

Welcome

Moving forward with Fallon Health.



For employees of

Hanover Insurance

January 1, 2020 – December 31, 2020

1-855-240-1200 (TRS 711)

fallonhealth.org/hanover



Direct Care The Advantage Plan

The It Fits! fitness reimbursement will no longer be available in 2020.

Benefit summary – The Hanover Insurance Group

Effective January 1, 2020 – December 31, 2020

The Fallon Health advantage helps you move forward with the providers you value.

With Fallon Health, you have two plan options to choose from: Direct Care and The Advantage Plan. Both plans offer extensive benefits and features. You'll also have access to many of the best doctors, specialists and hospitals in the state. And, with the option of two plans to choose from, you have the flexibility to choose a network and a level of benefits that best fit your health care needs.

Direct Care

Direct Care gives you a network of providers and hospitals chosen for their medical excellence, cost-efficiency and innovation. With Direct Care, you pay the same low copayments and coinsurance no matter what providers in the network you see—and you have no deductible. To find a provider in the Direct Care network, visit our website at fallonhealth.org/hanover.

The Advantage Plan

The Advantage Plan gives you the power to choose what you pay out of your own pocket, based on the providers you choose to see. The Advantage Plan providers are tiered based on their accessibility to the community. Providers like UMass Memorial Health Care, Saint Vincent Hospital and Reliant Medical Group can all be found in Tier 1. For a listing of all Advantage providers, visit our website at fallonhealth.org/hanover.

How to receive care

Choosing a primary care provider (PCP)

Your relationship with your PCP is very important because he or she will work with Fallon Health to provide or arrange most of your care. As a member of Direct Care or The Advantage Plan, you must select a PCP. If you need help choosing a PCP, please visit fallonhealth.org/hanover or call Customer Service.

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 network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For more information on referral procedures for specialty services, consult your *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 *Member Handbook/Evidence of Coverage*.

Plan specifics	Direct Care	The Advantage Plan	
Network	A network of providers and hospitals chosen for their medical excellence, cost-efficiency and innovation.	Providers are tiered based on their accessibility to the community. Providers like UMass Memorial Health Care, Saint Vincent Hospital and Reliant Medical Group can all be found in Tier 1.	
		Tier 1	Tier 2
Benefit year deductible A deductible is the amount of allowed charges you pay from January 1 st through December 31 st 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.	None	\$500 individual \$1,500 family	\$750 individual \$2,250 family
The most any one person will pay towards the deductible	None	\$500	\$750
Coinsurance Coinsurance is the percentage of medical expense you are required to pay for certain covered services.	10%	20%	40%
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 as well as any amounts you pay for services that are not covered by the plan.	\$1,000 individual \$3,000 family	\$2,500 individual \$7,500 family	\$3,000 individual \$9,000 family
Benefits	Direct Care Your cost	The Advantage Plan Your cost	
Office services		Tier 1	Tier 2
PCP wellness exams for adults and children (according to MHQP preventive guidelines)	\$0 per visit	\$0 per visit	
PCP office visit	\$20 per visit	\$20 per visit	\$30 per visit
Specialist office visit	\$40 per visit	\$40 per visit	\$50 per visit
Chiropractic care for the treatment of acute musculoskeletal conditions (12 visits per plan year)	\$20 per visit	\$30 per visit	
Urgent care/mini clinic/retail clinic ("Minute Clinic")	\$20 per visit	\$30 per visit	

Benefits	Direct Care Your cost	The Advantage Plan Your cost	
		Tier 1	Tier 2
Office services – continued			
Telemedicine visits with physicians through Teladoc®. Visits are by phone, video or mobile app.	\$20 per visit	\$20 per visit	
Diagnostic services (Lab, X-ray, etc.)	Covered in full	Covered in full (after deductible)	
Imaging (CAT, PET, MRI scans, Nuclear Cardiology)	Covered in full	\$50 copayment in a non-hospital setting \$150 copayment in a hospital setting	
Outpatient surgery	10% coinsurance	20% coinsurance (after deductible)	40% coinsurance (after deductible)
Short-term rehabilitative services: physical and occupational therapy (60 visits per benefit year)	\$20 per visit	\$20 per visit (after deductible)	
Speech therapy	\$20 per visit	\$20 per visit (after deductible)	
Routine eye exams (one every 12 months)	\$0 per visit	\$0 per visit	
Prenatal care (first visit only)	\$20 per visit	\$20 per visit	\$30 per visit
Postnatal care	\$20 per visit	\$20 per visit	\$30 per visit
Inpatient hospital			
Unlimited days for room and board in a semiprivate room. The following are included in hospital services: <ul style="list-style-type: none"> Physicians' and surgeons' services Physical and respiratory therapy Intensive care services Prescribed private duty nursing (when medically necessary) Maternity care 	10% coinsurance	20% coinsurance (after deductible)	40% coinsurance (after deductible)
Emergencies <i>Copayments for ER services are waived if you are admitted to the hospital.</i>			
<i>In the service area</i> Emergency room services (All emergency room care must be reported to the plan within 48 hours.)	\$150 per visit	\$250 per visit	
<i>Out of the service area</i> Initial treatment of any unexpected illness or injury anywhere in the world (All emergency room care must be reported to the plan within 48 hours.)	\$150 per visit	\$250 per visit	
Mental health and substance use disorder			
Unlimited outpatient visits	\$20 copayment per visit	\$20 copayment per visit	
Unlimited days in a general or psychiatric hospital	Covered in full	Covered in full	
Unlimited days for detoxification of substance use disorder rehabilitation services in an inpatient setting	Covered in full	Covered in full	

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Benefits	Direct Care Your cost	The Advantage Plan Your cost	
Skilled nursing			
Skilled care in a semiprivate room up to 100 days per plan year	10% coinsurance	20% coinsurance (after deductible)	40% coinsurance (after deductible)
Other health services			
Skilled home health care services	Covered in full	Covered in full (after deductible)	
Durable medical equipment	30% coinsurance	30% coinsurance (after deductible)	
Prosthetic devices	20% coinsurance	20% coinsurance (after deductible)	
Medically necessary ambulance services in life-threatening emergencies or when ordered by a plan physician	Covered in full	Covered in full (after deductible)	
Exclusions			
Custodial confinement; long-term rehabilitative services; prescription drugs, nonprescription drugs and vitamins; experimental procedures or services that are not generally accepted medical practice; cosmetic surgery; hearing aids for individuals over age 21.			
Value-added benefits and features for Direct Care and The Advantage Plan			
20% discount at CVS/pharmacy – members get a 20% discount on more than 1,500 CVS/pharmacy-brand health-related products—good at any CVS/pharmacy store or online at cvs.com.		Included at no cost to you	
Oh Baby! – a program for parents-to-be that delivers some of the “little things” like prenatal vitamins, a child care book, a home safety kit and even a free convertible toddler car seat and breast pump!		Included at no cost to you	
EyeMed Vision Care® discounts – members save up to 35% on frames and additional discounts on contact lenses, laser vision correction and nonprescription sunglasses at thousands of locations nationwide.		Included at no cost to you	
Pet care discount – members get discounts on pet care at participating VCA hospitals. Get a 10% discount on general services such as consultations, lab tests and X-rays.		Included at no cost to you	
Nurse Connect – for those times when you’re not feeling well, but don’t think it’s an emergency, call the registered nurses at Nurse Connect. Members get free access—by phone—24 hours a day, seven days a week, 365 days a year.		Included at no cost to you	
Quit to Win – smokers get access to this free counseling program with tobacco cessation experts through individual phone coaching and text messages.		Included at no cost to you	
Healthwise® Knowledgebase – free online encyclopedia for information on diseases, treatment, medications and other important health topics.		Included at no cost to you	
Out-of-area student coverage – students attending school outside the service area are covered for certain services with plan authorization.		Included at no cost to you	
Access to get a second opinion and, if you choose, receive your care from a specialist at Boston’s best teaching hospitals through Fallon Health’s Peace of Mind™ program.		Included at no cost to you	
Free chronic care management.		Included at no cost to you	

A complete list of benefits, exclusions and services not subject to the deductible is in the *Member Handbook/Evidence of Coverage*, available by request. This is only a summary.

Questions?

If you have any questions, please contact Fallon Health Customer Service at 1-855-240-1200, or visit our website, fallonhealth.org/hanover.

Find your doctor

With Fallon Health, you have a choice of two HMO plans:

The Advantage Plan—use local doctors and save.

The Advantage Plan gives you the power to choose what you pay out of your own pocket, based on where you get your care. The Advantage Plan is **built around the community's finest providers, including UMass Memorial Health Care, Saint Vincent Hospital and Reliant Medical Group**, all of which are in the lower-cost Tier 1 of The Advantage Plan. That means you will have lower out-of-pocket costs when you get your health care locally. In addition to these local providers, you also have access to a broader selection of providers—over 59,000 throughout Massachusetts and southern New Hampshire—in Tier 2, including these Boston hospitals: Beth Israel Deaconess Medical Center, Brigham and Women's Hospital, Boston Children's Hospital, Dana-Farber Cancer Institute, Massachusetts General Hospital and Tufts Medical Center.

Direct Care—same low out-of-pocket costs and no deductible no matter who you see.

Direct Care—our limited provider network—features a smaller group of local doctors and hospitals to choose from. But with this plan, you have the same low out-of-pocket costs wherever you go and no deductible! The more than 37,000 providers in Direct Care were carefully chosen for their medical excellence, patient access and innovation.

With Direct Care, you also get **access to Boston hospitals through the Peace of Mind Program.**™ The Peace of Mind Program benefit provides Direct Care members with access to receive a second opinion and treatment for specialty services at five of Boston's best teaching hospitals:

- Beth Israel Deaconess Medical Center
- Brigham and Women's Hospital
- Boston Children's Hospital
- Dana-Farber Cancer Institute
- Massachusetts General Hospital

For Direct Care members, your out-of-pocket costs for Peace of Mind specialists and hospitals are the same as other specialists and hospitals in the Direct Care network.

To get full provider lists for both plan options, call 1-855-240-1200 (TRS 711).

Direct Care provides access to a network that is smaller than the Advantage Plan. In this plan, members have access to network benefits only for the providers in Direct Care. Please consult the Direct Care provider directory—a paper copy can be requested by calling our Customer Service Department at 1-855-240-1200, or visit the provider search tool at fallonhealth.org/hanover to determine which providers are included in Direct Care.

With Fallon Health, you have access to the doctors you know and trust.

Affiliated hospitals – Massachusetts	Direct Care	The Advantage Plan	
		Tier 1	Tier 2
Addison Gilbert Hospital, Gloucester	•		•
Anna Jaques Hospital, Newburyport	•		•
Athol Memorial Hospital, Athol	•		•
Baystate Franklin Medical Center, Greenfield			•
Baystate Mary Lane Hospital, Ware			•
Baystate Medical Center, Springfield			•
Baystate Noble Hospital, Westfield			•
Bay State Wing Hospital, Palmer			•
Berkshire Medical Center, Pittsfield			•
Beth Israel Deaconess Hospital, Milton	•		•
Beth Israel Deaconess Hospital, Needham			•
Beth Israel Deaconess Hospital, Plymouth	•		•
Beth Israel Deaconess Medical Center, Boston			•
Beverly Hospital, Beverly	•		•
Boston Children’s Hospital, Boston			•
Boston Medical Center, Boston			•
Brigham and Women’s Faulkner Hospital, Boston	•		•
Brigham and Women’s Hospital, Boston			•
Carney Hospital, Boston			•
CHA Cambridge Hospital, Cambridge			•
CHA Everett Hospital, Everett			•
CHA Somerville Hospital, Somerville			•
Charlton Memorial Hospital, Fall River	•		•
Cooley Dickinson Hospital, Northampton			•
Dana-Farber Cancer Institute, Boston			•
Emerson Hospital, Concord	•		•
Fairview Hospital, Great Barrington			•
Good Samaritan Medical Center, Brockton			•
Harrington Healthcare at Hubbard, Webster	•	•	
Harrington Memorial Hospital, Southbridge	•	•	
Heywood Hospital, Gardner	•	•	
Holy Family Hospital at Merrimack Valley, Haverhill			•
Holy Family Hospital at Methuen, Methuen			•
Holyoke Medical Center, Holyoke			•
Lahey Hospital & Medical Center, Burlington	•		•
Lahey Medical Center, Peabody	•		•
Lawrence General Hospital, Lawrence	•		•
Lawrence Memorial Hospital, Medford			•
Lowell General Hospital, Main Campus, Lowell	•		•
Lowell General Hospital, Saints Campus, Lowell	•		•
Massachusetts Eye & Ear Infirmary, Boston	•		•
Massachusetts General Hospital, Boston			•
Melrose-Wakefield Hospital, Melrose			•
Mercy Medical Center, Springfield			•
MetroWest Medical Center, Framingham	•		•

Affiliated hospitals – Massachusetts	Direct Care	The Advantage Plan	
		Tier 1	Tier 2
MetroWest Medical Center, Natick	•		•
Milford Regional Medical Center, Milford	•	•	
Morton Hospital, Taunton			•
Mount Auburn Hospital, Cambridge	•		•
Nashoba Valley Medical Center, Ayer			•
New England Baptist Hospital, Boston	•		•
Newton-Wellesley Hospital, Newton	•		•
North Shore Medical Center – Salem Hospital, Salem			•
North Shore Medical Center – Union Hospital, Lynn			•
Norwood Hospital, Norwood			•
Saint Anne’s Hospital, Fall River			•
Saint Elizabeth’s Medical Center, Boston			•
Saint Luke’s Hospital, New Bedford	•		•
Saint Vincent Hospital, Worcester	•	•	
Signature Healthcare Brockton Hospital, Brockton	•		•
South Shore Hospital, Weymouth	•		•
Sturdy Memorial Hospital, Attleboro			•
Tobey Hospital, Wareham	•		•
Tufts Medical Center, Boston	•		•
UMass Memorial – Clinton Hospital, Clinton	•	•	
UMass Memorial – HealthAlliance Hospital, Burbank Campus, Fitchburg	•	•	
UMass Memorial – HealthAlliance Hospital, Leominster Campus, Leominster	•	•	
UMass Memorial – Marlborough Hospital, Marlborough	•	•	
UMass Memorial Medical Center – Memorial Campus, Worcester			•
UMass Memorial Medical Center – University Campus, Worcester			•
Winchester Hospital, Winchester	•		•

Affiliated hospitals – New Hampshire and Vermont			
Catholic Medical Center, Manchester, NH			•
Cheshire Medical Center, Keene, NH			•
Elliot Hospital, Manchester, NH			•
Exeter Hospital, Exeter, NH			•
Mary Hitchcock Memorial Hospital, Lebanon, NH			•
Parkland Medical Center, Derry, NH			•
Portsmouth Regional Hospital, Portsmouth, NH			•
Southern New Hampshire Medical Center, Nashua, NH			•
Southwestern Vermont Medical Center, Bennington, VT			•

The following hospitals are also available for members of Direct Care through the Peace of Mind Program™ benefit:

- Beth Israel Deaconess Medical Center, Boston
- Boston Children’s Hospital, Boston
- Brigham and Women’s Hospital, Boston
- Dana-Farber Cancer Institute, Boston
- Massachusetts General Hospital, Boston

Understanding your deductible

As you probably already know, your health insurance deductible is a set dollar amount you pay for certain (not all) services each plan year out of your pocket before Fallon pays for services. **Direct Care members have no deductible**, while members of The Advantage Plan have a **\$500** deductible for individuals, **\$1,500** deductible for families, when seeing Tier 1 providers. The deductibles for the Advantage Plan members who see Tier 2 providers are \$750 for individuals and \$2,250 for families.

1. Preventive services vs. diagnostic services—and why you need to know the difference.

As a general rule, preventive services are not subject to the deductible. For these types of services, you may have to pay a copayment (where you pay a set dollar amount for services) or coinsurance (where you pay a percentage of the cost). However, diagnostic services are typically subject to the deductible.

2. There are limits to what you will have to pay.

Once you have met your deductible, you will have cost-sharing for certain services, like inpatient hospital stays and outpatient surgery—but only until you hit your out-of-pocket maximum (OOPM). The OOPM is a limit to how much you will have to pay out of your own pocket each year for those services.

Your deductible, as well as coinsurance and copayments, will count toward the OOPM. Bear in mind, though, your monthly premium does not.

3. For the Advantage Plan, examples of which services are subject to the deductible and which services are not.

This is just a snapshot of how your deductible plan works. For complete plan details, please refer to the Fallon *Member Handbook* and Schedule of Benefits. If you have any questions about your health insurance plan, please call us.

Not subject to deductible, covered in full with no copayment	Not subject to deductible; copayment or coinsurance only	Subject to deductible, then covered in full	Subject to deductible, then a copayment or coinsurance
Annual wellness visits with your PCP	Emergency room visit (copayment waived if you are admitted to the hospital)	Diagnostic services (X-ray)	Inpatient hospital stays
Annual vision exams	Office visits for illness or injury with a PCP or specialist		Same-day surgery
Preventive screenings, including: <ul style="list-style-type: none"> • Cholesterol screenings • Hepatitis C screenings • HIV testing • Hypertension screenings • Immunizations • Lead testing • Mammograms • Pap tests • Routine urinalysis 	Chiropractic care	Ambulance	Short-term rehabilitation services
	Imaging		Speech therapy

Notice of nondiscrimination

Fallon Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Fallon does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Fallon Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at the phone number on the back of your member ID card, or by email at cs@fallonhealth.org.

If you believe that Fallon Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Compliance Director
Fallon Health
10 Chestnut St.
Worcester, MA 01608
Phone: 1-508-368-9988 (TRS 711)
Email: compliance@fallonhealth.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Compliance Director is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, D.C., 20201
Phone: 1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Important!

If you, or someone you're helping, has questions about Fallon Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-868-5200.

Spanish:

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Portuguese:

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.

Chinese:

如果您，或是您正在協助的對象，有關於[插入項目的名稱 Fallon Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-868-5200。

Haitian Creole:

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Fallon Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-868-5200.

Vietnamese:

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Fallon Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-868-5200.

Russian:

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Fallon Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-868-5200.

Arabic:

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص Fallon Health، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-800-868-5200.

Khmer/Cambodian:

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Fallon Health របស់យើង អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មាន ប្រាកដនិងត្រឹមត្រូវ ដោយឥតគិតថ្លៃ ។ ប្រសិនបើអ្នកមានសំណួរ ឬ ចង់ដឹងបន្ថែមអំពីយើង ឬ អ្នកចង់ទាក់ទងយើង តាមរយៈទូរស័ព្ទ តេឡេហ្វូន 1-800-868-5200 ។

French:

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Fallon Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-868-5200.

Italian:

Se tu o qualcuno che stai aiutando avete domande su Fallon Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-868-5200.

Korean:

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Fallon Health에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-868-5200로 전화하십시오.

Greek:

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω απο το Fallon Health, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε 1-800-868-5200.

Polish:

Jeśli Ty lub osoba, której pomagasz ,macie pytania odnośnie Fallon Health, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku .Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-868-5200.

Hindi:

यदि आपके ,या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के Fallon Health [के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी िुभाषण से बात करने के लिए ,1-800-868-5200 पर कॉि करें।

Gujarati:

જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને Fallon Health વિશે પ્રશ્નો હોર તો તમને મદદ અને મ હહતી મેળિ નો અવિક ર છે. તે ખર્ચ વિન તમ રી ભ ષ મ ાં પ્ર પ્ત કરી શક ર છે. દ ભ વષરો િ ત કરિ મ ટે,આ 1-800-868-5200 પર કોલ કરો.

Laotian:

້າທ່ານ, ຫ ຼືອົນທ ັທ່ານກໍາລັງຊ່ວຍເຫ ຼືອ, ມ ຄໍາຖາມກ່ຽວກັບ Fallon Health, ທ່ານມ ສິດທ ັຈະໄດ້ຮັບການຊ່ວຍເຫ ຼືອແລະຂໍ້ມູນຂ່າວສານທ ັບັນພາສາຂອງທ່ານບໍ່ມ ຄໍາໃຊ້ຈ່າຍ. ການໂອ້ນລັກບຸນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-868-5200.

More tools at your fingertips

Now you can manage your health care online. With fallonhealth.org/hanover, everything you need to know is right here.

Find doctors and networks

In the “Your networks” section you can:

- View network descriptions and lists of hospitals
- Search for a provider

Review your benefits

- Here you’ll see a list of your benefits for The Advantage Plan and Direct Care.
- You’ll have access to our healthy extras, including discounts.

Get answers

- Download and print this Welcome booklet.
- View “Frequently asked questions” to get answers to the most common questions asked about The Advantage Plan and Direct Care.
- Get notified when your online benefit statements are ready.

myFallon

- You can view and print your plan documents, ID card and more in our Document Center.
- It’s now easier and faster to get your Health Benefit Statements online. No more waiting for the mail or wasting paper, and you can even view your past statements.
- To view your Health Benefits Statements, plan documents and ID cards at any time, go to myFallon.org and log into the Document Center.
- See your claims and manage your account.

Set your communications preferences

- Visit myFallon.org and log into the Preference Portal to tell us how you want to be notified when new documents are ready. You can choose to get an email, a text message or both.
- If you want to get your documents in the mail, you can set that up in the Preference Portal, too.

Questions?

- If you need any help or have any questions about setting your communication preferences or accessing your electronic documents, please call Customer Service at the phone number on the back of your member ID card.

It’s all at your fingertips with fallonhealth.org/hanover.

