

B R O K E R E D G E

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FCHP President and CEO Eric H. Schultz welcomes brokers to the event.

Fiesta!

Our recent Cinco de Mayo broker event (held, of course, on May 5) at Cyprian Keyes Golf Club was a great day! After a challenging par 3, more than 60 people were welcomed to the cocktail reception and South of the Border buffet by Fallon Community Health Plan (FCHP) President and CEO Eric H. Schultz.

So who came away from the course the big winners? Finishing two

under par, **lowest score** bragging rights went to Eric Lazzari, Dean Cudworth and Richard Shaw. Each was awarded a \$50 gift certificate to The Shop at Cyprian Keyes.

Our two **closest to the pin** winners were John Frankiewicz (hole number two), who also won a \$50 gift certificate to The Shop at Cyprian Keyes, and Richard Shaw (hole number four), who garnered a twosome for the Fallon Foundation Drive for a Difference Golf Classic at The International on May 24, 2002.



Mike Orr, FCHP's Assitant Director of Sales, with our lowest score winners (L-R): Richard Shaw, Mike, Eric Lazzari and Dean Cudworth.

We also held a raffle for some fantastic prizes. Winners were:

- **Tom Connors** – Two box seats for the Madonna concert
- **Kathy LeCour** – Two Red Sox tickets
- **Pat Mingoletti** – Big Bertha golf clubs

Congratulations to our winners, and thank you all for taking the time to celebrate the partnership between FCHP and the broker community.

Online quoting for small groups

Activity is heating up through BenefitCentral.com, FCHP's new online quoting tool for small business.

Since April, more than 40 brokers have taken advantage of this source for rate, network and plan design information. Were you one of them? If not, check it out today—this tool gives you 24/7 access to our quoting and proposal information. From this site, you can quickly and easily review FCHP's product options, obtain quotes for Massachusetts employers with between 10 and 50 eligible employees, and review FCHP's provider network.

So if you haven't tried it out yet—what are you waiting for? Jump online to www.benefitcentral.com and let us make your job a little easier!

Noteworthy network expansion

As you read in our recent Broker Blasts, we're excited to announce that FCHP Select Care members will now have access to the physicians of the Lawrence General Independent Practice Association (Choice Plus Network) and Wing Memorial Hospital.

These enhanced relationships give our FCHP Select Care members the

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freedom to see any of the more than 150 community-based physicians associated with Lawrence General Hospital, and 82 affiliated with Wing Memorial Hospital. This includes primary care practitioners in internal medicine, family practice and pediatrics, as well as specialists in fields such as orthopedics, surgery and obstetrics.

We'll continue our commitment to giving members access to the best and broadest provider network—making us an even more valuable piece of your portfolio.

Did you know?

Obesity leads to increased health care costs

Almost 65 percent of people in the United States are either overweight or obese. Overweight is defined as about 10 to 30 pounds over a healthy weight; obesity is 30 or more pounds over. Obesity is a leading cause of heart disease, cancer, diabetes, stroke, arthritis and many other health problems. It decreases life expectancy by an average of seven years.

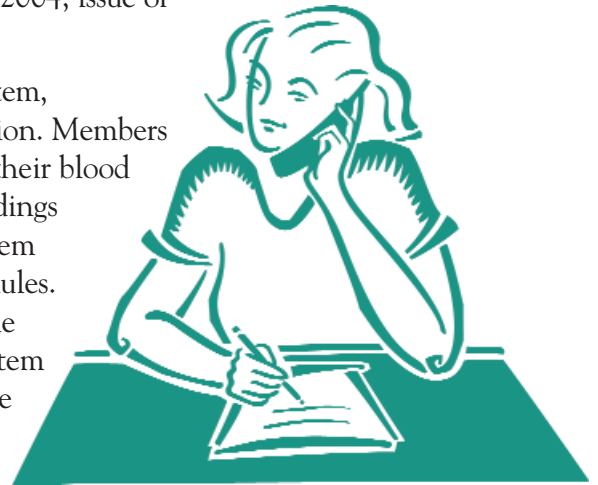
Americans' extra weight costs the nation as much as \$93 billion in annual medical bills. On average, an employer spends \$2,300 a year for health care for an overweight or obese employee, compared to \$1,500 for a worker at healthy weight.

*The Business Journal of Jacksonville,
15-Dec-2003*

Getting some play in *Managed Care Outlook*

FCHP's *Diabetes On Track* disease management program is turning a lot of heads lately. In fact, the program's voice recognition system was highlighted in the April 15, 2004, issue of *Managed Care Outlook*.

The article describes our system, developed by Eliza Corporation. Members with diabetes can phone in their blood sugar and blood pressure readings to the voice recognition system whenever it suits their schedules. Should numbers go out of the recommended range, the system will trigger a flag, alerting the member's FCHP Care Manager (an R.N.).



Best of all, members don't have to key in any numbers when they call in—they simply say their readings aloud when prompted by the system. This is a particular boon for the elderly or those with vision problems, who may not be able to see the keypad clearly.

Over the last two years, the value of FCHP's *Diabetes On Track* program—which consists of the voice recognition system and member education/support from a team of specially trained clinicians—has become clear. It has reduced member costs by nearly nine percent and prevented countless hospital admissions resulting from mismanagement of diabetes!

Consistency for the GIC

For the 2004-2005 year, Fallon Community Health Plan is again an option for thousands of Commonwealth of Massachusetts employees. Through the Group Insurance Commission (GIC), state employees will be able to choose FCHP Select Care or FCHP Direct Care. We currently provide coverage to more than 8,100 GIC members.

While other plans have introduced new, more complicated options, FCHP has focused on delivering easy-to-understand plans. We have consistent copayments and benefits while offering the lowest premium in the state. Amid the uncertainty of our competitors, FCHP continues to offer dependable quality to our customers.

Did you know?

Injuries Cost Billions Every Year in U.S.

Injuries caused by falling down, car wrecks and other accidents cost the U.S. economy \$117 billion every year. This represents 10 percent of all medical spending, and much of it could be prevented. In the United States, injuries are the leading cause of death among persons under age 35 and the fourth leading cause of death among persons of all ages.

“The medical costs associated with injuries are staggering but it’s just the tip of the iceberg,” said Centers for Disease Control Director Julie Gerberding, M.D., M.P.H. “When we add in productivity losses, decreased quality of life and the emotional toil that injuries and disabilities have on families, the problem is enormous.”

“We know that seat belts and child safety seats and smoke alarms are effective. And we can prevent falls among older adults through exercise programs that include balance training, vision correction, and reduction of medications to the fewest number and doses, and environmental changes.”

Reuters, 15-Jan-2004



Intermediary open enrollment

April 1 traditionally marks the beginning of open enrollment for thousands of small businesses throughout the state. Once again, Fallon Community Health Plan is the solution for central Massachusetts’ small business.

Small businesses with fewer than six employees can take advantage of FCHP options through their affiliation with almost any Chamber of Commerce or an intermediary such as the Small Business Service Bureau or the Massachusetts Business Association. To learn more about our intermediary business, contact your sales executive.

Combination of plans help land new account

Fallon Community Health Plan’s (FCHP) new products and partnerships were instrumental in recently signing Hebert Candies.

According to Liisa Holm, Vice President of The Protector Group Insurance Agency, Hebert Candies chose to offer FCHP, which “helped the employer to manage their costs and still provide a great plan with a high level of benefits.” With 61 employees residing throughout Massachusetts and New Hampshire, the group chose to offer FCHP Direct Care, FCHP Select Care and Fallon Preferred Care (PPO). The three different plan designs gave the diverse employee population a variety of choices to meet everyone’s needs.

As Hebert Candies plans to expand both within and outside of Massachusetts, “the addition of the PPO was very important to the company,” said Liisa. Offering Fallon Preferred Care will allow the company to provide coverage to all employees—regardless of location.

With all FCHP had to offer, and in light of rates which offered significant savings compared to their existing plan’s renewal rates, Hebert Candies chose FCHP as a total replacement.

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