

Fallon Advantage Qualified High-Deductible Plan with HSA July 1, 2019

Deductible	\$1,500 Individual/\$3,000 Family	
	Under this new QHDP health plan, the City will contribute half of your deductible level to your HSA account each plan year.	
Out of Pocket Maximum	\$5,000 Individual/\$10,000 Family	
Preventive Wellness Visit	\$0	
PCP Office Visit	\$20 per visit after deductible	\$25 per visit after deductible
Specialist Visit	\$40 per visit after deductible	\$50 per visit after deductible
Prescriptions	Retail - \$10/\$30/\$60 after deductible (up to a 30-day supply) Mail order - \$25/\$75/\$180 after deductible (up to a 90-day supply) Deductible waived for certain preventive drugs	
Inpatient Hospital	\$275 copayment after deductible	\$750 copayment after deductible
Outpatient Surgery	\$250 copayment after deductible	\$500 copayment after deductible
Diagnostic Services Lab, X-ray, etc.	Covered in full after deductible	
CT scans, MRIs, PET scans	\$50 after deductible – non hospital setting \$100 after deductible – hospital setting	
Short-term Rehab: Outpatient, OT, PT	\$25 per visit after deductible	
Routine annual eye exam	Covered in full	
Chiropractor (12 visits per benefit year)	\$25 per visit after deductible	
Outpatient Mental Health	\$20 per visit after deductible	
Inpatient Mental Health	Covered in full after deductible	
Durable Medical Equipment (wheelchairs, crutches, etc.)	20% coinsurance after deductible	
ER Visit - Waived if Admitted	\$150 copayment after deductible	
Outpatient Substance Abuse	\$20 per visit after deductible	
Inpatient Substance Abuse	Covered in full after deductible	
PREMIUM RATES Monthly Premium - Individual/Family	\$536.37 Ind/\$1,331.71 Fam	
Employee Weekly Cost	\$30.94 Ind/\$76.83 Fam	
Employee Bi-Weekly Cost	\$61.89 Ind/\$153.66 Fam	
Employee Semi-Monthly Cost	\$67.05 Ind/\$166.46 Fam	
Retiree Monthly Cost	\$134.09 Ind/\$332.93 Fam	

* This is a brief summary of some of the benefits offered. Additional details can be found in the complete plan descriptions.

**Eligibility regulations must be met in order to enroll in this plan