Steward Community Care Premium Saver 1500 Classic

Benefit Summary—*Benefits effective January 1, 2013 and beyond*

The FCHP difference

FCHP Steward Community Care is a limited network HMO plan designed in partnership by Fallon Community Health Plan and Steward Health Care. Providing world class health care where you live, FCHP Steward Community Care includes the benefits and coverage you deserve at an affordable price. It also includes the extras that FCHP members have long enjoyed, including our rich It Fits! fitness benefit, $0 wellness visits and eye exams, and other valuable member discounts.

How to receive care:

With FCHP Steward Community Care Premium Saver 1500 Classic, you can choose to get your care from doctors, specialists, hospitals and health care facilities in the FCHP Steward Community Care network. For a complete list of FCHP Steward Community Care providers, visit our Web site at fchp.org/Steward.

Choosing a primary care provider (PCP)

Your relationship with your PCP is very important because he or she will work with FCHP to provide or arrange most of your care. As a member of FCHP Steward Community Care Premium Saver 1500 Classic, you must select a PCP. To do this, just complete the section on your FCHP membership enrollment form. If you need help choosing a PCP, you can speak with a member of our Customer Service Department.

Obtaining specialty care

When you want to visit a specialist, talk with your PCP first. He or she will help arrange specialty care for you. The following services do not require a referral when you see a provider in the FCHP Steward Community Care network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For medically necessary services that are not available at an FCHP Steward Community Care facility, you may receive care at either Brigham and Women's Hospital or Massachusetts General Hospital. For more information on referral procedures for specialty services, consult your FCHP Steward Community 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 FCHP Steward Community Care *Member Handbook/Evidence of Coverage.*

FCHP Steward Community Care provides access to a network that is smaller than FCHP Select Care. In this plan, members have access to network benefits only from the providers in FCHP Steward Community Care. Please consult the FCHP Steward Community Care provider directory—a paper copy can be requested by calling our Customer Service Department at 1-800-868-5200—or visit the provider search tool at fchp.org to determine which providers are included in FCHP Steward Community Care.

Plan specifics	
Benefit period The benefit period, sometimes referred to as a "benefit year," is the 12-month span of plan coverage, and the time during which the deductible, out-of-pocket maximum and specific benefit maximums accumulate.	Varies by employer
Deductible A deductible is the amount of allowed charges you pay per benefit period before payment is made by the plan for certain covered services. The amount that is put toward your deductible is calculated based on the allowed charge or the provider's actual charge—whichever is less.	$1,500 individual $3,000 family
Embedded deductible Please note that once any one member in a family accumulates $1,500 of services that are subject to the family deductible, that individual member's deductible is considered met, and that family member will receive benefits for covered services less any applicable copayments.	$1,500
Deductible carryover Any deductible amount that is incurred by the member for services rendered during the last three months of the benefit period will be applied toward the deductible for the next benefit period. Deductible amounts are incurred as of the date of the service.	Included
Out-of-pocket maximum The out-of-pocket maximum is the total amount of deductible, coinsurance and copayments you are responsible for in a benefit period. Items that do not count towards your out-of-pocket maximum include payment for prescriptions, chiropractic services, mental and behavioral health. The out-of-pocket maximum also does not include your premium charge or any amounts you pay for services that are not covered by the plan.	$5,000 individual $10,000 family

Benefits	Your cost
Office	
Routine physical exams (according to MHQP preventive guidelines)	$0
Office visits (primary care provider)	$25 per visit
Office visits (specialist)	$40 per visit
Office visits (limited service clinics, e.g., Minute Clinic)	$25 per visit
Routine eye exams (one every 12 months)	$0
Short-term rehabilitative services (60 visits per benefit period)	$25 per visit after deductible
Prenatal care	$25 first visit only
Postnatal care	$25 per visit
Preventive services Tests, immunizations and services geared to help screen for diseases and improve early detection when symptoms or diagnosis are not present	Covered in full
Diagnostic services (lab services) Tests and services that are intended to diagnose or check the status a disease or condition	Covered in full

Benefits	Your cost
Office (continued)	
Diagnostic services (non-lab services) Tests and services that are intended to diagnose, check the status of, or treat a disease or condition	Covered in full after deductible
Imaging (CAT, PET, MRI, Nuclear Cardiology)	Covered in full after deductible
Chiropractic care (12 visits per benefit period calendar year)	$25 per visit
Prescriptions *Please note: Specialty medication that falls under the medical benefit will apply towards your deductible. For more information, please contact FCHP's Customer Service Department at 1-800-868-5200.*	**Tier 1/Tier 2/Tier 3**
Prescription drugs, insulin and insulin syringes	$15/$40/$75 (30-day supply)
Generic contraceptives and contraceptive devices	$0 (30-day supply)
Brand contraceptives with no generic equivalent (prior authorization required)	With prior authorization: $0 (30-day supply)
Brand contraceptives with a generic equivalent (prior authorization required)	Tier 2: $40 Tier 3: $75 (30-day supply)
Prescription medication refills obtained through the mail order program	$30/$80/$225 (90-day supply)
Prilosec OTC, Prevacid 24HR, omeprazole OTC (prescription required)	$5
Inpatient hospital services	
Room and board in a semiprivate room (private when medically necessary)	Covered in full after deductible
Physicians' and surgeons' services	Covered in full after deductible
Physical and respiratory therapy	Covered in full after deductible
Intensive care services	Covered in full after deductible
Maternity care	Covered in full after deductible
Same-day surgery	
Same-day surgery in a hospital outpatient or ambulatory care setting	Covered in full after deductible
Emergencies	
Emergency room visit	$200 copayment after deductible (waived if admitted

Skilled nursing	
Skilled care in a semiprivate room	Covered in full after deductible
Substance abuse	
Office visits	$25 per visit
Detoxification in an inpatient setting	Covered in full
Rehabilitation in an inpatient setting	Covered in full
Mental health	
Office visits	$25 per visit
Services in a general or psychiatric hospital	Covered in full
Other health services	
Skilled home health care services	Covered in full after deductible
Durable medical equipment	30% coinsurance after deductible
Medically necessary ambulance services	Covered in full after deductible
Value-added features	
It Fits!, an annual benefit period fitness reimbursement (including school and town sports programs, gym memberships, home fitness equipment, Weight Watchers®, aerobics, Pilates and yoga classes)	$200 individual $400 family
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat, breast pump 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
CVS Caremark ExtraCare Health Card – provides 20% discount on CVS/pharmacy-brand health related items.	Included
FCHP Family Fun – provides discounts at Massachusetts and New Hampshire attractions	Included
Exclusions	
Hearing aids and the evaluation for a hearing aid (for age 22 and above) Long-term rehabilitative services Nonprescription drugs and vitamins Cosmetic surgery Experimental procedures or services that are not generally accepted medical practice Dental services not described in the FCHP Steward Community Care *Member Handbook/Evidence of Coverage* Routine foot care Custodial confinement	

Some services may require prior authorization. A complete list of benefits and exclusions is in the FCHP Steward Community 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 1-800-868-5200 (TTY users, please call TRS Relay 711), 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.*

Benefits may vary by employer group.
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