



FCHP Direct Care

Benefit Summary for City of Worcester

FCHP Direct Care network

Fallon Community Health Plan Direct Care is a high-performing network of providers at medical centers you know and trust. Our network providers are carefully chosen for their medical excellence, patient access and innovation. You can be seen at physician practices, community hospitals and medical facilities across our Direct Care service area.

The FCHP difference

With FCHP Direct Care, Fallon Community Health Plan offers you a unique option built around several high-quality provider groups. You have the convenience of receiving your care close to where you live or work, from a group of primary care physicians (PCPs) and specialists who work together to efficiently coordinate your care. You also receive comprehensive benefits and features, including:

- **A fitness reimbursement of up to \$300** for families (\$150 for individual contracts) for healthy activities including town and school sports, Weight Watchers®, gym memberships, yoga and Pilates.
- **Member discounts** on products and services to keep you healthy and features you won't find anywhere else.

How to receive care

Choosing a primary care provider (pcp)

Your relationship with your PCP is very important because he or she will work with FCHP to provide or arrange most of your care. To pick a PCP, just complete the section on your FCHP membership enrollment form.

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 your plan's network: routine obstetrics/gynecology care, screening eye exams, behavioral health services and some dental services. For more information on referral procedures for specialty services, consult your FCHP 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 FCHP Direct Care *Member Handbook/Evidence of Coverage*.

Benefit may vary by employer group.
Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

Benefits	Your cost
Office	
Office visits (primary care provider)	\$10 per visit
Office visits (specialist)	\$15 per visit
Routine eye exams (one every 12 months)	\$10 per visit
Short-term rehabilitative services (20 visits per calendar year)	\$10 per visit
Prenatal care	\$10 first visit only
Postnatal care	\$10 per visit
Preventive services	Covered in full
Diagnostic services	Covered in full
Imaging (CAT, PET, MRI)	Covered in full
Chiropractic care (20 visits per calendar year)	\$10 per visit
Inpatient hospital services	
Room and board in a semiprivate room (private when medically necessary, maximum 4 copays per year)	\$200 per admission
Physicians' and surgeons' services	Covered in full
Physical and respiratory therapy	Covered in full
Intensive care services	Covered in full
Maternity care	Covered in full
Same-day surgery	
Same-day surgery in a hospital outpatient or ambulatory care setting (maximum 4 copays per year)	\$100 per surgery
Emergencies	
Emergency room visit	\$75 per visit (waived if admitted)
Skilled nursing	
Skilled care in a semiprivate room (maximum 4 copays per year)	\$200 per admission
Substance abuse	
Office visits	\$10 per visit
Detoxification in an inpatient setting	Covered in full
Rehabilitation in an inpatient setting	Covered in full
Mental health	
Office visits	\$10 per visit
Services in a general or psychiatric hospital	Covered in full
Other health services	
Skilled home health care services	Covered in full
Durable medical equipment (\$1,500 per calendar year)	Covered in full
Medically necessary ambulance services	Covered in full

Benefits	Your cost
Value added features	
It Fits!, an annual fitness reimbursement (including school and town sports programs, gym memberships, Weight Watchers®, aerobics, Pilates and yoga classes)	\$150 individual \$300 family
Oh Baby!, a program that provides prenatal vitamins, a convertible car seat and other “little extras” for expectant parents—all at no additional cost.	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


Exclusions

- Hearing aids and the evaluation for a hearing aid
- Long-term rehabilitative services
- Prescription and nonprescription drugs and vitamins
- Cosmetic surgery
- Experimental procedures or services that are not generally accepted medical practice
- Dental services not described in the FCHP Direct Care *Member Handbook/Evidence of Coverage*
- Routine foot care
- Custodial confinement

A complete list of benefits and exclusions is in the FCHP 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 Community Health Plan Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or visit our Web site at fchp.org.

 This health plan **does not meet minimum creditable coverage standards** and **will not 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.