

# FCHP Direct Care Premium Saver (65/35)

At Fallon Community Health Plan, we're committed to *making our communities healthy*—it's at the heart of everything we do. After all, health insurance isn't just about paying the bills. It's about a partnership you can count on, in sickness and in health.

FCHP Direct Care is a health plan that includes a unique and concentrated network built around some of the Commonwealth's most cost-efficient and high-performing groups.

Benefit	Cost
Routine physical exams	\$0
Office visits: primary care	\$25
Office visits: specialist	\$40
Short-term rehabilitative services	\$40
Chiropractic care	\$25
Emergency room	\$150
Inpatient hospital	35% coinsurance
Same-day surgery	35% coinsurance
Lab and other preventive tests	Covered in full
Lab, X-ray, EKG, and other diagnostic tests	35% coinsurance
Imaging (CAT, PET, MRI)	35% coinsurance
Prescriptions: retail	\$15/\$30/\$50 (up to a 30-day supply)
Prescriptions: mail-order	\$30/\$60/\$100 (up to a 90-day supply)
Deductible	n/a
Out-of-pocket maximum	\$5,000 individual/\$10,000 family
Coinsurance	35%

## Value-added features, benefits and services:

- **\$0 routine physical exams** means you'll make no copayments for routine physical and gynecological exams, and well-child visits for your dependent child to age 19.
- **Nurse Connect** provides free 24/7 access to registered nurses and other health care professionals by phone or through our Web site.
- **It Fits!** gives families up to \$400 for memberships at local fitness centers, aerobics, Pilates and yoga classes, and Weight Watchers® programs, as well as sports programs and classes for all ages.
- **Oh Baby!** is a program that provides prenatal vitamins, a convertible car seat and other "little extras" for expectant parents—all at no additional cost.
- **Healthwise® Knowledgebase** is a free online tool that provides information about various illnesses and conditions, as well as ways to stay as healthy as possible.
- Prescriptions filled at thousands of retail pharmacies nationwide.
- **Dental benefits** for the entire family.

**To learn more about FCHP Direct Care Premium Saver (65/35), please call us at 1-888-797-3247 (TDD/TTY: 1-877-608-7677), or visit our Web site at [fchp.org](http://fchp.org).**

A complete list of benefits and exclusions is in the FCHP Direct Care Member Handbook/Evidence of Coverage, available by request. This is only a summary of benefits and exclusions. Should any questions arise, the subscriber certificate and riders will govern. Weight Watchers® is a registered trademark of Weight Watchers International, Inc. Healthwise® Knowledgebase is a registered trademark of Healthwise, Incorporated.

This health plan meets minimum creditable coverage standards and will satisfy the individual mandate that you have health insurance.

