

FCHP Select Care Choice 1250

Benefit Summary

FCHP Select Care network

Fallon Community Health Plan Select Care gives you access to an extensive network of doctors and community-based hospitals throughout Massachusetts. You can be seen at physician practices, community hospitals and medical facilities across our service area, giving you a wide choice of health care providers.

The FCHP difference

With FCHP Select Care Choice 1250, you get everything you need to live a healthy life. This plan has a high deductible to keep your monthly premium low. It can be partnered with a health savings account to help pay for out-of-pocket costs. In addition, you get:

- **\$0 copayments for routine physical exams**
- **Preventive dental services** for the whole family with participating dentists.
- **A fitness reimbursement of up to \$400** for families (\$200 for individual contracts) memberships, yoga and Pilates.
- **Member discounts** on products and services to keep you healthy and features you won't find anywhere else.

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 FCHP to provide or arrange most of your care. To pick a PCP, just complete the section on your FCHP membership enrollment form.

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

Specialty medication

Specialty medication that falls under the medical benefit will apply towards your deductible. For more information, please contact FCHP's Customer Service Department at 1-800-868-5200.

Plan specifics	
Calendar year 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.	\$1,250 individual/ \$2,500 family
Embedded deductible Please note that once any one member in a family accumulates \$2,400 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.	\$2,400
Calendar year out-of-pocket maximum The out-of-pocket maximum is the total amount of deductible, coinsurance and copayments you are responsible for in a calendar year. 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.	\$2,500 individual/ \$5,000 family
Benefits	Your cost
Office	
Routine physical exams (according to MHQP preventive guidelines)	\$0
Office visits (primary care provider)	\$20 per visit after deductible
Office visits (specialist)	\$20 per visit after deductible
Office visits (limited service clinics, e.g., Minute Clinic)	\$20 per visit after deductible
Routine eye exams (one every 12 months)	\$20 per visit
Short-term rehabilitative services (60 visits per calendar year)	\$20 per visit after deductible
Prenatal care	\$20 first visit only
Postnatal care	\$20 per visit after deductible
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)	Covered in full after deductible
Chiropractic care (12 visits per calendar year)	\$20 per visit after deductible

Benefits		Your cost
Prescriptions		Tier 1/Tier 2/Tier 3
Prescription drugs, including oral contraceptives, insulin and insulin syringes		\$10/\$25/\$50 (30-day supply) after deductible
Prescription medication refills obtained through the mail order program		\$20/\$50/\$100 (90-day supply) after deductible
Prilosec OTC, Prevacid 24HR, omeprazole OTC (prescription required)		\$5 after deductible
Inpatient hospital services		
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
Same-day surgery		
Same-day surgery in a hospital outpatient or ambulatory care setting		Covered in full after deductible
Emergencies		
Emergency room visit		\$100 copayment after deductible (waived if admitted)
Dental benefits and discounts		
Exams (one every six months) including cleanings and routine X-rays		\$10 copayment
Fillings (minor restorative) when performed by a general dentist		Variable copayments
Sealants, crowns and inlays, bridges, root canals, gingivectomies and dentures when performed by a general dentist		25% to 50% discount
Specialist services such as periodontist, endodontist or prosthodontist		20% discounts
Skilled nursing		
Skilled care in a semiprivate room		Covered in full after deductible
Substance abuse		
Office visits		\$20 per visit after deductible
Detoxification in an inpatient setting		Covered in full after deductible
Rehabilitation in an inpatient setting		Covered in full after deductible

Benefits		Your cost
Mental health		
Office visits		\$20 per visit after deductible
Services in a general or psychiatric hospital		Covered in full after deductible
Other health services		
Skilled home health care services		Covered in full after deductible
Durable medical equipment (\$1,500 per calendar year)		Covered in full after deductible
Medically necessary ambulance services		Covered in full after deductible
Value added features		
It Fits!, an annual fitness reimbursement (including school and town sports programs, gym memberships, Weight Watchers®, aerobics, Pilates and yoga classes)		\$200 individual \$400 family
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat and other "little extras" for expectant parents—all at no additional cost.		Included
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
Exclusions		
Hearing aids and the evaluation for a hearing aid Long-term rehabilitative services Nonprescription drugs and vitamins Cosmetic surgery Experimental procedures or services that are not generally accepted medical practice Dental services not described in the FCHP Select Care Member Handbook/Evidence of Coverage Routine foot care Custodial confinement		

Some services may require preauthorization. A complete list of benefits and exclusions is in the FCHP Select 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 Community Health Plan Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or visit our Web site at fchp.org.



This health plan **meets minimum creditable coverage standards** and **will satisfy** the individual mandate that you have health insurance. As of January 1, 2010, 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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