

fchp care choice

profiles in coverage

how care choice works for members.



member profile: bill jones

Bill has been a member of Fallon Community Health Plan for seven years. Recently, he switched from the FCHP Select Care Premium Saver plan to the new FCHP Select Care Choice plan. Along with his new plan, Bill opened a health savings account, or HSA, through Sovereign Bank and placed the full deductible amount, \$1,250, into his account.

Bill knows that seeing his primary care physician regularly is important, so he takes advantage of the \$0 wellness visits each year. He exercises regularly at the local gym and uses his *It Fits!* feature for a \$100 annual membership reimbursement.

Thanks to his good health, Bill's only expenses this year were for an allergy medication. He was spending \$27 a month for a brand-name allergy medication. After speaking with his doctor, Bill switched to a generic prescription that works just as well on his seasonal allergies, but costs only \$12 a month.

Sovereign Bank does have a few fees associated with its HSA. Bill is responsible for a \$10 setup fee and a \$3 monthly maintenance fee, which are deducted from his account. Bill appreciates features such as online and telephone access to his HSA account, a debit card and convenient checks, unlimited transactions and monthly statements—all of which are included in his monthly maintenance fee. Plus, he receives additional tax savings on any contributions made to, or interest accrued on, his account.

HSA beginning balance:	\$1,250
Minus the services subject to the deductible (allergy medication):	\$144
Minus HSA fees	\$46
Ending HSA balance:	\$1,060

The remaining \$1,060 in Bill's HSA is rolled over to the next year. And even though Bill has almost his full deductible amount in his HSA for the upcoming year, he decides to deposit the full \$1,250 again so he can continue to save for the future!

member profile: the harris family

The Harris family is growing. John and Marie are planning for their second child. The expectant mom and dad are preparing themselves and two-year-old daughter Avery for the future. At open enrollment time with his employer, John elects FCHP Select Care Choice with a \$4,000 family deductible.

Marie likes the \$0 wellness visits benefit, which she knows will save money on the doctor's visits for her new baby. She's also going to sign up for the *Oh Baby!* program for helpful information, prenatal vitamins, reimbursement towards childbirth classes, a GRACO car seat and much more.

Avery is an active child who was slowed down only by ear infections last winter. She had two visits to her pediatrician and a prescription.

John had a weekend skiing accident that required an emergency room visit or X-rays to diagnose a sprained ankle.

John wants to budget for the future by opening a health savings account, or HSA, through Sovereign Bank. His employer contributes \$2,000 towards John's HSA. As a bonus, the employer also covers the setup and maintenance fees. Through biweekly payroll deduction, John will contribute the remaining \$2,000 to cover his deductible.

Beginning HSA balance:	\$4,000
Pediatrician visits for ear infections:	\$110
Prescription for ear infections:	\$42
Initial prenatal visit to OB/GYN:	\$20
Pregnancy test:	\$20
Routine wellness exam for the entire family:	\$0
Emergency room visit:	\$360
X-ray:	\$65
Ending HSA balance:	\$3,383

John knows that while he didn't spend his entire HSA balance this year, their new baby's delivery alone will fulfill his entire deductible next year. He's prepared to contribute the same \$2,000 to his HSA next year and watch the interest grow on any funds that remain in his account.

member profile: the dunn family

Walter and Annette are busy juggling their busy schedules along with those of son Matthew and daughter Kate. Between hockey practice, gymnastics, school and work, this family doesn't have a lot of time to spend worrying about their health insurance. That's why the Dunn family chose the FCHP Select Care Choice plan.

Walter's employer elected to open a health reimbursement account, or HRA, for all employees. His employer will fund \$1,000 of their \$2,500 family deductible into their HRA. Since his employer owns this account, the company has decided to allow employees to withdraw funds from the account only for services subject to the deductible.

Annette is an active mom who does her best to stay healthy. Going to the gym three times a week for Pilates classes helps her keep up with her kids. Walter has been trying to shed a few pounds, so he recently joined Weight Watchers®. As a member of FCHP Select Care Choice, he gets coupons for a 12-week Weight Watchers program, which takes \$100 from their *It Fits!* balance. Annette has \$100 to use towards her Pilates classes.

Matthew is feeling the aches and pains of hockey. After speaking with his doctor, he started a regimen of massage therapy, which he gets at a discounted rate through *Naturally Well* as part of his FCHP membership.

Kate had a recent inpatient hospital stay for an appendectomy. After a few days, she was back tumbling on the mats in the gym. Her hospital stay fulfilled the entire deductible amount for the family, and they were able to use the \$1,000 in their HRA to pay a portion of the cost. Any additional services needed for the remainder of the year will be covered with just a copayment.

Beginning HRA balance:	\$1,000
Inpatient hospital stay:	\$2,500
Amount due out of pocket:	(\$1,500)

The Dunn family knows that there's a lot more to their FCHP membership than meets the eye. By using *Naturally Well* and *It Fits!*, they're making the most of their health care dollars. And even though they used all of their HRA funds, they're benefiting from premium savings as well as the contribution Walter's employer made to his HRA.

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