



a Point32Health company

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

# 2025 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](http://www.thpmp.org/sco)**

# Table of Contents

Experience Quality Care and Support . . . . .	3	What Our Members Say . . . . .	10
Enjoy Extra Health Benefits—All for \$0 . . . . .	4	Supporting Members From the Start . . . . .	11
Benefit Spotlight: Rides . . . . .	5	3 Easy Steps to Becoming a Member . . . . .	12
Benefit Spotlight: Dental . . . . .	6	What to Expect Next . . . . .	13
Benefit Spotlight: Vision and Hearing . . . . .	7	We're Here to Help . . . . .	14
Benefit Spotlight: Wellness . . . . .	8	Notes . . . . .	14
Benefit Spotlight: OTC Allowance . . . . .	9		



# 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).

## 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:

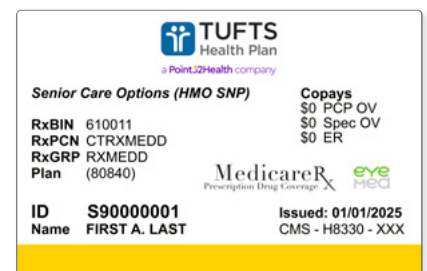
- More covered health benefits than MassHealth Standard and Original Medicare alone, all for \$0
- A primary care team to monitor your health needs and provide necessary treatments
- A Care Manager to work with you AND your doctor, caregiver(s), and community to get you the services you need
- Access to multilingual representatives and interpreter services
- Plus all of the 2025 benefits listed on page 4, and more!

## 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)

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 24 non-medical rides/year<sup>3</sup>



Up to **\$1,700/year** on Instant Savings card to buy health and hygiene items, like vitamins, pain relievers, shampoo and deodorant, as well as select grocery items<sup>4</sup>



**Free** dental benefits, including coverage for exams, dentures, root canals, implants, crowns, and more<sup>5</sup>



**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<sup>6</sup>



**Free** routine hearing exams and hearing aids<sup>7</sup>



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



**Free** membership to your local participating 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>



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 two 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!<sup>3</sup>

**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
- Root canals Implants
- Crowns
- Bone grafting
- **And more!<sup>5</sup>**

**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.<sup>6</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.<sup>7</sup>

### 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 Hearing Care Solutions 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!<sup>9</sup>

**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<sup>8</sup>
- 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<sup>®</sup> and hospital-based programs.





# Benefit Spotlight: OTC Allowance

## One card. Big savings.

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

### Instant Savings card: \$425/calendar quarter

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



### How it works:

At the beginning of each of the four calendar quarters (see right), your Instant Savings card is loaded with \$425.

➤ **Your 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.

\$425 {	Jan	Feb	Mar
\$425 {	Apr	May	Jun
\$425 {	Jul	Aug	Sep
\$425 {	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.



- 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



## Review plan benefits and compare

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



## Speak with a representative

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



## 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.<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 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:

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

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

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

## Notes

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



a Point32Health company

## 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 2 round trips per month, 20 miles each way of trip. Members must use plan-approved vendor to access benefit. Exceptions may apply.

<sup>4</sup>\$425/calendar quarter credit is for the purchase of eligible Medicare and Medicaid-approved OTC items as well as eligible groceries 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. For more information on the OTC benefit, visit [www.thpmp.org/sco-otcbenefit](http://www.thpmp.org/sco-otcbenefit).

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

<sup>6</sup>\$300 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.

<sup>7</sup>Quantity limit applies. Covers one hearing aid per ear per member every 60 months.

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

<sup>9</sup>YMCA membership is valid at local YMCA facility located within our service area in Massachusetts.

<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. Additional acupuncture services are covered under your Medicaid benefit.

<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.

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 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\_2025\_10\_M