

# FCHP Direct Care Premium Saver 2000 with \$500 inpatient copayment II

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	\$25 (after deductible)
Chiropractic care	\$25
Emergency room	\$200
Inpatient hospital	\$500 (after deductible)
Same day surgery	\$250 (after deductible)
Lab and other preventive tests	Covered in full
Lab, X-ray, EKG, and other diagnostic tests	Covered in full (after deductible)
Imaging (CAT, PET, MRI)	Covered in full (after deductible)
Prescriptions: retail	\$25/\$100/\$100 (up to a 30-day supply)*
Prescriptions: mail-order	\$50/\$200/\$200 (up to a 90-day supply)*
Deductible	\$2,000 individual/\$4,000 family
Out-of-pocket maximum	\$5,000 individual/\$10,000 family**

## 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.
- **Dental benefits** for the entire family.

**To learn more about FCHP Direct Care Premium Saver 2000/500 II, 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).**

\* This plan uses a closed formulary. The formulary list is limited and drugs not on the list will not be covered by your prescription drug benefit under any circumstances.

\*\*Applies to all services except for prescriptions, chiropractic care, mental and behavioral health services and dental. 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.