

Fallon Senior Plan

2009

PPO 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 Preferred Enhanced Rx's medical benefits coverage overview

Note: Fallon Senior Plan Preferred Enhanced Rx 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, and do not need referrals for any services.

	In-network	Out-of-network
Deductible	Not applicable.	\$500 annual deductible.
Out-of-pocket limit	\$3,350 annual out-of-pocket limit on Medicare-covered services received in-network.	\$7,500 annual out-of-pocket limit on all services received out-of-network.
Inpatient hospital care	\$125 per day for days 1 – 5. \$0 for additional days.	20% of the cost for each hospital stay.
Skilled nursing facility care	\$20 per day for days 1 – 20. \$0 for additional days.	20% of the cost for each skilled nursing facility stay.
Doctor office visits	\$20 per visit.	\$40 per visit.
Specialist office visits	\$25 per visit.	\$40 per visit.
Outpatient services/surgery	\$0 to \$75 per surgery.	20% of the cost per surgery.
Ambulance services	\$50 for Medicare-covered ambulance benefits.	\$50 for Medicare-covered ambulance benefits.
Emergency room visits (copayment waived if admitted within 72 hours for the same condition)	\$50 per visit. Worldwide coverage.	\$50 per visit. Worldwide coverage.
Diagnostic tests, X-rays, and lab services	\$0 copayment for Medicare-covered: <ul style="list-style-type: none"> - lab services - diagnostic procedures and tests - X-rays - therapeutic radiology services \$0 to \$50 copayment for Medicare-covered diagnostic radiology services.	20% of the cost for: <ul style="list-style-type: none"> - diagnostic procedures, tests, and lab services - therapeutic radiology services - outpatient X-rays - diagnostic radiology services
Vision services	\$20 to \$25 for: <ul style="list-style-type: none"> - up to one routine eye exam every two years - exams to diagnose and treat diseases of the eye Up to one pair of glasses every two years for \$0.	\$40 for each eye exam. 20% of the cost for eyewear.

Fallon Senior Plan Preferred Enhanced Rx Medicare prescription drug coverage	
Deductible	No deductible
Initial coverage 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: \$10 Tier 2: \$30 Tier 3: \$55
Coverage gap (after yearly drug costs reach \$2,700 and until your own costs reach \$4,350)	You pay 100% of drug costs
Catastrophic coverage (after your yearly drug 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

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 Preferred Enhanced Rx monthly plan premium: \$120

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

More choices.

Saver, Standard and Plus plans

Fallon Community Health Plan offers a choice of Medicare HMO plans, including one with a \$0 monthly plan premium. All of these plans include comprehensive benefits, with varying out-of-pocket costs. We have plans with prescription drug coverage, and plans without. You choose the plan that best fits your needs.

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.

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 nationwide 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®** each year in-network, or a \$100 reimbursement toward membership out-of-network (but not both).

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 Summary 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.