



FCHP launches new brand, campaign

Fallon Community Health Plan is here — “every day.” That’s the message we’re sending to our customers, members and prospects with the help of ’50s music icon Buddy Holly and a new logo.

FCHP is launching a multifaceted brand campaign designed to mark our transformation to a health care services organization, with access to dozens of products and more than 12,000 doctors; introduce FCHP to new geographic markets in the Merrimack Valley, Middlesex County and the North Shore; and highlight our unique solutions available to customers “every day.” The new logo visually reflects the connections we have with our members and the communities we serve.

Stay tuned as the “new” FCHP unfolds this summer on television and radio, in print and on local billboards.

FCHP first to offer high-deductible HMO plan

Fallon Community Health Plan (FCHP) is the first health plan in Massachusetts to receive approval to offer qualified high-deductible HMO health plans that are compatible with health savings accounts (HSAs).

This is yet another option for employers who are seeking ways to reduce health care premiums and want to offer health insurance coverage with long-term savings options for their employees. The high-deductible product will likely appeal to businesses that don’t offer health insurance now or have stopped covering employees because of rising costs.

Our qualified high-deductible plans is built off of our signature HMO products, known as FCHP Direct Care and FCHP Select Care, and combined with a health savings account. This approach will yield significant cost-savings for consumers, while retaining the benefits of a comprehensive, coordinated health plan. Employers and employees can jointly contribute to these tax-free savings accounts; employees can then choose how to spend or save their health care dollars.

We’ll be sharing more information about this product in the coming months. Stay tuned!

\$0 wellness—and much more!

It’s part of the Fallon Community Health Plan (FCHP) vision to give our communities “tools, through education, communication and technology, to achieve good health.” With this in mind, FCHP has a number of benefits and programs to help our members stay healthy. Here are only a few:

- **Wellness is free!** FCHP recently became the **first health plan in Massachusetts** to eliminate our members’ office visit copayments for routine physical exams, annual gynecological exams and well child visits as part of our standard benefit package.

This benefit will take effect on the member’s FCHP renewal anniversary date.

- **Wellness Works**, FCHP’s new worksite wellness program, is being rolled out to our employer partners in 2005, giving them the opportunity to develop a customized program tailored to the health concerns of their employees.



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* Based on Massachusetts Health Quality Partners guidelines for wellness visits.

\$0 Wellness *continued from cover*

- **It Fits!** reimburses families up to \$200 (\$100 per individual contract) for membership at a local fitness center, in Weight Watchers,[®] or both.
New Development! We've expanded *It Fits!* to apply to aerobics, Pilates and yoga classes when taught by a certified instructor—effective July 1, 2005. In addition, we've eliminated the three-month eligibility requirement, allowing members to submit for reimbursement immediately upon joining FCHP. Members still must be a member of the fitness club and FCHP *at the same time* to qualify for reimbursement; it is not retroactive.
- **Reduced membership fees** at more than 70 fitness centers are available to members of all FCHP products. These reduced rates can be used in combination with the *It Fits!* wellness feature.
- Our **Tobacco Treatment Program** gives members the tools they need to kick the habit—for free! Call us at 1-508-368-9540 or 1-888-807-2908 to find out more.
- Our **Naturally Well** program offers discounts on acupuncture, chiropractic care and massage therapy from participating providers, as well as a host of health and wellness supplies through the Web (www.fchp.org).
- FCHP recently introduced the **Healthwise[®] Knowledgebase**—one of the nation's leading online health resources. You can access this free service by logging on to www.fchp.org.
- **SAFE Health** is our innovative program in partnership with UMass Memorial Health Care and Fallon Clinic that is pioneering technology to provide real-time access to medical information at the point of care. This will significantly increase patient safety, improve clinical outcomes and reduce health care costs.

Weight Watchers[®] is a registered trademark of Weight Watchers International, Inc.

Our total care solution for everyday health

Fallon Community Health Plan (FCHP) is about giving people the tools they need to stay as healthy as possible in all stages of their lives. We take a **total care approach**, which looks at the big picture, promoting wellness and addressing any health concerns, from the simplest to the most complex medical problem, in a way that carefully integrates and coordinates all resources.

In addition to our major focus on **preventive care**, we address chronic illnesses, which account for 60% of a typical employer's total medical costs. Our personalized programs promote real and lasting health changes while controlling costs related to care. Our **disease care** programs are designed for patients with:

- Asthma
- Congestive heart failure
- Coronary artery disease
- Diabetes

Rather than turn to outside resources, FCHP chose to carefully craft these programs with **local nurses**, who can respond more efficiently and personally to our members' needs. In fact, we're proud that 15% of our employees are nurses. And we are unique in assigning **one nurse care specialist to coordinate care for each member**, regardless of the number of programs involved.

When a member requires care for an acute condition or more high-risk care for multiple diseases, our nurse care specialists, unlike other health plans, go on site to the medical and rehab facilities to make sure our members are getting the services they need—and don't get lost in the health care system. Our nurses work directly with the member, physicians and home care teams, along with family members, to maximize recovery.

Whenever our members need us, FCHP is here.

FCHP financials show solid performance

Fallon Community Health Plan reported operating income of \$2.5 million on revenue of \$190 million for the first quarter of 2005. Net income for the first quarter was \$3.4 million, compared with net income of \$2.8 million for the same quarter in 2004. These results are in line with our conservative target of a 1.5% to 2.5% profit margin to offset rising operating expenses.

"We are pleased with our continued solid financial performance," said Eric H. Schultz, President and CEO. "We've added new doctors, new products and new services and will continue to invest in technology, which is critical for improving the quality of health care that our members receive."

Why FCHP?

1. Willing to customize—from cost-effective benefit packages to worksite wellness programs
2. Continued network expansion through 2005 and beyond
3. A unique and competitive option for employers and employees who seek alternatives in health care delivery—especially with our cost-effective FCHP Direct Care product
4. Added-value features like *Oh Baby!*, *It Fits!*, Peace of Mind Program[™] and preventive dental for entire family
5. Flexible and responsive to our customers' needs

Meet our new sales executives

We are happy to introduce two new sales executives who will focus exclusively on new business.

Julie Leary brings to her new role more than 11 years of account sales and service experience within the health care industry. She is dedicated to working with her designated brokers to provide a positive FCHP experience from both an administrative and member perspective. She will provide a seamless and positive transition to FCHP for you and your clients. To reach Julie, please e-mail her at Julie.Leary@fchp.org or call 1-508-368-9447 (toll free at 1-800-333-9099), extension 69447.



Bruce McGregor comes to FCHP with more than 14 years of experience in health care sales. Bruce acts as a liaison between you and clients. His goal is to support you and act as a business partner to allow you to grow your group health business. Bruce is available to go on sales calls, open enrollments and staff training. He also can act as a consultant to review your clients' needs and show you which clients may find FCHP to be the best fit. You can e-mail Bruce at Bruce.Mcgregor@fchp.org or call him at 1-508-368-9451 (toll-free at 1-800-333-2535), extension 69451.



FCHP to reimburse physicians for Web “visits”

Once again using technology to improve customer services, Fallon Community Health Plan (FCHP) has signed an agreement with RelayHealth Corporation that will enable our physicians and their patients to securely address non-urgent health matters online. The service will be available through FCHP later this summer.

FCHP is only the 10th health plan nationwide to offer secure online communication via RelayHealth services. Patients can send messages to their physician's office anytime, anywhere, and providers may respond within a conveniently designated timeframe—usually within one or two days. Physicians, who must sign up to use RelayHealth, are reimbursed for these qualifying “webVisits.®” Currently, there are approximately 150 FCHP-contracted physicians who are already using the RelayHealth service. Patients also may use RelaySM messages to renew prescriptions, receive lab results, schedule appointments, request referrals, access medically reviewed information, and more.

For more information, visit www.relayhealth.com

Community connections

Play ball!

All of Central Mass is talking about the Worcester Tornadoes! The team is a great community “event” and, as a community health plan, FCHP is proud to be its Grand Slam sponsor. As part of our commitment to our hometown, we want to encourage the success of the team and the healthy outlook it represents. The Worcester Tornadoes will play 46 home games at a renovated Hanover Insurance Park at Fitton Field on the Holy Cross campus. If you can't be there in person, be sure to listen to the games, which are broadcast on WCRN-AM 830 radio.



Hollywood fans take note

FCHP's popular *Movies in the Park* series will continue this summer. Mark your calendars now for the Saturday evenings of August 6, 13, 20 at Institute Park in Worcester, and the Thursday evenings of August 4, 11, and 18 at Town Park in Milford. This year's series will feature *ET*, *Harry Potter and the Chamber of Secrets* and *The Muppet Movie* in Worcester and *The Princess Bride*, *Shrek* and *Willy Wonka & the Chocolate Factory* in Milford. Spread the word among your clients and friends.

The running game

The 22nd annual running of one of Worcester's oldest races, our own Fallon 5, will be held this year on Sunday, September 25. The five-mile course will remain along the shores of Lake Quinsigamond in Worcester and Shrewsbury. We hope you and your family will join hundreds of other runners in this event. Start training now!

