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# Introducing



Powered by FCHP

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# **The City of Worcester Advantage**

- **A health plan, with two HMO options, built exclusively by the City of Worcester for their employees.**
- **Developed in partnership with Fallon Community Health Plan and local Worcester providers: UMass Memorial Health Care, Saint Vincent Hospital and Fallon Clinic.**
- **Members have two options to choose from.**



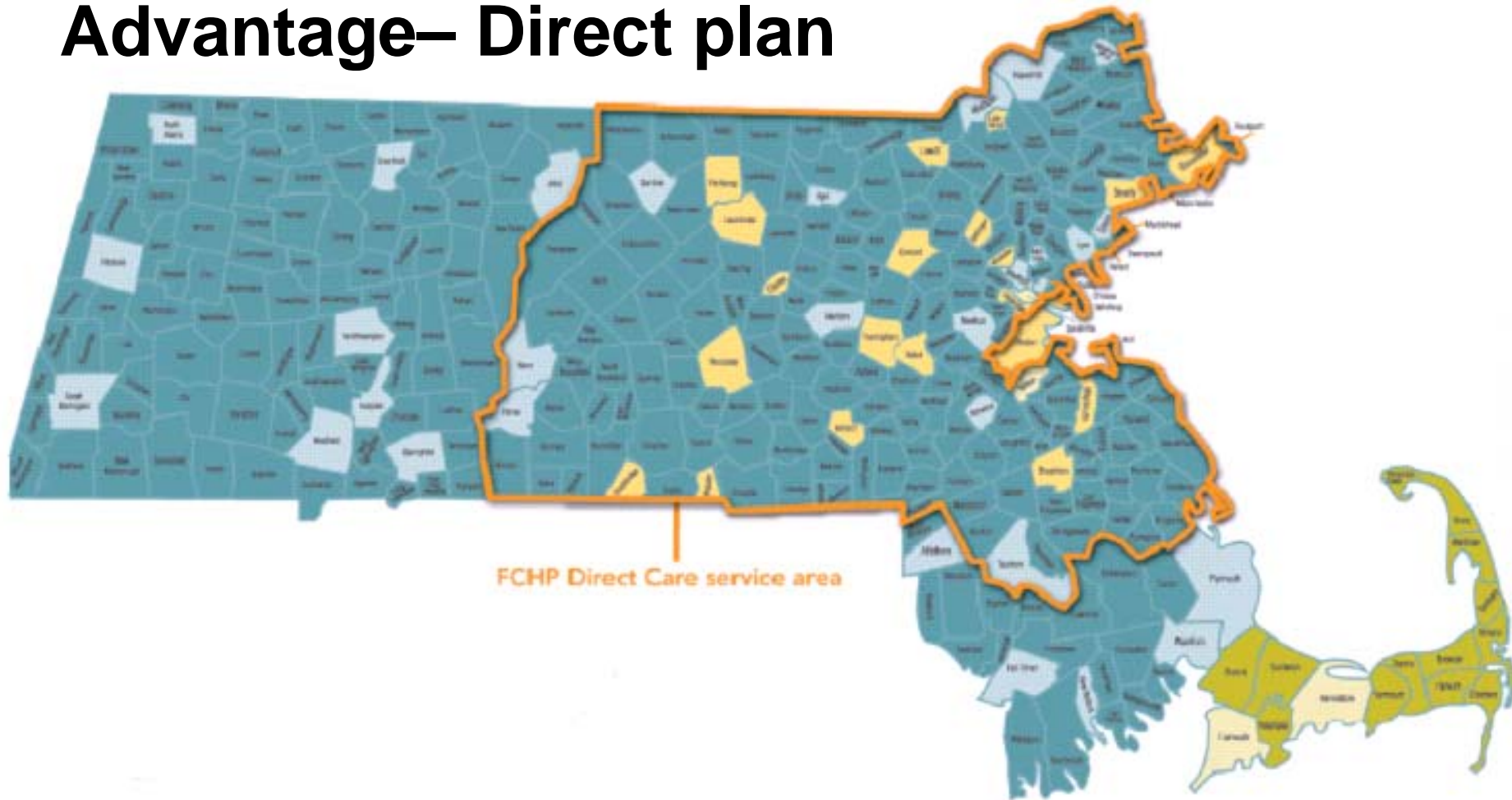
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# Two Plans: Direct and Advantage

- **Direct plan**: The Direct plan uses the FCHP Direct Care network. Providers in the FCHP Direct Care network are also in The City of Worcester Advantage Direct plan network.
- **Advantage Plan**: The Advantage plan is powered by the FCHP Select Care network, but uses tiering. Providers such as UMass Memorial Health Care, Saint Vincent Hospital and Fallon Clinic are in tier 1. All other FCHP Select Care providers are in tier 2 of this plan.



# Service Area: The City of Worcester Advantage– Direct plan



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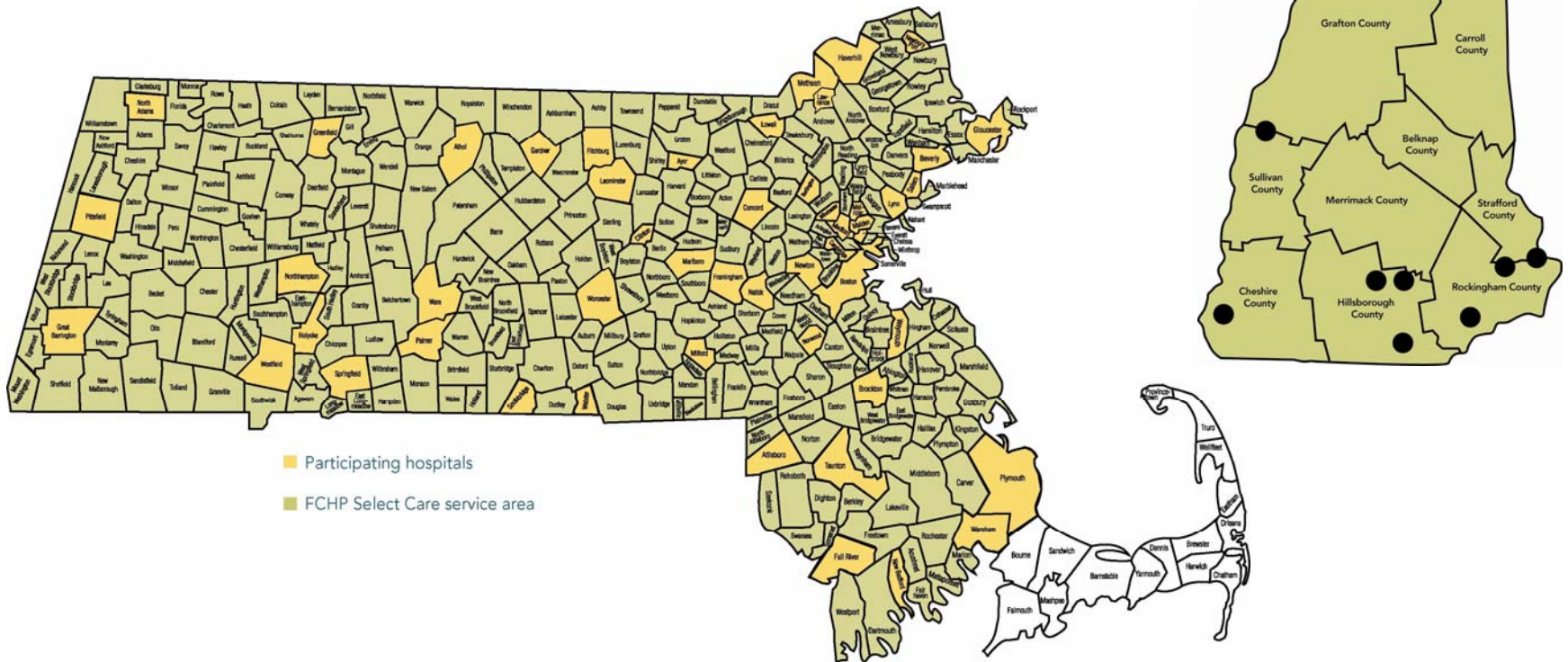
# The City of Worcester Advantage Direct plan

- The Direct plan is powered by the FCHP Direct Care network.
- All FCHP Direct Care network providers accept The City of Worcester Advantage Direct plan.
- Members of the Direct plan must choose a PCP from the network, and they must receive PCP referrals for specialty care.
- To provide services to a member of the Direct plan you must be an FCHP Direct Care contracted provider.
- Members of The City of Worcester Advantage have access to the Peace of Mind™ Program.



# Service area: The City of Worcester Advantage—Advantage plan

## *Massachusetts and Southern New Hampshire*



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# The City of Worcester Advantage Advantage plan

- The Advantage plan is powered by the FCHP Select Care network.
- All FCHP Select Care network providers accept The City of Worcester Advantage plan.
- Members of the Advantage plan must choose a PCP from the network, and they must receive PCP referrals for specialty care.
- To provide services to a member of the Advantage plan you must be an FCHP Select Care contracted provider.
- If a member accesses care from a Tier 1 provider, they will pay less.
- Members of The City of Worcester Advantage have access to the Peace of Mind™ Program.



# The City of Worcester Advantage – Tier 1

- Clinton Hospital
- Harrington Hospitals
- HealthAlliance Hospitals
- Heywood Hospital
- Marlborough Hospital
- Milford Hospital
- Saint Vincent Hospital
- UMass Hospitals
- Wing Hospital
- CMIPA
- Fallon Clinic
- Saint Vincent Professional Services & Physicians
- Southboro Medical Group
- UMass Group Practice





# The City of Worcester Advantage

## **Extras** (Included with the Direct Plan and the Advantage Plan)

- **It Fits!**—annual fitness reimbursement of \$400 for families and \$200 for individuals can be used for healthy activities like school & town sports programs, ski lift tickets, gym memberships, Weight Watchers<sup>®</sup>, fitness classes & more!
- **\$0 wellness**—routine physicals and annual eye exams with no out-of-pocket expense.
- **Oh Baby!**—program for new and expecting parents that includes a free car seat, home safety kit, prenatal vitamins, and reimbursement for childbirth classes—all at no extra cost!
- **Eyewear**—discounts on frames and lenses, nonprescription sunglasses and contact lenses at participating optical shops.
- **Naturally Well**—discounts on chiropractic care, acupuncture and massage therapy services, as well as vitamins and fitness equipment.



# Sample ID cards

<p><b>John Sample</b>  ID 0000000000000000  RX [Y/N] HCO xxx DB [Y/N]</p> <p><b>COPAYS</b></p> <table> <tr><td>PCP office visit</td><td>\$ 15</td></tr> <tr><td>Physical exam</td><td>\$ 0</td></tr> <tr><td>Specialist office</td><td>\$ 25</td></tr> <tr><td>Emergency room</td><td>\$ 100</td></tr> <tr><td>Same-day surgery</td><td>\$ 100</td></tr> <tr><td>Inpatient</td><td>\$ 200</td></tr> </table> <p>Deductibles may apply to certain services.</p>	PCP office visit	\$ 15	Physical exam	\$ 0	Specialist office	\$ 25	Emergency room	\$ 100	Same-day surgery	\$ 100	Inpatient	\$ 200	 <p><b>Direct</b></p> <p>An FCHP Direct Care Network Plan</p>	<p><b>MEMBERS</b></p> <p>Customer Service: 1-855-216-5924 (TDD/TTY: 1-877-608-7677)  Nurse Connect (24x7): 1-800-609-6175 (TDD/TTY: 1-800-848-0160)  Beacon Health Strategies: 1-888-421-8861 (TDD/TTY: 1-866-727-9441)  (Behavioral Health Services)</p> <p><b>PROVIDERS</b></p> <p>Eligibility verification: 1-866-ASK-FCHP (1-866-275-3247)  Claims forms to: Fallon Health &amp; Life Assurance Company  P.O. Box 15121, Worcester, MA 01615</p> <p><a href="http://www.WorcesterAdvantagePlan.org">www.WorcesterAdvantagePlan.org</a></p> <p>PHCS or MultiPlan Networks may be utilized for covered out-of-area plan services.</p>
PCP office visit	\$ 15													
Physical exam	\$ 0													
Specialist office	\$ 25													
Emergency room	\$ 100													
Same-day surgery	\$ 100													
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City of Worcester DIRECT

<p><b>John Sample</b>  ID 0000000000000000  RX [Y/N] HCO xxx DB [Y/N]</p> <p><b>COPAYS</b></p> <table> <tr><th></th><th>Tier 1/2</th></tr> <tr><td>PCP office visit</td><td>\$ 15/20</td></tr> <tr><td>Physical exam</td><td>\$ 0</td></tr> <tr><td>Specialist office</td><td>\$ 25/30</td></tr> <tr><td>Emergency room</td><td>\$ 100</td></tr> <tr><td>Same-day surgery</td><td>\$ 150/300</td></tr> <tr><td>Inpatient</td><td>\$ 250/500</td></tr> </table> <p>Deductibles may apply to certain services.</p>		Tier 1/2	PCP office visit	\$ 15/20	Physical exam	\$ 0	Specialist office	\$ 25/30	Emergency room	\$ 100	Same-day surgery	\$ 150/300	Inpatient	\$ 250/500	 <p><b>Advantage</b></p> <p>An FCHP Select Care Network Plan</p>	<p><b>MEMBERS</b></p> <p>Customer Service: 1-855-216-5924 (TDD/TTY: 1-877-608-7677)  Nurse Connect (24x7): 1-800-609-6175 (TDD/TTY: 1-800-848-0160)  Beacon Health Strategies: 1-888-421-8861 (TDD/TTY: 1-866-727-9441)  (Behavioral Health Services)</p> <p><b>PROVIDERS</b></p> <p>Eligibility verification: 1-866-ASK-FCHP (1-866-275-3247)  Claims forms to: Fallon Health &amp; Life Assurance Company  P.O. Box 15121, Worcester, MA 01615</p> <p><a href="http://www.WorcesterAdvantagePlan.org">www.WorcesterAdvantagePlan.org</a></p> <p>PHCS or MultiPlan Networks may be utilized for covered out-of-area plan services.</p>
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City of Worcester ADVANTAGE



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# For more information

Patients interested in the plan can call The City of Worcester Advantage dedicated sales line at:

**1-866-674-6112**

Members of the plan can call The City of Worcester Advantage dedicated Customer Service team at:

**1-855-216-5924**

Or visit The City of Worcester Advantage website at  
**[www.WorcesterAdvantagePlan.org](http://www.WorcesterAdvantagePlan.org)**

Providers can call the FCHP Provider Service line at  
**1-866-ASK-FCHP (1-866-275-3247)**



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# Questions?

