

Employer Group Retiree Plan Options

For retirees eligible for Medicare Part A and enrolled in Medicare Part B



TUFTS  Health Plan
No one does more to keep you healthy.

When you offer a group retiree Medicare product through Tufts Health Plan, our representatives work closely with your retirees, helping them to understand what they can expect from health coverage when they retire. From signing up for Medicare, to choosing the right plan, to understanding how our health plans work, our team is available to help you and your retirees with all inquiries and processes.

Our group retiree Medicare products come in three categories: Tufts Health Plan Medicare Advantage, Tufts Health Plan Medicare Complement, and Tufts Health Plan Medicare Preferred Supplement plans. Medicare Advantage plans include our two Medicare Preferred HMO offerings with choices of prescription drug coverage. Tufts Medicare Complement plans offer our commercial provider network and are available with or without prescription drug coverage. Tufts Medicare Preferred Supplement plans offer comprehensive benefits and members may live anywhere in the United States.

Tufts Health Plan Medicare Advantage Plans

We offer two options for employers who want to offer group Medicare Advantage plans to their employees: **Tufts Medicare Preferred HMO Prime** and **Tufts Medicare Preferred HMO Value**. Group plans include no “donut hole” coverage gap (“donut hole” refers to plans that offer medical coverage but are missing prescription coverage) or annual dollar limit on prescription drugs. You have a choice of three prescription drug coverage options—Tufts Medicare Preferred Group Rx, Group Rx Plus, or Group Standard Rx, offering different member copayments so that you decide the level of member cost-sharing. Members must select a PCP and be referred for care in our Tufts Medicare Preferred network.

	Tufts Medicare Preferred HMO Prime	Tufts Medicare Preferred HMO Value
Group Rx Tier-1 copayment: \$10 Tier-2 copayment: \$25 Tier-3 copayment: \$50 (retail pharmacy 30-day supply)	\$207/month	\$188/month
Group Rx Plus Tier-1 copayment: \$10 Tier-2 copayment: \$20 Tier-3 copayment: \$35 (retail pharmacy 30-day supply)	\$214/month	\$195/month
Group Standard Rx Tier-1 copayment: \$10 Tier-2 copayment: \$30 Tier-3 copayment: \$65 (retail pharmacy 30-day supply)	\$200/month	\$181/month

Tufts Medicare Complement (TMC) Plans

We offer two options for employers who want to offer group Medicare Complement plans to their employees: **Tufts Medicare Complement with Prescription Drug Coverage**, and **Tufts Medicare Complement without Prescription Drug Coverage**. These HMO plans cover Medicare deductibles, coinsurance, and additional benefits. Members must select a PCP and be referred for care in our broad commercial Tufts Health Plan network. If you choose to offer prescription drug coverage, you have two options from which to choose—TMC Rx and TMC Rx Plus, offering different member copayments so that you decide the level of member cost-sharing.

	TMC with Prescription Drug Coverage	TMC without Prescription Drug Coverage
TMC Rx Tier-1 copayment: \$10 Tier-2 copayment: \$25 Tier-3 copayment: \$50 (retail pharmacy 30-day supply)	\$341/month	\$168/month
TMC Rx Plus Tier-1 copayment: \$8 Tier-2 copayment: \$20 Tier-3 copayment: \$35 (retail pharmacy 30-day supply)	\$358/month	

Tufts Health Plan Medicare Preferred Supplement Plans

We offer three options for employers who want to offer group Medicare Preferred Supplement plans to their employees: **Tufts Medicare Preferred Premier Supplement** (coverage with no member cost-sharing), **Tufts Medicare Preferred Supplement** (includes member out-of-pocket costs), and **Tufts Medicare Preferred Custom Supplement** (customizable benefits). These plans offer comprehensive benefits, including coverage for routine preventive care and wellness visits. Members may live anywhere in the United States. For Part D prescription drug coverage, you may choose either Tufts Medicare Preferred Prescription Drug Plan (PDP) or Tufts Medicare Preferred Prescription Drug Plan Plus (PDP Plus). Please note that these plans are only available to retirees—they are not available for Medicare eligible individuals who are still working.

	Tufts Medicare Preferred Supplement	Tufts Medicare Preferred Premier Supplement	Tufts Medicare Preferred Custom Supplement
TMC Rx Tier-1 copayment: \$10 Tier-2 copayment: \$25 Tier-3 copayment: \$50 (retail pharmacy 30-day supply)			
TMC Rx Tier-1 copayment: \$10 Tier-2 copayment: \$25 Tier-3 copayment: \$50 (retail pharmacy 30-day supply)			

Contact Paula Giokas for pricing

For more information, please call Paula Giokas, Tufts Health Plan Retiree Senior Sales Executive, at (617) 972-9040 or toll-free 1-800-208-8013, ext. 9040, or via email at paula_giokas@tufts-health.com.

Tufts Health Plan Medicare Preferred HMO plans are offered through Tufts Associated Health Maintenance Organization, Inc. Tufts Health Plan Medicare Preferred is a Medicare Advantage organization with a Medicare contract. The Medicare Advantage contract between Tufts Health Plan and the Centers for Medicare and Medicaid Services (CMS) is renewed annually. The benefits, premiums, copayments, and service area offered by Tufts Medicare Preferred are subject to change on an annual basis. The availability of coverage beyond the current contract year is not guaranteed.

Tufts Medicare Complement is offered through Tufts Associated Health Maintenance Organization, Inc.

Tufts Health Plan Medicare Preferred Group Retiree Supplement, Premier Supplement, and Custom Supplement plans are offered by Tufts Insurance Company.

Tufts Health Plan Medicare Preferred PDP and Tufts Health Plan Medicare Preferred PDP Plus are offered by Tufts Insurance Company, a Medicare approved part D sponsor.

TUFTS Health Plan

No one does more to keep you healthy.

tuftshealthplan.com

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