

Benefit summary

Effective July 1, 2017

Direct Care and Select Care

Fallon Health offers two HMO plans: **Direct Care** and **Select Care**. Both plans offer **extensive benefits and features**. You also get access to many of **the best doctors, specialists and hospitals** in the state.

Specialist tiering for Direct Care and Select Care

Fallon is committed to giving our members access to a network of high-quality, cost-efficient plan doctors and hospitals. Fallon's Direct Care and Select Care plans tier the following specialists based on quality and/or cost efficiency measures: Allergy/immunologists, cardiologists, dermatologists, endocrinologists, ENTs/otolaryngologists, gastroenterologists, general surgeons, hematologists/oncologists, nephrologists, neurologists, ob/gyns, ophthalmologists, orthopedists, podiatrists, pulmonologists, rheumatologists and urologists. Select Care also tiers hospitals based on cost efficiency. The specialist and hospital tiering works as follows:

*** **Tier 1 (excellent):** This tier includes plan specialists and hospitals practicing at an excellent level of quality and/or cost-efficiency. You will pay the lowest copayment when you visit a Tier 1 specialist or hospital.

** **Tier 2 (good):** This tier includes plan specialists and hospitals practicing at a good level of quality and/or cost efficiency, or a specialist or hospital with insufficient cost-efficiency and quality data. You will pay the prevalent (midlevel) copayment when you visit a Tier 2 specialist or hospital.

* **Tier 3 (standard):** This tier includes plan specialists and hospitals practicing at a standard level of quality and/or cost efficiency. You will pay the highest copayment when you visit a Tier 3 specialist or hospital.

NT/ID: This designation includes specialists who did not have sufficient data for tiering. These specialists are subject to a \$60 copayment.

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 to provide or arrange most of your care.

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 and get your referral. The following services do not require a referral when you see a provider in your plan's network: routine obstetrics/gynecology care, screening eye exams and behavioral health services. For more information on referral procedures for specialty services, consult your Fallon *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 Fallon *Member Handbook/Evidence of Coverage*.

When you have a less serious health problem, there are care options besides the emergency department. Urgent care centers are located all over the state. They are less expensive and typically have family practice physicians and emergency physicians on staff. You can also call your primary care provider (PCP) to get advice, a same day appointment or to be directed to the right place to get care. If you can't get in touch with your PCP, call Nurse Connect at 1-800-609-6175. They are available 24/7, and the call is free. They can help you find the best place to go.

Plan specifics

	Direct Care	Select Care
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.	July 1, 2017—June 30, 2018	
Deductible A deductible is the amount of allowed charges you pay 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. Embedded deductible Once any one member in a family accumulates \$550 of services that are subject to the family deductible, that family member’s deductible is considered met, and that family member will receive benefits for covered services less any applicable copayments and coinsurance.	\$550 individual/ \$1,100 family	\$550 individual/ \$1,100 family
Out-of-pocket maximum The out-of-pocket maximum is the annual amount of deductible, coinsurance and copayments for which you are responsible. 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.	\$5,000 individual/ \$10,000 family	\$5,000 individual/ \$10,000 family

Benefits	Direct Care Your cost	Select Care Your cost
Office services		
PCP office visit	\$15 per visit	\$20 per visit
PCP wellness exams <i>(according to MHQP preventive guidelines)</i>	\$0 per visit	\$0 per visit
Specialist office visits	Tier 1 - \$30 per visit Tier 2 - \$60 per visit Tier 3 - \$90 per visit	Tier 1 - \$30 per visit Tier 2 - \$60 per visit Tier 3 - \$90 per visit
Chiropractic care for the treatment of acute musculoskeletal conditions <i>(up to 12 visits per benefit year)</i>	\$15 per visit	\$20 per visit
Teladoc® telehealth—24/7 access to U.S. board-certified doctors to discuss non-emergency conditions by phone, mobile device or online.	\$15 per consult	\$20 per consult
Urgent care (Minute Clinic® or Urgent care facility)	\$15 per visit	\$20 per visit
Routine eye exams <i>(one every 24 months)</i>	\$15 per visit	\$20 per visit
Short-term rehabilitative services: physical and occupational therapy <i>(90-calendar-day limit per illness or injury)</i>	\$15 per visit	\$20 per visit
Speech therapy	\$15 per visit	\$20 per visit
Prenatal and postnatal care	Tier 1 - \$10 per visit Tier 2 - \$15 per visit Tier 3 - \$25 per visit	Tier 1 - \$15 per visit Tier 2 - \$20 per visit Tier 3 - \$30 per visit
Preventive services <i>(Tests, immunizations and services geared to help screen for diseases and improve early detection when symptoms or diagnosis are not present)</i>	Covered in full	Covered in full

Benefits	Direct Care Your cost	Select Care Your cost
Office services, continued		
Diagnostic services (Tests, immunizations and services that are intended to diagnose, check the status of, or treat a disease or condition)	Subject to deductible, then covered in full	Subject to deductible, then covered in full
Imaging (CAT, PET, MRI scans) (maximum of one copayment per day)	\$100 copayment, then subject to deductible	\$100 copayment, then subject to deductible
Outpatient surgery (maximum of four copayments per benefit year)	\$250 copayment, then subject to deductible	\$250 copayment, then subject to deductible
Prescription drugs (A generic preferred program is now in place. This means that if you fill a prescription with a brand-name drug when a generic is available, you will be responsible for the drug copayment plus the cost difference between the two drugs.)		
Prescription drugs, including insulin and insulin syringes (up to a 30-day supply)	\$10/\$30/\$65	\$10/\$30/\$65
Prescription medication refills obtained through the mail-order program (up to a 90-day supply)	\$25/\$75/\$165	\$25/\$75/\$165
Prilosec OTC, Prevacid 24HR, omeprazole OTC (Prescription required)	\$10	\$10
Inpatient hospital		
Unlimited days for room and board in a semiprivate room (maximum of one copayment per person, per benefit period quarter). The following is 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 <i>Inpatient copayments are waived if readmitted within 30 days of discharge from an acute care or psychiatric hospital.</i>	\$275 copayment per admission, then subject to deductible	Tier 1 - \$275 copayment Tier 2 - \$500 copayment Tier 3 - \$1,500 copayment Copayment is per admission, then subject to deductible Physician and hospital tiers are independent of each other. If your Tier 1 provider refers you to a Tier 2 or Tier 3 hospital for care, you will be responsible for the Tier 2 or 3 copayment, except in an emergency.
Emergencies		
<i>In and out of the service area</i> Emergency room services and/or initial treatment of any unexpected illness or injury anywhere in the world <i>(All emergency room care must be reported to the plan within 48 hours.)</i> Copayments for ER services are waived if you are admitted to the hospital.	\$100 per visit, then subject to deductible	\$100 per visit, then subject to deductible
Mental health and substance abuse		
Office visit	\$15 per visit	\$20 per visit
Unlimited days in a general or psychiatric hospital	Covered in full	Covered in full
Unlimited days for detoxification or substance abuse rehabilitation services in an inpatient setting	Covered in full	Covered in full
Skilled nursing		
Skilled care in a semiprivate room up to 100 days per benefit year	Subject to deductible, then covered in full	Subject to deductible, then covered in full

Benefits	Direct Care Your cost	Select Care Your cost
Other health services (Coverage is the same for both Direct Care and Select Care.)		
Skilled home health care services	Subject to deductible, then covered in full	
Prosthetic devices and durable medical equipment	20% coinsurance (after deductible)	
Hearing aids (age 22 and over)	Covered in full for the first \$500; then 80% coverage for the next \$1,500, maximum benefit of \$1,700 every two years	
Hearing aids (age 21 and under) <ul style="list-style-type: none">Up to \$2,000 per ear for hearing aid device only, benefit available every 36 monthsRelated services and supplies for hearing aids (not subject to the \$2,000 limit)	20% coinsurance (after deductible)	
Medically necessary ambulance services in life-threatening emergencies or when ordered by a plan physician	Subject to deductible, then covered in full	
Medical services for dependent students living out of the service area	In addition to urgent and emergency services, students attending school outside the service area are covered for a limited number of services, if authorized in advance by the plan. You must work with your PCP to get plan authorization. Benefits only include non-routine medical office visits and related diagnostic lab and X-ray services, non-elective inpatient services, outpatient substance abuse and mental health services, and short-term rehabilitative services. Applicable copayments and/or deductibles apply.	
Value-added features	Direct Care	Select Care
It Fits!, an annual fitness reimbursement (including school and town sports programs, gym memberships, aerobics, Pilates and yoga classes, new home cardiovascular fitness equipment and much more!)	\$200 individual/ \$400 family	\$100 individual/ \$100 family
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat, electric breast pump and other “little extras” for expectant parents	Included	
24/7 nurse call line	Included	
20% discount on more than 1,500 CVS/pharmacy-brand health-related products at stores and online	Included	
Free chronic care management	Included	
Exclusions		
<ul style="list-style-type: none">Cosmetic surgeryLong-term rehabilitative servicesCustodial confinementNon-prescription drugs and vitamins	<ul style="list-style-type: none">Preventive dental/pediatric dentalExperimental procedures or services that are not generally accepted medical practiceRoutine foot care	

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 Customer Service at 1-866-344-4442 (TRS 711), or visit our website at fallonhealth.org/gic.

✓ 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.