

A message from Fallon's President and CEO

Serving our members and their communities



At Fallon Health, community is at the heart of all that we do, whether through our employees' commitment to helping others or our corporate dedication to improving the health of our members.

It all starts with our simply stated mission of *making our communities healthy,* which we support by focusing on doing the right thing for our members and their communities every day. This mission is a driving force behind the priority we place on preventive care. At every stage of life, preventive care is important to your overall health and can also help reduce your medical expenses. Last year, Fallon members received more preventive screenings, immunizations and annual checkups than ever before. And I was pleased to see that more babies were brought in for well-visits. I encourage you and your loved ones to keep following through on

those important tasks—and to visit your primary care provider regularly.

In addition to the work we do as a nationally recognized health care services organization to support the diverse and changing needs of our members, we also strive to have strong relationships with community partners. Working together, Fallon makes a meaningful difference for people in the communities we serve. To help reduce barriers to getting health care, we provide funding to a variety of organizations that work to keep older adults healthy and safe at home and engage children and youth in healthy community-based activities. Fallon is also a fierce advocate in the fight against hunger. And our employees volunteer hundreds of hours and donate in-kind resources in support of our mission, as you'll read about on pages 3 and 4.

I'm proud of our commitment to the Fallon mission, and I know it'll remain strong as we move forward.

Richard Burke, President and CEO

The surprising benefits of helping others



What are the best ways to maintain and improve your health? When you ask that question, the advice you get is tried and true—and important to follow. Exercise more. Eat less. Reduce your stress level. Visit your primary care provider regularly and get the recommended vaccinations and screenings.

But there's something else to consider: volunteering.

It turns out that helping others can have positive effects on your physical and emotional health, as well as your life satisfaction and social well-being. It can help lessen depression. "When I see patients who are isolated and showing signs of depression, I often suggest they get involved by volunteering in their communities," says Fallon Health Medical Director Gerald Gleich, M.D.

According to a study published in *BMC Public Health Journal*, the type of volunteer work you do can matter. Helping with humanitarian-oriented activities—for health, social, religious and other philanthropic organizations—tends to have a greater effect on your social well-being and mental health. Volunteering for physical, cultural or

career activities has more impact on the physical health of volunteers.

Dr. Gleich doesn't recommend one type of community service over another.

"It's so easy to get caught up in our own problems," he says. "When you volunteer, you focus more on the individuals who need your help or on the organization you're supporting with your work. That's what's most important. When you give, even just a little, you get so much back."

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Fallon in the community



At Fallon, we have a mission that inspires everything we do: making our communities healthy.

That starts with making sure our members—including you and your family—receive the right care, at the right time. But it doesn't end when the workday does. Many of our employees continue working to improve the health and well-being

of the wider community by volunteering their time to help others.

Collectively, Fallon employees volunteer more than 1,400 hours every year in support of Fallon-related initiatives—collecting for annual food and toy drives, building and stocking a clothing boutique and food pantries in public schools, rejuvenating community spaces and as part of the United Way's Day of Caring, and helping high school students with their college applications.

Our employees also devote about 5,100 additional hours of their own time to support their communities and causes that are important to them. And Fallon managers log more than 2,200 hours each year on



the boards of other organizations.

"Volunteering for something you feel passionate about helps you feel emotionally fulfilled," says Laura Roias, LICSW, a Behavioral Health Manager at Fallon. "And at Fallon it inspires employees to continue to be involved. That's good for community health and good for individual health."

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Giving others 'a little help' when they need it





When you visit Fallon Health's headquarters in Worcester, the first person you'll meet is Receptionist Pam Parent. She greets everyone with a smile and dedicates her days to making visitors and callers feel welcome—and connecting them with the Fallon staff members who can help them.

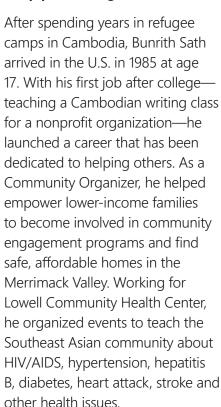
Parent's day often continues well past 5 p.m. She believes in Fallon's mission and takes every opportunity to lend her energy and enthusiasm to helping support it. With a long record of participating in—and leading—charity fundraisers, hunger relief efforts, toy drives and more, Parent won Fallon's Community Impact Award for 2018.

"It's important to help others who

need a little help along the way," savs Parent, a Leicester resident. In addition to her contributions at Fallon, she raises money and awareness for breast cancer research. And she dedicates one Sunday a month to making sandwiches for people who are homeless. Parent collects—or makes—cold weather gear for them, too. She's already started crocheting hats that she'll give away next winter.

"Being part of something larger than yourself can bring great enjoyment to your life."

Supporting the community day and night



Now, as a Fallon Account Executive. Sath educates older adults who speak Khmer about how Fallon's NaviCare program can help them

better manage their health.

"People need to be aware of the programs available so they can take steps to improve their lives," Sath says. "In my work, I'm able to bring that information to the Cambodian community in the language they understand best, and that empowers them."

Much of Sath's personal time is also dedicated to raising awareness of issues important to the Cambodian community in the Lowell area—so much so that he was named 2018 Volunteer of the Year by the Non-Profit Alliance of Greater Lowell.

Sath volunteered at a local Khmerlanguage radio show in the 1990s. In 2011, he started his own local cable TV show in Lowell, "Khmer Sentimental Show (KSS)." He features information in Khmer and English on education, health,



religion, civic engagement and financial literacy. He also has a weekly radio show called "Voice of Cambodian Children."

"I feel a lack of connection between the younger and older generations in the Cambodian community in Lowell, and I see it too," he says. "I want to help bridge that gap, and one way to do that is to preserve and share—the Cambodian language and culture."

Learn about post-mastectomy coverage



If you elect breast reconstruction after a mastectomy, Fallon provides coverage for services as determined in consultation with you and your attending physician, in accordance with the Women's Health and Cancer Rights Act (WHCRA) of 1998.

Covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses

 Treatment of physical complications from the mastectomy, including lymphedema

Your plan's usual deductibles, copays and coinsurance apply to medical and surgical benefits you receive after mastectomy. For more information, call the number on the back of your member ID card.

Fallon Health complies with all applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.

For new moms



Sometimes new mothers spend more time focused on their new baby and other responsibilities than on their own health needs. Keep these important things in mind if you're a new mom:

Postpartum checkup

After having a baby, it's essential to schedule a four- to six-week postpartum checkup. In addition to assessing your physical and emotional needs, your provider can give you information on nutrition, exercise and family planning.

Baby blues

More than half of all new mothers feel sad, worried or short-tempered after having their baby. These "baby blues" are a mild form of depression. This feeling usually goes away on its own in less than a week.

Postpartum depression

If you find the "baby blues" last longer than two weeks, you may have postpartum depression. You are at greater risk if you had depression or mood problems before your pregnancy, had postpartum depression before or have a history of depression in your family.

Signs of postpartum depression include:

- Feeling very tired
- Crying (even for no reason)
- Forgetting things
- Difficulty sleeping or sleeping too much
- Feeling sad, anxious or nervous
- · Feeling angry, guilty or worthless
- Difficulty concentrating
- Losing interest in your newborn or your daily activities

• Thoughts of dying, hurting yourself or hurting your child

If you notice any of these signs, contact your doctor or a mental health counselor right away. Or call Beacon Health Options at 1-888-421-8861 (TRS 711).

Stay up to date: Follow Fallon on social media

You can get the latest Fallon Health news right away by following us on Facebook (facebook.com/fallonhealth) and on Twitter (twitter.com/fallon_health). We post health tips, community events and advice on how to best use your insurance.

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New behavioral health benefits for children and adolescents



Starting July 1 (or on your plan's first renewal date after July 1), your plan will include a new package of behavioral health benefits for children and adolescents under age 19. These services include:

- Intensive/Community-based acute treatment, which provides intensive therapeutic services in a secure setting that is available and staffed 24/7
- Intensive care coordination, a non-clinical service that provides community-based care management to families receiving multiple services
- · A family stabilization team, which provides intensive family services after a child or adolescent has an acute psychiatric episode

- In-home behavioral services, which includes a functional behavioral assessment, a behavioral intervention plan and training for parents to reduce disruptive behaviors
- Mobile crisis intervention, for quickly worsening mental health symptoms that may have to be stabilized outside the home

Your Member Handbook/Evidence of Coverage and Schedule of Benefits have more details about the services covered under your plan. You can see these documents online by logging into your account at myfallon.org. To learn how to use your behavioral health benefits, visit fallonhealth.org/mentalhealth.

If your employer contracts with Fallon for administrative services only, these services may be excluded. Review your plan documents or speak with your benefits manager for more information.

We've gone paperless

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Do you mail your monthly premium to Fallon Health yourself each month? Save yourself a trip to the post office—and a stamp—by using our free, new online tools. You can use Fallon's Invoice Cloud for:

- Online payments, using your computer, tablet or phone
- Payments by text
- Paperless billing
- Automatic recurring payments
- Payment reminders sent to your phone

Register at invoicecloud.com/ fallonhealth.

If you prefer, you can pay your bill over the phone, 24 hours a day, seven days a week by calling our automated payment system at 1-844-778-1818.

Get help for opioid dependency



Opioids—codeine, fentanyl, hydrocodone, morphine and oxycodone are prescribed for acute or chronic pain. They can become addictive very quickly. After legal prescriptions run out, some people resort to obtaining them illegally or switching to heroin. Often heroin contains fentanyl, a highly potent synthetic opioid responsible for many overdose deaths.

If you think you or someone you love has a dependency on opioids, the time to act is now. Call Beacon Health Options at 1-888-421-8861 (TRS 711), 24 hours a day, seven days a week.

You can also find information specifically about opioid use on Beacon's website at beaconhealthoptions.com/members/opioid-treatment-resources.

Fallon Health's health guide for members is produced by the health plan's Corporate Relations Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of websites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, eligibility for programs and benefits may vary by employer, plan and product.

For clarification of your covered benefits, please contact Fallon Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

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Medication takes time to lift depression

If you've been diagnosed with depression and your doctor has prescribed medication, you should take it exactly as prescribed. If you've just started it, don't give up if it doesn't work right away—some medications must be taken 30 to 60 days before you'll notice any effects. If you experience side effects, changing to another medication may help.

Don't stop taking your medication or change your dose without talking to your doctor first. If you decide to go off the medication, follow your doctor's directions closely. You may need to reduce your dose gradually to avoid negative side effects.

What are your ideas?

Do you have a story idea for a future issue of Healthy Communities magazine? Do you have questions you'd like to see answered here? Please let us know. You can email us at HealthyCommunities@fallonhealth.org.

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Getting ready to welcome a baby?



If you're pregnant or planning to adopt a baby, Fallon has a health and wellness program—called Oh Baby!—designed just for you. It's available at no extra cost and provides:

- Prenatal vitamins
- Reimbursements for childbirth classes
- Breast pump
- Reimbursements for lactation consultant services
- · Home safety kit
- Temporal artery thermometer
- Convertible toddler car seat
- Plus a few little extras

Find out more about Oh Baby! at fallonhealth.org/ohbaby.

Tips for avoiding complications of diabetes

Keeping your diabetes under control can help reduce your risk of developing additional health problems. Regular exercise and a healthy diet are key to making that happen, but you should visit your primary care provider regularly to check your:

- Blood sugar
- Kidney function
- Eye health

Call your primary care provider to make sure you're up to date with these important tests—and also ask about taking a statin to reduce cholesterol. Because people with diabetes are more likely to die from heart disease, the American Diabetes Association recommends statins for all 40 to 75 year olds with diabetes, even those without high cholesterol levels.

Talk with your doctor about your medications

Medication can help you manage health conditions and maintain your health. But it's important to review your medication list with your health care provider regularly, especially if it's a high-risk drug or you're having side effects.

Be sure to discuss:

• Whether you still need each

medication, or if a lower dose may be effective

- Side effects or allergic reactions you've had
- What to do if you miss a dose or take the wrong amount
- Availability of generic versions of the medication



• If the medication has a high risk of side effects, whether there's a safer alternative available

If you take multiple medications, you can take them with you to your appointment. Then your health care provider can see exactly what you are taking and make sure the combination is safe.