Member Account

All members should set up their secure account to quickly access their health plan benefits information by visiting mytuftshealthplan.com downloading the Tufts Health Plan mobile app from the App Store or Google Play. Through their secure account, members can easily:

- View their coverage and costs
- Select or change their Primary Care Provider (PCP)
- Review their claims, referrals, and authorizations
- Compare costs of services and doctors

9 Members can call Member Services at 800-682-8059 to request this information.

Provider Directories

The Directory of Healthcare Providers lists contracting providers an other medical providers according to the city or town in which they practice. It also includes the hospital affiliation and whether they are PCPs or specialists. Provider directories and provider search capabilities are available to our members online at tuftshealthplan.com/find-a-doctor.

Well Magazine

Well Magazine, our member newsletter contains details or new programs, services, and covered benefits, as well as wellness information and education. The magazine is posted to our public Web site and distributed electronically to our members each quarter.

CVS Caremark® Mail Service Order Form

Members use this form to order up to a 90-day supply of maintenance medication through the mail at one time. The mail order service provides members the opportunity to save money on maintenance medications (benefits vary). Most Tufts Health Plan members pay only two times the 30-day retail copayment and can receive up to a 90-day supply.

If you want any of the printed material listed above, ask your account representative. It is also available at tuftshealthplan.com.

Massachusetts 1099-HC Form Information

The MA 1099-HC form serves as proof of health insurance coverage for Massachusetts residents age 18 and over. The Commonwealth of Massachusetts requires this form for state income tax filing. The form will indicate the previous calendar year's coverage through Tufts Health Plan. Tufts Health Plan will send this form annually, (by January 31st) to Massachusetts subscribers.

The MA 1099-HC form is also available at tuftshealthplan.com.

Member Satisfaction

Tufts Health Plan makes every attempt to resolve member issues regarding claims or quality of care. If a member is dissatisfied with a service, he or she may notify a Tufts Health Plan member services representative. The member services representative will help determine the appropriate member satisfaction process to resolve the member’s concern. Tufts Health Plan offers two processes to resolve concerns.

The process is described in the benefit document, as well as in the letters that are sent to members during the process. There is also an expedited review process that is used when the member's condition requires it.

Internal Appeals Process

The appeals process provides for additional review of a claim determination.When Tufts Health Plan conducts the review. When the group is the fiduciary, Tufts Health Plan provides the group with the relevant information and a recommendation, and the group then completes the review. The process is

described in the benefit document, as well as in the letters that are sent to members during the process. An expedited review process that is available for members in urgent need of care.

External Appeal Process

The process provides for review by Tufts Health Plan if members have concerns about quality of care or administrative issues.

Additional Information

If you want additional information, contact your account representative at the appropriate telephone number (see Chapter 1, *Introduction*) or a Tufts Health Plan member services specialist at, or visit Tufts Health Plan's Web site at tuftshealthplan.com.