

well!

Tufts Medicare Advantage
HMO and PPO plans

Summer 2025

The advantages of a primary care provider

Page 12

Money-saving plan tips

Page 6

Protecting yourself against fraud

Page 10



**The health benefits
of puzzles**

Page 8





Get the answers you need.

Whether you're looking for information about medical benefits, drug coverage, choosing a doctor, or finding the right form or document, get the answers you need on our website.

 **thpmp.org**



Email us:

TuftsHealthPlanMemberExperience@point32health.org



Or call Member Services

HMO members: **1-800-701-9000 (TTY: 711)**

PPO members: **1-866-623-0172 (TTY: 711)**

In This Issue



New Scan to Pay feature for OTC benefit

Page 5



Money-saving plan tips

Page 6



Health benefits of puzzles

Page 8

- 4** Giving permission to discuss your benefits
- 10** How to protect yourself against fraud
- 12** The advantages of a PCP
- 14** Maintaining mobility as you age



Get even **more** from your membership!

Get the most out of your plan with a secure online account on our website:

24/7 online access—Check your claims and referrals anytime

Secure payments—Easily pay your monthly premium

Sign up for eDelivery—Get certain documents electronically instead of by mail

Creating a secure account only takes a few minutes. Sign up today!

thpmp.org/registration

Common Questions:

How do I give Tufts Health Plan permission to discuss my benefits?

Your Member Services team responds to common questions from members.

The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that protects your health information. Tufts Health Plan cannot disclose your protected health information (PHI) without your consent.

If you want us to be able to discuss your health information with another person, such as a spouse or family member, we have several authorization forms on our website.

Q: I need Tufts Health Plan to share my information with another person or entity. What form do I use?

A: Use the Authorization to Disclose Protected Health Information Form found at thmp.org/forms. This form allows you to name the recipient, as well as what type(s) of information you'd like us to disclose.

Your authorization will remain in effect for 2 years, unless you specify an alternative end date.

Q: I need to designate another person to act on my behalf. What form do I use?

A: Use the Designated Representative Form found at thmp.org/forms. This form may be used to designate a representative to act on your behalf and authorize Tufts Health Plan to disclose your PHI to the representative.

Your authorization will remain in effect for 2 years, unless you specify an alternative end date.

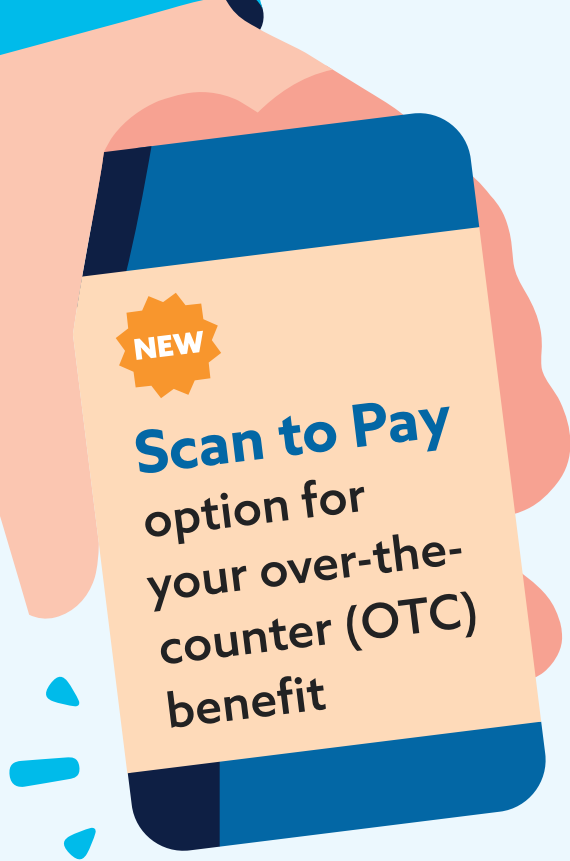
Q: I need to give another person legal permission to file a claim, appeal, grievance, or request with the Centers for Medicare & Medicare Services. What form do I use?

A: Use the Centers for Medicare & Medicaid Services Appointment of Representative Form found at thmp.org/forms.

Your appointment is valid for 1 year from the date you and your representative sign.

Q: Can I revoke my authorization(s)?

A: Yes. For the Authorization to Disclose Protected Health Information and Designated Representative authorizations, you can revoke your authorization in writing using the Termination of Authorization or Restriction Form found at thmp.org/forms.



Tufts Medicare Preferred Saver Rx (HMO), Smart Saver Rx (HMO), and Access PPO plan members have access to savings on eligible over-the-counter (OTC) medicines and health-related items by using your OTC benefit¹:

- Saver Rx: \$160 per calendar quarter
- Smart Saver Rx: \$140 per calendar quarter
- Access PPO: \$130 per calendar quarter

And now, you can use Scan to Pay for an even easier way to pay in stores!

How Scan to Pay works

In the [App Store](#) or [Google Play](#), download the OTC Network app to your mobile phone. Once downloaded, follow the steps to enter your card number (do not include spaces or dashes).

At participating retail locations, you can use this digital version of your card to scan to complete a transaction. This is equivalent to swiping your physical card, and your balance will be adjusted in the same way.

Using Scan to Pay in stores

When you are ready to pay, open the app on your mobile phone and follow these steps:

1. Select the menu icon to view the clickable menu bar options.
2. Select "Scan to Pay."
3. Scan barcode at the cash register when completing a transaction at the retailer location. The barcode may expire and you will need to generate a new barcode.
4. If required, provide additional tender to complete your purchase.

Where to shop with Scan to Pay

You can shop in stores at participating retailers including CVS, Dollar General, Family Dollar, Rite Aid, Stop & Shop, and Walmart. For a complete list of participating retailers and locations, visit thpmp.org/order-OTC.

Scan to Pay is not available at Walgreens, Publix Super Markets, Carlie C's IGA Inc, Discount Drug Mart, Key Foods, Vowell's Marketplace, Save A Lot, and HEB.

How else can I use my OTC allowance?

In addition to shopping in store at eligible retailers, you can:

- Shop a curated catalog of OTC-eligible items online at CVS Health
- Place an order through Medline
- Order online through Walmart.com (note: this is not a curated website)²
- Order online through Walgreens.com (note: this is not a curated website)²

For full instructions about how to shop using these options, see thpmp.org/OTC-benefit.

MONEY-SAVING PLAN TIPS

1 Up to \$300 to pay for fitness programs

Use your Wellness Allowance to get up to \$150 (\$300 for Saver Rx members, \$175 for Smart Saver Rx members, and \$185 for Access PPO members) each calendar year for fees you pay for membership in a qualified health or fitness club, wellness programs, and additional items like fitness tracking devices, heart rate monitors, and much more.³ See Chapter 4 of your Evidence of Coverage for details.

To get your Wellness Allowance reimbursement, fill out the Wellness Allowance Reimbursement Form at thmp.org/2025-TMP-wellness-allowance-form.

2 \$0 health screenings

Getting regular screenings is one of the best ways to stay healthy. Take advantage of a \$0 in-network copay for many screenings including cancer, cholesterol, glaucoma, and many more.

3 Member-only discounts

Save on a variety of programs and services that help you lead a healthy lifestyle, including discounts on yoga classes from home, massage therapy, acupuncture, and more.⁴ For a complete list of discounts, go to thmp.org/extras.

4 Get up to \$250 to pay for eyewear

You can get up to \$150 (\$250 for Access PPO, Saver Rx, and Smart Saver Rx members) toward the full retail price (not sale price) for eyeglasses, prescription lenses, frames, and/or contact lenses from a provider in the EyeMed Vision Care Network (includes more than 26,000 eye care providers, including national chains such as LensCrafters®, Pearle Vision®, and Target® Optical).⁵

How to get your discount:



In-network discount

To get your discount from a provider in the EyeMed network, just present your Tufts Health Plan Medicare Advantage member ID card at the time of purchase, and \$150 (or \$250 for HMO Saver Rx, HMO Smart Saver Rx, and Access PPO members) will automatically be deducted from the total cost of your eyewear purchase.



Out-of-network discount

To get your discount at an out-of-network store, fill out the Out-of-Network Vision Services Claim Form at thmp.org/vision-claim-form. Instructions are available on the form, or you can call Member Services for more information.

Examples of out-of-network stores include national chains such as BJ's, Costco, and Walmart. (Access PPO plan members do not have an EyeMed participating provider requirement.)

5 Save up to \$196 on prescription drug costs with home delivery

If your plan includes prescription drug coverage, you can avoid going to the pharmacy and have prescriptions you take regularly delivered to your door. With OptumRx Home Delivery Pharmacy, you may be able to save up to \$49 for a 90-day supply of prescription medications (depending on the tier your drug is on). That's a potential savings of up to \$196 a year!⁶ With home delivery, your medications are conveniently mailed to your home. To sign up, call OptumRx at **1-800-299-7648** (HMO)/**1-800-460-0322** (PPO).

6 Discount on hearing aids

You're covered for up to 2 hearing aids per year, 1 hearing aid per ear. The best part? There are five technology levels to choose from and pricing is fixed, with copays ranging from \$250 to \$1,150 for each hearing aid. You're also covered for a \$0 hearing aid evaluation once per year.⁷

For details on how to get your hearing aid discount visit thpmp.org/hearing-aid-discount.

7 \$150 for weight management

Get up to \$150 per calendar year toward program fees for weight loss programs including Weight Watchers®, or a hospital-based weight loss program.⁸

To get your reimbursement, fill out the Weight Management Program Reimbursement Form at thpmp.org/weight-mgmt-form.



Use your OTC benefit to pay for health items (Smart Saver Rx, Saver Rx, and Access PPO members)

Your OTC benefit can be used to purchase health-related items such as first aid supplies, toothbrushes, and more.¹

Smart Saver Rx members:

\$140 each quarter

Saver Rx members:

\$160 each quarter

Access PPO members:

\$130 each quarter

To purchase eligible items with your OTC benefit, use your OTC card. For additional details, go to thpmp.org/OTC-benefit.

THE BRAIN BENEFITS OF PUZZLES

Jigsaw puzzles. Crossword puzzles. Sudoku. They're fun, they're challenging—and they can help strengthen cognitive health as you age.

What role do they play in keeping your brain fit and healthy?

What is cognitive health?

Cognitive health is your ability to think, learn, and remember.

Cognitive health is important to performing many everyday activities. These include managing your medications, cooking dinner, remembering where you put the car keys, and recalling conversations you've had with loved ones.

How puzzling can help

As far as hobbies go, puzzling offers many convenient options. You can do it alone or with loved ones. You don't need any prior knowledge, technical gadgets, or language abilities—you just need your puzzle of choice.

If you're a regular puzzler, you're in luck! A 2018 study by the National Institutes of Health looked at the impact of jigsaw puzzling on cognitive abilities and found that it can be a protective factor in long-term (but not short-term) cognitive aging.

There are no quick fixes to cognitive health

While solving a one-off puzzle on a Sunday afternoon might not be enough, making it a regular part of your routine can help you maintain your cognition as you age.

But it's not your only option. The National Institute on Aging (NIA) suggests other meaningful activities—such as quilting, digital photography, and activities such as music, theater, dance, and creative writing—can also help with cognition and memory.

Try Sudoku

A Sudoku puzzle is a number placement puzzle. The objective is to make each column, row, and each of the nine 3×3 grids that make up the larger 9×9 grid contain all the digits from 1 to 9. Try your hand at the puzzles below!

Beginner level:

		5				9		
			4				2	
				1			4	8
						3		
		6	7		5			4
	9	2						
5			1	8	9			
					3		8	
3		4						6

Advanced level:

		4		3		9	1	
			8					6
			9					
		3		8		2	4	
			1	2	4			5
6	8					7		
	2			9	3			
				5				1

SOLUTIONS ON PAGE 15!

Cognitive health is part of a bigger picture

Keeping your brain healthy also requires that you stay on top of your physical and social health. For cognitive health, the NIA suggests:



Getting your recommended health screenings.



Managing chronic health problems (high blood pressure, diabetes, depression, high cholesterol, etc.).



Talking to your health care provider about potential side effects of your medications on memory, sleep, and brain function.



Treating any hearing and/or vision loss you have.



Reducing your risk of falling (which can lead to brain injuries).



Limiting your alcohol intake.



Quitting smoking.



Choosing nutritionally dense foods that are low in animal fats and high in vitamins and fiber.



Getting enough sleep each night (7–9 hours).



Staying physically active (30 minutes a day, 5 days a week)—walking is a great option!



Staying socially active by visiting with neighbors, calling loved ones, volunteering, and participating in community programs.



Protect
against

FRAUD

There are many types of scams that target older adults.
But knowing what to watch for can help you protect your money and identity.

Keep your identity safe

Be suspicious of anyone who contacts you to ask for your Social Security Number, banking account number, or Medicare or health plan number. Medicare and Tufts Health Plan will not call to ask for banking or Social Security information.

Avoid companies offering "free" services or supplies

You may be asked to provide personal information in exchange for "free" or discounted medical testing, equipment, supplies, or medication. Some online pharmacies promise savings, but many are designed to steal your personal information.

Know what you ordered

If you receive medical supplies that you or your doctor did not order, or you receive more than you ordered, you may be the target of a fraud scheme. Refuse or return any medical supplies you didn't order and report the company. Medicare does not sell or mail medical supplies.

Make sure you are billed correctly

When you get a bill, check it over to make sure everything looks correct, you received the services or items billed, and no service has been billed more than once.

Watch out for common schemes

According to the FBI, criminals commonly target older adults by impersonating government officials, technical support specialists, home repair companies, romantic interests (through social media or online dating websites), family members (such as a grandchild claiming to need money immediately), and caregivers who promise care in exchange for money or bank account access.

Use the Tufts Health Plan Fraud Hotline to report possible fraud

If you have concerns about possible fraud, call the Tufts Health Plan Fraud Hotline 24 hours a day, 7 days a week, at **1-877-824-7123** with questions, concerns, or complaints.

You can choose to give your name or remain anonymous. Reporting any concerns will not affect your right to health care coverage and services.

The advantages of a primary care provider

A primary care provider (PCP) is a doctor, nurse practitioner, clinical nurse specialist, or physician assistant who provides, coordinates, and helps you access a range of health care services.

With a PCP, you get access to important advantages that make it easier to stay healthy.



How does a PCP help me stay healthy?

With a PCP, you have someone looking out for you. In addition to providing routine checkups, preventive care, and treatment for common illnesses, a PCP helps coordinate your care to make sure you get the care that is right for you. For example, a PCP can identify potential safety concerns, such as harmful drug interactions, and develop a personalized plan to support your needs and goals.

Also, your PCP can perform an Annual Wellness Visit and an annual physical examination, which are important to have each year to detect and prevent conditions from worsening.

Your PCP can also interpret advice from different specialists in regards to your overall health. Even if you see specialists for specific conditions you have, your PCP will look at the big picture and how it relates to your health.



Can a PCP help me save money?

Yes. A PCP can help you avoid unnecessary expenses such as duplicate tests. Plus, a PCP will recommend certain preventive screenings that can help detect illnesses earlier when they are easier to treat. Not only does preventive care help you stay healthy, but it can help reduce the chances of needing more expensive treatments later on.

Why is it important to have a PCP?

As your health plan, we work with providers to identify opportunities to help you stay healthy. One example is working with a PCP to make sure you get the care available to you, such as an annual physical. With a PCP you benefit from having your health plan and provider work together to make sure you get the care that is right for you.

I'm a member of a PPO plan. Should I select a PCP?

Yes. Both HMO and PPO plan members benefit from having a PCP. Unlike with an HMO plan, PPO plan members are not required to choose a PCP, but we strongly recommend PPO members select a PCP and add their selection to their online account. With a PCP you get the advantage of having a knowledgeable provider oversee your care while helping you save.



PPO members: Don't forget to add your PCP to your account

If you are enrolled in our Access PPO plan, make sure to add your PCP to your secure online member account at thmp.org/login.

To add your PCP to your account:

- Under your ID card image, click **Select a New PCP** to get to the **Manage My Account** page.
- On the **Manage My Account** page, scroll down to the **My Information** box and click **Edit** on the PCP line.
- You'll be taken to the Provider Search tool.
 - If you know the name of the PCP you want to choose, click **Doctors by Name** and type in your doctor's name (you can search by first or last name).
 - To search all available doctors, click **Doctors by Specialty** and then enter **PCP** in the search field. You can add in preferences such as mileage, language spoken, gender of provider, and more.
- Once you see the list of PCPs, select a PCP by clicking **Add as Primary Care Provider**.
- You'll be asked 3 questions to verify your selection. Then, confirm your selection by clicking **Confirm Primary Care Provider Selection**.
- You should see your PCP selection reflected in your account in 1–3 business days.
- Your PCP selection is effective beginning the first of the following month.

If you need any assistance adding your PCP, call Member Services, and a representative will help.

If you don't have a PCP:

If you're a PPO member and don't have a PCP, you can use our Doctor Search tool, found at thmp.org/doctor, to find PCP near you.

If you don't have a secure online account:

Registering for a secure online member account is easy and only takes a couple of minutes. You can sign up online by visiting thmp.org/register.

Staying in Motion: Maintaining Your Mobility

Your ability to move around freely and easily is part of your overall health. As you age, mobility often diminishes due to a variety of factors such as changes in your walk, balance, and physical strength. But you can take steps to increase your ability to stay independent and mobile.



The importance of mobility

Mobility is not just an issue of physical health. It also affects your social and emotional well-being. Mobility is key to participating in your favorite activities, visiting with friends, traveling, and keeping up with everyday tasks, like cooking and bathing.

5 TIPS to maintain your mobility

To help stay independent and mobile as you age:

1. Get your yearly checkups

Certain health conditions can make it harder to balance or stay active, but your doctor can help you catch and treat them. Make sure to also review your medications (including over-the-counter medicines) with your doctor.

2. Get your vision and hearing screenings

Eye problems and hearing loss can affect your balance.

3. Improve your strength

Strength activities can include using resistance bands, weight machines, free weights, or your own body weight to maintain and improve muscle mass. Try arm circles, leg raises, pushups, pullups, planks, squats, and lunges.

4. Improve your balance

Balance exercises help reduce your risk of falling. Tai chi, yoga, and exercises such as standing on one foot, or walking heel-to-toe can help improve balance.

5. Remove hazards in your own home

Your home is a common source of falls due to hazards that are often overlooked, but easy to fix.

- Tape down throw rugs or consider removing them
- Tape cords and wires next to the wall
- Repair loose handrails and carpeting on staircases
- Install night-lights to help you see in the dark
- Get a sturdy stepstool with a bar to hold on to
- Install non-slip strips on the floor of the shower/tub
- Install grab bars in the shower/tub and next to the toilet

Sudoku solutions

Beginner level:

6	4	5	2	3	8	9	7	1
9	1	8	4	5	7	6	2	3
2	7	3	9	1	6	5	4	8
7	5	1	8	2	4	3	6	9
8	3	6	7	9	5	2	1	4
4	9	2	3	6	1	8	5	7
5	6	7	1	8	9	4	3	2
1	2	9	6	4	3	7	8	5
3	8	4	5	7	2	1	9	6

Advanced level:

8	5	4	2	3	6	9	1	7
2	9	7	8	4	1	5	3	6
3	1	6	9	7	5	4	8	2
1	6	3	5	8	7	2	4	9
9	7	8	1	2	4	3	6	5
5	4	2	3	6	9	1	7	8
6	8	5	4	1	2	7	9	3
7	2	1	6	9	3	8	5	4
4	3	9	7	5	8	6	2	1


Thank you
for being a member!

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

¹Quarterly OTC credit is for the purchase of Medicare-approved OTC items from participating retailers and plan-approved online stores. Unused balance at the end of a calendar quarter does not roll over. Under certain circumstances, items may be covered under your Medicare Part B or Part D benefit.

²Additional shipping fees apply to Walmart.com and Walgreens.com orders. Visit thmp.org/otc-benefit for more details.

³\$150 (\$185 for Access PPO, \$300 for Saver Rx, and \$175 for Smart Saver plans) is the total reimbursement amount each year (Jan. 1–Dec. 31) whether used for health clubs, fitness classes, nutritional counseling, wellness programs, alternative therapies, massage therapy, fitness tracking devices and heart rate monitors, and additional types of fitness clubs and classes.

⁴Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

⁵You can get up to \$150 (\$250 for Saver, Smart Saver, and Access PPO members) toward the full retail price (not sale price) for eyeglasses, prescription lenses, frames, and/or contact lenses including upgrades. Or get up to \$90 (\$150 for Saver and Smart Saver members; \$250 for Access PPO members) from a provider not in the EyeMed network. If you use a non-EyeMed provider, you would need to pay out of pocket and submit for reimbursement. Discounts can't be combined. Please refer to your Evidence of Coverage for more details.

⁶Applies to Rx plans. Maximum savings are for Tier 2 drugs. Savings may be different depending on the plan you are in or if you receive your benefits from a current or former employer.

⁷Hearing aids and hearing aid evaluation must be with a Hearing Care Solutions provider.

⁸\$150 is the total reimbursement amount each year (Jan. 1–Dec. 31). This benefit does not cover costs for pre-packaged meals/foods, books, videos, scales, or other items or supplies.

Benefits eligibility requirements must be met. Not all may qualify. Tufts Health Plan is an HMO and PPO plan, both with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal. Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process. Benefit information described in this issue is for Tufts Health Plan Medicare Advantage HMO and PPO plan members and is not a complete description of benefits. For complete benefit details, see your Evidence of Coverage (EOC) available at thmp.org/documents. Please note: Not all plan benefit information in this booklet is the same for Employer Group plans. If you receive your benefits from a current or former employer, please contact your benefits administrator or Member Services with any questions regarding plan benefits. 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 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711).



Quality benefits, low costs, and great savings

With a Tufts Health Plan Medicare Advantage (HMO or PPO) plan, you get great benefits and services that help you stay healthy. From your Wellness Allowance, to your eyewear discount, to discounts on hearing aids, and much more, your plan makes it easier to save on programs and services that help you lead a healthy lifestyle.

Make sure your friends don't miss out.

Refer your friends to Tufts Health Plan.
Tell your friends to call today to learn more.



1-800-594-7739
(TTY: 711)



a Point32Health company

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Health and Wellness or
Prevention Information