

Direct Care Coinsurance 35%



Benefit Summary—Benefits effective January 1, 2019 and beyond

The Fallon difference

Direct Care is a Limited Provider Network. With Direct Care Coinsurance 35%, you get everything you need to live a healthy life. This plan features comprehensive medical benefits for lower monthly premiums and slightly higher out-of-pocket expenses compared to our other plans. Your monthly premiums are reduced further through the use of coinsurance for certain services. 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 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 Coinsurance 35%, 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 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.

\$2,000 individual
\$4,000 family

Embedded deductible

Please note that once any one member in a family accumulates \$2,000 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.

\$2,000

Deductible carryover

Any deductible amount that is incurred by the member for services rendered during the last three months of the benefit period will be applied toward the deductible for the next benefit period. Deductible amounts are incurred as of the date of the service.

Included

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 also does not include your premium charge or any amounts you pay for services that are not covered by the plan.

\$7,900 individual/
\$15,800 family

Benefits

Your cost

Office

Routine physical exams (according to MHQP preventive guidelines)

\$0

Office visits (primary care provider)

\$40 per visit

Office visits (specialist)

\$70 per visit

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

\$40 per visit

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

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

\$40 per visit
after deductible

Prenatal care

\$40 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

35% coinsurance
after deductible

Imaging (CAT, PET, MRI, Nuclear Cardiology)

\$350 copayment
after deductible

Chiropractic care

\$40 per visit

Benefits	Your cost
Prescriptions <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/\$40/\$70/\$150 (30-day supply)
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: \$70 Tier 4: \$150 (30-day supply)
Prescription medication refills obtained through the mail order program	\$10/\$80/\$140/\$450 (90-day supply)
Generic prescription omeprazole, generic prescription lansoprazole, and generic and brand OTC esomeprazole (Nexium)	\$5
Inpatient hospital services	
Room and board in a semiprivate room (private when medically necessary)	35% coinsurance after deductible
Physicians' and surgeons' services	35% coinsurance after deductible
Physical and respiratory therapy	35% coinsurance after deductible
Intensive care services	35% coinsurance after deductible
Maternity care	35% coinsurance after deductible
Same-day surgery	
Same-day surgery in a hospital outpatient or ambulatory care setting	35% coinsurance after deductible
Emergencies	
Emergency room visit	35% coinsurance after deductible (waived if admitted)
Skilled nursing	
Skilled care in a semiprivate room	35% coinsurance after deductible
Substance abuse	
Office visits	\$40 per visit
Detoxification in an inpatient setting	Covered in full
Rehabilitation in an inpatient setting	Covered in full

Benefits	Your cost
Mental health	
Office visits	\$40 per visit
Services in a general or psychiatric hospital	Covered in full
Other health services	
Skilled home health care services	35% coinsurance after deductible
Durable medical equipment	35% coinsurance after deductible
Medically necessary ambulance services	35% coinsurance after deductible
Value-added features	
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	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 (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 *Schedule of Benefits*
 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.

 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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