TUFTS Health Plan

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

2027 Plan Overview

Tufts Health Plan Senior Care Options (D-SNP)



Welcome.

Thank you for your interest in Tufts Health Plan Senior Care Options (D-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 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:

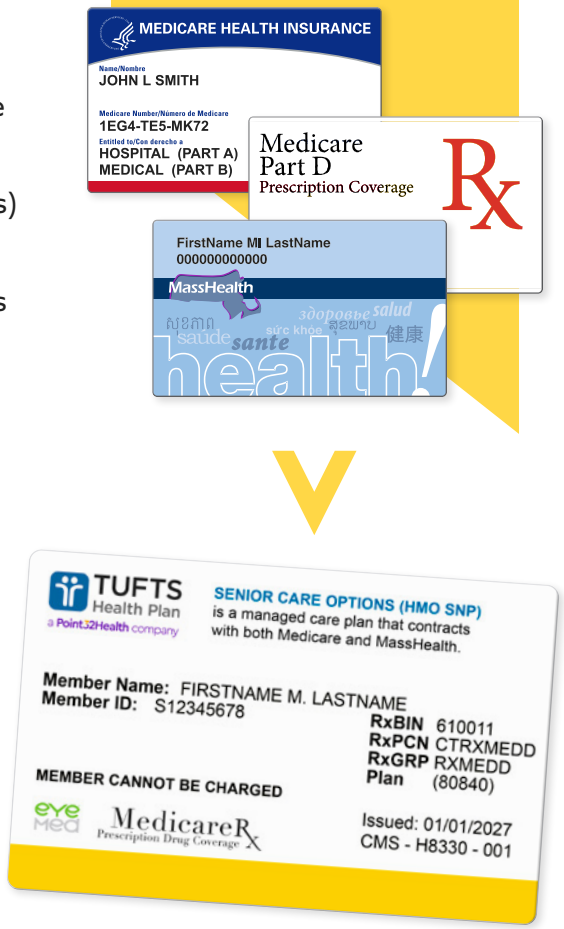
- More covered health benefits than MassHealth (Medicaid) and Original Medicare alone, all for $0
- A primary care team to monitor your health needs and provide necessary treatments
- A care manager to work with you AND your doctor, caregiver(s) and community to get you the services you need
- Access to multilingual representatives and interpreter services
- Plus all of the 2027 benefits listed on page 4, and more!

Who can enroll?

In order to enroll, individuals must:

- Be age 65 or older
- Be eligible for MassHealth Standard and Original Medicare
- Be a Massachusetts resident living in our service area[1]
- 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 round-trip rides/year[2]

Up to **$1,800/year** on Instant Savings card to buy health and hygiene items, like vitamins, pain relievers, shampoo and deodorant, as well as select grocery items[3]

Free dental benefits, including coverage for exams, dentures, crowns and more[4]

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 allowance[5]

Free routine hearing exams and hearing aids[6]

$200/year Wellness Allowance to spend on fitness classes, an activity tracker and more[7]

Free membership to your local participating YMCA facility[8]

Free wheelchairs, walkers and other supportive medical equipment

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

Free acupuncture visits for pain management services[9]

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![2]

Once you become a member, you may contact Member Services with questions about scheduling a ride, or for help with an existing ride:

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![4]**

Once you become a member, you may contact Member Services for questions about your dental benefits:

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.[5]

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.[6]

Once you become a member, you may contact Member Services for questions about your vision or hearing benefits:

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![8]

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 tracker[7]
- 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 $1,800 per year on your 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 $1,140/year to spend on select groceries and personal hygiene items, like shampoo and deodorant, as well as up to $660/year on over-the-counter medicines and health-related items, like vitamins and pain relievers.[3]



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 $450 ($285 for Medicaid allowances + $165 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.

$450	Jan	Feb	Mar
$450	Apr	May	Jun
$450	Jul	Aug	Sep
$450	Oct	Nov	Dec

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.



Our care managers will:

- 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 (Medicaid) 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.[10] 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

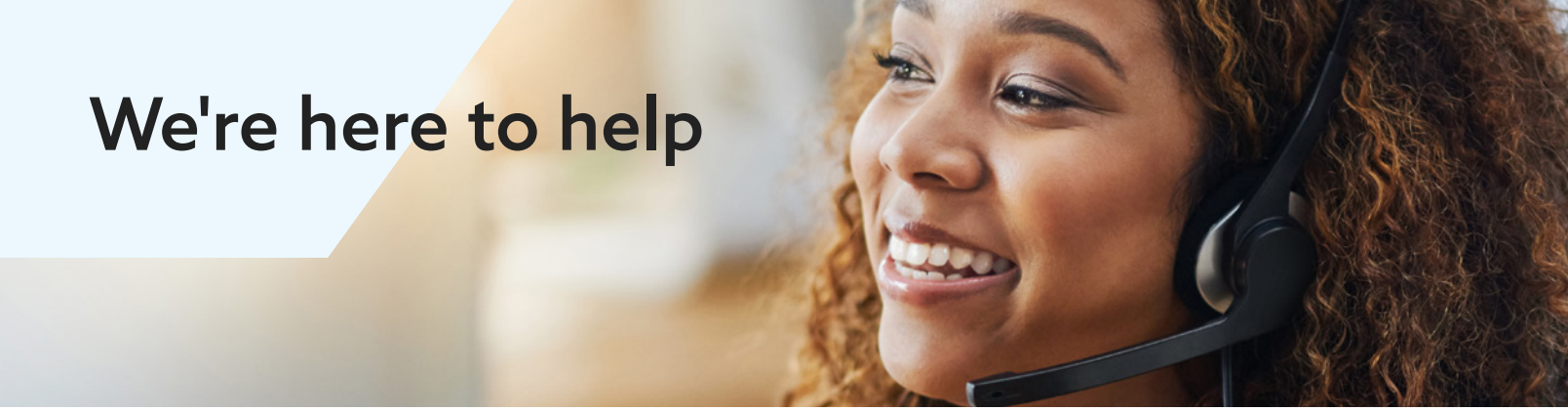
A Member Services representative will welcome you to the plan, answer your questions and confirm you have received your member materials.



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.

We're here to help



Our team of local, licensed representatives are available to answer your questions and help you enroll! Give us a call at:

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

Once you become a member, our Member Services team is available to assist with any questions you may have:

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

Notes

TUFTS Health Plan

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

1. Not available in Berkshire, Dukes, Franklin, or Nantucket Counties.
2. Non-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.
3 $165/calendar quarter credit is for the purchase of eligible Medicare-approved items and $285/calendar quarter is for the purchase of 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.
4. Benefit and/or network limits may apply. Services must be performed by a DentaQuest provider.
5. $300 available toward the full retail price (not sale price) for eyeglasses (lenses, frames or a combination) and/or contact lenses from any provider. Additional limits and restrictions apply.
6. Quantity limit applies. Covers one hearing aid per ear per member every 60 months.
7. $200 is the total reimbursement amount each year (Jan. 1–Dec. 31) for covered programs and activities, an activity tracker (limit of one per year) and other programs.
8. YMCA membership is valid at a local YMCA facility located within our service area in Massachusetts.
9. Medicare 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.
10. You 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.

Benefits eligibility requirements must be met. Not all may qualify. Tufts Health Plan Senior Care Options is a Dual Special Needs Plan (D-SNP) with a Medicare contract and a contract with the Commonwealth of Massachusetts MassHealth (Medicaid) program. Enrollment in the plan depends on the plan's contract renewal with Medicare. The D-SNP is available to anyone 65 and older who has both MassHealth (Medicaid) and Medicare (Parts A and B). Individuals must not be enrolled in any other health insurance plan, with the exception of Medicare. Other eligibility requirements and restrictions may apply. Benefits eligibility requirements must be met. Not all may qualify. Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex (including pregnancy, sexual orientation and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-670-5934 (TTY: 711) H8330_2027_8401_M