



a Point32Health company

Extra care at no cost for
individuals 65 and older
with MassHealth Standard
and Original Medicare

2026 Plan Overview

Tufts Health Plan Senior Care Options (HMO-SNP)



Welcome.

Thank you for your interest in Tufts Health Plan Senior Care Options (HMO-SNP).

Whether you are looking to learn more about our plan for yourself or for a loved one, this guide will provide you with all of the information you'll need to get started.

Speak with a representative today.



1-866-974-0081 (TTY: 711)

8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).
Representatives are available for one-on-one consultations.

Explore our plan benefits online.



www.thpmp.org/sco

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Experience Quality Care and Support

What is Tufts Health Plan Senior Care Options?

Tufts Health Plan Senior Care Options is a nationally recognized health plan for individuals age 65 or older who qualify for MassHealth Standard (Medicaid) and Original Medicare.

Why choose Tufts Health Plan Senior Care Options?

As a local, trusted Senior Care Options (SCO) plan with years of experience, we know what it takes to keep our members happy and healthy.

As a member, you'll receive:

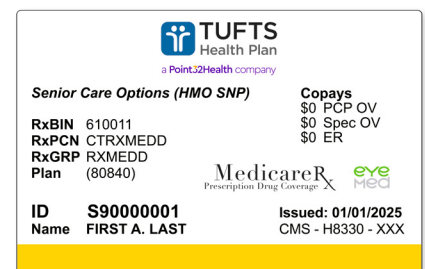
- More covered health benefits than MassHealth Standard and Original Medicare alone, all for \$0
- A primary care team to monitor your health needs and provide necessary treatments
- A Care Manager to work with you AND your doctor, caregiver(s), and community to get you the services you need
- Access to multilingual representatives and interpreter services
- Plus all of the 2026 benefits listed on page 4, and more!

Who can enroll?

In order to enroll, individuals must:¹

- Be age 65 or older
- Be eligible for MassHealth Standard and Original Medicare
- Be a Massachusetts resident living in our service area²
- Not be enrolled into any other comprehensive health insurance (except Medicare)

Get all
the care
you need
with just
ONE card!



Enjoy Extra Health Benefits—All for \$0



Free rides to and from your medical appointments, plus up to 48 non-medical rides/year³



Up to **\$1,400/year** on Instant Savings card to buy health and hygiene items, like vitamins, pain relievers, shampoo and deodorant, as well as select grocery items⁴



Free dental benefits, including coverage for exams, dentures, crowns, and more⁵



Free primary care and specialist visits, plus emergency coverage available worldwide



Free covered prescription drugs and select over-the-counter (OTC) medications



Free vision coverage, with up to \$300 eyewear allowance⁶



Free routine hearing exams and hearing aids⁷



\$200/year Wellness Allowance to spend on fitness classes, an activity tracker, and more⁸



Free membership to your local participating YMCA facility⁹



Free wheelchairs, walkers, and other supportive medical equipment



Free protective underwear, pads, catheters, and other disposable medical supplies



Free acupuncture visits for pain management services¹⁰



Up to **\$200/year** for Weight Management programs such as Weight Watchers® or hospital-based programs



Up to three (3) **free** pairs of therapeutic, custom-molded shoes for diabetic members



And much more!



Benefit Spotlight:

Rides

Need a ride? We can help!

Members receive:

- Unlimited rides to and from medical appointments at the doctor, hospital, lab, and pharmacy.
- Up to four FREE round-trip rides per month to a location of your choice. This includes visiting a friend, running errands, attending a religious service, and more!³

For questions about scheduling a ride, or for help with an existing ride, contact Member Services:



1-855-670-5934 (TTY: 711)

You may also contact the transportation vendor directly by calling the number on the key chain you receive in your Welcome Kit.





Benefit Spotlight:

Dental

Dental benefits that give you a reason to smile!

As a member, you will receive comprehensive dental benefits that cover:

- Routine dental exams
- Fillings
- Dentures
- Crowns
- Bone grafting
- **And more!**⁵

**For questions about your dental benefits,
call Member Services:**



1-855-670-5934 (TTY: 711)

You can also contact DentaQuest directly by calling the number on the back of your member ID card.





Benefit Spotlight:

Vision and Hearing

Keep your eyes and ears strong!

With Tufts Health Plan Senior Care Options, members receive FREE vision and hearing coverage:

Free vision exams and eyewear allowance!

Not only does Tufts Health Plan Senior Care Options cover you for a free annual vision exam, but you get up to \$300/year for eyeglasses and/or contact lenses through an EyeMed Vision Care network provider.⁶

Plus, for people who are at high risk of glaucoma, we will cover one glaucoma screening each year. For people with diabetes, screening for diabetic retinopathy is covered once per year.



Free hearing exams— and hearing aids!

As a member, you pay \$0 for routine hearing exams through TruHearing, Inc. You can also get free hearing aids with a free evaluation and fitting from an audiologist.⁷

If you have questions about your vision or hearing benefits, call Member Services.

Member Services can also provide contact information if you would like to speak with EyeMed or TruHearing, Inc. directly.



1-855-670-5934 (TTY: 711)



Benefit Spotlight: **Wellness**

Stay fit with your wellness benefits!

Tufts Health Plan Senior Care Options makes it easier for you to stay healthy and active thanks to a variety of wellness offerings, including:

Free annual membership to your local Massachusetts YMCA facility!⁹

Up to \$200 Wellness Allowance you can use to help you lead a healthy lifestyle:

- Join a gym (in addition to the YMCA membership you already are covered for)
- Take a fitness class (such as yoga, Pilates, tai chi, or aerobics)
- Purchase an activity tracker⁸
- Participate in a wellness program (such as nutritional counseling)

Up to \$200 Weight Management Benefit to be reimbursed for program fees on weight loss programs like Weight Watchers[®] and hospital-based programs.





Benefit Spotlight: OTC Allowance

One card. Big savings.

Members receive quarterly allowances to spend on select over-the-counter (OTC) health, hygiene, and grocery products at participating retailers.

Enjoy up to \$1,400 per year on an Instant Savings card!

The Instant Savings card can be used for the purchase of Medicaid and Medicare-approved items. With this card, you can get up to \$940/year to spend on select groceries and personal hygiene items, like shampoo and deodorant, as well as up to \$460/year on over-the-counter medicines and health-related items, like vitamins and pain relievers.⁴

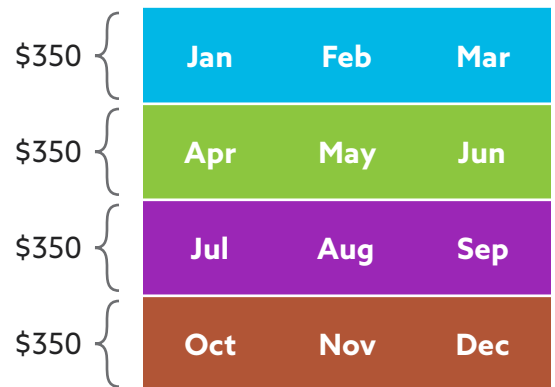


How it works:

At the beginning of each of the four calendar quarters (see right), your Instant Savings card is loaded with a total of \$350 (\$235 for Medicaid allowances + \$115 for Medicare allowances). The two allowances are separate and cannot be combined.

➤ **Your quarterly balance does not carry over**, so try to spend the full amount before the end of each calendar quarter.

Don't throw out your card—it will be reloaded at the start of the next calendar quarter.



What Our Members Say

“Jean, my Tufts Health Plan Senior Care Options Care Manager, **is amazing**. I had a toothache, and she arranged for transportation for me the day of the dentist appointment.”

—Joan D., member since 2014

“When we made the switch to Tufts Health Plan Senior Care Options, we were a bit skeptical—the benefits seemed too good to be true. But within the first month, we knew it was **the best change we could have made.**”

—Manuel and Maria F., members since 2016

“I’m very pleased with everything—**can’t ask for a better company** than Tufts Health Plan.”

—Beverly R., member since 2013



Supporting Members From the Start

From day one, our Care Managers work hard to provide all the personalized care, attention, and support that our members and their loved ones need and deserve.



- Help you access your benefits and explain your coverage
- Work with your doctors to design a care plan specific to your health needs and goals
- Assist with the management of your medications
- Provide in-home safety assessments
- Help monitor health conditions like diabetes and heart disease
- Coordinate services like home-delivered meals
- Discuss treatment options and answer your questions
- And much more!

3 Easy Steps to Becoming a Member

1.

Review plan benefits and compare

Tufts Health Plan Senior Care Options offers you more benefits than Original Medicare and MassHealth Standard alone.

2.

Speak with a representative

Our multilingual representatives are available for one-on-one consultations to review plan benefits, determine eligibility, and help you enroll.

3.

Enroll!

Complete and sign the Tufts Health Plan Senior Care Options enrollment forms.

Our representatives can help you with all three of these steps. Give us a call at:



1-866-974-0081 (TTY: 711)

What to Expect Next

After you submit your application, you will receive:



Enrollment Verification Letter

This letter confirms your plan and benefits.



Member ID Card and Enrollment Confirmation

A letter will be sent confirming that your enrollment application is complete and approved.¹¹ Be sure to bring your member ID card to the doctor, hospital, or pharmacy.



Member Welcome Kit

Includes important information about the plan and how to access your benefits.



Welcome Call

A Member Services representative will welcome you to the plan, answer your questions, and confirm you have received your member materials.



Initial Clinical Assessment

A member of the clinical team will contact you to schedule an in-home assessment, and evaluate your medical and social support needs to maximize your health.



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To learn more or enroll:



1-866-974-0081 (TTY: 711)

8 a.m.–8 p.m., 7 days a week
(Mon.–Fri. from Apr. 1–Sept. 30)



www.thpmp.org/sco

¹You are not eligible to enroll into Tufts Health Plan Senior Care Options if you are enrolled in any other health insurance plan, with the exception of Medicare. Other eligibility requirements and restrictions may apply.

²Not available in Berkshire, Dukes, Franklin, or Nantucket Counties.

³Non-emergency. Non-medical rides limited to 4 round trips per month, 20 miles each way of trip. Members must use plan-approved vendor to access benefit. Exceptions may apply.

⁴\$115/calendar quarter credit is for the purchase of eligible Medicare-approved OTC items. \$235/calendar quarter credit is for the purchase of eligible Medicaid-approved OTC items, as well as eligible groceries from participating retailers and plan-approved online stores. Unused balances at the end of a calendar quarter will not roll over. Under certain circumstances, items may be covered under your Medicare Part B or Part D benefit.

⁵Benefit and/or network limits may apply. Services must be performed by a DentaQuest provider.

⁶300 available toward the full retail price (not sale price) for eyeglasses (lenses, frames, or a combination) and/or contact lenses from a provider in the EyeMed Vision Care network or up to \$180 from a store not in the EyeMed Vision Care network. Additional limits and restrictions apply.

⁷Quantity limit applies. Covers one hearing aid per ear per member every 60 months.

⁸\$200 is the total reimbursement amount each year (Jan. 1–Dec. 31) for covered programs and activities including participation in in-person or online instructional fitness classes, membership in a qualified health club or fitness facility, nutritional counseling services from a licensed counselor, an activity tracker (limit of one per year), and other programs. Please see your Evidence of Coverage (EOC) for more details.

⁹YMCA membership is valid at a local YMCA facility located within our service area in Massachusetts.

¹⁰Medicare covers up to 12 visits in 90 days for members with chronic low back pain. 8 additional visits covered for those demonstrating an improvement. Additional acupuncture services are covered under your Medicaid benefit.

¹¹You become a member of the plan on the first day after your application has been approved. After you become a member of the plan, you may call toll free 1-855-670-5934 (TTY: 711), 24 hours a day, 7 days a week for access to a Care Manager.

Tufts Health Plan Senior Care Options is an HMO-SNP with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in Tufts Health Plan Senior Care Options depends on contract renewal. The HMO-SNP is available to anyone who has both MassHealth Standard (Medicaid) and Medicare Parts A and B. H8330_2026_11_M