



Fallon Preferred Care Premium Saver 500 (90/70)

Benefit Summary

Fallon Preferred Care network

Fallon Preferred Care is an extensive national and regional network comprised of hundreds of thousands of providers that gives our members the flexibility to receive care close to where they live and work.

The FCHP difference

With Fallon Preferred Care Premium Saver 500 (90/70), you get everything you need to live a healthy life. This plan features comprehensive medical benefits for lower monthly premiums and slightly higher out-of-pocket expenses compared to our other plans. Your monthly premiums are reduced further through the use of an annual deductible for certain services. In addition, you get:

- **\$0 copayments for routine physical exams** with your primary care physician (internist, family practitioner or pediatrician) or gynecologist for routine physical exams. In addition, well-child visits for your dependent children are covered in full to age 19.
- **A fitness reimbursement of up to \$400** for families (\$200 for individual contracts) for healthy activities including town and school sports, Weight Watchers®, gym memberships, yoga and Pilates.
- **Member discounts** on products and services to keep you healthy and features you won't find anywhere else.

How to receive care

In-network and out-of-network coverage

Fallon Preferred Care is a preferred provider organization (PPO) plan, and as such, we contract with a network of participating providers who have agreed to provide health care services to our members—your use of participating providers is strictly voluntary.

When you obtain covered services from participating providers, you will receive the in-network level of benefits. We pay participating providers directly; you will not have to file claims when you use participating providers. When you obtain covered services from nonparticipating providers, you get the out-of-network level of benefits. You may need to submit a claim for covered services you receive from nonparticipating providers. For information on claims submission, refer to your Fallon Preferred Care *Member Handbook/Evidence of Coverage*.

Emergency medical care

Emergency services do not require referral or authorization. When you have an emergency medical condition, you should go to the nearest emergency department or call your local emergency communications system (police, fire department or 911). For more information on emergency benefits and plan procedures for emergency services, consult your Fallon Preferred Care *Member Handbook/Evidence of Coverage*.

*Benefit may vary by employer group.
Weight Watchers® is a registered trademark of Weight Watchers International, Inc.*

Fallon Health & Life Assurance Company, Inc., is a wholly owned subsidiary of Fallon Community Health Plan.

Plan specifics	Your cost in-network	Your cost out-of-network (after your deductible)
Calendar year deductible	\$500 individual \$1,000 family	
Calendar year out-of-pocket maximum	\$4,000 individual \$8,000 family	
Coinsurance	10%	30%
Penalty for failure to follow medical management procedures*	\$200 per occurrence	\$500 per occurrence

Benefits	Your cost in-network	Your cost out-of-network (after your deductible)
Office		
Routine physical exams	\$0 per visit	30% coinsurance
Office visits (primary care provider)	\$20 per visit	30% coinsurance
Office visits (specialist)	\$20 per visit	30% coinsurance
Office visits (limited service clinics, e.g., Minute Clinic)	\$20 per visit	30% coinsurance
Routine eye exams (one every 12 months)	\$20 per visit	30% coinsurance
Short-term rehabilitative services (60 visits per calendar year)	10% coinsurance after deductible	30% coinsurance
Prenatal care	\$20 first visit only	30% coinsurance
Postnatal care	\$20 per visit	30% coinsurance
Preventive services	Covered in full	30% coinsurance
Diagnostic services	10% coinsurance after deductible	30% coinsurance
Imaging (CAT, PET, MRI)	10% coinsurance after deductible	30% coinsurance
Manual manipulation of the spine (\$500 benefit per calendar year)	\$20 per visit	30% coinsurance
Prescriptions		
	Tier 1/Tier 2/Tier 3	
Prescription drugs, including oral contraceptives, insulin and insulin syringes	\$10/\$25/\$50 (30-day supply)	30% coinsurance
Prescription medication refills obtained through the mail order program	\$20/\$50/\$100 (90-day supply)	30% coinsurance
Inpatient hospital services		
Room and board in a semiprivate room (private when medically necessary)	10% coinsurance after deductible	30% coinsurance
Physicians' and surgeons' services	10% coinsurance after deductible	30% coinsurance
Physical and respiratory therapy	10% coinsurance after deductible	30% coinsurance
Intensive care services	10% coinsurance after deductible	30% coinsurance
Maternity care	10% coinsurance after deductible	30% coinsurance

* Some services require plan notification or preauthorization. A penalty will be applied for failure to follow the plan's medical management procedures. The penalty does not apply toward the deductible or out-of-pocket maximum.

Benefits	Your cost in-network	Your cost out-of-network (after your deductible)
Same-day surgery		
Same-day surgery in a hospital outpatient or ambulatory care setting	10% coinsurance after deductible	30% coinsurance
Emergencies		
Emergency room visit	\$100 per visit (waived if admitted)	
Skilled nursing		
Skilled care in a semiprivate room	10% coinsurance after deductible	30% coinsurance
Substance abuse		
Office visits	\$20 per visit	30% coinsurance
Detoxification in an inpatient setting	10% coinsurance after deductible	30% coinsurance
Rehabilitation in an inpatient setting	10% coinsurance after deductible	30% coinsurance
Mental health		
Office visits	\$20 per visit	30% coinsurance
Services in a general or psychiatric hospital	10% coinsurance after deductible	30% coinsurance
Other health services		
Skilled home health care services	10% coinsurance after deductible	30% coinsurance
Durable medical equipment (\$1,500 per calendar year)	10% coinsurance after deductible	30% coinsurance
Medically necessary ambulance services	Covered in full after deductible	Covered in full
Value-added benefits and features		
It Fits!, an annual fitness reimbursement (including school and town sports programs, gym memberships, Weight Watchers®, aerobics, Pilates and yoga classes)		\$200 individual \$400 family
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat and other "little extras" for expectant parents—all at no additional cost		Included
Free 24/7 nurse call line		Included
Free chronic care management		Included
Free stop-smoking program		Included
Member discount program		Included
Free online access to health and wellness encyclopedia		Included


Exclusions

Dental benefits and discounts, other than those listed in the Evidence of Coverage
Hearing aids and the evaluation for a hearing aid
Long-term rehabilitative services
Nonprescription drugs and vitamins
Cosmetic surgery
Experimental procedures or services that are not generally accepted medical practice
Routine foot care
Custodial confinement

A complete list of benefits and exclusions is in the Fallon Preferred Care *Member Handbook/Evidence of Coverage*, available by request. This is only a summary of benefits and exclusions.

Questions?

If you have any questions, please contact Fallon Community Health Plan Customer Service at 1-888-468-1541 (TDD/TTY: 1-877-608-7677), or visit our Web site at fchp.org.

 This health plan **meets minimum creditable coverage standards** and **will satisfy** the individual mandate that you have health insurance. As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years and older, must have health coverage that meets the minimum creditable coverage standards set by the Commonwealth Health Insurance Connector.

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