

EmployerEdge

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Network news

■ Pentucket Medical and Compass Medical on board!

Fallon Community Health Plan has expanded provider access in the Merrimack and South Shore regions with these two key group practices joining our provider network. The number of physicians and their staffs at multiple locations in these regions give FCHP members and prospects many excellent new choices for care.

Pentucket Medical Associates in the Merrimack region became part of the FCHP network on April 1 for all of our FCHP Select Care and FCHP Direct Care products. Pentucket Medical is a multi-specialty group practice of 57

physicians with locations in Haverhill, Lawrence, Newburyport and North Andover, Mass. They have an urgent care center, Pentucket Medical ExpressCare, in Lawrence.

Compass Medical, P.C., one of the top health care providers in the South Shore, now accepts FCHP Steward Community Care, FCHP Select Care and Fallon Preferred Care, effective April 1. Compass Medical, which recently became affiliated with Steward Health Care, LLC, gives our members access to nearly 50 primary care and specialty physicians at eight primary care locations—in Abington, Braintree, East Bridgewater (Southeast Medical Center), Easton, Halifax, Holbrook, Middleborough and Taunton. (East Bridgewater, Easton and Middleborough have urgent care centers.) ■

■ New providers in Holden

Wachusett Family Practice in Holden will participate in our FCHP Select Care, Fallon Preferred Care, Medicare Advantage HMO and PPO products and NaviCare, beginning July 1, 2012.

The practice is independent but affiliated with the Central Massachusetts Independent Physician Association and primarily admits to UMass Memorial Medical Center in Worcester. The medical group consists of three family practitioners—Drs. Janet Abrahamian, David Rosenfield and Leonard Waice. ■

■ New network enhances vision care access

Fallon Community Health Plan members will have access to a much broader vision care network, beginning July 1, 2012, as EyeMed Vision Care® (EyeMed) will manage all of our vision and eyewear benefits. FCHP has been working with EyeMed to retain

providers who are currently in the FCHP network.

The EyeMed Vision Care network, one of the largest in the industry, gives members access to thousands of private practitioners and retail providers nationwide, including LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney® Optical and most Pearle Vision® locations. The variety of convenient provider locations, many with evening and weekend hours, will accommodate our members' busy schedules.

More discounts!

FCHP plans cover routine eye exams (one every 12 months) with no copayment. And now, using EyeMed providers, FCHP members have great discount opportunities:

- 35% off retail prices for frames
- 15% off retail prices of conventional contact lenses
- 15% off retail cost (or 5% off promotional cost) of Lasik surgery
- 20% off the price of nonprescription sunglasses

We are notifying our members of this expanded network. Visit eyemeddivisioncare.com for more information. ■

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Benefit news

■ Summer fitness reimbursed

Our popular It Fits! program reimburses members for many of the fitness activities they may pursue this summer. For our members who plan to hike or run in a road race, It Fits! reimburses for hiking club and race entry fees. And, that's just the beginning! If their kids are on a Little League team, going to a sports camp or taking karate lessons, we'll reimburse that, too.

Our standard reimbursement is up to \$400 for families (\$200 for individuals) per benefit year, which for many is January 1 to December 31.

New in 2012! We've added more weight-loss programs that are eligible for reimbursement, and members can now use their It Fits! benefit toward cardiovascular home fitness equipment. For details, please go to fchp.org—or call your FCHP account manager at 1-800-333-2535.

Program eligibility and benefits may vary by employer, plan and product. ■

■ More women's preventive services without cost-sharing

Under the Affordable Care Act (federal health care reform law) of 2010, recommended women's preventive health care services, such as mammograms and screenings for cervical cancer, have been covered with no cost-sharing (e.g., deductibles, copayments) for new health plans.

This year, under guidelines adopted by the U.S. Department of Health and Human Services (HHS), coverage for additional women's preventive services will be required for non-grandfathered individual and group health plans (both fully and self-insured). Coverage goes into effect for plan years beginning on or after August 1, 2012.

Additional women's preventive services to be covered without cost-sharing requirements include:

- Well-woman visits
- Breastfeeding support, supplies and counseling

- Contraception methods and counseling*
- Gestational diabetes screening
- Human papillomavirus (HPV) testing
- Counseling for sexually transmitted infections
- HIV screening and counseling
- Domestic violence screening and counseling

* The guidelines appear to limit required coverage to contraceptive methods that need a prescription. Plans may encourage lower-cost contraceptives by charging cost-sharing for brand-name contraceptives provided generics are available without cost-sharing.

More information may be found at a U.S. Department of Health and Human Services Web site: healthcare.gov. ■

■ Pulmonary rehab covered for COPD members

Effective July 1, 2012, Fallon Community Health Plan will add pulmonary rehabilitation services for chronic obstructive pulmonary disease (COPD) as a covered benefit with prior authorization. Coverage applies to our commercial products, including FCHP Direct Care, FCHP Select Care, Fallon Preferred Care (PPO), FCHP Steward Community Care and FCHP Tiered Choice.

COPD is a lung disease that makes it hard to breathe. It is a serious, long-term illness. Pulmonary rehabilitation for COPD may include education about the disease, exercises, breathing techniques and strategies for living better with COPD.

With prior authorization, commercial plan members will be covered for up to two one-hour pulmonary rehabilitation sessions per day, for up to 36 lifetime sessions. There is no copayment, but the deductible applies for members on a deductible plan.

If you have questions, contact your FCHP account manager at 1-800-333-2535. ■

In our corner

■ Now available—automated premium payments

In response to your suggestions, FCHP is now offering our employer groups the convenience of an automated clearinghouse (ACH) payment process. If you enroll in the ACH payment process, the balance on your account will be automatically deducted from your bank account on the third of each month (unless the third is a weekend or holiday; then it will occur on the next business day). Given the automated process, payment must be paid as billed. Should any adjustments be needed, they would be reflected in the next monthly payment.

For information or to sign up for ACH payment, call your FCHP account manager at 1-800-333-2535. ■

■ FCHP sales staff realignment

With the health insurance market changing at blistering speed, FCHP continually evaluates its personnel and procedures to ensure we're executing our goals, including giving you the best customer service. After one such assessment earlier this year, FCHP Sales & Marketing decided to make a few staff realignments.

Beth Helenius is now Vice President of Medicare Sales and Emerging Markets (for both new and retention sales).



Helenius

Working with Beth is **Andre Gabryjelski's** team (intermediaries, Medicare Advantage and sales operations) and a team of key account managers and coordinators.



Gabryjelski

Keith Ledoux is now Vice President of Sales and Retention, responsible for both retention sales and new business sales, along with broker relations.



Ledoux

- **Ursula Arello** continues as Manager of Broker Relations.



Arello

- **Jen Lavigne**, Director of Retention Sales, now reports to Keith.



Lavigne

- Sales Executive **Mike O'Leary** was promoted to Manager of New Business Sales.



O'Leary

- We're pleased to welcome **Stephanie Valk**, Sales Executive, in Mike's former role. Stephanie worked for several years at Corporate Benefit Plans in Worcester, Mass., as an employee benefits specialist and Director of Sales, and was most recently an account manager at The Protector Group. At FCHP, Stephanie has already been using her experience to contribute to our sales team and provide great customer service to the employer community. ■



Valk

■ Our health plan materials keep it simple

Whether an employer is choosing a health plan for the first time, or a member is reviewing his/her company's options at renewal, health insurance can be confusing. There's a lot of information and several choices to make. It's important to understand what's available so individuals can pick the right coverage for their situation and make the most of it.

For years, Fallon Community Health Plan has participated in the Health Literacy Movement. Our focus over time has been to produce materials that
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Product news

■ Take our multi-network product approach

Fallon Community Health Plan has many different products available, including a nationwide PPO, a broad HMO network plan, a tiered HMO network plan and two limited HMO network plans. No matter what you are looking for, FCHP has options that allow you to customize your coverage upon renewal to meet your employees' needs and lower your premium costs.

FCHP Steward Community Care is available to any business in the service area of Bristol, Norfolk, Plymouth and Suffolk counties, and portions of Essex and Middlesex counties. This is our limited network HMO plan built around Steward Health Care's high-quality network of community hospitals and physicians. Our Steward product offers comprehensive coverage with *premium savings of at least 20%* compared to our full-network FCHP Select Care product.

You may offer Steward Community Care in tandem with FCHP Select Care, FCHP Direct Care and Fallon Preferred Care (PPO)—an enhancement of our very successful triple-network option approach.

FCHP Direct Care is available throughout all of Central and Eastern Massachusetts, with the exception of Cape Cod and the islands. Direct Care—and its network of over 15,000 providers—is typically priced 12% or more below our broad HMO network, Select Care.

FCHP Select Care has an expansive HMO network of over 30,000 providers across the Commonwealth, giving you greater choice at a competitive price.

Our PPO, Fallon Preferred Care gives you access to our nationwide network of over 650,000 for high-quality health care with maximum flexibility.

Also, we recently launched **FCHP Tiered Choice**, another innovative plan option—a 3-tier network plan with three plan design options (with and without deductible). It's now available in Berkshire, Hampden and Worcester counties. With FCHP Tiered Choice, employers save on premium—at a 7% cost differential from FCHP Select Care.

Give us the opportunity to work with you. For more details about our product portfolio, contact your broker or call your FCHP account manager at 1-800-333-2535. ■

FCHP Direct Care, FCHP Steward Community Care and FCHP Tiered Choice provide access to networks that are smaller than the FCHP Select Care network. In these plans, members have access to network benefits only from the providers in their respective network. FCHP Tiered Choice members may pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. Tiered Choice may make changes to a provider's benefit tier annually on January 1. Please consult the respective provider directory—paper copies 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 Direct Care, FCHP Steward Community Care and FCHP Tiered Choice.

consumers and our members can understand and use more easily. That means putting a lot of technical, legal and regulatory “stuff” into plain language and easy-to-read formats.

To that end, we’ve redesigned our **prospect kits and member welcome kits** so they are simpler to use and understand. We now have clearer inserts for these kits—maps with hospital and medical group listings for each of our provider networks; a summary of key benefits and extras that help members save money; a list of easy-to-use online resources; and other helpful information and forms.

We also are developing a series of brochures subtitled, “**Making it as easy as 1, 2, 3.**” Brochures are now available on personal health accounts (FSAs, HSAs and HRAs) and on deductibles, and our updated HMO brochure will be out soon. For Medicare eligibles, we have a “1, 2, 3” brochure that explains what Medicare is, what options are available and how to sign up.

Separately, we’ve also created “Your pocket guide to understanding the cost of health care,” to provide some examples of the most typical services received and the costs associated with them based on where care is received.

For more information, contact your FCHP account manager at 1-800-333-2535. ■

Wellness watch

■ Wellness in action

An FCHP customer, Atlas Distributors, was asked by OSHA to have an ergonomics program on stretching for its employees. Atlas contacted Account Manager Joe Anderson (kneeling), who in turn consulted with Karen Gagliastre, M.Ed., C.H.E.S., Manager, Health Promotions (center). The department has been very actively promoting worksite wellness.



Karen developed a session on stretching with a three-pronged approach: importance of cardiovascular exercise; strength and resistance training; and stretching. The employees at Atlas were active participants in the stretching portion of the program—which was a hit on all levels. ■

■ Food safety smarts for summer

It’s the season again when we fire up the grill or pack a picnic meal, enjoy the warmer air and eat food staples like barbecued hamburgers and salads. Unfortunately, it’s also the season when more people become ill from foodborne bacteria that grow most rapidly when food is left out of the refrigerator too long, not properly cooked or not properly stored in the first place.

Here are some common-sense tips to keep you healthy as you enjoy your favorite foods of the season:

- As in any food preparation, wash your hands, utensils and work areas completely.

- Never defrost food at room temperature. Thaw frozen foods in the fridge, not on the countertop.
- Foods you plan on barbecuing should be thoroughly chilled or packed in ice prior to cooking.

Cook to proper temperatures (use a cooking thermometer) to kill bacteria. (See isitdoneyet.gov.) Refrigerate leftover foods promptly. Hot food left sitting around at room temperature for more than two hours is unsafe to eat.

If you have questions about FCHP’s Wellness Works program, please contact Manager of Health Promotions Karen Gagliastre at 1-508-368-9786 or karen.gagliastre@fchp.org. ■

Is your e-mail up to date?

Do we have your correct e-mail address? This is an important tool we use to keep you informed about your FCHP coverage. Please send your current e-mail address to your FCHP account manager today. Thank you! ■