

## Tufts Health Plan Senior Care Options (HMO-SNP)



### **Extra Care at No Cost**

For individuals 65 and older with MassHealth Standard

# 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](http://www.thpmp.org/sco)**

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# Experience Top-Rated 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 ages 65 or older who qualify for MassHealth Standard (Medicaid).

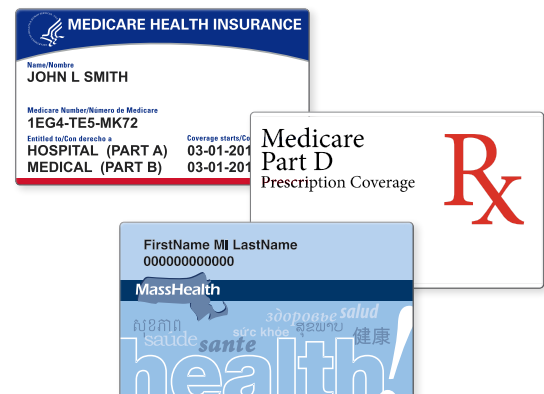
## Why choose Tufts Health Plan Senior Care Options?

As the only Senior Care Options (SCO) plan in Massachusetts to receive 5 out of 5 Stars from Medicare six years in a row, 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 2021 benefits listed on page 4 and more!

**Get all the care you need  
with just ONE card!**



## Who can enroll?

In order to enroll, individuals must:<sup>1</sup>

- Be age 65 or older
- Be eligible for MassHealth Standard
- Be a Massachusetts resident living in our service area<sup>2</sup>
- Not be enrolled into any other comprehensive health insurance (except Medicare)





# Enjoy Extra Health Benefits—All for \$0



**Free** rides to and from your medical appointments, plus up to 12 non-medical rides/year<sup>3</sup>



Up to **\$448/year** on Instant Savings card to buy health care supplies like toothbrushes, vitamins, pain relievers, and more<sup>4</sup>



Up to **\$100/year** on DailyCare+ card to buy personal care products, such as toilet paper, shampoo, body wash, and more<sup>5</sup>



**Free** dental benefits, including coverage for exams, dentures, root canals, implants, crowns, and more<sup>6</sup>



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



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



**Free** vision coverage, with up to \$300 eyewear allowance<sup>7</sup>



**Free** routine hearing exams and hearing aids



**\$200/year** Wellness Allowance to spend on fitness classes, an activity tracker, and more<sup>8</sup>



**Free** membership to your local Massachusetts YMCA facility<sup>9</sup>



**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<sup>10</sup>



**\$200/year** for Weight Management Programs such as Weight Watchers®, Jenny Craig®, or hospital-based programs



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

# 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.



## Care Managers work to:

- ▶ 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
- ▶ Help monitor health conditions like diabetes and heart disease
- ▶ Coordinate services like home-delivered meals
- ▶ Provide in-home safety assessments
- ▶ Discuss treatment options and answer your questions
- ▶ And much more!

# 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



# 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 plan has been  
rated 5 out of 5 Stars,  
six years in a row!**



This is Medicare's highest rating for **excellence in quality of care, performance, and service**, and is a reflection of our ability to keep our members happy and healthy.

Not only does this make us one of the best plans in the country, **we are the only SCO plan in Massachusetts to be rated 5 Stars six years in a row.**





# 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.<sup>11</sup> 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 Customer Relations 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.

# Getting Started After Enrollment

## Has your application been submitted and approved?

If you answered yes, we would like to officially welcome you to Tufts Health Plan Senior Care Options (HMO-SNP)! As a new member of the plan, you will soon be receiving quite a few pieces of mail from us. To help you keep track of everything, we wanted to share a list of important materials that you will receive in the mail or that can be accessed online.

### Welcome Kit/Welcome Guide

When you first join the plan, you will receive your Welcome Kit. Inside this kit you will find a Welcome Guide that offers an overview of many of the benefits and services you receive as a member. The kit also includes many useful flyers and forms that you should keep for your records.

### Evidence of Coverage (EOC) Booklet

You receive your EOC booklet with your Welcome Kit shortly after becoming a member. It provides all your coverage details for medical services and prescription drugs. Members will receive an updated EOC annually.

### Over-the-Counter (OTC) Savings Guide

You receive your OTC Savings Guide with your Welcome Kit. The brochure includes information on how to use your Instant Savings card and DailyCare+ card.

### MassHealth Over-the-Counter (OTC) Drug List

You receive your MassHealth OTC Drug List with your Welcome Kit. This is a list of the over-the-counter drugs you're covered for under MassHealth Standard (Medicaid).

### Summary of Benefits

The Summary of Benefits offers a brief overview of the benefits and services covered by our plan, as well as answers to frequently asked questions, important contact information, and information about your rights as a member. You can access the Summary of Benefits at [www.thpmp.org/2021-sco-summary-of-benefits](http://www.thpmp.org/2021-sco-summary-of-benefits).

### Provider and Pharmacy Directory

The Provider and Pharmacy Directory includes information about the providers, facilities, and pharmacies that are covered in the Tufts Health Plan Senior Care Options network. You can access the directory at [www.thpmp.org/2021-sco-provider-directory-final](http://www.thpmp.org/2021-sco-provider-directory-final).

### Formulary

The Formulary, also known as the "List of Covered Drugs," tells you which prescription drugs are covered by our plan and if there are any special rules or restrictions on any of the covered medications. You can access the directory at [www.thpmp.org/2021-sco-formulary](http://www.thpmp.org/2021-sco-formulary).

# Important Cards and Forms



## Tufts Health Plan Senior Care Options Member ID Card

Your **member ID card** includes all your important member information, including your member ID number. Be sure to carry it with you everywhere you go, including to doctor appointments and/or the pharmacy.



## Instant Savings Card

Your **Instant Savings card** is loaded with an allowance of \$112 at the start of each quarter and can be used to buy certain over-the-counter (OTC) items at participating retailers. More details can be found on page 15.



## DailyCare+ Card

Your **DailyCare+ card** is loaded with an allowance of \$25 at the start of each quarter and can be used to buy certain over-the-counter (OTC) items at participating retailers. More details can be found on page 15.

## Important Forms

A library of important forms can be found online at [www.thpmp.org/sco-member](http://www.thpmp.org/sco-member), including:

- Weight Management Reimbursement Form
- Wellness Allowance Reimbursement Form
- Out-of-Network Vision Services Claim Form
- CVS Caremark® Prescription Reimbursement Form
- Member Reimbursement Form
- CVS Caremark® Mail Order Prescription Drug Form
- Authorization to Disclose Protected Health Information Form
- Appointment of Personal Representative (AOR) Form
- And more!

**Have questions? Give us a call or visit us online:**



**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](http://www.thpmp.org/sco)**

# Benefit Spotlight: Rides



## Need a ride? We can help!

As a member of Tufts Health Plan Senior Care Options, you will receive:

- Unlimited rides to and from medical appointments at the doctor, hospital, lab, and pharmacy.
- One FREE round-trip ride per month to a location of your choice. This includes visiting a friend's house, running errands, attending a religious service, and more! Must be within 20 miles each way of trip.<sup>3</sup>

All transportation will be provided by the approved plan vendor. Rides must be scheduled at least **three business days in advance** of desired pickup.

### When calling to schedule a ride, please have the following information available:

- Member's first and last name or member ID number
- Member's date of birth
- Member's home address
- Member's phone number
- Pickup location (home or other address)
- Drop-off location (doctor's office or other address)
- Date and time for pickup/drop-off
- Name of doctor and doctor's office phone number (for medical rides only)
- Will return ride be needed?



**For questions about scheduling a ride, or for help with an existing ride, contact Customer Relations:**

**📞 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
- Root canals
- Implants
- Crowns
- Bone grafting
- And more!<sup>6</sup>

**For questions about your dental benefits, call Customer Relations:**

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

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



“I had to have a couple of things done over the last year and over the last three months and I didn’t have to worry about paying this or paying that [because it was all covered by Tufts Health Plan Senior Care Options]. That was very good for me.”

**—Helen, member since 2018**

# 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 or contact lenses through an EyeMed Vision Care network provider (\$180/year for non-EyeMed Vision Care provider).<sup>7</sup>

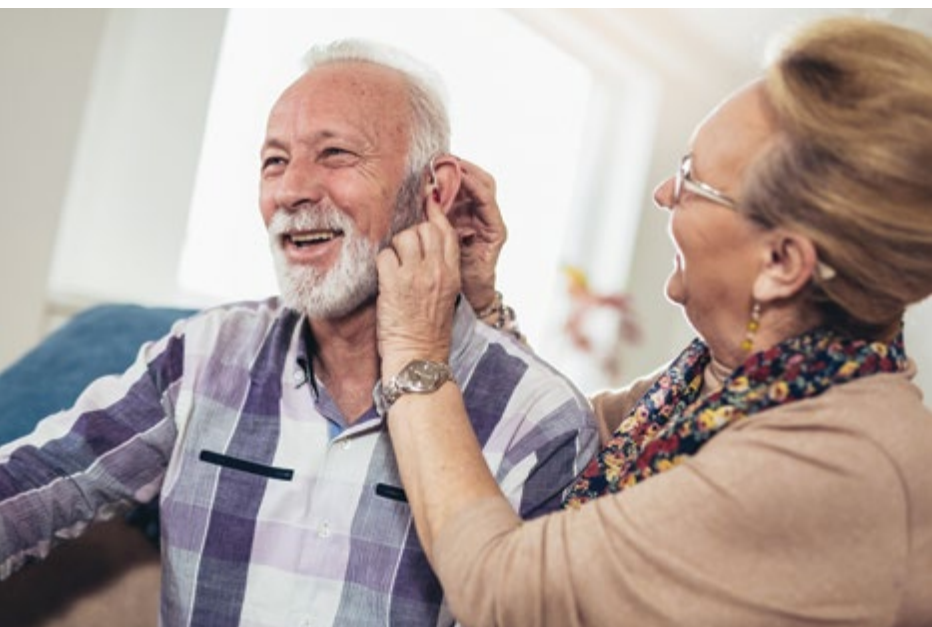
Plus, for people who are at high risk of glaucoma, we will cover one glaucoma screening each year. For people with diabetes, screening for diabetic retinopathy is covered once per year.




### Free hearing exams—and hearing aids!

As a member you pay \$0 for routine hearing exams through Hearing Care Solutions. You can also get free hearing aids with a free evaluation and fitting from an audiologist, as well as:

- 3-year supply of batteries at no charge
- 1-year in-office servicing at no charge
- 3-year comprehensive warranty, including loss, damage, and repairs



**If you have questions about your vision or hearing benefits, you may contact Customer Relations:**

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

Customer Relations can also provide contact information if you would like to speak with EyeMed or Hearing Care Solutions directly.

# 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! Classes are not covered by membership and would need to be purchased at member's expense.<sup>9</sup>



**\$200 Wellness Allowance** you can use on a variety of programs that 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<sup>8</sup>
- Participate in a wellness program (such as nutritional counseling)
- Plus many more options!



**\$200 Weight Management Benefit** to be reimbursed for program fees on weight loss programs like Weight Watchers®, Jenny Craig®, and hospital-based programs.





# Benefit Spotlight: OTC Allowance

## Two cards. Big savings.

Members receive TWO quarterly allowances to spend on over-the-counter (OTC) health and hygiene items at participating retailers.

### Instant Savings card—\$112/quarter



The Instant Savings card will be used for the purchase of Medicare-approved items, such as adhesive bandages, toothbrushes, sunscreen, and more!<sup>4</sup>

### DailyCare+ card—\$25/quarter



The DailyCare+ card can be used to purchase certain Medicaid-approved items, such as shampoo, body wash, toilet paper, and more!<sup>5</sup>





## How it works:

At the beginning of each of the four calendar quarters (see right), your cards are loaded with \$112 (Instant Savings) and \$25 (DailyCare+).

**Your balance does not carry over**, so try to spend the full amounts 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.

\$25+\$112 {	Jan	Feb	Mar
\$25+\$112 {	Apr	May	Jun
\$25+\$112 {	Jul	Aug	Sep
\$25+\$112 {	Oct	Nov	Dec

## 3 easy ways to enjoy your benefits:



**Online**—Go to [www.NationsOTC.com](http://www.NationsOTC.com), log in using your 19-digit OTC card number, and select the items you want to purchase. Place your order by completing the checkout process. Your order will be delivered at no additional cost.



**By phone**—Call **1-833-SHOP-OTC**/1-833-746-7682 (TTY: 711) Mon–Fri, 8 a.m.–8 p.m. and a NationsOTC representative will take your order.



**In-store**—Swipe your card at the register at the following stores:



See next page for examples of products you can buy with each card. For a full list of covered and non-covered items for both cards, visit [www.thpmp.org/OTC](http://www.thpmp.org/OTC).



# Benefit Spotlight: OTC Allowance

## Instant Savings card

This is a partial list of items covered by the Instant Savings card. For a complete list, go to [www.thpmp.org/OTC](http://www.thpmp.org/OTC).



### Covered Examples

#### Cold and Allergy

- Adult cough, cold, and flu liquids and tabs
- Vaporizers and humidifiers
- Allergy and sinus liquids and tabs

#### Pain Relief

- Adult pain relief
- Anti-inflammatories
- External pain relief pads, rubs, and liquids

#### Digestive Health

- Upset stomach remedies
- Antacids and acid controllers
- Prebiotics and probiotics

#### First Aid

- First aid kits
- Gauze pads and dressings
- Adhesive and liquid bandages
- Wound cleansers and antiseptics

#### Diabetes Care

- Diabetes supplements
- Alcohol swabs
- Urine test strips and tablets

#### Oral Care

- Toothpaste and toothbrushes
- Denture adhesives and cleaners
- Temporary dental repair products

#### Incontinence Supplies

- Disposable underwear
- Disposable and reusable underpads

#### Eye and Ear Care

- Contact lens care
- Reading glasses
- Ear drops and syringes
- Hearing aids

#### Foot Care

- Antifungal powders, creams, and sprays
- Corn/callus pads and removers
- Wart removal pads and liquids

#### Sun Care

- Adult sun protection (SPF 15+)

#### Fitness

- Pedometers
- Fitness trackers

#### Vitamins/Dietary Supplements

- Adult multivitamins
- Vitamins B, C, E, and D
- Multi-mineral supplements

#### Aids for Daily Living

- Grab bars and handles
- Reachers, grippers, and lifts
- Pill boxes and cutters



### Non-Covered Examples

- Baby medicines and products
- Herbal supplements
- Dehydration drinks
- Feminine products
- Cosmetic products
- Hair color
- Perfumes
- Teeth whitening products

## DailyCare+ card

This is a partial list of items covered by the DailyCare+ card. For a complete list, go to [www.thpmp.org/OTC](http://www.thpmp.org/OTC).



### Covered Examples

#### Eye and Ear Care

- Ear plugs and protection

#### Feminine Personal Care

- Deodorants and powders
- Feminine moisturizers
- Wipes and external washes

#### Foot Care

- Odor and wetness powders
- Odor and wetness sprays

#### Shaving and Grooming

- Disposable razors and refills
- Reusable razors and refills

#### Household Products

- Bath tissue

#### Cleansing and Bathing

- Cleansers and washes
- Wipes and towelettes

#### Hair Care

- Shampoo and conditioner
- Therapeutic shampoo, conditioner, and scalp treatment

#### Skin Care

- Hand and body moisturizers
- Therapeutic hand and body moisturizers and treatments
- Hand sanitizers
- Hand and body cleansing liquids, bars, and towelettes

#### Physical Fitness and Exercise Equipment

- Scales, including body fat analyzers

#### Oral Care

- Mouthwash



### Non-Covered Examples

- Alternative medicines
- Baby medicines and products

- Dehydration drinks
- Food products or supplements

- Cosmetic products of any kind, including hair color, perfumes, and teeth whitening products



# 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](http://www.thpmp.org/sco)**

<sup>1</sup>You 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.

<sup>2</sup>Not available in Berkshire, Dukes, Franklin, or Nantucket Counties.

<sup>3</sup>Non-emergency. Non-medical rides limited to 1 round trip per month, 20 miles each way of trip. Members must use plan-approved vendor to access benefit. Exceptions may apply.

<sup>4</sup>\$112 per calendar quarter allowance is for the purchase of Medicare-approved OTC items from participating retailers. Under certain circumstances, items may be covered under your Medicare Part B or Part D benefit.

<sup>5</sup>\$25 per calendar quarter allowance is for the purchase of Medicaid-approved OTC items from participating retailers.

<sup>6</sup>Benefit and network limits may apply. Services must be performed by a DentaQuest provider.

<sup>7</sup>\$300 available toward the full retail price (not sale price) for eyeglasses (lenses, frames, or a combination) 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.

<sup>8</sup>Activity tracker is limited to one per member per calendar year.

<sup>9</sup>YMCA membership is valid at your local YMCA facility in Massachusetts. Membership does not include classes.

<sup>10</sup>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. No more than 20 visits administered annually. Up to 20 acupuncture services for general pain management covered when provided by a licensed acupuncturist. Prior authorization required after 20 visits.

<sup>11</sup>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.

Every year, Medicare evaluates plans based on a 5-Star Rating System. Visit [www.medicare.gov](http://www.medicare.gov) for more information. Tufts Health Plan Senior Care Options received 5 out of 5 Stars for contract years 2016, 2017, 2018, 2019, 2020, and 2021. Tufts Health Plan Senior Care Options is an HMO-SNP with a Medicare contract. 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. The SCO is available to anyone who has MassHealth Standard only. Tufts Health Plan Senior Care Options complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-670-5934 (TTY: 711). H2256\_S\_2021\_16\_M