

welcome to our new look!

As part of our brand transformation, we are giving this publication a new look.

We hope over the summer that you've caught some of the excitement about FCHP's new logo and brand. Our campaign highlights our unique solutions available to customers "every day" and the connections we have both with our members and with the communities we serve. We have significantly expanded our product

portfolio and our provider network, particularly in new geographic markets.

We hope you enjoy the new format of *Broker Edge*—and continue to find the content interesting and informative! ■



harrington pho solidifies regional network

Fallon Community Health Plan recently contracted with the Harrington Physician Hospital Organization (PHO) to provide health care services to FCHP Select Care members. Through the PHO, members will have access to more than 80 primary care physicians and specialists in a state-of-the-art hospital facility, Harrington Memorial Hospital, in Southbridge.

"Fallon Community Health Plan has had a focused commitment on Worcester County," notes FCHP President and CEO Eric Schultz. "With the addition of this physician group, we can say that FCHP offers a leading physician and hospital network in greater Worcester County to all of our customers. Harrington will play an important role in our area growth, and we will continue to pursue selective market expansion beyond Worcester County."

Harrington Memorial Hospital is a modern, 113-bed hospital that provides quality health care to a service area of approximately 350 square miles, covering 17 towns in south Central Massachusetts and Northeastern Connecticut.

Since the introduction of FCHP Select Care, Fallon Community Health Plan's network of providers has grown by more than 51%, with more than 12,000 physicians and 41 contracted hospitals across the state. **To see a map of our entire FCHP Select Care network and participating hospitals, please scroll to the bottom of this newsletter.**

For more information, please call us at 800-333-2535, ext. 69986. ■

top position focuses on sales and service

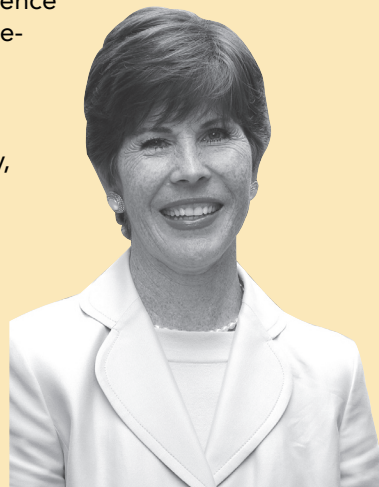
Fallon Community Health Plan appointed Jennifer L. Eardley to the new role of Chief Marketing Officer in July.

In this position, Eardley oversees Market Research and Planning, Business and Product Development, Marketing Communications, Commercial and Medicare Sales and Account Management.

The new appointment coincides with FCHP's heightened commitment to sales and service, as well as the implementation of a new marketing strategy, which includes a new brand and logo promoted through a multifaceted advertising campaign.

Eardley, who has more than 20 years of experience in sales and marketing, has held senior management positions at John Hancock Financial Services, in Boston, and CIGNA Corporation, in Philadelphia. Eardley holds a master's of business administration from Suffolk University, in Boston, and is a graduate of Colgate University, in New York.

"Fallon Community Health Plan is evolving every day from a one-provider, one-product HMO into a diverse health care services organization," said FCHP President and CEO Eric Schultz. "Ms. Eardley's innovative ideas and experience will help us bring our new identity to the marketplace." ■



Care choice plans offer consumer-directed savings

Whether it's running a two-person shop or the regional office of a national operation, one of the greatest challenges a business person has is to offer employees quality, comprehensive health care while maintaining the bottom line. More and more, businesses are looking for solutions that effectively and appropriately engage their employees in their care and costs.

Fallon Community Health Plan has the solution in our new consumer plans, called **Care Choice**. We now offer a variety of qualified high-deductible plan designs, all of which are compatible with a health savings account. Based on our signature HMO and PPO products—FCHP Select Care, FCHP Direct Care and Fallon Preferred Care—these plans are available at price points **starting at 25% lower than their standard counterparts**. And members who enroll in these plans receive many of the same popular features we are recognized for in our *Every Day Health* package.

Our Care Choice plans enable eligible members to open health savings accounts, which are **tax-advantaged accounts** to help pay and save for qualified medical expenses. HSA accounts roll over from year to year and

are individually owned and portable. In addition to premium savings, they have a **triple tax advantage**: (1) contributions are tax-deductible; (2) HSA interest and investment earnings are tax-free; and (3) withdrawals for qualified medical expenses are tax-free. The preferred HSA vendor for FCHP's Care Choice products is **Sovereign Bank**.

For more details about how these plans work and can produce significant savings for your clients, please contact us at 800-333-2535. ■

new position targets key partners

To develop and further promote strong business partnerships, FCHP has created the new position of Channel Marketing Services Director within its Sales and Marketing Division. Patricia Forts, who has extensive experience in marketing communications and human resources, has been appointed to the post. In recent months, she has led the health plan through our major rebrand initiative and advertising campaign.

Forts will focus on establishing and enhancing key partnerships, particularly with the broker community, which are instrumental to FCHP's membership

growth across product lines. She also will explore new ways that FCHP may reach out and support diverse partners who need a variety of information to be successful with us.

You'll hear more from Patricia Forts in this role in the coming months. She may be reached at 508-368-9899. ■

fchp supports busy chamber season

As business activities and networking pick up again this fall, Fallon Community Health Plan is on hand to support several area chamber partners in their outreach to members and the community.

FCHP is a top corporate sponsor of the upcoming **New England Business Expo** hosted by the **Worcester Regional Chamber of Commerce** on October 6 at the DCU Center, Worcester. This is the main event of the season, with thousands of businesses participating. FCHP also is sponsoring the kick-off event, *Breakfast with Chris Matthews*, the MSNBC news anchor who hosts a nightly hour of in-depth political analysis and debate. Be sure to stop by our prominent booth while you visit the show floor.

FCHP President and CEO Eric Schultz will be the guest speaker at the **North Shore Chamber of Commerce** Economic & Public Policy Breakfast Forum on October 5. His topic will be, "Controlling Rising Health Care Costs."

Later this fall, FCHP is a sponsor of the **Strictly Business Expo**, hosted by the **Neponset Valley Chamber of Commerce**. The event is planned for Thursday, October 27, at the Christina's Function Facility on Route 1 in Foxboro, where 170 exhibitors from six area chambers will interact with hundreds of area professionals.

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why fchp?

- Our PPO product, Fallon Preferred Care, gives members access to more than 450,000 providers nationwide, including 15,000 in Massachusetts. With in-network and out-of-network levels of benefits, members can choose to see any provider they wish, and no referrals are required.
- We offer comprehensive health and wellness programs and preventive dental benefits for the entire family.
- We give members access to Boston teaching hospitals for specialty care through our *Peace of Mind Program*™.
- Our members are covered for prescriptions around the country and emergency care around the world.
- FCHP is consistently ranked as one of the top 10 health plans in the country by the National Committee for Quality Assurance. ■

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Earlier in the season, FCHP was a sponsor of **Mega Networking With the 495 Chamber Partners, a multi-chamber networking event** held September 15 at the Wyndham Westborough Hotel in Westborough. We also provided strong support for the **10th Anniversary Business Expo** presented by the **Greater Lowell Chamber of Commerce** on September 22 in Lowell. And also on the 22nd, FCHP President and CEO Eric Schultz was the guest speaker at the Monthly Membership Breakfast of the **Corridor Nine Area Chamber of Commerce.** ■

meet our new managers

Paulla Kelley has joined FCHP's Sales and Marketing Department in the new position of Manager of Small Groups. In this role, Paulla will work closely with several account managers and brokers to enhance service to employer groups of up to 50 employees. She also will oversee the activities of our intermediaries and the introduction our new Independent Care Choice plan.

"We'd like the brokers to know that we appreciate their business and look forward to working with them over the next year to renew their clients with Fallon Community Health Plan," Paulla notes. "We have a great plan with a high customer satisfaction level, and we'd like to keep things that way."

Paulla has worked in the health care arena for more than 20 years. She is very familiar with the broker community, having worked for the Insurance Partnership, a program that can help small business owners and their employees pay for their health insurance. Most recently, she worked



for a broker implementing new and renewed cases and the highly popular HRAs. She began her career as a small group account executive working with brokers on new business. Paulla encourages your business inquiries and suggestions. Please e-mail her at Paulla.Kelley@fchp.org or call her at 508-368-9722 or 800-333-2535 ext. 69722.

Brian Guagnini brings more than eight years of experience in health plan sales and account management to FCHP. In his role as an account manager for mid-size groups (51 to 249 employees), Brian is dedicated to helping you maintain and grow your group health business with FCHP while providing the best possible service to you and your clients. He is available to assist with open enrollment meetings, health fairs and other service-related calls and is always willing to "go that extra mile." You can reach Brian directly via e-mail at Brian.Guagnini@fchp.org or by calling him at 508-368-9578 or 800-333-2535, ext. 69578. ■



did you know?

Wellness Works, FCHP's customized worksite wellness program, encompasses weight loss and smoking cessation programs, health screenings and "lunch and learn" seminars on health topics, and a variety of health education materials. Study after study has proven that wellness programs at the worksite are effective in reducing health care claims, absenteeism and employee turnover while improving employee health, productivity and morale. ■

keeping businesses informed about medicare 2006

As you know, prescription drug coverage (Medicare Part D) will be available to everyone with Medicare starting January 1, 2006. Fallon Senior Plan™ continues to reach out to employer groups to provide information and assistance related to the various components of Medicare Part D, including creditable coverage and other federal reporting requirements.

In addition, we will be offering plan designs to meet employers' needs—be it a Medicare Part D wrap option and/or the 28% subsidy. We have a large portfolio of Medicare Advantage plans designed to offer comprehensive, affordable health care—now including **a new PPO plan** that gives members more freedom than ever in choosing their doctor, hospital and other providers. For more information, call us at 800-333-2535, ext. 69590, or e-mail us at seniorplan@fchp.org. ■

preparing for a successful health fair

The busiest open enrollment season is upon us. How can you maximize your time and be most effective selling? The first step is to give us a call at Fallon Community Health Plan. We're here to help you in any way we can. Need a presence at health fairs? A fast quote? Prospect kits? Just ask—call your account manager at 800-333-2535.

Here are a few other ideas to consider:

1. Provide accurate and detailed directions to the representatives.
2. Prepare comparison charts for benefits and rates (and make sure your clients approve them).
3. Make arrangements to have a health educator present.
4. Give everyone plenty of notice with flyers and payroll stuffers.
5. Post information on the intranet site. ■

discounts and more for fchp members

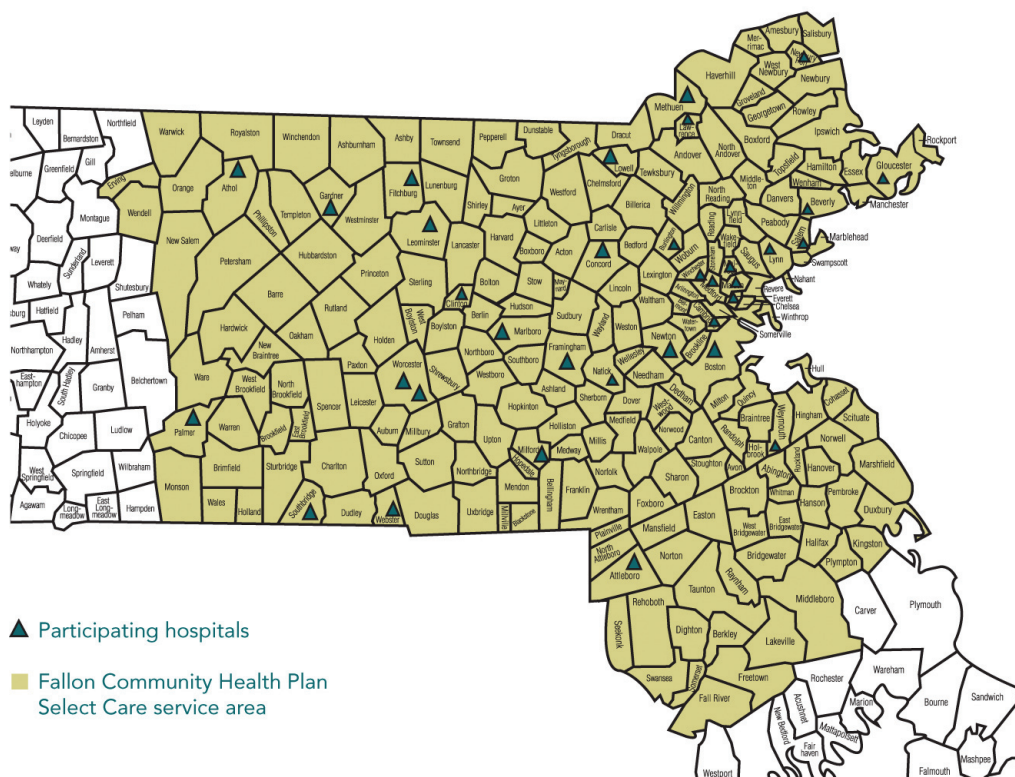
- Spread the word! Fallon Community Health Plan, in partnership with the *Telegram & Gazette*, will be the presenting sponsor of **Senior Spectacular**, a major expo at the DCU Center in Worcester on October 25. This free community event will feature more than 80 exhibitors, workshops, entertainment, educational seminars on Medicare Part D and other topics, and much more.
- Fallon Community Health Plan recently announced the awarding of our 2005 **Community Benefits Grants, totaling \$126,000**, to nine recipients. For example, major funding is going to a multi-agency program for children who are entering foster care in Worcester County; a Boys & Girls Club program in Lowell to prevent drug abuse; and an alternative high school in Lawrence that offers a college preparatory program for minority youth.

- FCHP is the proud sponsor of *Weekends at the Higgins*, a series of cultural and historical programs at the **Higgins Armory Museum** in Worcester. In addition, FCHP members get a \$2 discount on the price of admission every day by showing their FCHP membership ID card.
- Throughout 2005, Fallon Community Health Plan and UMass Memorial Health Care, in partnership with the local chapter of the American Heart Association, have spearheaded **Worcester County Goes Red for Women**, a grassroots public awareness campaign to help women fight heart disease. ■



Broker Edge is published quarterly to provide the broker community with the latest Fallon Community Health Plan news and product facts, health care trends and marketplace information. E-mail your comments on *Broker Edge* to broker.services@fchp.org, or call Tina Aubin at 508-368-9986.

fchp select care service area



Addison Gilbert Hospital – Gloucester
 Anna Jaques Hospital – Newburyport
 Athol Memorial Hospital – Athol
 Beth Israel Deaconess Medical Center* – Boston
 Beverly Hospital – Beverly
 Boston IVF* (for infertility services only) – Boston
 Boston Medical Center* – Boston
 Brigham and Women’s Hospital* – Boston
 Children’s Hospital* – Boston
 Clinton Hospital – Clinton
 Dana-Farber Cancer Institute* – Boston
 Emerson Hospital – Concord
 Harrington Memorial Hospital – Southbridge
 HealthAlliance Hospital – Fitchburg and Leominster
 Heywood Hospital – Gardner
 Holy Family Hospital and Medical Center – Methuen
 Hubbard Regional Hospital – Webster
 Lahey Clinic* – Burlington
 Lawrence General Hospital – Lawrence
 Lawrence Memorial Hospital – Medford
 Lowell General Hospital – Lowell
 Malden Medical Center – Malden
 Marlborough Hospital – Marlborough

Massachusetts General Hospital* – Boston
 Melrose-Wakefield Hospital – Melrose
 MetroWest Medical Center – Framingham and Natick
 Milford Regional Medical Center – Milford
 Mount Auburn Hospital** – Cambridge
 New England Baptist Hospital* – Boston
 New England Medical Center* – Boston
 Newton-Wellesley Hospital – Newton
 North Shore Medical Center – Salem Hospital – Salem
 North Shore Medical Center – Union Hospital – Lynn
 Saint Vincent Hospital at Worcester Medical Center – Worcester
 Saints Memorial Medical Center – Lowell
 South Shore Hospital – South Weymouth
 Sturdy Memorial Hospital – Attleboro
 UMass Memorial Medical Center
 Whidden Memorial Hospital – Everett
 Winchester Hospital – Winchester
 Wing Memorial Hospital – Palmer

* These facilities may only be available for certain services through FCHP-authorized tertiary care or our Peace of Mind Program™. Call FCHP for details. The information contained in this list is current as of the date of printing. We encourage you to check www.fchp.org for the most updated provider information.

** Effective January 1, 2005, this facility is available for all services received from providers affiliated with Mount Auburn Hospital.