Introducing The Employee Advantage

Provided by UMass Memorial Health Care

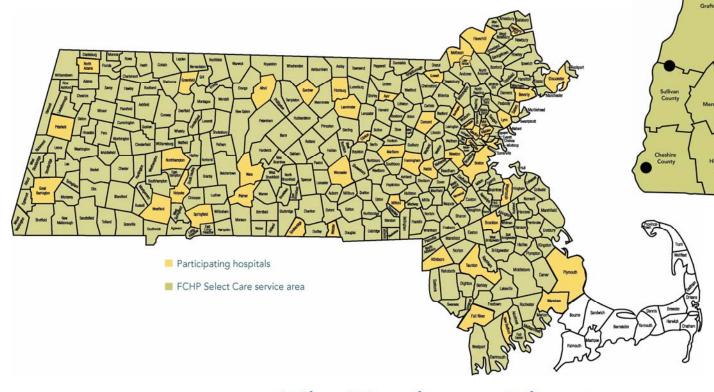
The Employee Advantage

- A tiered HMO health insurance plan provided by UMass Memorial Health Care for their own employees.
- Developed in partnership with Fallon Community Health Plan.
- Members have access to the entire FCHP Select Care network.
- BUT members pay less out-of-pocket when they see UMass Memorial Health Care physicians.



Service area

Massachusetts and Southern New Hampshire



The Employee Advantage

FCHP Select Care network

- The Employee Advantage plan is powered by the FCHP Select Care network.
- All FCHP Select Care network providers accept The Employee Advantage.
- Members of The Employee Advantage must choose a PCP from the network, and they must receive PCP referrals for specialty care.
- To provide services to a member of The Employee Advantage, you must be an FCHP Select Care contracted provider.
- Members of The Employee Advantage have access to the Peace of Mind™ Program.



The Employee Advantage tiering

- UMass Memorial member hospitals, providers and affiliated providers make up Tier 1.
- The remainder of the FCHP Select Care network makes up Tier 2.
- If a member chooses to see a Tier 1 specialist, that member will pay a lower copay than if he/she chooses to see a Tier 2 specialist.

The Employee Advantage extras

- It Fits!—annual fitness reimbursement of \$600 for families and \$300 for individuals can be used for healthy activities like school & town sports programs, ski lift tickets, gym memberships, Weight Watchers®, fitness classes & more!
- **\$0 wellness visits**—routine physicals with no out-of-pocket expense.
- Oh Baby!—program for new and expecting parents that includes a free car seat, home safety kit, prenatal vitamins, and reimbursement for childbirth classes—all at no extra cost!
- Eyewear—discounts on frames and lenses, nonprescription sunglasses and contact lenses at participating optical shops.
- Naturally Well—discounts on chiropractic care, acupuncture and massage therapy services, as well as vitamins and fitness equipment.
- Cosmetic Surgery reimbursement—An annual \$500 reimbursement per contract that can be used for procedures received at the UMass Memorial Cosmetic Surgery Center.



Sample ID card

The Employee Advantage

Provided by UMass Memorial Health Care

An FCHP Select Care network plan

ov\$ \$25 SPEC \$20/\$25 PE\$ 0

Bx N COPAY\$ N/A

ER\$ \$100 **SDS** \$100 INPS 0

NAME John Doe

ID# 1234567890 HCO XXX DB N

Members

Customer Service: 1-877-498-1188 TDD/TTY: 1-877-608-7677 Nurse Connect Line (24 x 7): 1-800-609-6175 TDD/TTY: 1-800-848-0160 Beacon Health Strategies: 1-888-421-8861 TDD/TTY: 1-781-994-7660

(Behavioral Health Services)

Providers

Eligibility verification: 1-866-ASK-FCHP (1-866-275-3247) Mail claim forms to: Fallon Community Health Plan

P.O. Box 15121, Worcester, MA 01615

PHCS or MultiPlan Networks may be utilized for covered out of area plan services.

For more information

Members can call The Employee Advantage dedicated customer service line at 1-877-498-1188

Or visit The Employee Advantage website at www.TheEmployeeAdvantage.org

Providers can call the FCHP Provider Service line at 1-866-ASK-FCHP (1-866-275-3247)



Questions?

