

With FCHP you get more:

More for your retirees—FCHP offers complete retiree solutions both in-state and throughout the country. To learn more about our Fallon Senior Plan HMO Medicare Advantage plans, or our nationwide Fallon Companion Care product, please call 1-866-839-8017.

More worldwide—with FCHP, you're covered for emergency services worldwide—no referrals or authorizations required.

More fitness—with the richest, most flexible fitness reimbursement in the state, FCHP gives \$400 for families and \$200 for individuals to use toward school and town sports fees for kids and adults, gym memberships at the gym of your choice, dance classes, ski lift tickets, new cardiovascular home fitness equipment and much more!

More fun—FCHP Family Fun gives members serious savings and discounts at family fun spots throughout the region.

More discounts—a 20% discount at CVS/pharmacy and online at cvs.com on health-related CVS/pharmacy-brand merchandise.

More than you're expecting—through Oh Baby!, parents-to-be receive prenatal vitamins, a child-care book, a home safety kit and even a free car seat.

More advice—24/7 access by phone and online to registered nurses.



1-866-512-3157
fchp.org/muni

FCHP makes it easy for your municipality to save!

Look inside for more details about each of our network options.

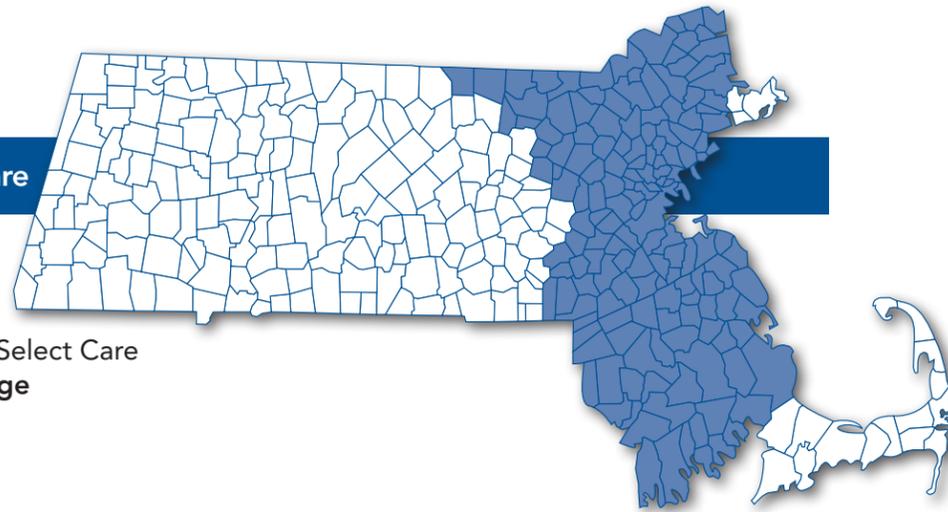
Section 21 includes the use of limited network plans to achieve more health plan savings. FCHP offers two limited HMO networks—FCHP Direct Care and FCHP Steward Community Care—alongside our broad HMO network—FCHP Select Care—and our nationwide PPO—Fallon Preferred Care—to help you meet your needs and those of your community.



Choice + Savings = Fallon Community Health Plan Network Options

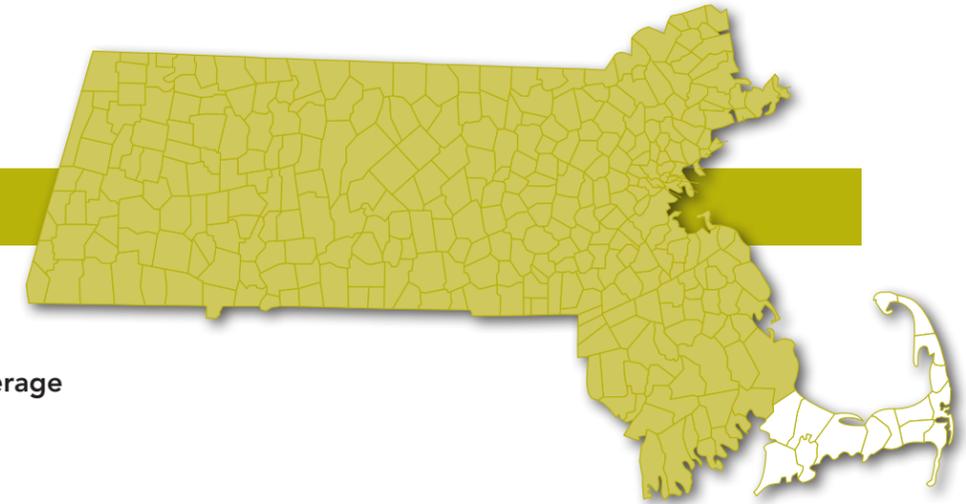
FCHP Steward Community Care

- Limited HMO network
- Over 8,000 providers
- Premiums 20% less than FCHP Select Care
- **Worldwide emergency coverage**



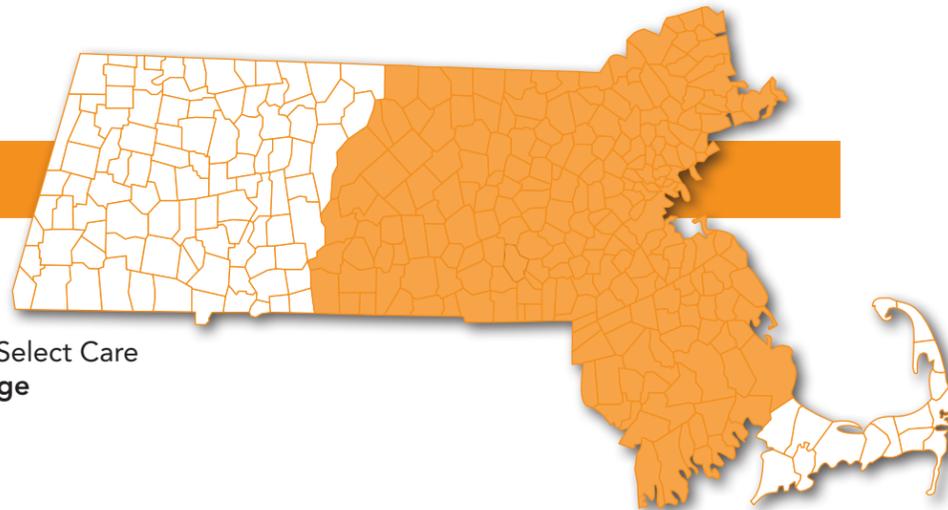
FCHP Select Care

- Broad HMO network
- Over 30,000 providers
- **Worldwide emergency coverage**



FCHP Direct Care

- Limited HMO network
- Over 18,000 providers
- Premiums 12% less than FCHP Select Care
- **Worldwide emergency coverage**



Fallon Preferred Care

- Nationwide PPO
- Over 650,000 providers
- Premiums 12-20% more than FCHP Select Care
- **Worldwide emergency coverage**



FCHP Direct Care and FCHP Steward Community Care 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. 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 the respective network.