



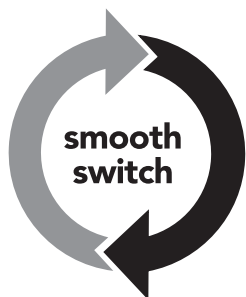
Welcome

Switching your health insurance to Fallon Health

Welcome to Tiered Choice! We're glad you're here.

Now that you're a Tiered Choice member, we want to do everything we can to make it easy for you to continue getting the care you need—and to start using your new Tiered Choice health plan to the fullest.

Switching to a new health plan can be like entering unfamiliar territory. Some of the benefits and programs now available to you may be different from what you've had in the past. We'd like to introduce you to what we have to offer. Let's quickly go over what to do and what to expect as a new Fallon member.



General information

First things first: Are you—or is anyone else on your plan—receiving active and ongoing care for pregnancy or a medical condition? If so, let us know right away by calling the **Customer Service Department at 1-800-868-5200 (TRS 711), Monday, Tuesday, Thursday and Friday from 8 a.m. to 6 p.m. and Wednesday from 10 a.m. to 6 p.m.** Our Nurse Care Specialists will coordinate your care to help ensure a smooth transition to Fallon Health coverage.

You can also call our Customer Service Department with questions, for help finding a doctor, to enroll in wellness programs and more.

Learn more about your coverage by reviewing your *Member Handbook/Evidence of Coverage* and other plan materials you have been given. If you do not have a *Member Handbook/Evidence of Coverage*, it is available online at *myFallon*, our secure “members only” section of *fallonhealth.org*. Once you obtain your member ID number, you can register for *myFallon* to quickly and easily request a new ID card, update your personal information, choose or change your primary care provider and more.

Our website is a 24-hour resource for information about Fallon’s plans and programs. Check it out! If you have additional questions, contact your plan benefits administrator or Human Resources Department, both of which should be ready to answer your questions.

How Fallon works: Costs, networks and doctors

At Fallon, our mission is *making our communities healthy*. As a member, you are an important part of our community. As with any health insurance coverage, you are also responsible for certain costs. These costs may include:

- The **premium**, which is the amount you pay to be a member of the plan. Your employer probably pays a portion of the premium.
- A **copayment** is a set dollar amount you pay for each visit to the doctor, each prescription filled, and so on.
- **Coinsurance**, if applicable, is the member’s share of the cost of a service. This is usually a percentage. For example, if the coinsurance is 20% for durable medical equipment (DME), the member pays 20% of the total charges, and Fallon pays the remaining 80%.
- A **deductible** is the amount you pay out of your pocket before Fallon starts to cover services to which the deductible applies. For example, if you have a \$500 annual deductible, you’ll pay for the first \$500 worth covered of medical services you receive each year. Thereafter, you pay only the applicable copayment or coinsurance for services. Plans with deductibles often have lower premiums than those that don’t.

☑ To do:

- Call Customer Service to let them know that I am—or someone on my plan is—receiving medical treatment.
- Check out *fallonhealth.org*, and register for *myFallon*.

Provider networks: Your choice of networks depends on your employer's selection(s), where your employer is located and where you and your coworkers live. The name of the plan in which you enroll tells you the network from which you can choose your providers. A provider network includes the doctors and hospitals you have access to through your specific plan.

Tiered Choice is a three-tier network plan available in western and central Massachusetts. The Tiered Choice service area includes all of Berkshire, Hampden, Hampshire and Worcester counties. With Tiered Choice, you decide how much you pay for care you receive, based on where you receive it. Doctors, hospitals and other providers in this plan are tiered based on their level of care coordination and total medical expense. If you seek care from a Tier 1 provider, you will pay less than if you see a Tier 2 or Tier 3 provider.

With Tiered Choice you have the power to choose what you pay out of your own pocket—based on where you get your care.

You must see network providers to be covered for services.

Primary care physician (PCP): If you didn't already name one on your enrollment form when you signed up, you'll need to select a PCP for each family member on your plan. He or she can be a doctor or nurse practitioner of internal medicine or family practice for adults and a pediatric or family practice doctor or nurse practitioner for children.

Your PCP is the doctor or nurse practitioner whom you see regularly for checkups and who coordinates all of your care. You may already have a provider who acts as your PCP. To find a PCP, or see if your current one is in our network, go to our website, fallonhealth.org, and click on "Find a doctor." Choose "Tiered Choice" in the "Search a specific plan's network" option and fill in other options to further narrow your search. Or, our Customer Service Department can help you. When you do select a PCP, please call Customer Service to confirm your provider choice.

If your current provider is in the network, let him or her know about your new Tiered Choice coverage, and tell us that you'd like that provider as your PCP. (You may have already done this when you filled out your enrollment form.) If your current doctor is not in the network, Customer Service will be happy to help you find a new one. Also, if your medical condition warrants it, you may be able to continue seeing your current out-of-network provider for a period of time.

OB/GYN: Female members can choose to see a network obstetrician, gynecologist, certified nurse midwife or family practitioner without a referral for annual preventive gynecological health exams, services for pregnancy and maternity care, and care for acute or emergency gynecological conditions.

Specialists: To help ensure that you get the right care, you first need to see your PCP before you see a specialist. He or she can give you a referral to a network specialist for necessary care.

To do:

- Check fallonhealth.org or call Customer Service to make sure my doctor is in the network.

Unique and special features

It Fits! We reward our members just for participating in healthy activities! Our It Fits! annual fitness reimbursement program pays families and individuals annually to use this money toward any brand of new cardiovascular home fitness equipment, gym memberships at the gym of their choice with no limitations, town and school sports, Weight Watchers®, ski lessons, lift passes and much more. We have one of the most generous and flexible fitness benefits in Massachusetts.

The Healthy Health Plan: The Healthy Health Plan is a web-based program with tools to help you meet your health and wellness goals. Subscribers can get up to \$200 when they complete a Health Assessment and/or a customized health and wellness plan on the My Healthy Health Plan website. All eligible members over 18 can participate in the program with access to interactive calculators, health coaching and member forums, too. And starting April 1, 2014, spouses and adult dependents will be eligible to receive the financial incentive.

Nurse Connect: Got health questions or concerns? Fallon members have complimentary access to registered nurses who serve as health coaches, 24 hours a day, seven days a week, 365 days a year. And your health information is always kept private and secure. Access Nurse Connect online through *myFallon* on our website, fallonhealth.org, and by phone at 1-800-609-6175 (TDD/TTY: 1-800-848-0160).

The CVS Caremark ExtraCare® Health Card: Provides Fallon members with a 20% discount on more than 1,500 CVS/pharmacy-brand health-related products in store and online.

Family Fun: You get discounted admissions and other savings at area attractions and healthy activities, including indoor rock climbing and sports facilities.

Care Services for chronic conditions: Fallon offers Care Services programs that make dealing with complex chronic conditions a little easier. Our Care Services staff works closely with participating members diagnosed with asthma, diabetes and heart disease to help them best manage their conditions. If you have been diagnosed with one of these conditions and would like to participate, call Customer Service and they'll help you get started.

Healthwise® Knowledgebase: At fallonhealth.org, you get free access to Healthwise® Knowledgebase, an online health encyclopedia that features information on thousands of diseases, conditions, medications and other health topics. The content is written, reviewed and updated by an expert team of physicians, nurses, medical writers and researchers. Go to fallonhealth.org and click on "Healthwise Knowledgebase."

Thank you for joining Fallon Health!



1-800-868-5200 (TRS Relay 711)
fallonhealth.org

Tiered Choice provides access to a network that is smaller than the Select Care provider network, and includes the tiered provider network called Tiered Choice. In this plan, members have access to network benefits only from the providers in Tiered Choice, and may pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually on January 1. Please consult the Tiered Choice provider directory—a paper copy can be requested by calling our Customer Service Department at 1-800-868-5200—or visit the provider search tool at fallonhealth.org to determine which providers are included in Tiered Choice.

Program eligibility and benefits may vary by employer, plan and product.

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