

# Direct Care QHD 3000 HSA



## Benefit Summary—*Benefits effective January 1, 2019 and beyond*

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### The Fallon difference

Direct Care is a Limited Provider Network. You get everything you need to help you live a healthy life when you choose Fallon. Direct Care QHD 3000 HSA has a high deductible to keep your monthly premium low. A deductible is an amount you must pay out-of-pocket before Fallon pays for covered services. It can be partnered with a health savings account to help pay for out-of-pocket costs. Plus, you get:

- **A fitness reimbursement of up to \$150** that can be used for gym memberships at the gym of your choice with no limitations, school and town sports fees, home fitness equipment, exercise classes, ski lift tickets, and more!
- **\$0 copayments for routine physical exams** and other preventive services, including mammograms, cholesterol screenings and immunizations
- **\$0 copayments for routine annual eye exams**
- **Pedi-Dental** up to age 19 included.
- **Pedi-Glasses:** One designated set, once per calendar year.
- **Nurse Connect:** A free 24/7 nurse call line
- **Teladoc™ telemedicine** – Commercial members get 24/7 access to a national network of U.S. board-certified doctors to discuss non-emergency conditions by phone, mobile device or online. Teladoc doctors can diagnose and treat over fifty types of common illnesses.

### How to receive care:

This plan provides access to a network that is smaller than Fallon's Select Care provider network. In this plan, members have access to network benefits only from the providers in Direct Care. Please consult the Direct Care provider directory; a paper copy can be requested by calling Customer Service at 1-800-868-5200, or visit the provider

search tool at [fallonhealth.org](http://fallonhealth.org) to determine which providers are included in Direct Care.

### Choosing a primary care provider (PCP)

Your relationship with your PCP is very important because he or she will work with Fallon to provide or arrange most of your care. As a member of Direct Care QHD 3000 HSA, you must select a PCP. To do this, just complete the section on your Fallon membership enrollment form. If you need help choosing a PCP, please visit the "Find a Doctor" tool on [fallonhealth.org](http://fallonhealth.org) 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 Direct Care network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For more information on referral procedures for specialty services, consult your *Direct Care 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 *Direct Care Member Handbook/Evidence of Coverage*.

## Plan specifics

### Benefit period

The benefit period, sometimes referred to as a “benefit year,” is the 12-month span of plan coverage, and the time during which the deductible, out-of-pocket maximum and specific benefit maximums accumulate.

Varies by account

### Deductible

A deductible is the amount of allowed charges you pay per benefit period 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.

\$3,000 individual/  
\$6,000 family

### Embedded deductible

Please note that once any one member in a family accumulates \$3,000 of services that are subject to the family deductible, that individual member’s deductible is considered met, and that family member will receive benefits for covered services less any applicable copayments.

\$3,000

### 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. The out-of-pocket maximum does not include your premium charge or any amounts you pay for services that are not covered by the plan.

\$6,750 individual/  
\$13,500 family

## Benefits

## Your cost

### Office

Routine physical exams (according to MHQP preventive guidelines)

\$0

Office visits (primary care provider)

\$25 per visit  
after deductible

Office visits (specialist)

\$40 per visit  
after deductible

Office visits (limited service clinics, e.g., Minute Clinic)

\$25 per visit  
after deductible

Routine eye exams (one every 12 months)

\$0

Telehealth (24/7 access to doctors to discuss non-emergency conditions by phone, mobile app or online)

\$5 after deductible

Short-term rehabilitative services (60 visits per benefit period)

\$25 per visit  
after deductible

Prenatal care

\$25 first visit only

Preventive services

Tests, immunizations and services geared to help screen for diseases and improve early detection when symptoms or diagnosis are not present

Covered in full

Diagnostic services

Tests, immunizations and services that are intended to diagnose, check the status of, or treat a disease or condition

Covered in full  
after deductible

Imaging (CAT, PET, MRI, Nuclear Cardiology)

\$250 copayment  
after deductible

Chiropractic care

\$25 per visit  
after deductible


Benefits	Your cost
<b>Prescriptions</b> <i>Please note: Specialty medication that falls under the medical benefit will apply towards your deductible. For more information, please contact Fallon's Customer Service Department at 1-800-868-5200.</i>	
Prescription drugs, insulin and insulin syringes	Tier 1/Tier 2/Tier 3/ Tier 4 \$5/\$30/\$100/50% coins. (30-day supply) after deductible
Generic contraceptives and contraceptive devices	\$0 (30-day supply)
Brand contraceptives with no generic equivalent (prior authorization required)	With prior authorization: \$0 (30-day supply)
Brand contraceptives with a generic equivalent (prior authorization required)	Tier 3: \$100 Tier 4: 50% coinsurance (30-day supply) after deductible
Prescription medication refills obtained through the mail order program	\$10/\$60/\$200/50% coins (90-day supply) after deductible
Generic prescription omeprazole, generic prescription lansoprazole, and generic and brand OTC esomeprazole (Nexium)	\$5 after deductible
<b>Inpatient hospital services</b>	
Room and board in a semiprivate room (private when medically necessary)	Covered in full after deductible
Physicians' and surgeons' services	Covered in full after deductible
Physical and respiratory therapy	Covered in full after deductible
Intensive care services	Covered in full after deductible
Maternity care	Covered in full after deductible
<b>Same-day surgery</b>	
Same-day surgery in a hospital outpatient or ambulatory care setting	Covered in full after deductible
<b>Emergencies</b>	
Emergency room visit	\$250 copayment after deductible (waived if admitted)
<b>Skilled nursing</b>	
Skilled care in a semiprivate room	Covered in full after deductible

Benefits	Your cost
<b>Substance abuse</b>	
Office visits	\$25 per visit after deductible
Detoxification in an inpatient setting	Covered in full after deductible
Rehabilitation in an inpatient setting	Covered in full after deductible
<b>Mental health</b>	
Office visits	\$25 per visit after deductible
Services in a general or psychiatric hospital	Covered in full after deductible
<b>Other health services</b>	
Skilled home health care services	Covered in full after deductible
Durable medical equipment	30% coinsurance after deductible
Medically necessary ambulance services	Covered in full after deductible
<b>Value-added features</b>	
It Fits!, an annual benefit period fitness reimbursement (including school and town sports programs, gym memberships, home fitness equipment, Weight Watchers®, aerobics, Pilates and yoga classes)	\$150 individual \$150 family
The Healthy Health Plan! a program that supports members (subscriber and spouse age 18 and older) in becoming, and staying, healthy. Simply fill out the health assessment, receive a personalized health report and then take advantage of all the tools available, including health coaching, to help you reach your health goals.	Included
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat, breast pump and other “little extras” for expectant parents—all at no additional cost.	Included
Fallon Smart Shopper Transparency tool and incentive program	Incentive
Free 24/7 nurse call line	Included
Free chronic care management	Included
Free stop-smoking program	Included
Member discount program	Included
Free online access to health and wellness encyclopedia	Included
CVS Caremark ExtraCare Health Card – provides 20% discount on CVS/pharmacy-brand health related items.	Included
<b>Exclusions</b>	
Hearing aids and the evaluation for a hearing aid (for age 22 and above) Long-term rehabilitative services Cosmetic surgery Experimental procedures or services that are not generally accepted medical practice Dental services not described in your <i>Schedule of Benefits</i> Routine foot care Custodial confinement	

**Some services may require prior authorization.** A complete list of benefits and exclusions is in the *Direct Care Member Handbook/Evidence of Coverage*, available by request. This is only a summary of benefits and exclusions.

## Questions?

If you have any questions, please contact Fallon Health Customer Service at 1-800-868-5200 (TTY users, please call TRS Relay 711), or visit our Web site at [fallonhealth.org](http://fallonhealth.org).

 This health plan **meets minimum creditable coverage standards** and **will satisfy** the individual mandate that you have health insurance. As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years and older, must have health coverage that meets the minimum creditable coverage standards set by the Commonwealth Health Insurance Connector.

*Benefits may vary by employer group.*

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