

# Fallon Senior Plan

## 2009

### HMO benefits-at-a-glance

Effective January 1, 2009, to December 31, 2009

For more information, call seven days a week  
from 8 a.m. to 8 p.m.

Toll-free 1-888-377-1980  
(TDD/TTY 1-877-608-7677)



## Fallon Senior Plan's medical benefits coverage overview:

Note: When you join a Medicare HMO plan, you will choose a primary care provider who will help coordinate your care, and you must see network providers in order to receive covered services.

	<b>Saver</b>	<b>Standard</b>	<b>Plus</b>
<b>Inpatient hospital care</b>	\$175 per day for days 1 – 5. \$0 for additional days.	\$125 per day for days 1 – 5. \$0 for additional days.	\$100 per stay. <b>Separate</b> \$300 out-of-pocket limits for acute/rehabilitation hospital stays and mental health hospital stays.
<b>Skilled nursing facility care</b>	\$20 per day for days 1 – 20. \$0 for additional days.	\$20 per day for days 1 – 20. \$0 for additional days.	\$20 per day for days 1 – 20. \$0 for additional days.
<b>Doctor office visits</b>	\$15 per visit.	\$15 per visit.	\$10 per visit.
<b>Specialist office visits</b>	\$25 per visit.	\$20 per visit.	\$15 per visit.
<b>Outpatient services/surgery</b>	\$0 to \$100 per surgery.	\$0 to \$75 per surgery.	\$0 to \$50 per surgery.
<b>Ambulance services</b>	\$50 for Medicare-covered ambulance benefits.	\$50 for Medicare-covered ambulance benefits.	\$50 for Medicare-covered ambulance benefits.
<b>Emergency room visits (copayment waived if admitted within 72 hours for the same condition)</b>	\$50 per visit. Worldwide coverage.	\$50 per visit. Worldwide coverage.	\$50 per visit. Worldwide coverage.
<b>Diagnostic tests, X-rays, and lab services</b>	\$0 copayment for Medicare-covered: - lab services - diagnostic procedures and tests - X-rays - therapeutic radiology services  \$0 to \$50 copayment for Medicare-covered diagnostic radiology services.	\$0 copayment for Medicare-covered: - lab services - diagnostic procedures and tests - X-rays - therapeutic radiology services  \$0 to \$50 copayment for Medicare-covered diagnostic radiology services.	\$0 copayment for Medicare-covered: - lab services - diagnostic procedures and tests - X-rays - therapeutic radiology services  \$0 to \$50 copayment for Medicare-covered diagnostic radiology services.
<b>Dental services</b>	\$10 for each routine checkup. \$19 to \$51 for fillings.	\$10 for each routine checkup. \$19 to \$51 for fillings.	\$10 for each routine checkup. \$19 to \$51 for fillings.
<b>Vision services</b>	\$15 to \$25 for 1 routine eye exam every two years. Up to 1 pair of glasses every two years.	\$15 to \$20 for 1 routine eye exam every two years. Up to 1 pair of glasses every two years.	\$10 to \$15 for 1 routine eye exam every two years. Up to 1 pair of glasses every two years.

If you obtain care from out-of-plan providers, except in emergent or urgent care situations or for out-of-area renal dialysis, neither Medicare nor Fallon Community Health Plan will pay for the services. You will be responsible for the costs. When traveling outside of the northeastern states, you have traveler's coverage for nonroutine services and related outpatient diagnostic tests. Limitations apply. See the Summary of Benefits for details.

### Fallon Senior Plan's Medicare prescription drug coverage options:

	Basic Rx	Enhanced Rx
<b>Deductible</b>	\$295	No deductible
<b>Initial coverage</b> copayments for up to a 30-day supply (until your yearly drug costs paid by both you and Fallon Senior Plan reach \$2,700)	Tier 1: \$5 Tier 2: \$20 Tier 3: \$40	Tier 1: \$10 Tier 2: \$30 Tier 3: \$55
<b>Coverage gap</b> (after yearly drug costs reach \$2,700 and until your own costs reach \$4,350)	You pay 100% of drug costs	You pay 100% of drug costs
<b>Catastrophic coverage</b> (after your own costs reach \$4,350)	You pay the greater of: \$2.40 for generic or a preferred brand drug and \$6.00 for all other drugs, or 5% coinsurance	You pay the greater of: \$2.40 for generic or a preferred brand drug and \$6.00 for all other drugs, or 5% coinsurance

*Fallon Senior Plan's prescription drug coverage is only available to members of our Medicare Advantage prescription drug (MA-PD) plans. When you enroll in an MA-PD plan, you must receive your Medicare prescription drug coverage through that plan.*

### Fallon Senior Plan's monthly plan premiums

	Saver	Standard	Plus
<b>No drug plans</b>	Fallon Senior Plan Saver \$0	Fallon Senior Plan Standard \$72	Fallon Senior Plan Plus \$132
<b>Basic Rx plans</b>	Fallon Senior Plan Saver Basic Rx \$28	Fallon Senior Plan Standard Basic Rx \$100	Fallon Senior Plan Plus Basic Rx \$160
<b>Enhanced Rx plans</b>	Fallon Senior Plan Saver Enhanced Rx \$28	Fallon Senior Plan Standard Enhanced Rx \$100	Fallon Senior Plan Plus Enhanced Rx \$160

*Note: You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by a third party.*

#### More plans.

##### **Preferred plan**

**Fallon Senior Plan Preferred Enhanced Rx** provides comprehensive medical benefits as well as Medicare Part D prescription drug coverage, and has a \$120 monthly premium. It is a preferred provider organization (PPO) plan for people who live within the plan's service area. Joining a PPO means you don't need to designate a primary care provider to coordinate your care. You choose who you want to see. If you go to a provider outside of the Fallon Senior Plan Preferred provider network, you will pay more than if you see an in-network provider. So whether you're in Worcester or in Washington, in Springfield, Massachusetts or Springfield, Illinois, if you need services, you'll be covered.

##### **Value plans**

Fallon Community Health Plan offers plans for people who live within the plan's service area and are enrolled in Medicare and Medicaid (or a Medicare Savings Program). **Fallon Senior Plan Value 1 and Fallon Senior Plan Value 2** have no monthly premium and include Medicare prescription drug coverage. Members of these plans receive similar comprehensive benefits as our other Fallon Senior Plan choices, but most of the copayments are lower. And, depending on your Medicaid benefits, you may not pay a copayment at all for certain services.

### **More benefits.**

As a Fallon Senior Plan member, you can participate in the **SilverSneakers® Fitness Program** at no additional cost! Fallon Senior Plan offers **SilverSneakers** as a way to help members improve their quality of life. The program focuses on participants' physical and social needs. With **SilverSneakers**, you can visit participating fitness centers across the nation to access the amenities included with a basic membership—such as treadmills, weights, heated pool and fitness classes. You can also take signature **SilverSneakers** classes designed specifically for older adults and taught by certified instructors.

In addition, as a member of Fallon Senior Plan, you can take advantage of a 12-consecutive-week membership in **Weight Watchers®** at no extra cost!

### **More support.**

We know medical questions can arise at any time. Day or night. That's why Fallon Community Health Plan has joined with Health Dialog to give our members access to registered nurses and other health care professionals who serve as health coaches 24 hours a day, seven days a week, 365 days a year. (Please note that in a medical emergency, you should call 911.) When you have a question about your health, you're able to immediately contact a health coach who can provide:

- Personal education and support
- Information to help you make healthy decisions
- Educational materials relevant to a diagnosis or condition (mailed directly to you)
- Assistance with finding additional health information online

### **More answers.**

We're happy to answer any questions you may have about Fallon Senior Plan. Customer Service Representatives are available seven days a week from 8 a.m. to 8 p.m. We invite current members to call 1-800-868-5200 (TDD/TTY: 1-877-608-7677) and prospective members to call 1-888-377-1980 (TDD/TTY: 1-877-608-7677).



*Fallon Community Health Plan is a health plan with a Medicare Advantage contract that is renewed on an annual basis. For complete benefit information, please refer to our Summaries of Benefits.*

*If you have special needs, this document may be available in other formats. For more information, call the number on the cover of this document.*

*SilverSneakers® is a registered trademark of Healthways.*

*Weight Watchers® is a registered trademark of Weight Watchers International, Inc.*